

BUSINESS PLAN

1. Business description

- 1.1. Business name, registered office address, key management personnel
- 1.2. Ownership structure, the shareholding percentage (for corporations) or percentage of interest in the business (for LLCs), company info and history
- 1.3. Physical location and premises (head office, storehouse/warehouse, and outlet /shop)

2. Company's facts and targets

- 2.1. Principal line of business
- 2.2. Business goals (for example, to increase sales up to ____in 20__, to reach the net profit figure of _____, to launch a new product to the market, and others)
- 2.3. Planned goal-relevant activities (to ensure lower prices, provide top-level services, reduce administrative expenses, etc.)

3. Products and services

- 3.1. Description of products/services offered (if necessary, please indicate the applicable licences you have, etc.)
- 3.2. Raw materials
- 3.3. Know-how (technological aspects)
- 3.4. Suppliers, consumers, etc.
- 3.5. Advertising materials (may be attached to the business plan, if any)
- 3.6. Ancillary services
- 3.7. Product/service offerings compared to those of your competitors
- 3.8. Planned products and services

4. Market analysis

- 4.1. The target market (a group of potential buyers, income levels, geographical distribution (geographical location), enterprises, sectors and industries)
- 4.2. Market development:
 - 4.2.1. Market demand
 - 4.2.2. Market tendencies
 - 4.2.3. Potential market growth
- 4.3. Market segmentation:
 - 4.3.1. current market share
 - 4.3.2. market participants (dominated by a lot of small market participants; dominated by few of large market participants; major competitors)
- 4.4. Other factors (seasonal changes, legislative changes, new competitors, etc.)

5. Strategy and its implementation

(Please describe your new project, the object, the purpose of funding)

If you wish to obtain a working capital loan, please describe the following aspects:

- Company's turnover (sales volume):
(Regular or occasional / seasonal, monthly breakdown of sales)

- Payments to your buyers and suppliers:
(Payment schemes; discounts; postponed payments, etc.)

- Required inventory levels:
(Assortment; exhibition samples; quantities of the goods supplied; whether it is important that all goods are stored in warehouse)

If you wish to obtain a loan for project financing, please specifically describe the following aspects:

Overall project costs

- Construction cost estimate (the total expected cost of a building project), accompanied by a detailed itemisation of the costs
- The purchase price of property, plant and other equipment Funding required to implement the project
- Project-related costs (engineering and design work, approval arrangements, advertising costs)
- Own funding as a percentage of the total costs, project funding sources, other investments
- Operation and maintenance costs incurred during the project period

6. Management

- 6.1. Organisational chart
- 6.2. Management team (key job descriptions, education, prior work experience)
- 6.3. Management weaknesses (tools to eliminate the weaknesses)
- 6.4. Personnel (number of employees, salaries/wages, breakdown by divisions / business units, projected growth)
- 6.5. Control mechanisms (designed to maintain control over the accounting, accounts receivable, production, and personnel)

7. Marketing strategy

- 7.1. Distribution channels (supermarket chain, sales agents, direct sale, mail sale, etc.)
- 7.2. Main buying decision criteria (price, product quality, ancillary services, etc.)

8. Financial plan

- 8.1. Key variables (sales volumes, mark-up, production costs, payment/settlement dates)
- 8.2. The purpose (reason) for the requested funding
- 8.3. The required loan amount and funding period /repayment term
- 8.4. Loan repayment sources and projected cash flow statement (for the entire term of the loan)

9. Collateral for the loan (a brief description)

10. Contact person and the date the plan was drawn up