

BUSINESS PLAN FRAMEWORK :

INTRODUCTION

A brief summary of the business including a CV and Assets & Liabilities Statement on the Company or Individuals requiring the finance facility, plus previous experience and copies of their Income and Accounts.

MARKETING

Full details of the Project will be required and the following points will need clarifying:

- a) Will there be a sole owner or an independent organisation?
- b) How are you or your client's intending to promote the Project? (i.e. marketing plans)
- c) Details of the area (ie. How popular is the area for this type of service?).

PROJECT FINANCIAL STATUS

The total value of the Project will be required. What are the expenses attributed to the running of the Project and are there any current loans, if yes, are they to be repaid?

CASH FLOW

A complete Cash-Flow over the first three year's of the loan, with a complete financial projection allowing for monies "in" and "out", will be required.

LOAN REQUIREMENTS

How much is actually required to be borrowed and over what term? How will the monies be repaid from the Project?

SECURITY

What additional security is available either in the UK or Overseas for the lender to have an additional charge(s), if required?

PRODUCTS AND SERVICES

A description of the products or services to be provided by the business including any particular unique aspects of the business or service should be included.

RISK ALLEVIATION

The main risks for the business should be highlighted including any methods of transferring risks or alleviating them to acceptable tolerance levels.

APPENDICES

Any information in support of the above business plan is appended here, such as:

- C.V's of the Directors
- Three years Audited Accounts
- Pro forma Balance Sheets Profit & Loss Statements and Cashflow Forecasts
- Client/ Customer Lists
- Market Research Data
- Brochures and Marketing Literature
- Pre-sales letters or Contractual Agreements