

INFORMATION MEMORANDUM



Business' Legal Name			
Legal Status of the business (check the relevant box below)			
Sole Proprietor <input type="checkbox"/>	Partnership <input type="checkbox"/>	Private Limited Company <input type="checkbox"/>	Public Limited Company <input type="checkbox"/>
Business is Registered with SECP	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
Business NTN Number (if any)			
Business BankAccount	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
Applicant's Full Name			
Contact Details (give your details below)			
Phone Number:			
Email:			
Business Office Address:			
Business Website (if any):			
Year Business Established			
Startup / Existing Business			
Key Products/ Services of Business			
Amount of Financing Requested (PKR)			
Your Present/ Current Investment in Business (PKR)			
Your Expected Investment (Own) in Next Five Years (PKR)			

Disclaimer: This document is a template being prepared to obtain information of the businesses (existing or startup) who have applied to obtain financing from AP or its network of investors. However, filling of the information and submission does not guarantee any investments or disbursement of investments in any form, whatsoever. The decision of AP's panel and its pool of investors on shortlisting and finalization of businesses for support will be final and cannot be challenged at any forum. AP is committed to protecting your personal and business information and respecting your privacy. Only authorized staff has access to personal information and they are obliged to respect its confidentiality. We do not sell, rent or exchange any personal/business information supplied by you to any third party.

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1. Investment Thesis

It contains the investment rationale in detail, i.e. why would the “target company” be a great fit for Investment. It will show the USPs of the company. Typically, it may include the following: (Maximum 250 words)

The company acts as a platform for market entry and growth

- The kind of partnerships it has with leading players, providing best-in-class services and the opportunity to build on them for the investment
- Experience of the management and strong capabilities in business expansion
- Upside opportunity from process optimization, cross-selling, cost optimization, automation, etc.
- Strong Market Position

2. Industry and Market Overview

It is imperative for the investor to know the market size and current market trends. It is the duty of the Entrepreneur to give an overview of the market and make the company’s case stronger. The Entrepreneur prepares the market overview from credible data sources, such as the World Bank, Relevant Government Department, Bloomberg, etc. Credible sources provide reliability to the data points and help the acquirer to better understand the market and formulate the right strategy. (Describe in max 500 words)

The overview of the market contains elements like:

- Market size (Please Mention Numbers, facts, and Figure)
- What is total Available Market? Considering no Competition
- What is Addressable Market? Market Your company can serve
- What is your obtainable Market? The market you can estimate sell to
- Top players in various business segments
- Direct Competitors
- Indirect Competitors
- Strengths against competitors
- The trend of various product lines (Numbers, facts and Figures)
- Increase or decreasing: why?
- Growth trends in the market and the driving factors behind them

Note: Please refer to sample IM for gaining clarity on the questions below and the kinds of answers sought from you.

3. Background and History of Business

This session must contain details about the company such as: (Describe in Max 250 Words)

- Year of establishment
- Company description/Summary (what the company stands for and is setting out to do)
- Business segments and their capabilities. (Abouts products andservices)
- Who are the founders and current number of employees?
- Top 3 client & customers or users. Is there any long terms Customers, clients, and users (Top 3 clients) The kind of partnerships it has with leading players, providing best-in-class services and the opportunity to build on them for the investor.

4. Legal Status of Business and Ownership Structure

Ownership: Who are the major stakeholders in the company?	Name of Shareholder	Number of Shares	Share Capital
1			
2			
3			

5. Business Operating Model

- How your business makes the revenue? (Stage wise i.e. sourcing raw material and converting into finished product and then delivery to end consumer and after sale services) (More rows can be added).

#	Revenue Title	Last year Average Revenue (PKR)	Expected Revenue for this Year (PKR)
1			
2			
3			

- Top five revenue generating products / services include (or will include):
- Order Fulfilment: Describe the company`s Procedures for delivering services/selling of products and how to keep track of the customer base, form of communications and how best to manage sales and data. (Max 150 Words)

- Payment: Describe the standard payment terms and the payment methods accepted. (Max 100 Words)
- Your products required Patent/license /registration?

- Top five expenses of the business are (or will be) in the following heads: (More rows can be added).

