**A Bridged Business Plan/Cash flow**

 ***Submitted***

***To***

**Central Bank of Nigeria (CBN)**

 ***By***

**Pe**

19th December, 2018

The Governor,

Central Bank of Nigeria,

Central Business District,

Abuja.

***Request For A Loan Facility To Finance My Intended Project (Setting Up Fashion Design Garment Making Outfit***

I desire to embark on the project, which will entail injecting some more funds into the acquisition of capital item to be deployed for the company’s use in its drive to enhance revenue generation.

2. The establishment of the business has been long overdue; this is hampered by the apparent paucity of funds. I hope to achieve the project through the acquisition of 10 sewing machines and other related equipments.

3. In light of the forgoing, I wish to apply for a loan facility to the tune of N4, 580,000.00 (*Four Million, Five Hundred and Eighty Thousand Naira Only)* to enable me embark on the project.

4. A detailed analysis clearly indicates that this intended project is highly feasible and will indeed add value to the organisation in teams of high income generation and improved profitability; moreover the payback period is relatively low.

5. Attached herewith is an abridge business plan/cash flow for your consideration.

6. While thanking you most sincerely in anticipation of a favourable consideration of my request, please accept the assurances of my highest esteem and best regards.

Yours faithfully,

**Pea**

***Managing Director***

**PACKAGE GUIDE**

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**MISSION STATEMENT**

**4.0 Mission Statement:**

The mission “To Add Value as we Serve” and to be a name to be recon with in my chosen field of endeavour.

**5.0 Our Values**

Honesty – Integrity – Quality Services – Fairness and Accountability.

**6.0 Our Goals**

To provide outstanding and oriented Fashion Design Outfit for our clients, all backed with excellent service delivery.

**BACKGROUND**

The company which is hoping to commenced operation in 2019 having been duly incorporated by the Corporate Affairs Commission to undertake among other things the design and sewing for high networking individuals and Corporate Organisations such as schools hotels and hospital, however over the years I found that most schools still take their school informs abroad to sew, Our further interrogation and enquires reveals that a good number of these schools will use the services of indigenous sewing outfits, provided that they are well equipped and have highly skilled personnel and right business attitudes, it is in the realization of the above that I have always desired to fill this vacuum that exist in the fashion design and garment marking sub sector of the economy.

More over there exist a huge opportunity in the area of proving training and skill acquisition opportunities for the country’s teaming young school leavers who may wish to take of career in sewing and garment making. Fashion design and garment making will never become old fashioned.

**PRODUCTS AND SERVICE**

The service shall be:

* Sewing and garment making for high net worth individual
* Sewing of uniforms for schools
* Sewing of uniforms for constructions companies e.g. overalls and other safety wears/apparels.
* Sewing of uniforms for hospitals such as overall for doctors and nurses.
* Operation of a training division to provide training ground for intending tailors and allied professions.

**MANAGEMENT:**

The organisation will continue to be operated by our current management but strictly on commercial basis with adequate process and procedures that will guide its operation to ensure the generation of enough revenue to offset operating cost and turn in adequate profit.

The company will be well managed in line with international best practices.

**MARKET AND STRATEGIES**

There is growing demand for the proposed services in Abuja, particularly amongst the construction companies, schools and hospitals. This is in view of the fact that the Federal Capital Territory still remains a huge construction site to beat and the fastest growing city in the sub-Sahara Africa when compared with any of the other 36 states capitals of Nigeria.

With over 65% existing enquires and demands, quality customer base and advantaged location, our strategies shall include but not limited to the categorization of the existing enquires and customers, aggressive marketing of my products and services. I shall anchor these on:

* Strive to do the right things always because I know that if I do the right things and do them well I will certainly do well.
* Provide alternatives on the weaknesses of existing operators.
* Maintain very high ethical standards
* Strive to remain ahead of other competitors in terms of quality service delivery and customer satisfaction.

**OPERATIONAL REQUISITES**

**A. CAPITAL EXPENDITURE (CAPEX)**

**B. OPERATIONAL EXPEDITURE (OPEX)**

**FINANCIAL IMPLICAITON**

Break down of how fund required will be applied

Purchase of sewing machines

Working Capital

Total Funds Required

**BENEFIT ASSESSMENT OF THIS PROJECT**

* Create more jobs
* Provide another revenue generation windows for the company.
* Will enable the company contribute more meaningfully to the revenue base of the Federal Government by prompt payment of all relevant taxes.

**Viability Assessment of the project**

* **As can be seen from the computations overleaf the project will turn in enough profits**
* **It has positive net present value**
* **And it’s payback period is relatively low**
* **The projected cash flow looks very robust**