Complete Business Proposal - General

A) Brief of Company Profile

Name of Company : \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Address : \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Tel : \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Fax : \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Telex : \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

e-mail address : \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Web-site : \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Years In Business : \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

(years of company formation)

Domicile of Company : The company is incorporated / registered in \_\_\_\_\_\_\_\_\_\_\_\_\_\_ (country).

# *Name of Directors :-*

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | **Name** | **Nationality** | **Position**  **CEO/MD** | **Address** | **Tel/Fax** |
| 1. |  |  |  |  |  |
| 2. |  |  |  |  |  |
| 3. |  |  |  |  |  |
| 4. |  |  |  |  |  |
| 5. |  |  |  |  |  |

Bankers : \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Lawyers : \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Accountant : \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Trade Reference | : | **Company** | **Address** | **Tel / fax / e-mail** | **Person to contact & position** |
|  | 1)  2) |  |  |  |  |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Bank Reference | : | **Bank** | **Address** | **Tel / fax / e-mail** | **Person to contact & position** |
|  | 1)  2) |  |  |  |  |

### *Equity Structure as at now*

|  |  |  |  |
| --- | --- | --- | --- |
|  | Name | **Nationality / country of incorporation** | **Percentage (%)** |
| 1. |  |  |  |
| 2. |  |  |  |
| 3. |  |  |  |
| 4. |  |  |  |
| 5. |  |  |  |

*Please enclose a copy of company profile and resume of board of directors.*

*Please also enclose a copy of the company profile and resume of director,* ***of the major share-holder or substantial share-holders*** *(above 30%).*

B) Project Brief

Brief description of project : \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

#### Proposed Equity / Debt Structure :-

Loan needed : USD \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Existing equity / existing available fund of project : USD \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

New equity / fund to be injected by existing share-holders/owners of project : USD \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

## Total project costs : USD

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Location of project : \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Estimated gross development value / : \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

estimated annual income

Estimated gross development cost / : \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

estimated annual expenses

Brief details of development components / : \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Products to be produced / sold

***(a) Latest position of project (Briefly describe the latest position of project development.):-***

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

***(b) Project development schedule :-***

Name of main contractor / supplyer / vendor (if any) : \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Scheduled development period : \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Scheduled date of ground-breaking work : \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

#### Please enclose the following items to me(whichever available) :-

1. Location plan of the project;
2. Site and layout plans of the project;
3. Feasibility studies (if any);
4. Brochures or business plan (if available);
5. Approval letters from government agencies;
6. Joint venture agreements or related documents;
7. Letter of intent or agreement with contractor / supplyer / vendor;
8. Letter of intent to purchase (e.g. power purchase agreement);
9. Forecasted cash-flow of project;
10. Forecasted profit & loss account;
11. Forecasted balance sheet;
12. Letter of intent to provide guarantee (under letter head of company / bank).

C) Loan

Own available funds : USD\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Amount of loan applied : USD \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Total project cost : USD\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

#### Project cost / budgeted use of fund (estimated amount) :-

a) Working capital : USD \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

b) Construction / acquisition of real property (i.e. building & land) : USD \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

c) Purchase of plants & machineries : USD \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

d) Purchase of equipment’s : USD \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

e) Purchase of vehicles : USD \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

f) Debt refinancing : USD \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

g) Others (please specify) : USD \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ **Total**  : **USD**

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#### Collateral available for principal repayment :-

|  |  |  |
| --- | --- | --- |
| **Type** | **Yes / No** | **Name of organization / bank / insurance company** |
|  |  |  |
| a) Government Guarantee |  |  |
|  |  |  |
| b) Insurance Guarantee |  |  |
|  |  |  |
| c) Banker’s Guarantee |  |  |

|  |  |  |
| --- | --- | --- |
| **Type** | **Yes / No** | **Name of organization / bank / insurance company** |
| d) Financial Guarantee Bond issued by Bank |  |  |
|  |  |  |
| e) Letter of Credit from Importer |  |  |
|  |  |  |
| f) Standby Letter of Credit |  |  |
|  |  |  |
| g) Others (please specify) |  |  |

Note: Enclose letter of intent or equivalent letter expressing intention to provide guarantee for loan repayment.

