Business Plan

**< ENTER YOUR BUSINESS NAME>**

<Enter Investment Request: US$ >

<Enter Owner Contribution: US$ >

<Author/Entrepreneur Name>

<Address>

Telephone:

E-mail:

Skype:

#  Executive Summary

* *Describe the business you own, how long you have been providing the product or service, and how your business generates revenue.*
* *What is the gap or need in the market that your business is addressing?*
* *Which products or services do you currently offer to fill this gap or address this need?*
* *Which products or services will you offer in the future to fill this gap or address this need?*
* *What is your vision statement? What would your business like to accomplish in the short term and long term?*

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# Business Profile

# 2.1 Product/service and operational process

* *Explain if and how your business has grown over the years.*
* *Explain why a consumer would buy your product/service and the value it creates for your customers and the market.*
* *Explain the production and sales process, and the different stakeholders involved in production and sales.*
* *Which suppliers do you rely on to acquire your raw materials (if available, list suppliers by name)? Do you have agreements with suppliers?*
* *Describe the accounting and cash management systems in terms of invoicing, collections, and how incoming and outgoing funds are recorded.*

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# 2.2 Customer Information

* *Describe your customer profile, using specific segmentation such as their names, preferences, average sales, geographic location, etc.*
* *Analyze both the end-users and the people/business/locations you currently serve.*
* *Analyze both the end-users and the people/business/locations you will serve after investment.*
* *Why have you chosen these specific customer groups?*
* *How will you sell and distribute your products/services to your customers?*

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# 2.3 Market Potential, Competition and Competitive Advantage

* *What is the total size of the market, i.e. number of customers, total industry sales? Make sure to be location specific. Is the market growing, stable, or decreasing?*
* *Which percentage of the market share do you have? Which percentage of the market share will you have after investment?*
* *What are the trends in the market (growth trends, consumer preferences, industry changes, government and environmental regulations, etc.)? What is the potential?*
* *Profile your main competitors based on location; background; financials; product offering; marketing and distribution; facilities; personnel; or any combination of these and other important aspects. Do they compete on one product or location, or more? Also include competitors offering substitute products.*
* *What are entrance barriers for new businesses in this market?*
* *What is your competitive advantage? How does your business and its products compare to those of competitors?*

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# 2.4 Growth Plan, Scalability and Milestones

* *How will the investment accelerate the growth or expansion of your business?*
* *What strategies are in place for continued growth, increased production, diversification, or sale of the business? Include time frames.*
* *Show the steps / milestones needed to realize your ambitions. Also indicate the timing of each step and what is needed for every milestone in terms of resources.*

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# 2.5 Risk Assessment

* *Investigate the internal strengths and weaknesses of your business, and the external opportunities and threats in the market by filling in the SWOT analysis below.*
* *Indicate which measures your company has taken to minimize the impact of threats and weaknesses; and to optimize the impact of strengths and opportunities.*

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| **SWOT** | **Helpful** | **Harmful** | **Measures to deal with Strengths, Weaknesses, Opportunities, Threats** |
| **Internal** | <Strength><Strength><Strength><Strength><Strength> | <Weakness><Weakness><Weakness><Weakness><Weakness> |  |
| **External** | <Opportunity><Opportunity><Opportunity><Opportunity><Opportunity> | <Threat><Threat><Threat><Threat><Threat> |  |

# Environment, Social and Governance

* Have any employees been injured or died while on the job?
	+ - [ ]  Yes
		- [ ]  No
* Do you have any procedures (written or non-written) to manage the following:
	1. On the job health and safety risks (for example, safe equipment handling, fire safety, handling of chemicals or hazardous waste, etc.)?
		+ [ ]  Yes
		+ [ ]  No
	2. The business’ environmental risk or impact (for example, impact to land, water, air, biodiversity, etc.)?
	+ [ ]  Yes
	+ [ ]  No
	1. The business’ social risk or impact (for example, employee and labor issues, or any other things that might lessen community support for the business)?
	+ [ ]  Yes
	+ [ ]  No

# Entrepreneur and Key Personnel

* *Who are the entrepreneur and management team members (or other key staff)? Introduce yourself and describe your motivation for starting or expanding this business.*
* *What is the professional relevant background of you and the management team members (or other key staff)? Include a track record with previous experience and relevant skills indicating your knowledge and in which way you have the capabilities to make this business a success.*
* *What are the roles/positions of you and the key staff members?*

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# Investment Plan

*Fill in the following tables below.*

* *Write a short justification text here on why the capital is needed.*

**Capital already invested in the business**

*Mention the type of finance and amount in USD you received from which individual or organization, and how you have spent this money.*

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| **Financing Type** | **From (Name)** | **Used For** | **Amount (USD)** |
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| **Total investment amount already received:** |  |

**Fixed assets the business currently owns**

*Mention the main assets your business currently owns, and the total current book value (purchase value minus depreciation) of the assets.*

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| --- | --- |
| **Fixed Assets** | **Amount (USD)** |
| <asset> |  |
| <asset> |  |
| <asset> |  |
| <asset> |  |
| <asset> |  |
| **Total value of assets the business currently owns:** |  |

**Finance needed**

*Indicate on what exactly you will spend the investment and the owner cash contribution. Make sure to specify as much as possible. If needed, add extra rows.*

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| --- | --- |
| **Assets** | **Amount (USD)** |
| <asset> |  |
| <asset> |  |
| <asset> |  |
| <asset> |  |
| <asset> |  |
| **Total investment amount needed:** |  |
|  |  |

# Development Impact

*Describe the positive impact your business has on:*

* *Those directly and indirectly involved with the business, for example suppliers, distributors, clients, or other stakeholders along the value chain.*
* *The social, environmental or economic factors of your surrounding community/context.*

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**Shuraako Checklist:**

* Concept Note (use Shuraako Template)
* Business Plan (use Shuraako Template)
* Financial Statements (use Shuraako Template - includes Balance Sheet, Cash Flow, Profit and Loss/Income Statement, and Revenue Assumptions)
* For established businesses provide financial information for the coming 3 years and the past 2 full years.
* For start-ups provide financial information for the coming 3 years.
* Passport/ID for all owners who own 20% or more of the business and for key managers
* CVs for all owners who own 20% or more of the business and for key managers
* Organizational chart showing the company structure
* Lease, deed, or land contract for business location – rented and owned premises or land
* List of collateral, value of each item, and ownership document for each item
* Contracts or letters of intent with existing or potential customers
* Supplier quotations: Include a pro-forma invoice or quote for every piece of equipment to be purchased with the investment and owner cash contribution
* Business registration, license and permit documents: attach any registration documents, articles of incorporation, by-laws, and articles of association
* Company Formation Documents (Company Structure/Chart, Constitution, by-laws, partnership agreement, etc.)
* Business Structure (Sole Proprietorship or Partnership)
* References from at least 3 persons: include Name, Company, Position, Email and Phone Number
* External Guarantor (details of one person outside of your company who might guarantee repayment to the investor - provide ID and proof of assets)
* Current bank statement showing availability of the owner’s cash contribution
* Company Environmental Policy or Procedure – including any social responsibility you may practice
* Company Health & Safety Policy or Procedure for the work environment
* Biosecurity procedure (e.g. for poultry businesses)