# THE FINANCIAL PLAN

The financial plan will help you and any potential lender estimate how much cash will be needed and when, in order to start and maintain a profitable business. You'll also be able to estimate how much profit you can generate, given the level of capital you are able or willing to invest.

The process of creating financial projections for your business' income, cash flow and financial position will force you to think through the financial transactions you are planning. Through this process, any discrepancies, gaps or unrealistic assumptions will more than likely come to light.

The information you will need for the financial projections will, for the most part, already have been created when you completed the sales, operating and human resources plans in earlier sections.

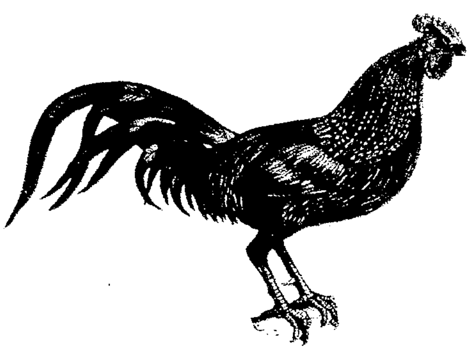
A more complete analysis of profitability and risk should be prepared and a discounted cash flow should be included in your informal business plan.

When preparing a financial plan for an existing business, statements for the past two or three years should be included.

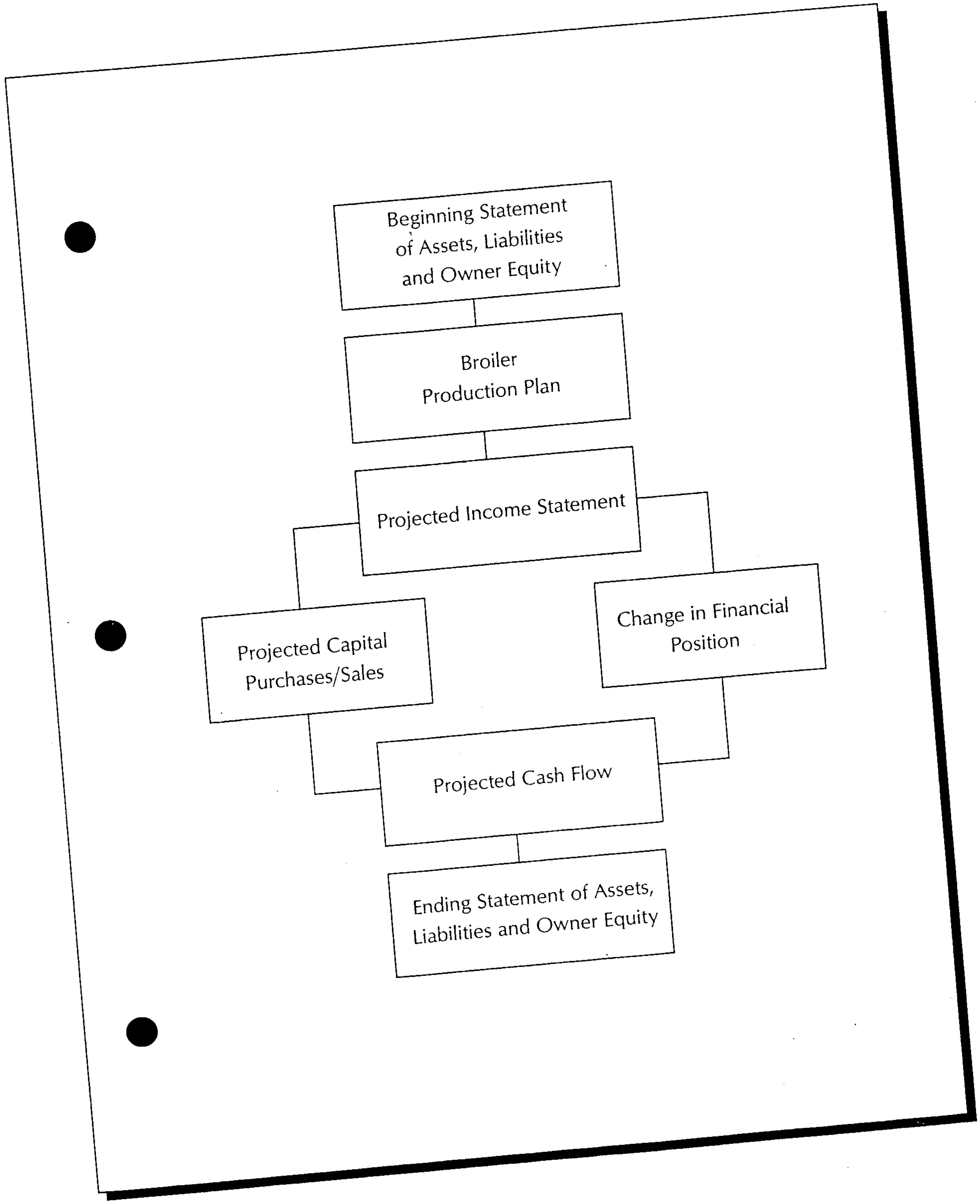
When the business plan is being used to acquire financing, detailed lists of inventories, accounts receivable, accounts payable, insurance coverage, copies of legal agreements, orders, letters of intent, appraisals, personal net worth statements and references may also be required.

