www.businessforall.org

Business Development Services

Chris Statham
Business consultant

cstatham77@gmail.com

+265(0)888 191 247 (Malawi)
+44(0)1702 618436 (UK)

1) **MY NAME IS:**_____ **FROM VILLAGE**_____ **MEMBER ID**_____ **NUMBER OF SHARES**_____

2) **Business activity:** _____ **Length operating** _____ **Location (of business)** _____

3) **I want a loan for:** _____

- **Loan details:** I need a loan of _____ at _____% interest
- I will repay: loan principle _____ Interest _____
- I will make Savings of ___% _____ I will buy shares of _____% _____
- My total payment is _____ to be repaid over _____months
- I need to make a weekly, fortnightly, monthly repayment of _____

Money Available

Loan	_____
Savings	_____
Other money	_____
Total	_____

4) **My competitor's prices are: Competitor 1)** _____**Competitor 2)** _____**Competitor 3)** _____

5) **I'm going to organise my business by getting the products from the supplier to my business and then to the customer:**

- I need to communicate with the supplier _____ days in advance
- I am going to collect products (from the supplier) _____ / week or _____ / month
- It's going to take me _____ hours / days to get the products from the suppliers to my business.
- I will take the minibus, coach, pickup to the supplier, this will cost MK_____

6) **My customers will be:** _____

7) **I will make MK**_____ **sales turn over per week** **SALES TURN OVER = SALES QUANTITY X PRICE**

8) **My projected cash flow will be:**

DATE	REASON	MONEY IN	MONEY OUT	BALANCE

Have you included:

MONEY IN

- Loan ☐
- Savings ☐
- Sales ☐

MONEY OUT

- Transport ☐
- Hired labour ☐
- Wages ☐
- Rent ☐
- Market fee ☐
- Stock ☐
- Construction ☐
- Loan repayment ☐

9) **With the profits I will:** _____

SIGNATURE / MARK _____ **DATE** _____