#### Collateral available for interest repayment :-

|  |  |  |
| --- | --- | --- |
| a) Landed properties |  |  |
|  |  |  |
| b) The project itself |  |  |
|  |  |  |
| c) Others (please specify) |  |  |

***Note : Need for collateral is subject to bank’s requirements.***

#### Propose mode of repayment :-

|  |  |  |  |
| --- | --- | --- | --- |
| Principal |  |  | By way of self liquidating sinking fund. |
|  |  |  |  |
|  |  |  | Monthly repayment during the loan duration. |

|  |  |  |  |
| --- | --- | --- | --- |
|  |  |  | Others (Please Specify) |

|  |  |  |  |
| --- | --- | --- | --- |
| Interest |  |  | To service the interest during the loan duration by way |
|  |  |  | of income generated via sales proceeds. |
|  |  |  |  |
|  |  |  | Others (please specify). |

***Please enclose*** :

i) Audited balance sheet and profit & loss account of the company for the past 3 years;

ii) Revenue forecasts (projections & cash flow analysis) of the project.

**D) Joint Venture/Equity Participation**

|  |  |  |
| --- | --- | --- |
|  |  | Would not consider proposal on Joint Venture/Equity Participation. |

|  |  |  |
| --- | --- | --- |
|  |  | Would consider proposal on Joint Venture/Equity Participation. |

###### Terms & Conditions of Joint Venture/Equity Participation

|  |  |  |
| --- | --- | --- |
|  |  | Open for discussion. |

|  |  |  |
| --- | --- | --- |
|  |  | Subject to negotiation, terms & conditions of Joint Venture/Equity Participation are as follows :- |

|  |  |  |
| --- | --- | --- |
|  |  | Maximum quantum (%) of share holding for intending party is \_\_\_\_\_\_\_\_\_\_\_ % |

|  |  |  |
| --- | --- | --- |
|  |  | Intending party is expected to take up \_\_\_\_\_\_ % of equity and provide USD \_\_\_\_\_\_\_\_\_\_\_ |
|  |  | of loan with terms & conditions to be discussed. |
|  |  | Intending party is expected to take up \_\_\_\_\_\_ % of equity and provide USD \_\_\_\_\_\_\_\_\_\_\_ |
|  |  | of loan for a period of \_\_\_\_\_\_\_ years where proportionate portion of the nett tangible value of the total assets of the company as at the date of the maturity of the loan will be taken as the value of the shares held by the intending part to be repurchased by the company. |

***We herewith declare the followings:-***

|  |  |
| --- | --- |
| ***1)*** | ***The information / documents given herewith and to be given in the future are true and accurate to our best knowledge. Besides, it is also understood that such documents / materials given by us are non-returnable for reason whatsoever.*** |
| ***2)*** | ***We are willing to pay whatsoever fee / cost / commission / charges / levy or others that the intending bank / lending institution / finance company etc may impose in relation to the loan offered as per the letter of offer of loan if the terms and conditions of loan deemed acceptable to us.*** |
| ***3)*** | ***We undertake to reply to or to contact the bank / lending institution / joint venture partner / investment company / Raine & Horne International Zaki + Partners Sdn. Bhd. / Global American Syndicate without delay so as to expedite communication.*** |
| ***4)*** | ***We undertake to issue a letter instructing the lending bank / lending institution / investment company / venture capital company / investors to pay the commission due as per the provision of the official letter of appointment to be prepared and executed within fourteen (14) working days upon our acceptance of the offer of the lending bank / lending institution / investment company / venture capital company / investors.*** |
| ***5)*** | ***In the course of discharging their duties and responsibilities, Raine & Horne International Zaki + Partners Sdn. Bhd. and its directors / staffs and Global American Syndicate and its directors / staff are fully authorized to use / analyze / present / disseminate / disclose the information / documents furnish by us at their discretion and in ways and means deemed fit.*** |

***\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_***

***Sign & chop.***

***Name :***

***Position :***

***Date :***

***Address:***