**BUSINESS PLAN TEMPLATE**

*“Delivering Climate-Resilient Solid Waste Management Services in Greater Monrovia, Liberia through Community Based Enterprises”*

# Template for Submission of Business Plans in support of the Micro-Finance Loan Facility

# Section 1. General Business Information

In this section, please fill in general information about your business. Make sure the contact information is accurate as we will use it to inform you of the loan decision and for all other communications related to your loan application.

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| **1.Business Name (known and registered name of CBE or SME)** (preferably in caps) | | | |
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| **2. Submitting business details** | | | |
| *Provide details as requested. Also provide name of a contact person, the individual who will sign the loan agreement, receive the funding, and be responsible for loan administration and implementation.* | | | |
| **Address of the CBE or SME:** |  | | |
| **Community or Communities in which the CBE(s) or SMEs works:** |  | | |
| **Contact person’s name and title:** | *Please provide full details of the person in the business who is responsible for all communications related to this grant application* | | |
| **E-mail of the Contact person:** |  | | |
| **Telephone no. of the Contact person (including country code):** |  | | |
| **Estimated Annual budget of the Business (in USD):** | *How much money does the business use or generate during a year?* | | |
| **Number of salaried staff:**  **(disaggregated by sex)** | *How many employees are on salary (taking pay)?*  *Optional (Please tell us how many males and females).* | | |
| **Any other source(s) of funding besides primary (house to house) waste collection?** | *Yes or No. If yes, please tell us the additional source of funding.* | | |
| **3. Are there other organisations involved as business partners? Or Is this a merger of one or more businesses (CBEs or SMEs)?** | | | |
| Yes | | No | |
| *If yes, please provide information on your business partner(s):* | | | |
| **Name of the Business Partner:** |  | | |
| **Role in the project:**  **(In case of joint ventures or partnerships)** |  | | |
| **4. Kindly describe your operations or services.** *You may provide us with data of the number of households served, frequency of collection and frequency in clearing of skip locations and other designated sites by the City Government. You may use a process map diagram (including a routing plan) with a description of each process if you wish.* | | | |
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| **5. Please indicate the Cost Breakdown of the loan within the following budget categories as applicable.** | | | |
| |  |  | | --- | --- | | Cost Categories | Amount (USD) | | Purchase of equipment and/or other small fixed assets |  | | Maintenance of Equipment |  | | Office Equipment (Administrative Assistance) |  | | Infrastructure improvement/ rehabilitation |  | | Increase in Productivity |  | | TOTAL |  |   *(Specify the loan amount between* ***$3,000.00 to $15,000.00*** *you are requesting for this project (in United States Dollars).* | | | |
| **6. Loan implementation period** | | | |
| *How long will you be requiring the loan for? (Maximum 13 months)* | | | |
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| **7. Geographic scope of the business (*Kindly indicate the names of the communities you operate now and list of communities you would like to expand*.)** | | | |
| *On what level will the loan be implemented? (Choose one option)* | | | |
| Community | | City | Other (multiple levels) |
| *Specify where your project will be implemented based on your answer to the previous question (name the specific city/community/neighbourhood, etc.)* | | | |
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| |  | | --- | | **8. What main external problems do you face in executing your tasks? Describe the problems you face when collecting waste in the community. Talk of problems that you face for which this loan could be of help.**  (max 1.600 characters, spaces included) | | *Briefly describe the key issue(s) to be addressed and why this loan is needed***:** | | | | |
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# Section 2. Improving Primary Waste Collection Services

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| **9. Business Idea/ How do you intend to use this loan?**  **Tell in measurable terms by how much will you expand your house to house waste collection services** (max 1.200 characters, spaces included) |
| *Provide a summary (so-called* [*“elevator pitch”*](https://www.mindtools.com/pages/article/elevator-pitch.htm)*) of your business idea. (Tip: Imagine you need to give a very concise summary of your idea to a potential donor or a journalist in just 1 minute. What would you say?)* |
| **10. What do you intend to achieve at the end of the project after getting the loan? What will be different in your business, community/city when the loan has been applied?** **How will you measure the achievement of results?** (max 2.400 characters, spaces included) (please also include the number of direct and indirect beneficiaries) |
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| **11. How will the business contribute to improve the status(es) of women?** |
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| **13. What plans will you put in place to repay the loan?** (max 1.600 characters, spaces included) |
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| **14. Describe the staff involved in the business** (max 2.400 characters, spaces included) |
| *How many people will be involved, what will be their roles and what relevant experience do they have?* |
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| **15. Why is your business best suited to receive this loan?** (max 2.400 characters, spaces included) |
| *Give examples of previous business activities to illustrate your organisation’s experience (If any)* |
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# Section 3. Market Analysis

**What makes your business idea innovative, transformative, and/or scalable?**

**Positioning: Describe how your idea is unique and adds value, especially relative to any other enterprises already out there addressing the same problem. Describe the benefits of your product or service. Who are your customers?**

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# Section 4. SWOT Analysis

**Use a SWOT analysis (strengths, weaknesses, opportunities, and threats) to describe the internal strengths and weaknesses, as well as external opportunities and threats in the marketplace, relative to your idea. Discuss how you will capitalize on your strengths and opportunities and minimize your weaknesses and threats. You may add narrative below the SWOT analyses chart.**

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| **Strengths: What are your product’s strengths? What makes your product/service different?** | **Weaknesses: What is something your product or service does not do well?** |
| **Opportunities: What are the opportunities in the marketplace? What can you take advantage of in the marketplace?** | **Threats: What are the threats in the marketplace? What will make it difficult to introduce your product or service?** |

# Section 5. Awareness Strategies

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| **Promotion: How will you inform people and promote your business to get more customers?** *Include information about your awareness campaigns and information about the costs associated with your promotional plans.* |
| **Place: Describe the specific location(s) where you will sell your service. Explain why you have chosen this location(s) as it relates to your target customer.** |
| **Price: Describe how much you charge for your services., or give us an idea of how much you will generate for a specific period.** |

# Section 7. Income Statement

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| **Income Statement: Prepare a simple Income Statement that shows revenues, expenses, and net income for your enterprise.** |
| **If available, please provide copies of the financial year statements.**  *If not, kindly provide the following details*   * *Bank balance, cash balance, receivables, fixed assets, or Investment* * *Bank loans/borrowings, monies owed to suppliers/contractors, prior year Profit /loss.* |

# Section 8. Appendices/supporting documents

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| **If you wish to include any supporting documents or information, you can insert them here or as attachments.** |