#	Expense Title	Last year Average Revenue (PKR)	Expected Revenue for this Year (PKR)
1			
2			
3			

6. Facilities, Equipment and Technology

Technology: If technology is critical to the business, whether it is part of the service offering or is fundamental to delivering a service or manufacturing/producing describe the key technologies used that are proprietary. (Describe in MAX 200 words)

Utilization / breakdown of fund/investment on facilities, equipment, and technology

Existing Investments (More rows can be added).

#	Name of Assets	Number of Unit	Per unit cost(PKR)	Total Amount
1	e.g Land	1 kanal	1,000,000	1,000,000

Existing Investments (More rows can be added).

#	Name of Assets	Number of Unit	Per unit cost(PKR)	Total Amount
1	e.g Building	1	12,000,000	12,000,000

7. Marketing and Sales

Product wise marketing plan (Describe in Max 100 word and fill the table) (More rows can be added).

#	Product	Marketing Channel	Target Location	Allocated Budget	Responsible person

Sales Strategy: What is your sale approach? (Describe in Max 300 Words)

Commissioned salespeople or hired on fixed payroll or One on One sales or Contract sale or another approach

8. Pricing Plan

Describe the pricing plans (one-time service fees, hourly-based fees, mark-ups, and any other fees) and any impact on cash flows. (Describe in Max 100 words) (More rows can be added).

#	Products/ Services	Annual Sales Volume/ Number of Units* (A)	Average Sales Prices per Unit (B)	Total Annual Sales (Rs.) $C = A * B$

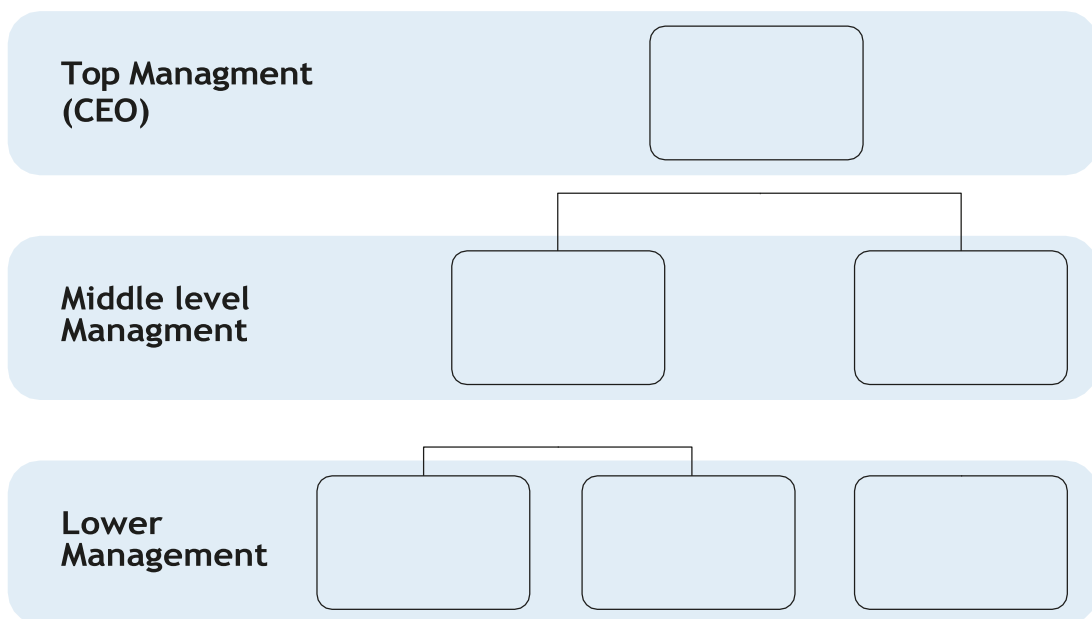
* Present volume for existing business and Expected for startups

9. Management and Employees (Max 250 words)

- Number of total current employees and future employees
- Experience of the management and strong capabilities in business expansion

Name of employee	Qualification	Relevant experience

- Segregation of the employees is shown so that the Investor has a fair idea of existing personnel mix and can review cost optimization, or whatever strategy they plan to execute.
- An employee profile can be shown in several ways, including by Function, Qualifications, Geography, Pyramid, etc. (hierarchy charts)



Existing & future salary breakup of the key staff is as follows: (More rows can be added).

