

#624 Council
15/08/2012

DIPLOMA IN SMALL BUSINESS MANAGEMENT

By-laws, made by the Council of the University of Colombo under Section 135 of the Universities Act No. 16 of 1978 as subsequently amended.

BY-LAWS

- 01 These By-Laws may be cited as the Diploma in Small Business Management By-Laws No. 18 of 2012.

Part I – General

Award of Diploma

- 02 Subject to these By-Laws a person may be awarded the Diploma in Small Business Management, if she has:
- (a) been a registered student of the University for the period prescribed by these By-Laws;
 - (b) thereafter pursued the Programme of study in the University to the satisfaction of the Vice-Chancellor as prescribed by these By-Laws, and other Regulations and Rules of the University;
 - (c) satisfied the Examiners at the prescribed Written Examinations, Class Room Tests, Practical Assignments, Term Paper and at the Business Plan approved by the Faculty.
 - (d) paid all the prescribed fees including registration fee, course fee, supervision fee, examination fee, library deposit and other dues as may be payable by her to the University; and
 - (e) fulfilled all other requirements prescribed by these By-Laws and the other relevant Regulations and Rules of the University.

Administration of the Programme

- 03 The Dean of the Faculty of Management & Finance shall appoint a Coordinator for the Diploma in small Business Management (hereafter referred to as DSBM) Programme on the recommendation of the Head of the Department of Management & Organization Studies.

Eligibility and Admission to the Programme

- 04 No person shall be eligible to be admitted to the DSBM Programme, unless she possesses any one or more of the following qualifications:

- (a) minimum of three passes in GCE A/L with one year post-qualifying work experience in a small scale organization/private owned business;
OR
- (b) any academic/professional/vocational qualification which is acceptable to the University of Colombo with one year post-qualifying experience;
OR
- (c) minimum of three years experience in managing a self business;
And
- (d) a good command in the language of instruction of the programme that the applicant applied for.

Application for Admission

- 05 (a) Applications for admission of students to the Programme shall be called by open advertisement and/or through circular notices.
- (b) Prospective applicant shall be required to pay to the University the application fee for making an application in the prescribed form issued by the University.
- (c) Applications received shall be referred to the Coordinator of the Programme. The Coordinator, in consultation with the Head of Department, having examined the applications for necessary initial qualifications, shall, call the qualified candidates for an interview. The candidates who obtained 50% or more at the interview will be admitted according to the order of merit on the basis of the number of candidates that can be accommodated in a given year.
- (d) The final list of candidates who have been selected for admission at the interview shall be recommended to the Faculty Board.

Registration for the Programme

- 06 A person who is selected for admission to the Programme shall take steps to register for the DSBM Programme not later than the prescribed date and shall pay to the University prescribed registration and other fees as specified in section 2 (d) in the By-Laws.
- 07 (a) A person who has already been registered as an internal undergraduate student of University of the Colombo shall not be registered for the DSBM Programme.
- (b) On completion of the registration procedure, an applicant shall be registered as a student of the DSBM Programme.

- ience in
- (c) The minimum period of registration for the DSBM Programme shall be one year. The period of registration shall be counted from the date of commencement of the Programme.
- (d) The registration for the Programme shall be deemed to have lapsed at the expiry of its period of validity. The student whose registration has so lapsed may renew his/her registration for a further period by paying the prescribed fees as specified in the Regulations and/or Rules, relevant to these By-Laws provided that she is still eligible to be registered for the Programme. However, no registration shall be renewed after the expiry of two academic years from the end of the first year of registration. Any such student shall be required to seek registration in the DSBM Programme afresh if she failed to obtain the Diploma—even after the renewed period of registration, in competition with new applicants, under the Rules in force at the time of seeking such fresh registration.
- 08 No person shall be entitled to a refund of any fee paid other than the refundable library deposit to the University on any ground whatsoever, provided that, if the number of students who have so registered for the Programme is not sufficient for the Programme to be financially viable, the University shall refund such student the fees already received by it on account of the completion of the registration procedure.
- (a) The fees for application, registration, tuition, examination and library deposit shall be determined from time to time by the Council of the University.
- (b) Where a late application is received within seven days after the due date for the receipt of applications, an additional 50% of the prescribed fee shall be charged. If the application is received within fourteen days after the due date, an additional 100% of the prescribed fee shall be charged. No application shall be entertained even in exceptional circumstance after the lapse of fourteen days from the due date.
- 10 Notwithstanding anything stated to the contrary, the University shall have the right to cancel at any time the registration of a candidate for cause shown.
- 11 No student shall be allowed to keep away from classes or leave the Island, or withdraw from examination, a classroom test or any other form of evaluation without prior approval from the Faculty.

