**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 |  |  |  |  |  |  |  |  |  |  |  |