

# 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 2,500<sup>th</sup> 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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**M Woodhall**



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