



Business Plan Form

Business Plan Attached

*If a business plan is attached it should contain at least all of the information requested in this form. **You do not have to fill in this form if you are attaching a business plan. The higher the quality of the business plan the easier it is to assess the viability of your project - give as much information as possible!***

PLEASE NOTE: IF THIS PROJECT IS APPROVED YOU WILL BE REQUIRED TO SIGN A CONTRACT WITH CEDA AND THIS BUSINESS PLAN WILL FORM PART OF THE CONTRACT - THERE ARE CONSEQUENCES FOR NOT PERFORMING AS PER THE CONTRACT (e.g. calling in of the loan, calling on personal guarantees).

PLEASE TAKE THIS BUSINESS PLAN SERIOUSLY.

Yes [] No []

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1. INTRODUCTION AND CAPITAL COSTS

Is your business a start-up or expansion?	
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2. PROJECT CAPITAL COSTS

Outline the cost of the following:

PULA

Land	
Buildings	
Machinery	
Transport / Vehicles	
Furniture & Fixtures	
Installation of water, electricity, telephones e.t.c	
Technical Assistance (advice, design, accounting)	
Working Capital (debtors, stock, cash loss creditors)	
Other costs (specify)	
TOTAL PROJECT COSTS	

3. FINANCING PLAN

Indicate how the project is going to be funded showing the following items:

Amount

Owner's contribution: How much will you be putting into the business? Cash Assets (land, transport, equipment?)		
Other loans: What other loans do you have at the moment or intend to borrow to finance this project?	Bank Name	
Overdraft facilities: What overdraft facilities do you have?		
	CEDA Loan	
	Total Project Financing	

4. OWNERSHIP AND MANAGEMENT

Management Team Who will manage the business? Indicate their capability to do so (e.g. experience in this kind of business or in this sector)		
Name	Qualifications	Experience

5. PRESENT PROPOSAL

Production Process Give a clear production process from raw material stage to finished goods - How will you produce the goods you want to sell?
Indicate the maximum output you can produce. Show also the expected life period of machinery used for production.
How long before you have to replace your plant / equipment?
How much will you be producing at the start of the project and when will you increase your production, by how much?
What could go wrong with the production process and what measures will you put in place to overcome it?

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6. MARKET

<p>Target market: Who will buy your services or products? Why do they want to buy what you are selling?</p>	
<p>Market size: How many similar products/services are being sold by your rivals? How many people or companies are buying the goods/services you want to sell?</p>	
<p>Competitors: Who is selling the same services / products as your business?</p>	
<p>Market share of your competitors: At what price are the goods or services being sold by your competitors? What percentage of the market is supplied by each competitor?</p>	
<p>Market share your project intends to achieve: How many of the products or services will you sell or supply? What percentage of the market does your business aim to capture?</p>	
<p>Marketing strategies the project will use to gain this market share: What will you be doing differently from your competitors in providing your product or service - (will you be cheaper, or a better quality or have better service?)</p>	
<p>Distribution channel: How will you get your product or service to the buyers?</p>	
<p>Supply channels: Where will you get your products from or your raw materials? How many suppliers are there? How reliable are your suppliers?</p>	
<p>Pricing: What is the price your competitors are selling products like yours for? What price will you sell your product or service for?</p>	

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How much profit do you make on each sale? (i.e. selling price less cost price)	
Promotions: How will your intended customers know of your existence and how will you persuade them to buy from you?	
Analyse possible market risks: How can your competitors stop your business from selling? Have the suppliers been in business for a long time? What will stop the suppliers from selling to you? How reliable is your transport to the people you want to sell to? What will stop the buyers from buying from you? What are the measures put in place to minimize the risks?	

7. IMPLEMENTATION SCHEDULE

Promoters are required to give an implementation schedule of the project i.e. detailed implementation for completion of various activities such as planning permissions, financing, construction, administrative issues and technical matters. Describe separate phases where appropriate.

A bar chart (Gantt chart) can be used to show various stages of the project.

When will the project start?	
What is the first thing that must happen? When must it happen?	
List the activities that must happen after that with reasonable dates.	

Project Benefits
Why is this project a good project - who will help it? How much employment will it create? How is the community better off if this project is successful? How is the economy better off if this project succeeds?

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8. INPUTS AND EMPLOYMENT

Indicate what raw materials are required, the costs of the raw materials by showing at least the following items:	
Total cost of raw materials.	
How much will the transport cost you?	
Is there a cheaper place to buy the stock from?	
How many people will you employ and what kind of skills should they have? What wages are you going to pay your employees?	
Are you going to train your employees? How much will training cost? Will you be going on training? How much will it cost?	
What other costs could there be? Electricity Water Telephone Stationary Petrol e.t.c	
Loan repayments	
Total	

9. PROFIT AND LOSS STATEMENT AND STATEMENT OF ASSETS AND LIABILITIES*

(*statement of assets and liabilities should only be filled in for existing businesses)

Actual	Projected					
	Year 1	Year 2	Year 3	Year 1	Year 2	Year 3
Trading Results						
Total Sales						
Cost of Sales						
Gross Profit						
Overhead Costs						
Electricity						
Water						

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Rent						
Transport						
Postages						
Stationary						
Other						
Total Overheads						
Net Profit						

Assets	Description	Amount
Land and buildings		
Plant and equipment (including vehicles)		
Debtors		
Cash and bank balances		
Other		
Total		

Liabilities	Description	Amount
Loans secured by Mortgage over immovable Property		
Loans under Hire Purchase		
Tax Liabilities		
Personal Loans		
Creditors		
Other Liabilities		
Have you guaranteed any company or person		
Total		

10. RISK SENSITIVITY

What could stop the business from succeeding?	
Is the machinery insured?	
Is the applicant insured?	
Can somebody in your family takeover if you are ill?	
Can you get spares for your machinery?	
What will stop your business from selling the amount you said it would sell?	
Does the price of the stock go up quickly?	