Part II-Course Structure

- 12 The DSBM Programme shall be deemed to be a full time twelve (12) months Programme.
- 13 The courses leading to the award of the DSBM shall extend over Trimesters' duration covering formal lectures, continuous assessment and a Business Plan.
- 14 The entire Programme shall be structured in seven Modules with 19 courses and the Business Plan.
- 15 The duration of each Trimester shall, under normal circumstances, be a continuous period of 17 weeks from its beginning. Examination of each Module offered in a given Trimester shall be held at the end of the teaching of the respective module.
- 16 This Programme shall comprise of course work consisting of theory and practical components with a Business Plan.
- 17 The course work relevant to the Programme shall consist of lectures, tutorials, practical classes, field visits and other assignments on courses, as shall be approved by the Senate on the recommendation of the Faculty Board. The list of courses, the syllabi and the number of question papers in each Module of the Programme shall be those set out in the Regulations approved by the Senate from time to time.
- 18 The medium of instruction shall be Sinhala, Tamil or English and the Programme Coordinator in consultation with the Head, Department of Management & Organization Studies, shall decide whether to conduct the Programme in all three media or only in a selected medium or media in a given year after considering the resources available.
- 19 The Senate shall have power, on the recommendation of the Faculty Board to change, amend, add or delete the list of courses, the syllabi and the structure, number and rubric of question papers of the Modules leading to the DSBM.

Part III – Evaluation/Examination

- 20 (a) Performance of a candidate at the DSBM Programme shall be evaluated through a combined system of continuous assessments and Modular Examinations.
- (b) For the final grading of the Programme, the continuous assessments and the Modular Examinations shall be marked out of a maximum mark as given below.

Modular Examination -50%

Continuous Assessment -50%

- 21 Performance of students in each course shall be graded and Grade Point Value shall be assigned as given in Table 1.

Table 1: Point Value of Grades according to student Performance

Range of Marks	Grade	Point Value
Grade A +	90% to 100%	4.00
Grade A	80% to 89%	3.75
Grade B+	70% to 79%	3.50
Grade B	60% to 69%	3.25
Grade C	50% to 59%	3.00
Grade D	40% to 49%	2.75
Grade E	00% to 39%	2.50

Transcript shall include Trimester and Cumulative GPA and the Formula for GPA calculation shall be:

$$\frac{\sum_{i=1}^n C_i \times (GP)_i}{\sum_{i=1}^n C_i}$$

Where, i = a Module, n = number of Modules completed during the period considered for the GPA calculation, c = number of Credits for the relevant Module, and GP = Grade Point for the relevant Module.

Note: The cumulative GPA is calculated for the Modules completed and GPA for each Trimester is calculated separately. The GPA in the Trimester III will be calculated inclusive of GPA of the Business Plan.