The British Columbia Ministry of Agriculture, Fisheries and Food has Planning Packages available to producers to assist them in their planning process. The following schematic illustrates how the financial planning package can be used when developing a financial plan. Copies are available from the Farm Management Branch or your closest district office.

The example financial statements have been prepared using the BCMAFF Planning Package format. You may choose to follow this format or use one that you are more familiar with or one that your accountant or lender prefers.



# BROILER BUSINESS PLANNING PACKAGE

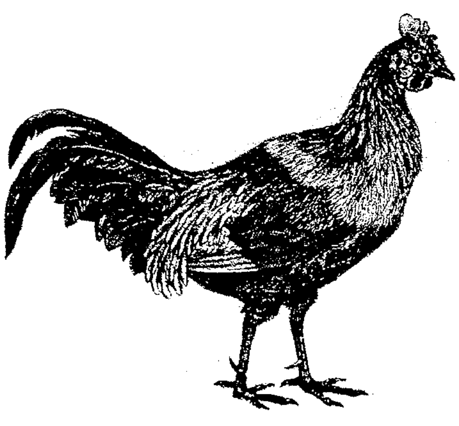


## 1. Income Statement

Prepare a schedule showing projected income from sales for the next three years. For an existing business, include information for the last two or three years. The following form shows an example for Example Farms. The numbers used have been intentionally altered so that they do not reflect an actual situation and therefore you should not use them in preparing your own budget.

The letters in the example are references to help explain how an income statement is prepared. Definitions for the financial terms are included in the glossary.

Inventory adjustments: Farm income is normally reported on a cash basis or when commodities are sold. To accurately estimate expected income, unsold inventory and unused supplies are included in the income calculations thus showing accrued income. Farm expenses should also be adjusted to include expenses incurred but not paid. Also delete prepaid expenses.



# PROJECTED INCOME STATEMENT EXAMPLE

Period from ________, 19__ to ________, 19__

| | | 1995 | 1996 | 1997 | 1998 | 1999 |
|---|---|---|---|---|---|---|
| | | | | ($) | | |
| Income | Chicken Sales | 357,500 | 429,000 | 429,000 | 651,200 | 651,200 |
| (a) | Total Income | 357,500 | 429,000 | 429,000 | 651,200 | 651,200 |
| *Expenses* | Feed | 178,750 | 212,976 | 209,047 | 312,033 | 312,033 |
| | Chicks | 82,810 | 99,372 | 99,372 | 150,842 | 150,842 |
| | Repair & Maint. | 2,763 | 3,315 | 3,315 | 5,032 | 5,032 |
| | Hydro/Gas/Water | 10,855 | 13,026 | 13,026 | 19,773 | 19,773 |
| | Supplies (litter, medic.) | 7,313 | 8,775 | 8,775 | 13,320 | 13,320 |
| | Catching | 6,013 | 7,215 | 7,215 | 10,952 | 10,952 |
| | Waste Removal | 2,925 | 3,510 | 3,510 | 5,328 | 5,328 |
| | Levies | 4,225 | 5,070 | 5,070 | 7,696 | 7,696 |
| | Oper. Interest | 772 | 920 | 912 | 1,057 | 1,057 |
| | Term loan int. | 31,786 | 36,006 | 34,221 | 45,492 | 45,492 |
| | Insurance | 686 | 624 | 571 | 811 | 745 |
| | Property Taxes | 4,000 | 4,000 | 4,000 | 4,000 | 4,000 |
| **(b)** | **Total Expenses** | **332,895** | **393,909** | **389,034** | **576,335** | **569,017** |
| (c) | Excess Income Over Cash Expenses (a)-(b) | 24,605 | 35,091 | 39,966 | 74,865 | 82,183 |
| *Adjustments* | | | | | | |
| (d) | Less Depreciation | 28,746 | 30,407 | 27,170 | 39,101 | 35,028 |
| (e) | Inventory Change (+ or -) | | | | | |
| (h) | Net Farm Income | **-4,141** | **4,684** | **12,796** | **35,763** | **47,156** |

