**1.** Sources of Revenue

* How will you generate revenue? (e.g., sales of goods/services, fees for services or use of assets, commission)?
* How will you recognise the value you create in your selling price?
* What will be your profile customer (number, spread, location)?
* What is your forecast volume/frequency of sales?
* What will be your payment terms? (e.g., cash/credit)?
* What variations will you have in selling prices? (discounts)?

##### 2. **Taxation**

* Which taxes will be relevant to your business (Corporation tax/PAYE/VAT/Other)?
* How will you ensure you are paying the right level of tax?
* What compliance measures will you put in place?

##### 3. Use of funds

* What will be your direct costs of sale? (Goods acquired for resale)?
* What will be your regular expenses and overheads?
* How will you identify costs that are fixed and those that are variable?
* Do you need to purchase equipment? (Access to premises etc)?
* How will you manage your costs to the optimum level?
* Will you be able to achieve economies of scale?

##### 4. Systems and people

* Who will maintain your financial records?
* What accounting system will you use?
* What financial reports will you produce?
* How will you prepare forecasts (cash/profit)?
* How will you plan and deal with future finance needs?
* What external scrutiny might you want/need?

##### 5. Receipts and payments

* What payment terms will you grant to your customers?
* What payment terms can you negotiate with your suppliers?
* Will there be potential variations i.e., timely payment?

##### 6. Controls

* What financial controls will you put in place to protect finances?
* How will you ensure adequate segregation of duties?
* How will you monitor performance against plan?
* How will you measure financial success?

##### 7. Risks and mitigation

* What will be your key financial risks?
* What measures will you have in place to mitigate them?
* What insurance provisions will you take?

##### 8. Lenders

* What returns to lenders require?
* What are the repayment periods/cycles?
* How will the lenders limit their risks? (e.g., will you grant security)?
* How will the lenders want you to report progress?

##### 9. Investors

* How will you measure the value of the business?
* How will your investors measure growth in the value of your business?
* How will your shareholders earn returns on their investment (e.g., dividends/capital growth)?
* What level of control do your investors need (versus proportion of ownership)?
* How will investors want you to report progress?