
1 BACKGROUND

A short summary of:

- History.
- Shareholders/Owners.
- Description of the business and its markets.
- Reason for requiring financial assistance.

2 MAIN PRODUCTS AND SERVICES

- 2.1 Describe the main products or services.
- 2.2 Describe their competitive advantage in the market.
- 2.3 Impact of future developments on the success of the product?
- 2.4 Detail on the development cycle of new products/services.
- 2.5 Price.
- 2.6 Threat of substitute products.

3 MANAGEMENT BACKGROUND

- 3.1 Names, ages, qualifications, experience and CV's of owners/members/shareholders.
- 3.2 How will key personnel be trained and what is their level of experience?

4 HUMAN RESOURCES ISSUES

- 4.1 How many staff?
- 4.2 What experience is required?

5 BUSINESS ENVIRONMENT

- 5.1 Political factors.
- 5.2 Social factors.
- 5.3 Technological factors.
- 5.4 Policy and regulatory issues affecting business.
- 5.5 Economic/business cycle.

6 SUPPLIERS

- 6.1 Terms, etc.
- 6.2 Potential economical threats of supplier.
- 6.3 Alternative suppliers.

7 UNIONS**8 PLACE**

- 8.1 Where is the business situated?
- 8.2 What is the viability of the site?

9 CUSTOMERS

- 9.1 Who are they?
- 9.2 Threats of using alternative supplier.

10 MARKETING INFORMATION**10.1 Define the industry/sector in terms of:**

- Characteristics.
- Proposed/existing market.
- Major clients – current and future.
- Likely trends in the industry/sector.
- Application of your product/service.

10.2 The market

Segments targeted:

- What are the major areas aimed at and where are they situated?
- How are the abovementioned areas changing and developing?

Customer success in each segment targeted:

- Customer profile and buying habits.
- Success already achieved with customers or interest shown to date.
- Are there seasonal variations?
- Critical elements (reliability, quality, price, service, etc).

10.3 Competition

- Who are your current and possible future competitors?
- Appraise your current and possible future competitors.
- What are their strategies?
- How will you succeed?
- How will your competitors respond?
- How do you compare to your competitors?

10.4 Market activities

- Promotion and advertising
- Pricing.
- Distribution.
- Geographic penetration.

10.5 Sales

- How will sales be achieved?
- How will prospective clients be identified and converted into customers?

11 OPERATIONS AND PRODUCTION

- 11.1 The production/service process.
- 11.2 Suppliers, what are the likely developments?
- 11.3 Key production/operating advantages.
- 11.4 Critical aspects i.e. parts, machinery, etc.
- 11.5 Cost of production and impact of volume on costs.
- 11.6 Machinery required.
- 11.7 Present facilities and future plans.

12 COPIES OF CONTRACTS, TAKE OFF AGREEMENTS TO BE SUPPLIED

13 FINANCIAL POSITION

- Two year cash flow forecasts, with cash flow assumptions.
- Audited financial statements for an existing business.
- Latest available monthly management accounts for an existing business.

13.1 Finance required

- How much is required?
- What will it be used for?
- When is it required?

13.2 Own contribution

- What will be contributed? Cash, equipment?
- How much will be contributed?

14 SECURITY INFORMATION

- What is available as security?
- How much is it worth?