

**SIMPLIFIED
BUSINESS PLAN**

On

(Name of Project)

By

(Name of Farmer/Fisher)

Date Prepared

A. BUSINESS/PROJECT

1. Title of Project/Business
2. Scale (*No. of hectares for agricultural crop and inland fisheries, etc.*)
3. Start Up plan (*for new project/business*)
 - 3.1 State how you are going to start your business/project
 - 3.1.1 What is your project/business? Describe your project _____
 - 3.1.2 How many workers will be needed? _____
 - 3.1.3 When will the project/business start? _____
4. Brief history of project/business (*for existing ones*)
 - 4.1 State highlights of your project/business
 - 4.1.1 What is your business/project? _____ Describe your project _____
 - 4.1.2 How many workers are employed? _____
 - 4.1.3 When did the project start? _____
 - 4.1.4 How much is the yield? _____ sales _____ and profit _____
 - 4.1.5 Are there setbacks encountered?
 - () yes, pls. specify _____. How did you overcome it? _____
 - () no
5. Other relevant information

B. PROFILE OF PROJECT/OWNER

1. Name of Proponent
2. Home Address
3. Business Address
4. Contact Number
5. Experience/yrs. in the business of similar project _____
6. Were you involved in any court cases? If yes, what is your involvement? _____
7. Do you have loans unpaid from anybody? If yes, from whom? _____ how much? _____ State reason for non-payment _____
8. Other relevant information

C. MARKET ASPECT (*if data are available*)

1. Where/to whom do you intend to sell your produce? _____
2. Do you have a formal institutional buyer (*with marketing contract/purchase order*)?. If yes, state name of buyer _____ Describe marketing arrangement: Volume _____, Price _____, Specifications _____, other requirements _____
3. Other relevant information

ORARS ON
CANNED

D. TECHNICAL ASPECT (if applicable only)

1. Is your project location inspected and certified as suitable (by MAO/Buyer)?
2. What are your inputs to produce the product? _____ Where will your source them? _____
3. What are the processes involved in producing the product?
4. Are there available utilities in your project site (water, electricity, etc)
5. Is it available all year round?
6. Other relevant information

E. MANAGEMENT

1. Do you have experience in farming/managing the business?
 - () yes, what type of project/business? pls. specify _____, how long have you been farming/doing business? _____
 - () no
2. What are your skills relevant to the business/project?
 - () farming skills, pls. specify _____
 - () technical skills, pls. specify _____
 - () management skills, pls. specify _____
 - () others, pls. specify _____
3. What are techniques/technology applied? _____
4. Other relevant information

F. FINANCIAL ASPECT

1. Financing Requirement

- a. How much is the total project cost? _____
- b. How much do you require for financing? Pls. specify amount P _____ and percentage in relation to total project cost _____%
- c. How long will you be able to pay the loan?
- d. What is your equity for the project? Pls. specify and state the amount.

- () labor _____
- () machinery _____
- () inputs _____
- () others _____

2. Assets

- a. What are your assets? (pls. enumerate ie. Cash, receivables, equipment, hose and lot), how much each? _____.
- b. Of your total assets, how much are the current ones? (cash, short term receivables) _____

3. Liabilities

- a. How much is your total liabilities? _____
- b. Of the total liabilities, how much will be fully paid in 1 year?
_____ in more than 1 year? _____

4. Sales/Income

- a. How much is your total sales/revenues? _____
- b. Where do you source your income?
 () From crop production, pls. specify _____ how much? _____
 () From livelihood projects, pls. specify _____ how much? _____
 () From odd jobs, pls. specify _____ how much? _____
 () From other sources, pls. specify _____ how much? _____
- c. How much is your total net income/earnings? _____
- d. How much is your net income from the project/business? _____
- e. How much does your spouse earn? P _____

5. Expenses

- a. How much is your total expenses from the project/business
(including interest payment of loans)? _____
- b. How much is your household expenses? _____

6. Savings

- a. How much is your monthly/annual savings? _____
- b. Other information _____

7. Other relevant information

G. ENVIRONMENTAL ASPECT (if applicable)

- 1. Environmental Compliance Certificate or Non-Coverage

H. OTHER INFORMATION AS MAY BE REQUIRED

Financial Ratios	Formula (%)
1. Return on Investment	Net Income from project/(borrowers' equity+loan to finance the project/business) x 100
2. Profitability Rate	Net Income from project/sales x 100
3. Liquidity Ratio	Current Assets/Short term liabilities x 100
4. Solvency Ratio	Net Income from project/Total Liabilities x 100
5. Other relevant financial ratios	