



DOMINICA AGRICULTURAL INDUSTRIAL AND DEVELOPMENT BANK
BUSINESS PLAN FORMAT

The Bank requires a comprehensive business plan in order to give full consideration to your request. Your application is not complete until we have received all the information checked below. Prompt provision of this information will facilitate timely processing of your application.

No.	Particulars	Info. Required
1.	Project Description	
	Overall rationale for establishment/expansion of this project	
	Major factors that will influence the project's future success and development	
	Products/services, plant capacity and location, markets, raw material/supplies	
	Suitability of location for project	
	Any special advantage of the project, forward and backward linkages	
2.	Client Evaluation – Legal and Financial Status	
	Articles of Incorporation (in case of a Company)	
	Continuance under the 1994 Companies Act (for companies formed prior)	
	By Laws of the Company	
	Audited Financial Statements for the past 3 years (if in operation)	
	Names of partners and shareholders and their relative share in the enterprise	
	Signed Statement of Affairs for main shareholders of the Company.	
	Evidence of share subscription (e.g. certified copies of share certificates)	
	Credit References of Company and main shareholders	
3.	Market Analysis	
	Marketing Plan with Marketing Strategy	
4.	Technological Choice	
	Approved building plans	
	Estimate for construction (Bill of Quantities)	
	Detailed list & Proforma Invoices of Machinery & Equipment	
	Reason for particular choice of technology	
	Technical Data on Production capacity.	
	Plant Layout	

5. Environmental Impact

Environmental Impact Assessment

6. Implementation Plan

Detailed Implementation plan

7. Financing and Financial Analysis

Projected Financial Statements for at least 3 years with detailed assumptions

Evidence of other sources of finance

8. Organizational Structure and Quality of Management

Organizational structure (Management & Staffing Structure)

Qualifications and experience of Management and staff

9. Legal Instruments

Description and valuation of security to be offered

Original Certificate of Title to be used as security must be brought to the Bank

Resolution passed by Board regarding (1) the Company's agreement to approach the Bank for financing and (2) signatories to legal documents

10. Fees

Committee Fee (1% of loan amount)

Legal Mortgage Only (\$500 ó 1.5% of loan amount)

Debenture Only (1 ó 1.5% of loan amount)

Debenture & Legal Mortgage (1.5% - 2% of loan amount)

Bill of Sale (2% of the vehicle/equipment being purchased)

Other:

Insurance Requirements