

Business' Legal Name			
Legal Status of the business (<i>check the relevant box below</i>)			
Sole Proprietor	Partnership ☐	Private Limited Company	Public Limited Company
Business is Registered with SECP		Yes ☐	No ☐
Business NTN Number (if any)			
Business Bank Account		Yes ☐ No ☐	
Bank name and account number			
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			
Year business Registered			
Key Products/ Services of Business			
Amount of Matching grant applied		Pak Rupees _____	
Business contribution in the expansion plan		Pak Rupees _____	
Total investment plan including matching grant, own sources, others		Pak Rupees _____	

Disclaimer: This document is a template being prepared to obtain detailed information about the businesses (Producers, farmers, MSMEs, SMEs) who have applied for Matching Grant from GRASP. However, filling in the information and submission does not guarantee any matching grant in any form, whatsoever. The decision of GRASP Matching Grant Committee(s) on shortlisting and finalization of businesses for support will be final and cannot be challenged at any forum. GRASP is committed to protecting your personal and business information and respecting your privacy. Only authorized staff have access to personal information, and they are obliged to respect its confidentiality.

1. Background and History of Business

This session must contain details about the company such as: (Describe in Max 500 Words)

- SME background/history
- What differentiates the business from its competitors?
- Who are your customers (income bracket) and why do they buy your product and services?
- You and your team (if any) have significant business experience.
- Please tell us about the organizational systems / processes - Operations, finance and procurement and other (financial record keeping mechanism, Operations management, procurement systems, sales record keeping, audit and others)

2. Investment Rationale for Matching Grant

It contains the investment rationale (Justification) in detail, i.e. why would your business be a great fit for Matching Grant. Please tell the USPs (Unique Selling Proposition) of the company. Typically, it may include the following: (Maximum 500 words)

Business and Operational Model: Showcase the structure and efficiency of your operations that make your business stand out.

Buyer & Seller Relationships: Emphasize strong ties with buyers and sellers, highlighting your ability to create value and foster trust.

Growth Through Innovation: Explain how process improvements such as technology adoption, automation, cost optimization, or innovative approaches can unlock new opportunities for your business.

Team: Highlight the expertise of your management team and their proven ability to drive business growth and expansion.

Commitment to Sustainability: Describe how your company adopts eco-friendly practices and procedures, ensuring minimal environmental impact while achieving operational excellence.

3. Sector and Market Overview

It is very important for the committee to know the market size and current market trends. It is the duty of Enterprise to give an overview of the market and make the company's case stronger. The Enterprise will prepare the market overview from credible data sources, such as the Govt P&D Data, Pakistan economic survey 2021, World Bank, Relevant Government Department, other Pakistan credible market sources etc. Credible sources provide reliability to the data points and help the co-financers (Banks & FIs) along with GRASP to better understand the market and allocate the right funding. (Describe in max 250 words). The overview of the market contains elements like:

- The trend of various product lines (Numbers, facts and Figures)
 - o Increase or decrease: why?
- Growth trends in the market and the driving factors behind them

What is total Available Market? Total size or total demand	What is Addressable Market? Market Your company can serve	What is your obtainable Market? The market you can estimate sell to	Direct Competitors and their market share	Indirect Competitors and their market share	Strengths against competitors

4 Ownership Structure & Investment contribution potential

Ownership: Who are the major stakeholders in the company?	Name of Shareholder	Percentage of Shares	Total amount invested	Amount to be invested in addition to matching grant (Pls refer note below)	Amount to be raised from banks or sources
1					
2					
3					

*Imp note for above table:

For 10-20 million 30% contribution

5. Matching grant impact (GRASP Priority areas – Modern technology, sourcing from GRASP targeted districts, automation, revenue growth, productivity growth, exponential value addition, processing)

5.1 How Matching Grant will help your business to double your revenues.

5.2 How Modern technology will help increase productivity into your business

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5.3 How matching grant will be resolving your business biggest 2 to 3 problems to unlock growth, and suggest their most feasible solutions:

Your biggest problem(s)	How will matching grant solve this problem?

5.4 How this matching grant will be helping the business to create new jobs and sustain previous jobs, how much the business creates jobs for women, Person with Disabilities and ensuring environmentally friendly practices into its day-to-day policies.

5.5 Top five revenue generating products / services, please also put the future sales figures:

[illegible]

6 Business Operating Model

6.1 Please explain your business cycle and revenue generating mechanism (Steps and number of days it will take from sourcing, processing (If any) to final product delivery. (100 words)

6.2 **Resource Mobilization:** (From where you purchase your raw material/supplies, and on what terms and conditions? Will this be the same after availing the matching grant Briefly explain?)

