

Business Plan

provided by the Caribbean Financial Services Corporation

Project Summary

Company Name: _____

Country: _____

Sector: _____

Financing Required: _____

Company Size: _____

Finance Type: _____

Project Concept Summary: _____

1. General

- Name of company: _____
- Legal structure: _____
- Year established: _____
- Location: _____
- Mailing address: _____
- Email address: _____
- Telephone numbers: _____
- Fax number: _____
- Web page: _____
- Name and title of contact person (s): _____
- List of related or affiliated companies: _____

2. Owners/Sponsors

- Name, nationality, and ownership percentage of all shareholders:

- Experience in the sector, industry, and product lines:

- Management experience:

- Financial (bank) and commercial (trade) references:

- Résumés of main sponsors, including professional experience

3. The Company

- Brief company history:

- Names and résumés of management team
- Products or services:

- Historical financial information (audited statements for last three years)
- Current indebtedness (and extent of liens or mortgages on existing assets)
- Market information (supply, demand, prices, distribution strategy, main competitors)

- Principal suppliers and customers:

- Comparative and competitive advantages:

- Name of company auditors and legal counsel:

- Proof of compliance with environmental, labor, and worker safety regulations

4. The Project

- Detailed description of the project
- Project feasibility studies: technical, market, and financial
- Comparative and competitive advantages
- Major sources of competition

- Technology arrangements:

- Employment (current and projected)

- Foreign exchange generation (current and projected)

- Potential environmental impact and mitigation measures

5. Investment Costs

- Costs of the project: _____
- Basis for estimating costs: _____
- Potential sources of local and imported equipment/machinery:

US\$000

Local Imported Total

Land

Plant Equip. & Mach.

Others

Subtotal

Engineering and pre-operating costs: _____

Contingencies:

Permanent working capital: _____

Interest during construction: _____

Subtotal: _____

TOTAL: _____

6. Financial Projections

- Five-year projected financial statements for the project, (cash flow, balance sheet, and income statement)
- Monthly projections for first year of operation
- Assumptions used for financial projections
- Cost of goods sold and unit cost analysis
- Calculation of internal rate of return
- Debt service coverage and other financial ratios
- Sensitivity analysis

7. Implementation

- Monthly/annual schedule for project implementation
- Key implementation risks (construction risks, technology risks, environmental issues)
- Project risks (inputs, technical, operating, management, market, competition)

8. Financial Plan

US\$000	%
EQUITY	
Owner/Sponsor	_____
Other Investors	_____
Subtotal	_____
LONG-TERM DEBT	
Local banks	_____
CFSC	_____
Foreign banks	_____
Other sources	_____
Subtotal	_____
<u>TOTAL</u>	_____

9. Operating and Working Capital Financing

- Trade/commodity/crop, etc. finance
- Short-term lines of credit for working capital needs (Receivables + Inventories – Suppliers Credit)

10. Proposed Security Arrangements

- Mortgage/liens on project assets (estimated market price)
- Insurance
- Sponsor guarantees
- Project completion and cost overrun guarantees
- Offshore escrow account