## 2. Cash Flow Summary

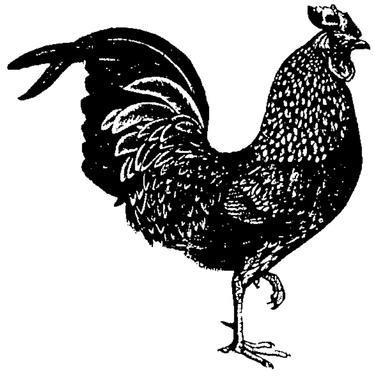
Accurate cash flow planning is essential. Inadequate working capital is a common cause of small business failure, especially in the first 3 to 5 years.

When cash flow is tight, you may want to evaluate the benefits of leasing rather than purchasing capital assets.

Identify the cash inflows and outflows for your business operation over 3 years of operations. Remember that cash may not be received until one or more months after the sale is made. Similarly, some expenses, such as insurance, are paid all in one payment, creating peaks and valleys in cash flows.

The surplus or deficit at the bottom of the statement will show the increase or decrease of any bank loan which you will require during the year. Quarterly summaries are often adequate but occasionally monthly summaries are required. Remember that income taxes are a draw on your cash flow at fiscal year end. The example form illustrates the inflows and outflows for Example Farms.

The B.C. Ministry of Agriculture, Fisheries and Food has Planning Packages available to producers to assist them with detailed instructions on how to prepare a farm cash flow projection. Copies are available from the Farm Management Branch, the B.C. poultry specialist or your closest district office.