6.3 **Provide the details with the design (facility/unit/factory or plant layout) and specification of machines/equipment (machines, make, transportation, insurance, etc.):**

- 6.4 **Sharing of responsibility and monitoring:** Describe the business Procedures for delivering services/selling of products and how to keep track of the customer base, form of communications. Describe the standard payment terms and the payment methods accepted. (Max 150 Words)

7 Marketing and Sales

7.1 Product wise marketing plan (Describe in Max 100 word and fill the table) *(More rows can be added)*.

S#	Product	Marketing Channel	Target market /audience	Allocated Budget	Responsible person

7.2 Sales & Marketing Strategy: What is your current and future sales & marketing strategy?

Current Sales and Marketing Strategy	Future Sales and Marketing Strategy after availing Matching grant

7.3 What about the employment structure commissioned salespeople or hired on fixed payroll or one on one sales or Contract sale or another approach?

Key Risks and Assumptions (Max 500 words)

What are the risks your business may face? How you are planning to address these risks

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

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

8 Investment plan, business expenses

8.1 Please mention (Describe in MAX 150 words)

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

Cost: Machinery, Automation, technology, tools (with a life of one year or more)

8.2 Please state the key capital items required, milestones for the Investment, and when you expect to achieve them. Please include dates that will trigger significant expenditure (e.g., job start dates, purchase of capital equipment, technology/automation/building costs/human resource onboarding). Please mention a clear timeline with dates and budget outlay. Divide the total investment into three trenches and put milestones on each of them. Please note that businesses have to mention their contribution first before availing the matching grant amount.

S No / Tranche (Divide the project into three parts)	Details of capital item/ activity	Start and end date	Per Unit cost	Total Cost	Supplier	Source/Allocation of fund Mention in below order 1. Own Contribution 2. Matching Grant 3. Bank, Other sources)
1						
2						
3						

8.3 Working Capital: Raw material/input supplies, etc.

S #	Details	Quantity	Rate Per Unit	Total Price	Supplier	Source of Fund

9 Financial Statement and projections: (Max 200 words)

The following rates of inflation have been used for the expenses (Year on Year Growth in %). Write the rational below the table which must indicate why you expect this growth or decrease in revenue in coming years

(More rows can be added).

Particulars	FY 2021-22	FY 2022-23	FY 2023-24	Forecast FY 2024-25	Forecast FY 2025-26	Forecast FY 2026-27
Salaries						
Rent						
Utilities						
Travel, transportation and communication						
Depreciation & amortization						
Marketing & Selling Expenses						
Other Operating Expenses						

Financial Position current and Future Projections

Particulars	Unit	FY 2021-22	FY 2022-23	Year ended			
				FY 2023-24	Forecast FY 2024-25	Forecast FY 2025-26	Forecast FY 2026-27
Total Revenue	PKR						
Total Expenses	PKR						
Net Profit	PKR						
Total Assets	PKR						
Total Liabilities	PKR						
Total Equity	PKR						
EBITDA	PKR						
Net profit margin	%						
ROE	%						
ROI	%						
IRR	%						

Profit and Loss Statement – Current and Projected

Amounts in Rupees	Note	Year ended					
		FY 2021-22	FY 2022-23	FY 2023-24	Forecast FY 2024-25	Forecast FY 2025-26	Forecast FY 2026-27
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							

* Earnings Before Interest Depreciation Tax and Amortization

** Earnings Before Interest and Tax

Guidance: Above is a sample format. You can amend, as per the actual business figures

Notes on Income statement Revenue:

(Max 100 words)

Direct Cost: (Max 100 words)

Operating Expense: (Max 100 words)

Balance Sheet – Projected

Amounts in Rupees	Note	FY 2021-22	Year ended				
			FY 2022-23	FY 2023-24	Forecast FY 2024-25	Forecast FY 2025-26	Forecast FY 2026-27
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 a sample format. You can amend, as per the actual business figures

Notes on balance sheet:

Fixed Assets: (Max 100 words)

Current Assets: (Max 100 words)

Current Liabilities: (Max 100 words)

Long Term Debts: (Max 100 words)

Equity: (Max 100 words)

Cash flow Statement - Projected

Amounts in Rupees	Note	Year Ended					
		FY 2021-22	FY 2022-23	FY 2023-24	Forecast FY 2024-25	Forecast FY 2025-26	Forecast FY 2026-27
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							



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Guidance: Above is a sample format. You can amend, as per the actual business figures

Notes on Cash Flow:

Operating Cash Flow: (Max 100 words)

Investing Cash Flow: (Max 100 words)

Financing Cash Flow: (Max 100 words)

10 Management, Expenses and Employees

10.1 HR Cost Details - (salary)

S #	Title	No	Salary Per Staff	Annual	Full / Part time	Source of Fund

10.2 Overheads (rent, utilities, transport, stationery, depreciation or other indirect and invisible expenses)

S #	Details	Quantity	Monthly	Annually

10.3 Key Numbers & Assumptions

Key Revenues current & assumptions: (Max 200 words)

Please put the biggest revenue contributors (Existing and future after availing the matching grant) into the table below.

Particular	Unit	FY 2021-22	FY 2022-23	FY 2023-24	Forecast FY 2024-25	Forecast FY 2025-26	Forecast FY 2026-27
Revenue assumptions							
Product / Service 1							
Product / Service 2							
Product / Service 3							
Product / Service 4							
Product / Service 5							