

Redacted Business Plan & Funding Proposal Sample

A short illustrative extract showing ShoCash structure, funding logic and financial presentation. Client identity, bank references, supplier information and confidential assumptions have been removed.

Illustrative purpose

Existing food & beverage business seeking financing for controlled expansion.

Executive Summary Excerpt

[Client] is seeking financing to expand an established food and beverage operation through a controlled build-out, equipment purchases, additional working capital and improvements to customer capacity during peak trading periods.

The request is structured so the lender can see how each use of funds connects to operating capacity, service speed, stock reliability and repayment. Capital expenditure is separated from working capital to make the financing logic easier to assess.

Illustrative facility	Projection period	Primary repayment source
EC\$480,000	3 years	Operating cash flow

Use of Funds Snapshot

Category	Planning amount	Commercial logic
Build-out & improvements	EC\$185,000	Increase service capacity and improve the customer experience.
Equipment	EC\$120,000	Support preparation speed, refrigeration and operating consistency.
Working capital	EC\$95,000	Cover stock, payroll timing, opening expenses and seasonal movement.
Professional / contingency / launch	EC\$80,000	Allow for completion, documentation and controlled promotion.

What ShoCash is trying to prove to the decision-maker

The package should make five things easy to understand: what the business does; why the financing is required; how the money will be used; how the business expects to generate enough cash to service the facility; and why the owner and operating plan are credible enough to execute the proposal.

Projection Snapshot & Assumption Logic

Illustrative figures only. A real engagement is built from the client's verified inputs, pricing, quotations, cost structure, operating history and the requirements of the lender or other decision-maker.

Year	Revenue	Gross profit	Net cash before debt service
Year 1	EC\$690,000	EC\$414,000	EC\$118,000
Year 2	EC\$760,000	EC\$463,600	EC\$151,000
Year 3	EC\$835,000	EC\$517,700	EC\$182,000

Core Assumptions

Revenue growth is tied to practical changes in capacity rather than a generic percentage increase. The model distinguishes volume, average spend, operating days and seasonality where those variables materially affect the result.

Cost assumptions are separated into direct costs, payroll, occupancy, utilities, administration, marketing, maintenance and financing. The purpose is to show where margin is created, what can move against the business and how much room exists before debt service becomes uncomfortable.

Where historical trading information is available, projections are reconciled against recent performance. Where the business is new, the assumptions must be supported by quotations, pricing, capacity, market evidence and a clear explanation of how customers will be acquired.

Typical Final Package

- Executive summary and funding objective
- Business background and owner / management experience
- Market, customer and competitor narrative
- Operations and staffing plan
- Funding request and detailed use of funds
- Financial projections with assumptions and sensitivity where useful
- Risk discussion and implementation plan
- Appendices / supporting schedules requested by the decision-maker

Important: ShoCash prepares and strengthens the business case. Financing, licensing, account opening and investment decisions remain entirely with the bank, authority, institution or investor reviewing the application.