Business Plan

**(date)**

**Applicant details**

|  |  |
| --- | --- |
| **For Individuals** | **For Companies** |
| Full name: | Company name: |
| ID card no: | Company address: |
| Contact no: | Contact no: |
| Email address: | Email address: |

Table of Contents

[1. Applicant Profile (to be completed for each individual) 3](#_Toc167619584)

[2. Business/Company Overview 3](#_Toc167619585)

[3. Product and Service 3](#_Toc167619586)

[4. Marketing Plan 4](#_Toc167619587)

[4.1. Market Analysis 4](#_Toc167619588)

[4.2. Target Market 4](#_Toc167619589)

[4.3. Sales and Marketing Strategy 4](#_Toc167619590)

[4.4. Pricing Strategy 5](#_Toc167619591)

[5. Project Details 5](#_Toc167619592)

[6. Timeline for Grant Usage 6](#_Toc167619593)

[7. Human Resource Plan 6](#_Toc167619594)

[7.1. Human Resource Requirement 6](#_Toc167619595)

[7.2. Operational Plans 6](#_Toc167619596)

[8. Projected Income Statement 7](#_Toc167619597)

[9. Projected Cash Flow Statement 7](#_Toc167619598)

[10. Project Related Additional Information 7](#_Toc167619599)

# Applicant Profile (to be completed for each individual)

*Education/trainings*

|  |  |
| --- | --- |
| Full name: | |
| Education / trainings | Field |
|  |  |
|  |  |
|  |  |

*Experience (employment, business experience)*

|  |  |  |
| --- | --- | --- |
| Position/capacity | Place | Year |
|  |  |  |
|  |  |  |
|  |  |  |

# Business/Company Overview

*Introduction of the business*

*Location business is based in and target industry*

*Type of the business (sole proprietorship, partnership or company)*

*How the business was started/how it will be started (finance structure: equity and/or loan details*

*Shareholders’ or directors’ statement*

*Objectives of the business*

# Product and Service

*Products and services to be introduced/existing products and services*

*Brief summary of how products will be produced or sourced or how it will be sourced*

*Cost to produce or purchase products (monthly)*

*Procedures to maintain quality of products and services, quality control plan*

# Marketing Plan

## Market Analysis

*Existing competition (market share of existing competition*

*How product and service will differ from competition (differentiation strategy)*

## Target Market

*Zone and size of target market for products and services (Island, Atoll)*

*Details of target market*

*Available support services and infrastructure in the target Market*

*Competitors in your target market (their strengths and weakness)*

*SWOT of your business*

*Strength*

*Weakness*

*Current and future Opportunities*

*Current and future Threats*

## Sales and Marketing Strategy

*Areas to be focused in selling and marketing the product*

*Strategies and means for promoting business*

*Supply chain and details of any business arrangements*

## Pricing Strategy

*Expected prices*

# Project Details

***Total Project Amount: (in MVR)***

***Grant Amount***

|  |  |
| --- | --- |
| Purpose | Amount (MVR) |
|  |  |
|  |  |
|  |  |

***Equity yet to invest*** *(Include for what part of the project equity will be invested for and the amount. Further, include details how the equity amount will be raised for the project)*

|  |  |
| --- | --- |
| Purpose | Amount (MVR) |
|  |  |
|  |  |
|  |  |

*Total amount for grant, and equity yet to be invested will be considered as total project value.*

# Timeline for Grant Usage

*Drawdown Schedule*

*Eg:*

|  |  |  |
| --- | --- | --- |
| Sequence (Order of work to be done) | Work to be done | Duration (In days or Months) |
|  |  |  |
|  |  |  |
|  |  |  |

# Human Resource Plan

## Human Resource Requirement

*No. of existing Employees with payroll details*

*Additional staff requirements and recruitment plan*

*Requirement for skilled or technical staff (if any) and how they will be sourced or trained)*

## Operational Plans

*Where will your business operate from? (office, shop, processing site)*

*How and who will manage the daily operations of the business?*

*Key business processes*

*Key suppliers (existing contracts / arrangements)*

# Projected Income Statement

*Projected income and expenditure statement (to be attached for the tenure of the loan)*

# Projected Cash Flow Statement

*Projected cashflow statement (To be attached for the tenure of the loan)*

# Project Related Additional Information

*Outline how the project will contribute to the agricultural sector, particularly towards the development of value chain and related infrastructure, ancillary services, and employment in the project-focused area.*