- 22 The Examination leading to the award of the DSBM shall consist of all Modular Examinations in Trimester I, Trimester II, and Trimester III including the Business Plan. Each Modular Examination shall consist of one or more than one written papers and such number of continuous assessment/s as prescribed by the Regulations and/or Rules relevant to this Programme.
- 23 The Business Plan shall demonstrate the student's knowledge and ability of identifying business concept, industry, market, product/service, organization, marketing strategy and financial perspectives and her competence to present material systematically, as are generally applicable to a Diploma of the University and in particular to such a Diploma in Small Business Management.

- 24 A candidate shall not be permitted to take the examination unless:
- (a) she has followed at least 80 percent of the classes held;
 - (b) she has registered with the Examinations Branch of the University for the examination she intends to sit;
 - (c) the Programme Coordinator has certified that she has completed the courses of study leading to the examination by attending the required proportion of lectures, tutorial classes and other forms of instruction in the subject matter of each course;
 - (d) her student registration continues to be in force; and
 - (e) her application for entry to the examination has been accepted.
- 25 (a) A student in a particular Trimester of the DSBM Programme and registered for particular courses of the Trimester shall take the Examination for that Trimester on the first occasion on which the Examination is held after the completion of instruction for that Trimester.
- (b) Where a student does not apply for and/or take the Examination on the first occasion that it is held, she shall be deemed, unless the Senate determines otherwise on the recommendation of Faculty Board, to have taken the Examination on that occasion which shall be taken into account in computing the total number of occasions on which an Examination may be taken by a student.
 - (c) A student who is excused by the Senate on the recommendation of the Faculty Board from taking the Examination on the first occasion shall take the Examination on the very next occasion when it is held and if she fails to apply for and/or take the Examination on that occasion she shall be deemed, unless the Senate determines otherwise on the recommendation of the Faculty Board, to have taken the Examination on that occasion which shall be taken into account in computing the total number of occasions on which an Examination may be taken by a student.
 - ~~X~~ (d) Student shall not take any of the Examination on more than three occasions and in computing the total number of occasions there shall be taken into account any occasions on which she is deemed to have taken the Examination in terms of these By-Laws.
 - (e) All rules relating to the Examination Procedure, Offenses and Punishment Regulation No 1 of 1986 shall be *mutatis mutandis* apply to or in relation to the DSBM Examination.
 - (f) Without prejudice to the generality of the Regulation No. 1 of 1986 rules relating to the Class Room Tests shall be formulated and implemented by the Programme Coordinator

and any matters relating to such tests shall be decided by the Faculty Board on the recommendation of the Programme Coordinator and the Head of the Department.

- (g) Rules relating to Assignments, Term Papers and the Business Plan shall be announced from time to time by the Programme Coordinator in consultation with the teachers and such rules shall not be changed or revoked unless otherwise decided by the Faculty Board.
- 26 No student shall be eligible to proceed with the work on the Business Plan unless her proposal for the Business Plan is approved by the Faculty Board.
- 27 It shall be lawful for the Faculty to terminate the registration of any student after one warning in writing, if the work by such student is unsatisfactory. No refund of any fees shall be payable if and when the registration of such a student is terminated.
- *28 A student who fails to satisfy the Examiners in her Business Plan shall be deemed to have failed the Business Plan and such students should resubmit the Business Plan at the next Trimester or within the period specified by the Board of Examiners.
- *29 A student who fails in a Modular Examination may retake the Examination without attending lectures, practical and field work etc. in the repeating examination which will be held immediately after the release of results. The marks obtained for the continuous assessment of each course of such failed Modules can be carried forward. In those cases, the marks for the Modular Examination in the repeating Trimester and the marks of the continuous assessments carried forward shall be taken into consideration for the computation of results of the DSBM Examination.

Part IV – Award of the Diploma in Small Business Management

- 30 No student shall qualify for the award of the Diploma of Small Business Management, unless she has:
 - (a) earned 30 Credits from Modules offered in the Programme;
 - (b) secured a GP of not less than 3.00 for each Module including the Business Plan; and
 - (c) secured a cumulative GP of not less than 3.00 for the entire Programme.
- 31 A student may qualify to be awarded the Diploma of Small Business Management with Merit Pass if she secures a cumulative GPA of not less than 3.50 at the first attempt.

