**SIMPLIFIED BUSINESS PLAN**

**On**

**(Name of Project)**

By:

(Name of Farmer/Fisher)

(Date Prepared)

1. **BUSINESS/ PROJECT**
2. Title of Project/Business
3. Scale (No. Of Hectares for agricultural crop and inland fisheries, etc.)
4. Start Up Plan (for new project/business
   1. State how you are going to start your business/project:

3.1.1. What is the project/business? Describe your project \_\_\_\_\_\_\_\_\_\_\_\_\_\_

3.1.2. How many workers will be needed? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

3.1.3. When will the project/business start? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

1. Brief history of project/business (for existing ones)
   1. State highlights of your project/business

4.1.1. What is your business/project?\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Describe your project \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

4.1.2. How many workers are employed? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

4.1.3. When did the project start? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

4.1.4. How much is the yield? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ sales \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ and profit \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

4.1.5. Are there setbacks encountered?

( ) YES, please specify \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, How did you overcome it? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

( ) NO

1. Other relevant information
2. **PROFILE OF PROJECT / OWNER**
3. Name of Proponent
4. Home Address
5. Business Address
6. Contact Number
7. Experience/years in the business of similar project \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
8. Were you involved in any court cases? If yes, what is your involvement? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
9. Do you have loans unnpaid from anybody? If yrs, from whom? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

How much? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ State reason of non-payment \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.

1. Other relevant information
2. **MARKET ASPECT** *(If data are available)*
3. Where/ to whom do you intend to sell your produce? \_*\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_*
4. Do you have a formal institutional buyer (with marketing contract/purchase order)?, If yes, state name of buyer \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_. Describe marketing arrangement:

Volume: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, Price: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, Specifications:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_,

Other requirements: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.

1. Other relevant information \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.
2. **TECHNICAL ASPECT (*If applicable only*)**
3. Is your project location inspected and certified suitable (by MAO/Buyer)?
4. What are your inputs to produce the product? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_. Where will your source them? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
5. What are the processes involved in producing the product?
6. Are there available utilities in your project site (water, electricity, etc.)?
7. Is it available all year round?
8. Other relevant information
9. **MANAGEMENT**
10. Do you have experience in farming/managing the business?

( ) YES, What type of project/ business? Please specify \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, how long have you been farming/doing business?\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

( ) NO.

1. What are your skills relevant to the business/project?

( ) farming skills, please specify \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

( ) technical skills, please specify \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

( ) management skills, please specify \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

( ) others, please specify \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

1. What are the techniques/technology applied? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
2. Other relevant information
3. **FINANCIAL ASPECT**
4. **Financial Requirement**
5. How much is the total project cost? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
6. How much do you require for financing? ₱\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_; which is \_\_\_\_\_\_\_\_\_\_% of the total project cost.
7. How long will you be able to pay the loan? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
8. What is your equity for the project? Please specify and state the amount.

( ) labor \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

( ) machinery \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

( ) inputs \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  
 ( ) others \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

1. **Assets**
2. What are your assets? (pls. Enumerate ei. Cash, receivables, equipment, house and lot), how much each? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
3. Of your total assets, how much are the current ones? (cash, short term receivables) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
4. **Liabilities**
5. How much is your total liabilities?\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
6. Of the total liabilities, how much will be fully paid in 1 year? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ in more than 1 year? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
7. **Sales/ Income**

1. How much is your total sales/ revenues ?\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
2. Where do you source your income?

( ) From crop production, pls. specify \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ how much? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

( ) From livelihood projects, pls. specify\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ how much? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

( ) From odd jobs, pls. specify\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ how much? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

( ) From other sources, pls. specify\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ how much? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

1. How much is your total net income/earnings? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
2. How much is your net income from project/business? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
3. How much does your spouse earn? ₱\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
4. **Expenses**
5. How much is your total expenses from the project/business ( including interest payment of loan)? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
6. How much is your household expenses? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
7. **Savings**
8. How much is your monthly/annual savings? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
9. Other information \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
10. **Other relevant information**
11. **ENVIRONMENTAL ASPECT *(if applicable)***
12. **Environmental Compliance Certificate or Non-Coverage**
13. **OTHER INFORMATION AS MAY BE REQUIRED**

|  |  |
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| **Financial Ratios** | **Formula (%)** |
| 1. Return On Investment | Net Income from project/ (borrowers’ equity + loan  to finance the project/business) x 100 |
| 1. Profitability Rate | Net Income project/sales x 100 |
| 1. Liquidity Ratio | Current Assets/ Short term liabilities x 100 |
| 1. Solvency Ratio | Net Income from project/ Total liabilities x 100 |
| Other relevant financial ratios | |