

INFORMATION MEMORANDUM AND SNAPSHOT OF FINANCIAL MODEL -

Business' Legal Name			
Legal Status of the business <i>(check the relevant box below)</i>			
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 Bank Account	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
Applicant's Full Name			
Contact Details <i>(give your details below)</i>			
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	Pak Rupees _____		
Your Present/ Current Investment in Business	Pak Rupees _____		
Your Expected Investment (Own) in Next Five Years	Pak Rupees _____		

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

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:

- 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
- Upside opportunity from process optimization, cross-selling, cost optimization, automation, etc.
- Experience of the management and strong capabilities in business expansion
- 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.

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

3. About the Business

This session must contain details about the company such as:

- Year of establishment
- Company description/Summary (what are the core activities of the company?)
- What is company's value proposition (VP)? (What problem is the company trying to solve, how is it solving it, how does the solution sets the company apart from other companies, what value is the company's product or service adding?)
- How is the company unique?
- What impact will the company create? (Impact could be social, economical etc)
- Business segments and their capabilities. (Abouts products and services)
- Who are the founders and current number of employees?
- Top 3 client and 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 does your business generates revenue? What is your business model? (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)

- **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.
 - **Payment:** Describe the standard payment terms and the payment methods accepted.
 - 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 Expense (PKR)	Expected Expense for this Year (PKR)

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.

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

Existing Investments (More rows can be added).

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

Future Investments (More rows can be added).

Sr. #	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 – What is the marketing strategy of the company for each product or service offered by the business? (What marketing channel will be used, what will be the budget, who will be the target audience, what will be the target location, what will be the budget etc)

Sales Strategy: What is your sale approach?

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

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. *(More rows can be added).*

Sr. #	Products/ Services	Annual Sales Volume/ Number of Units* (A)	Average Sales Prices per Unit (B)	Total Annual Sales (Rs.) $C = A * B$
1.				
2.				
3.				
4.				
5.				

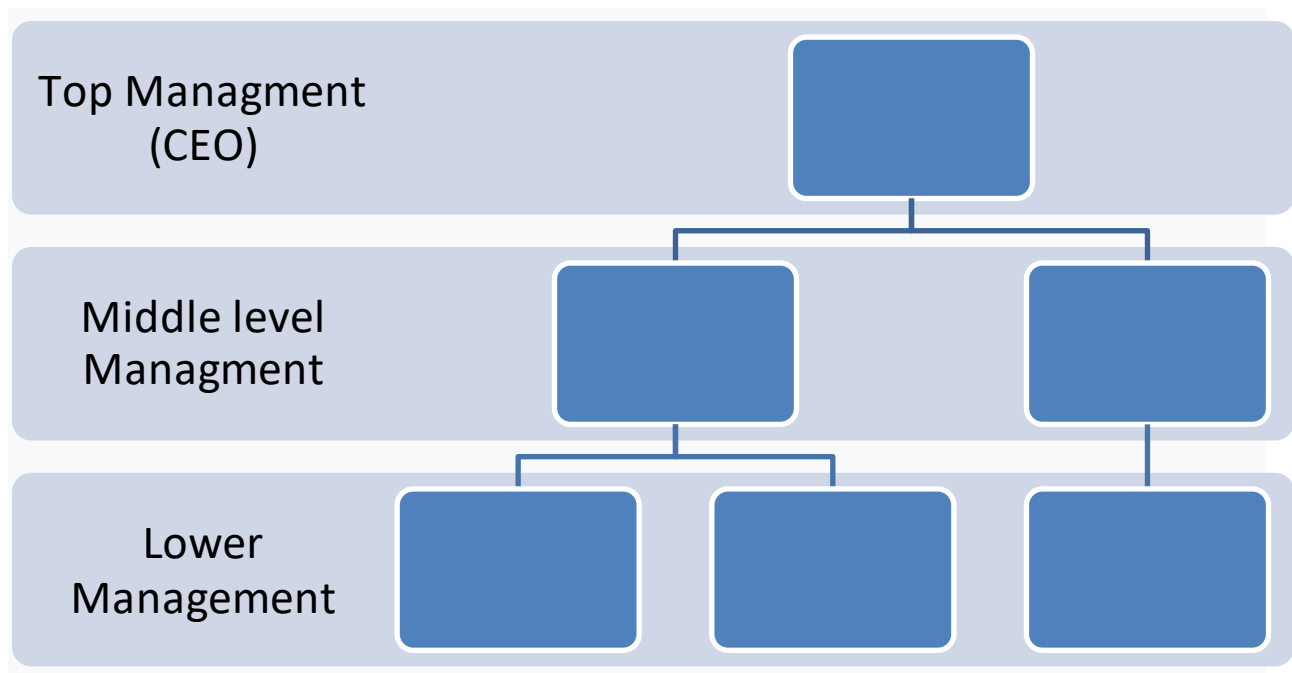
* Present volume for existing business and Expected for startups

8. Management and Employees

- 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					

9. Key Risks and Assumptions

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

Key risks *(More rows can be added).*

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

10. Financial Position and Future Projections

		Year ended				
	Unit	2020	2021	2022	2023	2024
Total Revenue	PKR					
Total Expenses	PKR					
Net Profit	PKR					
Total Assets	PKR					
Total Liabilities	PKR					
Total Equity	PKR					
EBITDA	PKR					
Net profit margin	%					
Return on equity	%					

10.1. Profit and Loss Statement – Current and Projected

		Year ended				
Amounts in Rupees	Note	2020	2021	2022	2023	2024
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 and maintenance						
Auditor and 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)

10.2. Balance Sheet - Projected

		Year ended				
Amounts in Rupees	Note	2020	2021	2022	2023	2024
Non-Current Assets						
Property plant and 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
Notes on balance sheet:

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)

10.3. Cash flow Statement - Projected

	Year Ended					
Amounts in Rupees	Note	2020	2021	2022	2023	2024

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:

Operating Cash Flow: (Max 150 words)

Investing Cash Flow: (Max 150 words)

Financing Cash Flow: (Max 150 words)
