



**BUSINESS PLAN**

**1. INTRODUCTION (RETURN TO NDB BANK BOROKO)**


**1.1 MAIN REASON FOR WANTING FINANCE**


**2. DETAIL OF PROPOSED BUSINESS**

Business Name:	_____
Address:	_____ _____ _____
Telephone Number:	_____
Company/Trust/Partnership/Sole Proprietor:	_____
Names of Principals:	_____ _____ _____

**3. PERSONAL DETAILS OF PRINCIPALS**

Name:	_____	Age:	_____
Education:	_____		
Training:	_____ _____		
Experience:	_____ _____ _____		
Name:	_____	Age:	_____
Education:	_____		
Training:	_____ _____		
Experience:	_____ _____		

**3. PERSONAL DETAILS OF PRINCIPALS (Continued)**

Name:	_____	Age:	_____
Education:	_____		
Training:	_____		
	_____		
Experience:	_____		
	_____		

**4. NATURE OF BUSINESS**

_____
_____

**5. MARKET**

Who are your customers:	_____
_____	_____
_____	_____
Where will you sell your products and services?	_____
_____	_____
_____	_____
What is the size of your market?	_____
_____	_____
_____	_____
Who are your competitors?	_____
_____	_____
_____	_____
What are the strengths and weaknesses of your competitors?	_____
_____	_____
_____	_____
What makes you different from your competitors?	_____
_____	_____
_____	_____



**5. MARKET (Continued)**

What are the strengths and weaknesses of your competitors? \_\_\_\_\_

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What makes you different from your competitors? \_\_\_\_\_

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How are you going to promote your business? \_\_\_\_\_

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How will you determined the price of your product/service? \_\_\_\_\_

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How will you distribute your product? \_\_\_\_\_

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Have you determined the image of your business? \_\_\_\_\_

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Detail the results of your market research: \_\_\_\_\_

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**6. LIST YOUR EMPLOYEES**

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**6.1 WHO WILL BE THE ONSIGHT MANAGER**

_____
_____
_____

**7. LOCATION OF YOUR BUSINESS**

_____
_____
_____

**8. PLANT, EQUIPMENT AND OTHER ASSETS**

_____
_____
_____

**9. FINANCE**

How much money do you need?	
Fixed Asset:	_____ <b>Kina</b>
Working Capital:	_____ <b>Kina</b>
Total Start-up Cost:	_____ <b>Kina</b>
What will be your financial contribution? _____	
_____	
_____	
How will you repay the loan? _____	
_____	
_____	
What security do you have to offer? _____	
_____	

Please complete **Cash Flow Forecast** and projected **Profit and Loss Account** for the first 12 months of business and a projected **Balance Sheet** after the first year of business.

**PROJECTED PROFIT AND LOSS STATEMENT FOR THE FIRST 12 MONTHS**

	Kina	Kina
<b>Sales</b>		
_____		
Opening Stock	_____	
plus: Purchases	_____	
	_____	
Less: Closing Stock	_____	
<b>COST OF GOODS SOLD</b>		
_____		
<b>GROSS PROFIT</b>		
_____		
plus: Other Income		
_____		
Less: Expenses		
_____		
Business Licence Fees	_____	
Wages/Salaries	_____	
Accountancy Fees	_____	
Rent	_____	
Insurance	_____	
Power	_____	
Motor Vehicle Expenses	_____	
<b>TOTAL EXPENSES</b>		
<b>NET PROFIT</b>		

**10. BUSINESS OBJECTIVES**

List all your objectives for the first 12 months: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

How do you see your business developing over the next 5 years? \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_