

**Kingdom of Cambodia
Nation Religion King**



Ministry of Agriculture, Forestry, and Fisheries

General Directorate of Agriculture

Department of Agricultural Cooperative Promotion

Business Plan

.....

20.....

Start from/...../.....

..... **Agricultural Cooperative**

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Loan Provision Plan with Low Interest Rate

For Income Generating Activities of Female Members of Agricultural Cooperative

..... Agricultural Cooperative was established on/...../..... located in Village, Commune, District, Province.

For FY 20....., this business plan was made to provide low interest loan to female members and woman groups as priority.

I. Outline of Business Plan

1. Objective

To create income generating activities for female members and woman groups.

2. Scheme

..... AC provides loan with lower interest rate to female members or female members' groups as she/they can create income generating activities.

3. Amount of Loan

Amount of loan is from USD to USD by following her business plan.

4. Interest Rate

Interest rate is % per month.

5. Examples of Income Generating Activities

- (1)
- (2)
- (3)

6. Procedure of Loan Request

Female members or groups shall fill in loan request application of AC and submit to AC. BOD of AC will verify on loan request application then will offer loan in case the request is accurate and follow the regulations for credit business of AC.

Attachment-1 : Loan Request Application

Loan Request Application

Name of loanee: (Member of AC: Herself or Spouse), Name of Spouse:

Or Name of women's group: consists of female members of AC (or their husband/wife who are members of AC) headed by Ms.

Address: village, commune, district, province.

To

Chairperson of Agricultural Cooperative

Income Generating Activity:

Purpose of loan:

Amount of request loan: USD

Period of borrowing: month(s)

Interest rate: % per month

Borrowing date:// 20....

Repayment date:// 20.... (Borrower shall repay the total of principal and interest to AC in one payment by this date.)

Date:// 20....

Estimation of Expense, Income, and Profit from Activity

Necessary investment	Amount of money (USD)	Remarks
Total Expense (I)		
Turnover		
Total Turnover (II)		
Profit = (II) - (I)		

Amount of Loan and Repayment

Amount of Loan		Dollar
Period		Months
Amount of interest repayment		USD (.....%/month x 12 months)
Total amount of repayment		USD

Attachment 2: Loan Agreement

Loan Agreement

Loaner: (Name of agricultural cooperative)

Name of chairperson:

Address:

Borrower:

Address:

The loaner and the borrower made the loan agreement as follows;

Article 1

The loaner provided _____ USD to the borrower and the borrower received on// 20....based on the internal regulation on credit business of (name of agricultural cooperative) (hereinafter called as the “internal regulation”).

Article 2

The period of lending is _____ months.

Article 3

The borrower shall return the principal and total interest _____ USD as _____ % monthly interest for the principal to the loaner by// 20..... in one payment.

(Borrowers are female members of AC or husband who is member of AC)

Article 4

In case of being overdue to return the loan, the borrower shall pay the interest as described in Article 7 of the internal regulation for credit business of AC.

Article 5

In case of failing to pay the loan by// 20..... (by after 12 months from the repayment date described in Article 3), instead of the borrower, the following 5 guarantees shall pay jointly.

1. Name:

Address:

2. Name:

Address:

3. Name:

Address:

4. Name:

Address:

5. Name:

Address:

Date:// 20.....

Signature (loaner)

(Name), Chairperson of the board, (Name) of agricultural cooperative
cooperative

Signature (witness)

(Name), Chairperson of the supervisory committee, (Name) of agricultural

Signature (borrower)

(Name)

Signature (guarantee)

(Name)

II. Plan for Loan Provision

1 Fund for Loan

..... USD (..... project contributes% and% is contributed by AC)

Interest rate for loan of project is% per year foryears period.

2 Financing period

..... months

3 Operation cost

..... USD (expenditure for document USD * 12 months)

4 Income from interest

..... USD – USD (..... USD *% / month * 12 months)

5 Surplus

..... USD

6 Loan repayment (annually) (USD)

Table of loan repayment annually in USD

Name of Project					
Amount of loan					
Interest per year					
Loan duration					
No	Day/month/year	Principle	Principle to be paid	Interest	Total repayment
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					
Total					

