



## **Business plan guide**

The applicant should provide a comprehensive business plan which contains, but is not limited to the following items:

### **1. Executive summary**

A brief and concise business overview (The project name, Industry, emphasizing what your project is about and the unique capabilities of your business)

Recent history of your business that includes anything that you would like the Bank to know which will help us make an informed decision, for example, possible mergers, location, new business opportunities and any past accomplishments to date)

### **2. Management plan**

Organisational structure (management and personnel, experience and technical abilities, ownership structure, strategic alliance)

Succession plan

### **3. Structural layout**

Illustrations that include notes that clearly outline the permanent structures, improvements and their capacities.

### **4. Production plan**

Diagrams with notes that clearly illustrate the production flows.

Implementation schedule, environmental impacts and logistics.

Information about your suppliers, sourcing practices (where production inputs are sourced from) and their trading terms. Prices, availability and their ability to deliver consistently on long-term contracts should also be highlighted.

### **5. Operational processes**

Your key operational processes which highlights the daily functions your business must conduct.

### **6. Industry analysis**

Market and industry overview (The type of industry including the sub-sector, size, characteristics, target customers and the market trends which include information about your competitors and the market shares)

Historical performance and projected performance of the industry.

### **7. Marketing plan**

Marketing strategy, product strategy, pricing, promotional strategy and your distribution plan etc.

Business prospects, including new contracts signed and future contracts.

8. **SWOT analysis**

That clearly outlines your businesses' strength, weaknesses, opportunities and threats.

9. **Risk assessment and management plan**

Risk identification (Key risk areas, business or industrial risk, management risk, financial risk)

Risk management (Risk reduction, mitigating measures and elimination mechanism, risk transfer)

10. **Financial plan**

Assumptions and detailed workings that clarify how your business generates revenues

Detailed monthly production, Income statement and cash flow forecasting figures for year one (1) with annual figures from years two (2) to ten (10).

Capital expenditure for the first year, financing sources, disbursement strategy and amortisation schedules.

Debtors and creditors (List of main creditors with amounts owing and your outstanding debtors with their age analysis. You're trading terms and projected Balance sheet.

11. **Developmental impact**

National Impact

Social Responsibilities

Region/ sector stimulation

Projected job creation/ retention

Empowerment Impact on previously disadvantaged Namibians (Training and skills transfer, capacity building ect)

12. **Supporting documentation**

Any supporting documentation applicable to your project like the following examples in order to convince the Bank that your business will succeed - should be added as an annexure:

Any applicable regulatory and statutory permits depending on the industry for example: Water right certificates, certificate in respect of grade and bush encroachment from Ministry of Agriculture, Environmental clearance certificate ect.

Soft copies of your full financial model and business case

Proof of any off-take agreements or quotas signed.

Ground plan / labourers houses in detail.

CV's of the key management team

Should you have any enquiry regarding the above please do not hesitate to contact:

Relvin van Wyk

**Corporate Projects Specialist**

Tel: +264 61 207 4323

Email: rvanwyk@agribank.com.na