

One Pager Money Lending Business Plan

The following one page showcases the business plan for a money lending firm to plan effective strategies and persuade investors for funding. It includes elements such as business overview, market analysis, vision, mission, milestones, growth strategy, target customers etc.



Business Overview

- o PQR is a registered money lending company in Los Angeles, California
- o Manages all aspects of loans and cash services
- o Aims to develop microfinance industry



Products and Services

- o Lending services
- o Savings
- o Valuable services to borrower
- o Add text here



Sources of Revenue

- o Interest
- o Legal fee
- o Origination fee
- o Add text here



Key Milestones

- o Raise series "B" \$2.2Million investment round
- o Diversify portfolio
- o Expand workforce size
- o Make 2,500th loan



Growth Strategy

- o Expand operations nationwide
- o Establish new office to sustain additional staff
- o Focus on operational improvements



Target Customers

- o Un-bankable individuals and corporates
- o Individuals not able to acquire funding from other financial institutions
- o Micro, small and medium businesses
- o Add text here



Projected Revenue and Clients

Financial Year	Clients	Revenue
2023	150	250000
2024	280	450000
2025	300	950000



Projected Expenses and Cost

	2023	2024	2025	2026	2027
lease	\$50,000	\$59,089	\$25,085	\$58,500	\$66,200
Marketing	\$23,000	\$30,000	\$65,000	\$36,000	\$26,000
salaries	\$654,000	\$112,000	\$238,000	\$589,000	\$548,000
Add text here	\$4,500	\$5,000	\$60,000	\$6,500	\$6,500
Total expenses & Costs	\$931,500	\$216,089	\$338,085	\$700,250	\$646,700



Vision

- o To establish a brand name
- o To be the first choice for both individuals and corporates for financial assistance



Mission

- o To offer trustworthy and reliable services to our clients



Market Analysis

- o Projected 25% annual growth rate
- o Existing market cash turnover - \$3.2 billion
- o Estimated worldwide market - \$320 billion
- o Microfinance market size - 27%
- o Add text here



Marketing and Sales Strategy

- o Ensure positive word of mouth
- o Advertising on formal channels (newspaper, television etc.)
- o Offer small gifts to existing customers



Competitive Advantage

- o Low labor cost
- o Efficient technology
- o Effective lending rates



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