**Priority Sector Lending (PSL)**

**Business Plan Template** (For PSL projects above Nu.0.5millon)

1. **Brief description of activity**

|  |  |
| --- | --- |
| 1.1 Proposed name of the business |  |
| * 1. Nature of business (What is your final product/ services?)
 |  |
| * 1. Business ownership
 |  |
| * 1. Project location
 |  |
| * 1. Number of employees
 |  |
| * 1. Brief description of proposed

Business. Include targeted clients and strategy to market your product/service; and technology to be used. |  |

1. **Summary of the Financial**

|  |  |
| --- | --- |
| 2.1 Total investment cost  |  |
| * 1. Projected profit
 |  |
| 2.3 financing plan and other financial highlights |  |

|  |
| --- |
| **Additional information**  |
| A | Initial Project Cost  |   |   |  |   |   |   |   |   |   |   |   |
| 1 | land  | Not required if it is on lease |   |  |   |   |   |   |   |   |   |   |
| 2 | Fixed assets |   |   |  |   |   |   |   |   |   |   |   |
| 3 | Pre expenses  |   |   |  |   |   |   |   |   |   |   |   |
| 4 | Other Expenses  |   |   |  |   |   |   |   |   |   |   |   |
|  **Total cost of the Project**  |   |   |  |   |   |   |   |   |   |   |   |
| **B** | **Capacity Utilization**  |  | **Year 1** | **Year2** | **Year 3** | **Year****4** | **Year** **5** | **Year6** | **Year 7** | **Year 8** | **Year 9** | **Year 10** |
|   | Installed capacity  | how much you can produce in a year  |   |  |   |   |   |   |   |   |   |   |
|   | Capacity utilization  | Projected capacity utilization? |   |  |   |   |   |   |   |   |   |   |
| **C** | **Income from Business**  | price per unit of produce? |   |  |   |   |   |   |   |   |   |   |
|  | **Variable Cost**  |   |   |  |   |   |   |   |   |   |   |   |
|  | Consumables  |   |   |  |   |   |   |   |   |   |   |   |
|  | Raw materials if any Utilities  |   |   |  |   |   |   |   |   |   |   |   |
|  | Other variable expenses  |   |   |  |   |   |   |   |   |   |   |   |
|  | Marketing cost  |   |   |  |   |   |   |   |   |   |   |   |
| **D** | **Cost of Production**  |   |   |  |   |   |   |   |   |   |   |   |
|  | Salaries and Perks  | No of staff and salary (yearly) |   |  |   |   |   |   |   |   |   |   |
|  | Administrative cost  |   |   |  |   |   |   |   |   |   |   |   |
| **E** | **Sub Total**  |   |   |  |   |   |   |   |   |   |   |   |
|   | cost of sales  | D+E |   |  |   |   |   |   |   |   |   |   |
|   | EBITDA (earnings before interest tax and depreciation) |   |   |  |   |   |   |   |   |   |   |   |
|   | interest on loan  |   |   |  |   |   |   |   |   |   |   |   |
|   | Depreciation on : will be calcuated by the bank |   |   |  |   |   |   |   |   |   |   |   |
|   | **Profit before Tax** |   |   |  |   |   |   |   |   |   |   |   |
|   | Retained Earning  |   |   |  |   |   |   |   |   |   |   |   |