Part V – Interpretation

- 32 Any question regarding the interpretation of these By-Laws shall be referred to the Council of the University of Colombo whose decision shall be final.
- 33 The Vice-Chancellor shall have authority, in consultation with the Dean of the Faculty of Management & Finance, to take such action or give such direction, not inconsistent with the principles underlying the provisions of these By-Laws, as appears to her to be necessary or expedient for the purpose of removing any difficulties that may arise in the interpretation of these provisions or for which there is no provision in these By-Laws.

In these By-Laws as well as in its Part V unless the context requires otherwise:

"The Act" means the Universities Act, No 16 of 1978 and its subsequent amendments.

"Council" means the Council of the University of Colombo constituted by the Universities Act No. 16 of 1978.

"Senate" means the Senate of the University of Colombo constituted by the Universities Act No. 16 of 1978.

"Programme" means the Programme of study leading to the award of the Diploma in Small Business Management.

"Faculty" means the Faculty of Management & Finance of the University of Colombo.

"The Faculty Board" means the Faculty Board of the Faculty of Management & Finance of the University of Colombo.

"Head" means the Head of the Department of Management & Organization Studies.

"The Registrar" means the Registrar, Acting Registrar, Deputy Registrar, Senior Assistant Registrar, Assistant Registrar or any other Officer authorized to sign for and on behalf of the Registrar of the University of Colombo.

"The Trimester" means a period of 17 weeks from the first day of the commencement of a Trimester till the day prior to the commencement of the next Trimester and shall include the intervening periods of vacation, study leave, written examinations etc., unless the Senate on the recommendation of the Faculty Board decides otherwise.

"The University" means the University of Colombo established by the Universities Act, No 16 of 1978.

DIPLOMA IN SMALL BUSINESS MANAGEMENT

Regulations made by the Senate of the University of Colombo under section 135 of the Universities Act No. 16 of 1988.

Regulations

- | | |
|----|---|
| 01 | These Regulations may be cited as the Diploma in Small Business Management Regulations No....of 2012. |
|----|---|

Part I : The Structure, Modules and Courses of the DSBM Programme

- | | | |
|----|-----|--|
| 02 | (a) | The titles and course codes and Credit weights of the six (06) courses that shall be offered in the two Modules of the Trimester I of the DSBM Programme are as follows. |
| | | <i>Module 01 - Management and Human Resources (04 Credits)</i> |
| | | DSBM 101 - Introduction to Organizations and Management (02 Credits) |
| | | DSBM 102 - Introduction to Small Business and Entrepreneurship (01 Credit) |
| | | DSBM 103 - Human Resource Practices for Small Business (01 Credit) |
| | | <i>Module 02 - Accounting and Law (05 Credits)</i> |
| | | DSBM 104 - Accounting Principles and Practices (02 Credits) |
| | | DSBM 105 - Financing and Taxation for Small Business (02 Credits) |
| | | DSBM 106 - Legal and Regulatory Environment of Small Business (01 Credit) |
| | (b) | The number of hours allotted for lectures, practical classes, field work etc. in each of the above courses shall be 15 or 30 hours (depending on the Credit weight). |
| | (c) | Students reading for DSBM shall take the examination of each Module offered in the Trimester I at the end of teaching of each Module listed in 2 (a). |

03	(a)	The titles and course codes and Credit weights of the six (06) courses that shall be offered in the two Modules of the Trimester II of the DSBM Programme are as follows:
		Module 03 – Economics and Marketing (05 Credits)
		DSBM 201 - Elementary Economics (01 Credit)
		DSBM 202 - Marketing for Small Business (02 Credits)
		DSBM 203 - Innovations and Business Development (02 Credits)
		Module 04 –Entrepreneurship (05 Credits)
		DSBM 204- Identifying Self and Personality Development (02 Credits)
		DSBM 205- Entrepreneurial Skills (02 Credits)
		DSBM 206- Supportive Agencies for Small Business (01 Credit)
	(b)	The number of hours allotted for lectures, practical classes, field work etc. in each of the above courses shall be 15 or 30 hours (depending on the Credit weight).
	(c)	Students reading for DSBM shall take examination of each Module offered in the Trimester II at the end of teaching of each Module listed in 3 (a).

