

YOUTH BUSINESS PLAN TEMPLATE

SECTION 1: PERSONAL DETAILS

Name of Borrower	
Account Number CABS Other Financial Institution	
Company Reg. Number	
I.D. Number	
Preferred CABS branch	
Date of birth of key Director / Owner	
Academic / Professional qualification/s of Key Director / Owner	
Business Address	
Postal Address	
Period at current residence (Years)	
Project / Business Location i) Province ii) District iii) Growth point iv) Ward	
Telephone Number(s) Work Cell	
Gender	
Marital Status	
Name of spouse & address (if married in community of property)	

DETAILS OF GROUP MEMBERS OR COMPANY DIRECTORS

Name	ID No.	Physical Address	Date	Signature

SECTION 2: BUSINESS INFORMATION

Ownership of business (owner operated, family, partnership, company etc)			
Business Sector (e.g. manufacturing)			
Business Sub Sector (e.g. food processing)			
Project (e.g. bakery)			
Specify main products / services			
Number of Years in current business			
Initial capital	\$		
Source of capital			
	Year 1	Year 2	Year 3
Number of employees			
Full time			
Part time			
Non paid (family members)			
Who are your main customers (please tick)	i) Individuals ii) Other businesses / Organisation		

SECTION 3: HOW DID THIS BUSINESS COME INTO BEING?

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SECTION 4: SWOT ANALYSIS

Strengths

Weaknesses

Opportunities

Challenges

SECTION 5: MOTIVATION FOR WHY PROJECT / BUSINESS SHOULD RECEIVE FUNDING

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b).....
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c).....
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d).....
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e).....
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SECTION 6: MARKET DESCRIPTION

SECTION 7: PROPOSED CASH-FLOWS	
Purpose of Loan	Amount Required (\$)
Working capital	
Capital Expenditure (Assets)	
Total Amount	\$

HOW WILL THE FUNDS BE USED?

Items to be Purchased	Value
Total Value	\$

HOW DO YOU PROPOSE TO STRUCTURE YOUR LOAN REPAYMENTS?

Expected Benefits from Accessing the Loan

	Current	3 months	6 months	12 months
(%) Capacity utilization				
% Income Generation				
Employment creation (Actual Number)				

CASH-FLOW PROJECTIONS FOR 12 MONTHS

	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12
Opening Balance												
Cash Sales												
Loans												
Total Income												
Expenses												
Bank Charges												
Establishment Fees												
Computer Expenses												
Utility Costs												
Insurance												
Motor Vehicle Expenses												
Maintenance												
Purchases												
Equipment Purchases												
Postages & Telephones												
Printing & Stationery												
Salaries Monthly												
Staff Expenses												
Building Project												
Tax Payments												
Loan Principal Repayment												
Total Expenses												
Surplus/(Shortfall)												

	Year 1			Year 2			Year 3			Total			
	3 Months	6 Months	9 Months	12 Months	15 Months	18 Months	21 Months	24 Months	27 Months		30 Months	33 Months	36 Months
Total Sales/Turnover													
Cost of Sales													
Gross Profit													
Expenses and Other Costs*													
Total Profit/Loss													
Loan Repayment													
Gross Margin													
Net Margin													
Loan as % of Gross Profit													
Loan as % of Net Profit/Loss													

* This will include for example salaries, vehicle costs, water & electricity costs, computer, stationary costs etc.