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**THE PRODUCT/SERVICE**

**Describe the product of service that is being offered.  
Give details of its features, uses and benefits**

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**THE LOCATION**

**Proximity to major markets  
Accessibility (Road Network)**

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**THE MANAGEMENT/Staff Team**

**Education**

**Work Experience**

**Competencies**

**Work Experience**

**Special skills/Training**

**Project Specific Knowledge**

**Who will manage the operation?**

**Who & how many persons would be employed?**

**What will be the responsibility of those employed?**

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**THE MARKET/MARKETING**

**Who will be the clients**

**How does my product or services meet the market requirements**

**How will I reach my customers/clients (print/electronic)**

**How will I position my business (image)**

**Operating hours etc.**

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**THE COMPETITION**

**Are there any similar operations?**

**Are there similar products and services offered?**

**How will you be different?**

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**BUILDING, MACHINERY, MATERIAL/STOCK**

**Building owned or leased**

**Any product, process or business specific features**

**Type of machinery, equipment Necessary to conduct operations (lists)**

**Machinery & Equipment already owned**

**Anticipated Lifespan of machinery & equipment**

**Material & Stocks Necessary/or retail or as inputs**

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**FINANCIALS**

**Loan Request/Utilization of Funds**

**Projected Income & Expenditure**

**The entire financing arrangement**

**Cash Flow Statement**

**Assumptions to Projections**

**For existing operations. Statements/accounts for at least the last three months**

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**SECURITY**

**Bill of Sale**

**Mortgages (titles)**

**Guarantors**

**Direct Salary deduction (not necessarily security but a useful tool)**

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**IMPLEMENTATION**

**Action Plan (mile stones)**

**Purchasing time necessary**

**Opening & Business start date**

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**COMMENTS**

**General Comments**

**Justification**

**Environmental Concerns (Issues)**

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