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Can you get enough people into your business to do the work?

11. STRENGTH WEAKNESSES OPPORTUNITIES AND THREAT (SWOT)

Analysis:

What is the business going to do better than its competitors?

What is the business's strong points?

What is the business's weak points?

How can the business increase its sales?

What can make the business fail or go down?

12. SECURITY

Detail the nature of security offered such as property, other assets and guarantees. Remember assets offered as security, should not be encumbered by any other financiers or creditor

Description	Age	Original cost	Open Market / Book Value	Estimated Forced Sale Value
Immovable property (Lot no. or Ward)				
Machinery and Equipment				
Motor Vehicles				
Livestock				
Bank Guarantee				
Any other guarantee				
Life Insurance Policy (surrender value)				
Other				

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13. OWNERS PERSONAL BALANCE SHEET

Name of applicant:
Spouses name:
Married in / out of community Yes / No

Assets:

Immovable Property:

Plot No / Ward	Location	Type of Land	Size	Remaining Lease	Estimated Value

Movable Assets:

Types of Assets	Original Cost	Year of Purchase	Net Book Value	
Vehicles				
Machinery and Equipment				
Furniture and Fixtures				

	Description	No	Value (Pula)
Livestock			
Debts / Receivables			
Shares in companies			
Other assets (specify)			
Fixed Deposits with banks	Name of Bank		
Cash at Bank and in Hand			

Declaration

I/we hereby declare that the information provided above is, to the best of my / our knowledge and belief, true and correct. I / we further declare that the money borrowed shall be used solely for the purpose indicated above and that there is no legal impediment for the intended use.

Signed _____
Managing Director / Principal Partner / Principal Applicant

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Authority:

Applicant's Name:

Business Name:

Address:

Date :

CEDA

P O Box

Gaborone

Dear Sir/Madam

In connection with my/ our loan application in the amount of Pula _____

I am hereby giving my personal consent to CEDA to contact my bankers, namely

_____ at _____ Branch bearing account number _____ and
_____ at _____ Branch bearing account number _____

as well as my accountants

namely _____

at _____

For confidential information regarding my dealings with them.

I hereby authorise my Bankers and Accountants/Auditors to provide any information about my/our financial position and credit rating to CEDA, as it may require presentation of this letter.

Yours sincerely

Authorised Signatory/Signatories

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List of Attachments The following must be attached where relevant:	Tick if attached
Certified copy of Omang (of individual applicant, partners, shareholders, directors)	
Form 3 (certificate of incorporation) in case of a company	
Resolution by shareholders to apply for a loan (in case of a company)	
Form 2 (list of shareholder/Directors)	
Form 4 (Allotment of Shares)	
Audited financial statements ((3 years) in case of existing operations)	
Financial projections (3 years)	
Valuation Report of the purchased prepared by professional valuer (the report must no be more than 3 years at the time of submission of the application)	
Proof of Title Deed for property to be purchased or used as security	
Proof of ownership or availability of land for the project	
Copy of necessary licence to operate the business	
Livestock brand certificate	
Copy of rental or lease agreement (in case of leased premises)	
Copy of Franchise agreement	
Borehole drilling completion certificate, proof or ownership	
Concept architectural plans (in case of property development)	
Shareholders/partners/directors/individual applicant are 18 years or older	
Market details and marketing strategies	
Personal Balance Sheets of all shareholders or individual applicant are provided	
At least 3 quotations of items to be financed	
In case of companies, all shareholders must be citizens	
Check that all relevant sections of the form are in and also that the proposal falls within CEDA's Young Farmers Fund financing criteria	
Professional and Academic Certificates	
Curriculum Vitae	
Letters of intent	
Application form	
Memorandum and Articles of Association	
Insurance quotation	
Soil and water tests	
Due diligence report (where applicable)	

Service Call Centre	3500444
Website	<i>www.ceda.co.bw</i>
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Maun	Private Bag 393, Maun Tel.: 6864169 Fax: 6864858
Francistown	P.O. Box 1845, Francistown Tel.: 2412775 Fax: 2416045
Letlhakane	Private Bag 55, Letlhakane Tel.: 2976521 Fax: 2976523
Selebi Phikwe	Mall Bag 190, Selebi Phikwe Tel.: 2622377 Fax: 2622374
Mahalapye	P.O. Box 888, Mahalapye Tel.: 4713835 Fax: 4713836
Serowe	P.O. Box 800, Serowe Tel.: 4630393 Fax: 4631349
Gantsi	P.O. Box 77, Gantsi Tel.: 6597331 Fax: 6597595
Mochudi	P.O. Box 1585, Mochudi Tel.: 5728244 Fax: 5728248
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