04	(a)	The titles and course codes and Credit weights of the six (06) courses that shall be offered in the three Modules of the Trimester III of the DSBM Programme are as follows:
		Module 05 – Information and Communication (03 Credits)
		BSBM 301 – Information Communication Technology for Small Business (01 Credit)
		DSBM 302 – Business Communication for Small Business (01 Credit)
		DSBM 303 – Working with Supportive Agencies (01 Credit)
		Module 06 – Strategy Issues and Case Analysis (04 Credits)
		BSBM 304 – Strategic Thinking for Small Business (02 Credits)
		DSBM 305 – Contemporary Issues in Small Business (01 Credit)
		DSBM 306 – Case Analysis in Small Business (01 Credit)
		Module 07 – Business Plan (04 Credits)
		DSBM 307 – Introduction to Development of Business Plan (01 Credit)
		DSBM 308 – Business Plan* (03 Credits)

are as
shall be

	(b)	The number of hours allotted for lectures, practical classes, field work etc. in each of the above courses shall be 15 or 30 hours (depending on the Credit weight).
	(c)	Students reading for DSBM shall take examination of each Module except Module 07 – Business Plan offered in the Trimester III at the end of teaching of each Module listed in 4 (a).
05	(a)	Module 07 shall offer courses pertaining to the development of the Business Plan (01 Credit) and the Business Plan (03 Credits) and shall not have a written examination.
	(b)	DSBM 307 - Introduction to Development of Business shall provide instructions on developing the Business Plan.
	(c)	DSBM 308 - Business Plan is the plan developed for a start-up small business or an existing small business and shall consist of sections set out in the schedule 2 of these regulations.
	(d)	At the beginning of Trimester III, as communicated by the Programme Coordinator, each student shall complete the proposal for DSBM 308 - Business Plan under the guidance of a course lecturer and shall submit it to the Faculty Board through the Programme Coordinator for its approval.
	(e)	A student whose proposal for the DSBM 308 - Business Plan is not approved shall re-submit a revised version of the proposal to the Faculty Board on or before the re-submission date specified by the Programme Coordinator as a repeat candidate. The Faculty Board shall assign a supervisor for the students whose proposal for Business Plan is approved. No student shall be granted to re-submit revised version of the proposal on more than two occasions.
	(f)	The student shall present the work-in-progress of the DSBM 308 – Business Plan orally to the panel consisting of both academics and industry experts at least on two occasions as specified by the Programme Coordinator. The student shall be required to adhere to the guidance of the panel in preparation of the DSBM 308 – Business Plan.

Part II: Examinations of the Programme

06	The written Examination and the continuous assessment for any course shall take the following form:	
	(a)	For each Module other than Module 07 - Business Plan, there shall be an open or closed book Trimester Examination of 02 or 03 hours duration consisting of compulsory and/or selective questions as specified in the question paper. The question paper will carry a maximum of 100 marks.
	(b)	Fifteen (15) hours of lectures, practical classes, field work etc. in each of the above courses is equal to one (01) Credit.
	(c)	There shall also be a continuous assessment which may include individual and/or group – based take-home assignments, mid-term tests, quizzes, term papers, case studies, seminars, fieldwork and presentation. The continuous assessment of each course shall be specified in the course outline which shall be distributed among the students at the beginning of the course and shall not be changed without consulting the Programme Coordinator. The continuous assessment of each course shall carry a maximum of 100 marks.
	(d)	For the final grading of the Programme, the Modular Examination and the continuous assessment are weighted as follows:
		Continuous Assessment 50%
		Modular Examination 50%
	(e)	For the final grading of the Modular Examination, the courses shall be weighted as per the Credit weight of courses of that Module.
07	(a)	The evaluation of the DSBM 307 – Introduction to Development of Business Plan shall take the form of an oral presentation of the Proposal for the Business Plan and the written proposal for the Business Plan.
	(b)	The student shall present the proposal for Business Plan for a panel consisting of the Head of the Department of Management & Organization Studies/the Programme Coordinator of DSBM Programme, the course lecturer of DSBM 307 – Introduction to Development of Business Plan and a minimum of two other panelists including an industry expert.

	(c)	The written proposal for the Business Plan shall be evaluated by two academics including the course lecturer of DSBM 307 – Introduction to Development of Business Plan.
	(d)	For the final grading of the Programme, the oral presentation and the written proposal of DSBM 307 – Introduction to Development of Business Plan weighted as follows:
		Oral Presentation 50%
		Written Presentation 50%
08	With regard to the Examination on the Business Plan, the following shall be applicable.	
	(a)	The date for the submission of the Business Plan shall be announced by the Programme Coordinator with the approval of the Faculty Board at the end of Trimester III and shall not be more than fifteen (15) days after the completion of three months duration given for the lectures, practical work, laboratory work etc.
	(b)	The students shall submit, with the recommendation of the appointed supervisor, two copies of the Business Plan in bounded form with a hard cover on or before the announced date for submission.
	(c)	The Business Plan shall not exceed 7,500 words including Tables, Annexes, and Figures etc. and shall be submitted in accordance with the format given in the Schedule 2.
	(d)	The Business Plan shall carry a maximum mark of 100 and a weight of 03 Credits. The minimum GPA to be obtained by a student to pass the Business Plan is 3.00.
	(e)	The Business Plan shall be subject to assessment by two independent examiners.
	(f)	The Business Plan shall be sent for evaluation by the two examiners who would independently assess the Business Plan and mark out of 100.
	(g)	The student who fails to secure a minimum GPA of 3.00 at the evaluation by the two Examiners shall be directed to re-submit the Business Plan once more within a specified period which shall not exceed 03 months.
Part III - Interpretation		
09	Any questions regarding the interpretation of these Regulations shall be referred to the Council of the University of Colombo whose decision thereon shall be final.	

6

10	The Vice-Chancellor shall have authority, in consultation with the Dean of the Faculty, to take such action or give such direction, not inconsistent with the principles underlying the provisions of these Regulations, as appears to him/her to be necessary or expedient for the purpose of removing any difficulties that may arise in the interpretation of these provisions or for which there is no provision in these Regulations.
	In these Regulations as well as in its Part III unless the context requires otherwise.
	"The Act" means the Universities Act. No 16 of 1978 and its subsequent amendments.
	"Council" means the Council of the University of Colombo constituted by the Universities Act No. 16 of 1978.
	"Senate" means the Senate of the University of Colombo constituted by the Universities Act No. 16 of 1978.
	"The Diploma in Small Business Management Programme" means the programme of study leading to the award of the Diploma in Small Business Management.
	"Faculty" means the Faculty of Management & Finance of the University of Colombo.
	"The Faculty Board" means the Faculty Board of the Faculty of Management & Finance of the University of Colombo.
	"Head" means the Head of the Department of Management & Organization Studies.
	"The Registrar" means the Registrar, Acting Registrar, Deputy Registrar, Senior Assistant Registrar, Assistant Registrar or any other Officer authorized to sign for and on behalf of the Registrar of the University of Colombo.
	"The Trimester" means a period of 17 weeks from the first day of the commencement of a Trimester till the day prior to the commencement of the next Trimester and shall include the intervening periods of vacation, study leave, written examinations, unless the Senate on the recommendation of the Faculty Board decides otherwise.
	"The University" means the University of Colombo constituted by the Universities Act. No 16 of 1978.
	Schedule 01
	The format of final version of Business Plan to be submitted as a partial fulfillment of the DSBM Programme of the Department of Management & Organization Studies unless otherwise required by the Faculty, shall be in A4 (8.27"x11'69'') size paper, and typewritten on one side of the paper only, double spaced and with margins of at least 1 ¼"

on left side
Tw

	on left side and 1" on the right side and 1" at the top and bottom of each page.
	Two copies to be submitted to the Assistant Registrar in charge of the subject of Examinations shall include the original copy and a clear and fair photocopy.
	The Business Plan shall incorporate in the following order:
(a)	a title page giving the title of the Business Plan, the full name of the author, the diploma for which it is submitted, with the name of the Department and the Faculty, and the date of submission;
(b)	the following declaration signed by the candidate:
	"I certify that this Business Plan does not incorporate without acknowledge any material previously submitted for a Degree or Diploma in any University or higher Education Institution, and to the best of my knowledge and belief it does not contain any material previously published or written by another person or myself except where due reference is made in the text.";
(c)	certification of the supervisor (s) to submit the Business Plan;
(d)	an acknowledgment by candidate of assistance rendered or work done by any person or organization;
(e)	an abstract;
(f)	a list of contents;
(g)	a list of tables and figures;
(h)	the main text;
(j)	references;
(k)	bibliography; and
(f)	appendices, if any;
	Other than these guidelines, students shall follow the American Psychological Association (APA) guidelines in the preparation of the Business Plan.
	Wherever possible, tables shall be inserted in the proper place in the text, but comprehensive tables shall appear as appendix/appendices.
	The Business Plan shall be sewn, trimmed, bound and covered with dark cloth, leather, Rexene, preferably black in color.
	On the spine of the Business Plan there shall be given in lettering of suitable size, the initials and the surname of the candidate and the title of the Business Plan, abbreviated if necessary. If the lettering will not fit across the spine it shall run along the spine reading

	from top to Bottom.
	Schedule 02
01	Concept and description of the business
1.1	Brief history/background of the business
1.2	Vision of the business
1.3	Mission statement of the business
1.4	Business goals and objectives
1.5	Key success factors
02	Industry, market and the competitor analysis
1.1	Industry outlook
1.2	Critical needs of the existing market
1.3	Target market
1.4	Profile of the target market
1.5	Current and anticipate market share
1.6	Competitors and analysis of competition
03	Details of the product/service
3.1	Description of the products/services
3.2	Specific features of the products/services
04	Organization of the business
4.1	Legal structure of the business
4.2	Organization chart
4.3	Operating procedures
4.4	Key personal
4.5	Special licenses, patents (if any)
5	Marketing strategy
5.1	Demand for the products/services
5.2	Market segment
5.3	Distribution channels

	5.4	Pricing strategy
	5.5	Promotion strategy
	5.6	Product strategy
6	Forecast financial perspectives (For three years)	
	6.1	Sales
	6.2	Production
	6.3	Inventory
	6.4	Total capital requirement
	6.5	Capital equipments and supplies list
	6.6	Balance sheet
	6.7	Income statements
	6.8	Sources of funds
	6.9	BEP analysis
	6.10	Cash-flow statement
	6.11	Tax returns
	6.12	Monthly details of financial statements
	6.13	Three-year summary of financial details
07	Supporting documents (if any)	
	7.1	Copies of legal documents (including licenses)
	7.2	Copies of resumes of key personal
	7.3	Copies of letters of interest from suppliers
	7.4	Copies of sales agreement from customers
	7.5	Copies of proposed lease or purchase agreements
	7.6	Copies of franchise contract (for franchise business)
	7.7	Tax return based on the financial statements
	7.8	Any other as relevant