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Partners from seed to healthy fruit.

## Business Plan For

<b>Business Owner Name(s):</b>	
<b>Business Address:</b>	
<b>Turnover:</b>	
<b>No. of Employees:</b>	
<b>Business Fax No:</b>	
<b>Mobile No:</b>	
<b>E-mail Address:</b>	
<b>Website Address:</b>	
<b>Home Address (if different from above):</b>	
<b>Home Tel.#</b>	
<b>Date of Plan:</b>	
<b>Plan Version No.:</b>	

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This business plan has been designed to be straightforward and easy to follow. However, if you have any queries or problems completing it please do not hesitate to contact our office and we will be pleased to help.

## **1. Personal details**

Give personal details that show your experience and commitment to making a success of the business. Alternatively you can attach your CV.

Education:

Business Skills / Training:

Employment History:

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## **2. The Business**

Describe your products and/or the services you are planning to provide.

## **3. Business Premises**

Describe your business premises and include the following where necessary:

- Planning and building regulations,
- Lease (length, cost penalty clauses and notice of termination),
- Rent (when is it renewed and reviewed),
- Size, Location, Access, Security any other costs.
- Fixtures and fittings,
- Type(s) of licence(s)/permission required,
- Environmental and hygiene regulations,

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## 4. Market Research

Describe how you researched your marketplace and attach evidence of your research in respect of the following:

### Customers/marketplace

Identify who you believe will buy your products or services, e.g. age, gender and geographical location of potential customers; do you have any work in the pipeline or letters of intent?

### Competition

Who are your competitors? Consider both local and national competition.

### Strengths of your product/service

What are the strengths and weaknesses of your product/services?  
How will you distinguish your service/product from your competitors?  
How and why do you think that you will be successful in selling into your marketplace?

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### **Pricing Policy**

Explain your pricing policy, how much will you charge: per hour/day/job/unit or item. Consider all your overheads which may include: materials, energy bills, rent, labour, travel and admin costs.

How does your price compare with that of your competitors?

### **Promoting your business**

How will you target your customers?

Describe where and how you plan to promote your products and/or services, e.g. newspaper/radio advertising, website, leaflets, cards

What will be the cost of promoting your business in this way?

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## 5. Projected Sales

a. What volume of sales for your product/services do you hope to achieve over the next 12 months? How will you work out your projected monthly sales figures to enter into your Cash Flow forecast?

b. Explain what assumptions you are making to help you draw your conclusions:

## 6. What do you need?

a. What do you already have that may be useful to help you start up your business?

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b. What do you require to help you start up your business?

List below what equipment, materials or transport you require giving details and costs.

Item	Approximate Cost
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
Total Amount of Funding Required	\$

**7. Insurance**

Please give the details of all insurance required for the business (including approximate costs). You will be expected to produce evidence of the quotes/proposals that you have received.

- You may need:
- Public liability
  - Product liability
  - Goods in transit cover
  - Fire and Theft
  - Employer's Liability
  - Vehicle insurance
  - Personal insurance
  - Premises insurance
  - Health and sickness cover

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## 8. Funding

List all the organisations that you have approached for funding and any anticipated sources of funding including The Cherry Tree Trust.

Fund Provider:	The amount applied for:	The amount offered:
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	Sub total:	\$
	The Cherry Tree Trust funding:	\$
	Total:	\$



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## Assets and Liabilities

Tell us about the things that you own and about any debts that you have.  
**(NB. this is for personal not for business items)**

<b>Assets (things you own)</b>		
House	Name of lender	
	Current value	\$
	Mortgage balance	\$
	Current repayments	\$
Life Assurance	Company policy is with	
	Maturity date (date it is payable)	Date
	Current surrender value	\$
	Current payments	\$
Savings	Company/bank	
	Type (ISA, fixed term, bond)	
	Current value	\$
Savings	Company/bank	
	Type (ISA, fixed term, bond)	
	Current value	\$
Stocks and Shares	Current value	\$
Other (please detail)	Current value	\$
<b>Personal Borrowings (money you owe others)</b>		
Loan	Lender	
	Balance outstanding	\$
	Current repayments	\$

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Loan	Lender	
	Balance outstanding	\$
	Current repayments	\$
Finance / HP agreement	Lender	
	Balance outstanding	\$
	Current repayments	\$
Credit Cards	Company	
	Balance outstanding	\$
	Current repayments	\$
Credit Cards	Company	
	Balance outstanding	\$
	Current repayments	\$
Overdraft	Bank	
	Current balance	\$
<b>Please list additional items below or attach on a separate sheet</b>		
<b>I certify that the information given above, to the best of my knowledge, is a true reflection of the current state of my financial affairs.</b>		
Name	Signature	Date
		Date

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**Notes**

Please use this page if you wish to include any additional information that you feel will support you application