#	Designation	Monthly average salary amounts in Rupees				
		2020	2021	2022	2023	2024
1.						
2.						
3.						
4.						
5.						
6.						
7.						
8.						
9.						
10.	Others					

10. Key Risks and Assumptions (Max 500 words)

What risk your business face? Think about complete supply chain till the consumption/use of your product/ service

9.1 Key risks (More rows can be added).

Sr. #	Key risks	Plans to address the challenge
1		
2		
3		
4		
5		

9.2 Key Assumptions Revenue
Assumptions: (Max 200 words)

Key assumptions used for developing the financial model for 5 years are as follows: (Year On Year Growth in %). Write the rational below the table which must indicates why you expect this growth or decrease in revenue in coming years (More rows can be added).

	Unit	FY20	FY21	FY22	FY23	FY24	FY25
Revenue assumptions							
Product / Service 1							
Product / Service 2							
Product / Service 3							
Product / Service 4							
Product / Service 5							

Expense Assumptions: (Max 200 words)

Expense Assumptions: (Max 200 words)

Following rates of inflation has been used for the expenses (Year on Year Growth in %). Write the rational below the table which must indicates why you expect this growth or decrease in revenue in coming years (More rows can be added).

Amounts in Rupees	FY20(Actual)	Forecast FY21	Forecast FY20	Forecast FY23	Forecast FY24	Forecast FY25
Salaries						
Rent						
Utilities						
Travel, transportation and communication						
Depreciation & amortization						
Marketing & Selling Expenses						
Other Operating Expenses						

11. Financial Position and Future Projections

	Year ended					
	Unit	2019	2020	2021	2022	2023
Total Revenue						
Total Expenses						
Net Profit						
Total Assets						
Total Liabilities						
Total Equity						
EBITDA						
Net profit margin						
Return onequity						

11. 1. Profit and Loss Statement - Current and Projected

Amounts in Rupees	Year ended					
	Unit	2019	2020	2021	2022	2023
Revenue						
Product/Service 1						
Product/Service 2						
Product/Service 3						
Product/Service 4						
Total Revenue						
Direct costs						
Gross Profit						
Operating Expenses						
Salaries						
Rent						
Utilities						
Travel, transportation & communication						
Marketing & Selling Expenses						
Repair & maintenance						
Auditor & legal fees						
Other Operating expense						
Total Operating Expenses						
EBITDA*						
Depreciation Expense						
EBIT**						
Finance cost / Interest						
Net Income - Earning before Tax						
Tax						
Profit after tax						

Earning Before Interest Depreciation Tax and Amortization

** Earning Before Interest and Tax

Guidance: Above is sample format. You can amend, as per the business actual figures

Notes on Income statement (Revenue: (Max 150 words)

Direct Cost: (Max 150 words)

Operating Expense: (Max 150 words)

11.2. Balance Sheet - Projected

Amounts in Rupees	Year ended					
	Unit	2019	2020	2021	2022	2023
Non-Current Assets						
Property plant & equipment						
Total Non-Current Assets						
Current Assets						
Cash						
Account Receivable						
Inventory / stocks						
Prepaid Rent						
Total Current Assets						
Total Assets						
Current Liabilities						
Interest Payable						
Accounts Payable						
Total Current Liabilities						
Non-Current Liabilities						
Loans						
Total Non-Current Liabilities						
Equity						
Share Capital						
Reserves						
Total Equity						
Total Liabilities & Equity						

Guidance: Above is sample format. You can amend, as per the business actual figures

Fixed Assets: (Max 150 words)

Current Assets: (Max 150 words)

Current Liabilities: (Max 150 words)

Long Term Debts: (Max 150 words)

Equity: (Max 150 words)

11.3. Cash flow Statement - Projected

Amounts in Rupees	Year ended					
	Unit	2019	2020	2021	2022	2023
Net Income						
Add: Depreciation						
Changes in Working Capital						
Add: Increase in Liabilities						
Less: Increase in Assets						
Net cash flows from operations						
Less: Capex						
Add: Interest on loans						
Cash flows after investing activities						
Less: Loan repayments						
Less: Interest paid on loans						
Cash flows after financing activities						
Dividends						
Changes in Equity						
Net Cash Flow						
Beginning Cash in Bank						
Ending Cash in Bank						

Guidance: Above is sample format. You can amend, as per the business actual figures

Notes on Cash Flow: I Operating Cash Flow: (Max 150 words)

Investing Cash Flow: (Max 150 words)

Financing Cash Flow: (Max 150 words)