

# What does a bank Require ?

- Experience
- The Journey – Where has the business been, where is it going and how it will get there?
- Business Plan
- Budgets
- Cash- Flow
- Clear Credit Searches
- Communication
- Leadership

- Experience- 3-5 years.
- Working at home.
- Working in other Businesses.
- Working Abroad.
- Working in non Agri Business.
- Learning from Others, developing “portable” management skills.

- Business Plan
- Background
- Road Map
- Marketing
- Personal
- Financials
- Beating the Jargon - EBITDA- IC & DSC cover

- Budgets –Three years and extended into Profit and Loss
- Cash-flow – Overdraft Requirement
- HP – well managed
- Drawings – Low, Remember the most important cost to the business is you!
- Surplus cash
- Some form of Sensitivity – What If?

# What should a Bank Deliver ?

- A QUICK YES OR A QUICK NO.
- Partnership.
- Business Guidance.
- Fair Deal For Customer and Bank

“I not only use all the brains I have ,but all you can borrow”

(Woodrow Wilson)

“I keep six honest serving men, They taught me all I knew; Their names are What and Why and When and How and Where and Who”.

(Rudyard Kipling)