



**BUSINESS PLAN
REQUIREMENTS TO
FINANCE SMME'S**



BUSINESS PLAN

CHAPTER 1: COMPANY OVERVIEW

- Executive summary
- Company details
- Location analysis
- Industry analysis
- Technology used by company
- Suppliers
- Advertising
- Marketing plan
- Management and staff
- Resources requirements
- Goals
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- CHAPTER 2: DESCRIPTION OF THE VENTURE
 - Business format
 - Legal requirements
 - Main products
 - SWOT analysis
- CHAPTER 3: MARKETING PLAN
 - Specific target market
 - Expected turnover
 - Promotion and marketing strategy

- CHAPTER 4: FINANCIAL PLAN
 - Contracts
 - Escalations – fuel and cost input drivers linked to Cpi
 - Cash flow projections to include Maintenance, tyres, wages, insurance, depreciation, bus repayments, etc.
- CHAPTER 5: HUMAN RESOURCES PLAN
 - Policy
 - Incentives
 - Remuneration details
 - Working hours / skills development
 - Economic empowerment

- CHAPTER 6: CONCLUSION
- RTMS
- Annexures:
- Company registration papers
- Projected financial statements
- Proof of company bank account
- VAT registration
- Tax registration

- FOCUS AREAS – RISK MITIGATION:
- Contracts
- Cash flows
- Routing and scheduling
- Rates
- Operational controls
- Checklist

	Provisional Assessment Criteria Bus Operators	Ref No.	RTMS/ARP
		Issue Date	May-11
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5 Passenger Safety

- 5.1 Safe entry
- 5.2 Trip safety
- 5.3 Safe Exit
- 5.4 Route Risk Assessments
- 5.5 Control of numbers
- 5.6 Emergency Preparedness

6 Driver Wellness


- 6.1 Medical certificate of fitness
- 6.2 Monitoring of illness where applicable
- 6.3 Fatigue Management Initiatives
- 6.4 Testing for alcohol consumption
- 6.5 Licences & PrDP checks
- 6.6 Driver shift timetable
- 6.7 Monitoring of driving hours
- 6.8 Control of driver behaviour

7 Training & Education

- 7.1 Identification of annual training plan
- 7.2 Implementation of training plan
- 7.3 Pre-employment competency check
- 7.4 Induction/Refresher training
 - 7.4.1 Defensive Driving
 - 7.4.2 Passenger Safety
 - 7.4.3 National Road Traffic Act
 - 7.4.3 Vehicle Safety
 - 7.4.4 Company Policy & Procedures
 - 7.4.5 Occupational Health & Safety Act
 - 7.4.6 Fatigue Management
 - 7.4.7 Personal health and nutrition
 - 7.4.8 HIV/AIDS

8 Human Resources

- 8.1 Sufficient Personell
- 8.2 Staff with required expertise
 - 8.2.1 Qualification of staff (technical)
 - 8.2.2 NRTA
 - 8.2.3 OHS Act

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9 Management Commitment

- 9.1 Company policy
 - 9.1.1 Quality
 - 9.1.2 Safety
 - 9.1.3 Customers
 - 9.1.4 Community/Environment
 - 9.1.5 Continual Improvement

10 Management Review

- 10.1 Accident Statistics
- 10.2 Corrective/Preventive Actions
- 10.3 Customer Complaints
- 10.4 Drivers Shift Hours
- 10.5 Actual Driving Hours
- 10.6 Speeding
- 10.7 Traffic fines
- 10.8 Vehicle Service History
- 10.9 Internal/External Audits
- 10.1 HSE Performance

11 Contractor/Supplier Management


- 11.1 Sub-contractor performance
 - 11.1.1 Servicing & Maintenance
 - 11.1.2 Tyre Supplier
 - 11.1.3 Panel beater/Fittings
- 11.2 Approved Supplier List

12 Performance Assessment

- 12.1 Planned annual internal audit
- 12.2 Availability of audit reports
- 12.3 Independence of auditor


13 Inspection of Site/Vehicles/Equipment

- 13.1 Housekeeping
- 13.2 Safety Inspection Records
- 13.3 General Appearance
- 13.4 Waste Disposal
- 13.5 Fitness Condition

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14 Live Assessment

- 14.1 Interview with Driver(s)
- 14.2 Vehicle Check (log-sheet, defects, speed etc.)
- 14.3 Tachograph/satellite surveillance review

NOTE		POLICIES, PROCEDURES, WORK INSTRUCTION AND OTHER COMPANY DOCUMENTS SHOULD BE MADE AVAILABLE IN ORDER FOR THE ASSESSMENT OF MENTIONED CRITERIA TO BE CONDUCTED.
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