

## Small & Growing Firms Loan Facility

- Purpose:** The purpose of the loan facility is to help small firms overcome operational and financial bottlenecks that may impede higher levels of sales and profitability. The loan is being made available by a private company and must be repaid.
- Structure:** Firms may apply for up to EC \$40,000 *with half being used for technical assistance*. Part of the technical assistance is in the form of a sales, marketing and cash-flow plan to facilitate the approval of the entire funding arrangement. By accepting this arrangement, firms agree to use Atlantean Capital (or its assignees) as the sole source of technical assistance within the scope of this particular loan. Firms pay a 2% arrangement fee of the total amount being provided. The interest payment is 7% of the total amount however, only half of the principal is to be repaid and collateral must be provided to secure this half of the principal.
- Requirements:**
- Description of the proposed use of funds
  - Plans to boost sales / profitability / quality
  - Sales projections
  - Cost projections
  - Cash projections
  - Financial statements (if available)
  - Character Reference
  - Security (collateral for half the value of the entire amount)

<b>Basic Information</b>		
	<b>Business Name:</b>	
	<b>Type of Business:</b>	
	<b>Funds required:</b>	
	<b>Name of Proprietor:</b>	
	Number of years operating:	
	Number of full time staff:	
	Number of part-time staff:	
	Special characteristics (if any):	
<b>Description:</b>		
	What does the business sell:	
	Types of customers:	
	Describe the production mechanism or the service delivery process:	

<b>Finance:</b>			
	Basic Financials:	Accounting System:	
		Typical monthly sales:	
		Total Sales for last year:	
		Profits made last financial year:	
	Funding Required	Total Funds:	
	<b>Use of Funds (non-technical portion):</b>		
	<b>Items</b>	<b>Quantity</b>	<b>Unit Price</b>
			<b>Sub-Total</b>
	<b>TOTAL</b>		

	<b>Use of Technical portion</b>	Sales & Marketing plan:  Cash flow plan:  Basic Business Plan:  Accounting:  Quality improvement:  Marketing Assistance:  Other:											
<b>Sales Revenue</b>													
	How will funds impact upon an increase in sales?												
	Total Sales Year-To-Date												
	Sales for last three months:	Month -3	Month -2	Month -1									
		<b>Sales for next 12 months (also see spreadsheet)</b>											
		Mo 1	Mo 2	Mo3	Mo 4	Mo 5	Mo 6	Mo 7	Mo 8	Mo 9	Mo 10	Mo 11	Mo 12
	Nov												
	<b>Sales for next three years</b>												
		<b>Year 1</b>				<b>Year 2</b>				<b>Year 3</b>			

<b>Monthly Costs:</b>				
<p>What are the key inputs and from whom are these sourced:</p> <p>(If types of items are numerous, provide broad categorizations under 'Items')</p>	Item	Typical Monthly units	Typical order cost	Supplier
Comment on the frequency, reliability of inputs and the price stability of inputs:				

Other monthly costs	Typical Proprietor salary:	
	Other staff (total);	
	<b>Major monthly cost:</b>	
	Rent:	
	Electricity:	
	Water:	
	Fixed line Telephone:	
	Mobile Phones:	
	Postage / courier:	
	Shipping/distribution:	
	Transportation:	
	Accounting:	
	Legal:	
	Other professional:	
	Marketing:	
	Other costs (specify:	

<b>Marketing:</b>		
	<b>Item</b>	<b>Comments</b>
	Unique features / benefits of product / service:	
	Pricing	
	Packaging	
	Promotion	
	Placement	

<b>Collateral</b>				
	<b>Security: (See also attached list)</b>	<b>Security</b>	<b>Tick</b>	<b>Value (\$ EC)</b>
		Land:	<input type="checkbox"/>	
		Buildings:	<input type="checkbox"/>	
		Vehicle:	<input type="checkbox"/>	
		Equipment:	<input type="checkbox"/>	
		Inventory / Stock:	<input type="checkbox"/>	
		Valuables:	<input type="checkbox"/>	
		House hold items	<input type="checkbox"/>	
		Personal guarantee	<input type="checkbox"/>	
		Cmpny guarantor	<input type="checkbox"/>	
		Other guarantor	<input type="checkbox"/>	
		Other security	<input type="checkbox"/>	
			<input type="checkbox"/>	
			<input type="checkbox"/>	

<b>Collateral contd...</b>				
	<b>Coverage:</b>	Loan: Total Security: Ratio:		
	<b>Available References (Also see attached)</b>	Type	Tick	Nuetral/Positive/Very Good
		Customer	<input type="checkbox"/>	N / P / VG
		Bank	<input type="checkbox"/>	N / P / VG
		Previous employer	<input type="checkbox"/>	N / P / VG
		Professional	<input type="checkbox"/>	N / P / VG
		Other	<input type="checkbox"/>	N / P / VG
		Atlantean	<input type="checkbox"/>	N / P / VG
		Micro-Finance	<input type="checkbox"/>	N / P / VG

<b>Consultants Comments &amp; Recommendations:</b>	
	Overall Recommendation:
	Business Idea:
	Business Track Record:
	Character:
	Technical Capacity:
	Customer Base:
	Sales growth:
	Ability to pay:
	Security: