

Agricultural Lending Unit: Business Plan Structure

1. Executive summary
2. Bank strategic goals and objectives for agriculture lending
3. Analysis of the external environment
 - a. Macroeconomic factors
 - b. Political factors
 - c. Social factors
 - d. Technology factors
 - e. Regulatory and legal environment affect agriculture lending
 - f. Financial sector factors
4. Analysis of the country financial sector with a focus on the main competitors in the agriculture sector
 - a. Demand and supply of financial services
 - b. Agri-finance industry
 - c. Relevant market segments
 - d. Demand for agriculture products
 - e. Trends in the sector and competition
5. Internal organization structure
 - a. Products and segmentation, portfolio, operational performance, productivity, service, branch network, organization, human resources, marketing/promotion, market research and development, credit risk management systems, other operational issues, SWOT analysis
6. Products and services
 - a. Pricing
 - b. Promotion
 - c. Delivery channels
7. Market research and development
8. Human resources
9. Operations
 - a. Operational efficiency
 - b. Physical, administrative, and security infrastructure
 - c. Internal controls
10. Information technology and management information systems

11. Risk and corporate governance

12. Capitalization

13. Financial projections

