

National Youth Development Fund Business Plan Guide



A business plan is a vital first step for new entrepreneurs, to assess the viability of a business, before investing time and money. The business plan describes how to start a business. It gives insights on steps to be taken, resources for achieving business goals, and a timeline of expected results. A 3-year cash flow projection is vital.

Banks require business plans to assure themselves that their finance is offered to enterprises that will be well-managed on a planned basis, and that they will be able to repay the finance. When developing a business plan, make sure that all costs are covered.

Business Plan Requirements

Documentation

Cover letter Index (contents)

Executive summary (using guidelines detailed below):

01. Company Information

- 1.1 Name
- 1.2 Business location
- 1.3 Description of business, range of products or services (current and future)
- 1.4 Background (regulations, sector/market analysis)
- 1.5 Sources of funding (borrower, government, DBN, Agribank, EIA, commercial bank, donor, own contribution etc.)

02. Management Plan

- 2.1. Organisational structure
 - 2.1.1 Management organogram and personnel (waged and salaried - from year 1 to 3)
 - 2.1.2 Experience and technical ability of management and applicants
 - 2.1.3 Ownership structure
 - 2.1.4 Strategic alliances (If any)

03. Financial Information

- 3.1. Implementation Plan
- 3.2. Historical financial statements (If Operational)
- 3.3. Budgeted / projected forecasts (for new and existing SMES) – for at least three (3) years, monthly for the first (1) year
 - 3.3.1 Key assumptions
 - 3.3.2 Cashflow & Income projections: profit/ loss including expenses, salaries and provision for repayment of loan

04. Marketing Plan

- 4.1 Industry analysis
 - 4.1.1 SWOT analysis
 - 4.1.2 Potential/ target markets and market share estimates
 - 4.1.3 Competition and / or substitute products
- 4.2.3 Promotion and advertising strategy

05. Operations / Manufacturing Information

- 5.1 Business process (activity) description
- 5.2 Raw material supplies and costing
- 5.3 Organisation of operations and outputs
- 5.4 Technology and equipment

06. Statistics

PDN ownership (%)	Sales Region
Women ownership (%)	Economic Sector
Youth Ownership (%)	Short description of the business activities
Age of youth	Industry
Education qualification of youth	Town
Employment status at the time of application	Constituency
Year of business registration	Rural / Urban
Start up / early growth / expansion	Number of youth employed
Business traded formally / informal	Number of women employed
SME / Large Enterprise	Number of people with disability employed
Number of permanent new jobs	Number of people from marginalised communities employed.
Number of retained jobs	
Number of temporary jobs	
Number of skilled jobs	
Number of semi-skilled jobs	
Number of unskilled jobs	
Number of direct jobs	
Number of indirect jobs	
Enterprises Owned by People with Disabilities (Yes/No)	
Enterprises Owned by People from marginalised communities (Yes/No)	
Innovation / Tech driven (Yes/No)	
Market Linkages (Yes/No)	
Business Development Services (Yes / No)	

Annexures to the Statistics Table

To be applied only where it is applicable

New Permanent jobs: Additional employment opportunities, longer than 36 months, created as a direct result of DFIs financing .

Retained jobs: Prior jobs that would have been lost without DFIs intervention, but were sustained or preserved through DFI financing.

Temporary jobs: Jobs that are short term in duration, less than 36 months (e.g. to complete a construction, seasonal work, contract work), created as a direct result of DFIs financing.

Skilled – jobs: Jobs that require specialized training, education, or expertise. Workers in these roles often make judgments, apply technical knowledge, read specifications/blueprints, perform calculations, or manage complex tasks. Example, professionals, technicians, or artisans.

Semi-skilled jobs: Jobs requiring more than basic skills but less than full professional or technical skill. These roles call for some knowledge, coordination, attention to detail, or specific on-the-job training—but not advanced qualifications. Employees perform tasks under supervision. Example: Machine operators, drivers, sales clerks, supervisors.

Unskilled jobs: Jobs requiring no formal education or specific training, usually involving manual or basic labor. They often involve repetitive or basic tasks that can be learned in a short time (e.g. within days). Example: farm worker, cleaner/domestic worker, construction labourer, street vendor/hawker, messenger/delivery person, petrol attendant, garbage collector, gardener, and warehouse loader/packer.

Direct jobs: Jobs created or retained within the enterprise receiving DFI funding . These are roles that directly serve the core operations or objectives of the project. For example, employees hired by a DFI-financed NYDF to operate new machinery. Or workers hired on a construction site for that construction project financed by the DFIs.

Indirect jobs: Jobs created along the value chain or in supporting industries because of the DFI-financed project's activities, including suppliers, distributors, contractors, and service providers. Example: Transporters, raw-material suppliers, and retailers benefiting from the financed enterprise's operations.