# PROJECTED CASH FLOW CHART EXAMPLE

Projected Cash Flow from ________, to ________, 19___

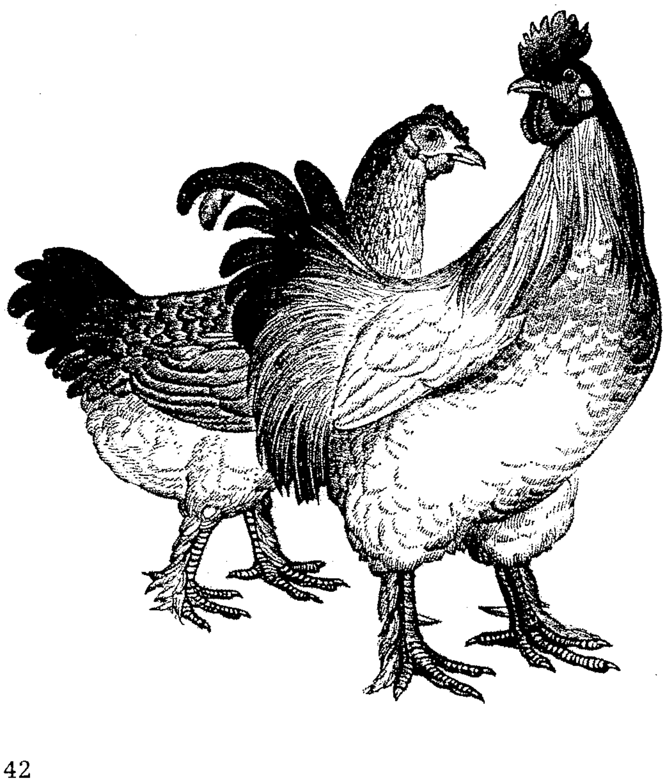
$000's

| Quarter | 1995 Total | 1 | 2 | 3 | 4 | 1996 Total | 1 | 2 | 3 | 4 | 1997 Total | 1 | 2 | 3 | 4 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Cash Inflow | | | | | | | | | | | | | | | |
| Sales | **358** | 89 | 89 | 90 | 90 | **429** | 107 | 107 | 107 | 108 | 429 | 107 | 107 | 107 | 108 |
| **Total Cash Income** | **358** | 89 | 89 | 90 | 90 | **429** | 107 | 107 | 107 | 108 | **429** | 107 | 107 | 107 | 108 |
| Accts Received | | | | | | | | | | | | | | | |
| Loans Received | **129** | 129 | | | | **50** | 50 | | | | **20** | 20 | | | |
| Capital Sales | | | | | | | | | | | | | | | |
| Pers. Contrib. | | | | | | | | | | | | | | | |
| Total Cash Inflow | **487** | **218** | **89** | **90** | **90** | **479** | **157** | **107** | **107** | **108** | **429** | **107** | **107** | **107** | **108** |
| Cash Outflow | | | | | | | | | | | | | | | |
| Cash Expenses | **333** | 83 | 83 | 83 | 84 | **394** | 98 | 98 | 99 | 99 | **389** | 97 | 97 | 97 | 98 |
| Term Ln. Princ. | **12** | 3 | 3 | 3 | 3 | **17** | 4 | 4 | 4 | 5 | **19** | 4 | 5 | 5 | 5 |
| Accounts Paid | | | | | | | | | | | | | | | |
| Capital Purch. | **205** | 205 | | | | **100** | 100 | | | | | | | | |
| Personal Draw and Income Taxes | **5** | 1 | 1 | 1 | 2 | **7** | 1 | 2 | 2 | 2 | **10** | 2 | 2 | 3 | 3 |
| Tot. Cash Outflow | 555 | 292 | 87 | 87 | 89 | 518 | 203 | 104 | 105 | 106 | 418 | 103 | 104 | 105 | 106 |
| Cash Surplus (Deficit) | (68) | (74) | 2 | 3 | 1 | (39) | (46) | 3 | 2 | 2 | 11 | 4 | 3 | 2 | 2 |
| Capital Reserve (Opening Balance) | **124** | 124 | 50 | 52 | 55 | **56** | 56 | 10 | 13 | 15 | **17** | 17 | 21 | 24 | 26 |
| **Closing Balance** | **56** | 50 | 52 | 55 | 56 | **17** | 10 | 13 | 15 | 17 | **28** | 21 | 24 | 26 | 28 |

## 3. Change in Financial Position

This statement monitors the financial structure of your business. The components identify cash generated by operations, cash supplied by financing, and cash requirements of your investment schedule. The statement shows all sources of cash from business operations, asset sales, owner contributions and borrowing over the fiscal year. In addition, the cash utilization of the business is indicated, consisting of cash costs of operations, loan payments, asset purchases and owner withdrawals over the same period.

Changes in financial position from year to year indicate the direction that your business is taking. While large investments may be expected to increase bank indebtedness when they occur, you should map out your expectations for recovery of investment through business operating activities. Examine this statement in relation to the other financial statements to monitor your progress and to quickly identify reasons why the financial characteristics of your business may differ from expectations.



# EXAMPLE STATEMENT OF CHANGES IN FINANCIAL POSITION

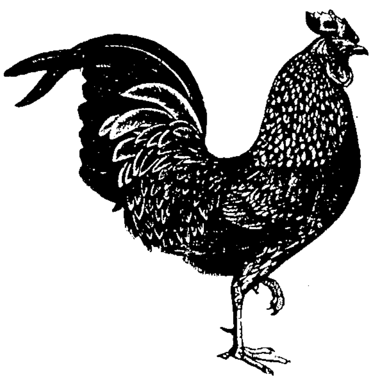
| | 1989 | 1990 | 1991 | 1992 | 1993 | 1994 | 1995 | 1996 | 1997 | 1998 | 1999 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **Operating Activities** | | | | | | | | | | | |
| Net income | ($13,763) | (1,189) | 7,779 | 14,545 | 17,718 | 13,010 | -4,141 | 8,067 | 18,953 | 44,213 | 55,483 |
| Add: depreciation | 18,938 | 15,691 | 21,158 | 18,606 | 15,961 | 13,828 | 28,746 | 30,047 | 27,170 | 39,101 | 35,028 |
| Less: gain on sale of fixed assets | | | | | | | | | | | |
| Increase in prepaid expenses | | | | | | | | | | | |
| (a) Cash - Operating Activities | 5,175 | 14,502 | 28,938 | 33,151 | 33,679 | 26,838 | 24,604 | 38,474 | 46,123 | 83,314 | 90,511 |
| **Financing Activities** | | | | | | | | | | | |
| Long-term debt advances | 119,250 | 0 | 60,000 | 13,500 | 0 | 0 | 128,750 | 50,000 | 0 | 121,250 | 0 |
| Long-term debt repayments | (3,476) | (3,827) | (5,191) | (5,895 | (6,707) | (7,332) | (12,462) | (16,732) | (18,517) | (24,685) | (21,039) |
| Owner's withdrawals | | | | | | | | | | | |
| Owner's contributions | 414,750 | | | | | | | | | | |
| (b) Cash Provided (Used) by Financing Activities | 530,524 | (3,827) | 54,809 | 7,605 | (6,707) | (7,332) | 116,288 | 33,268 | (18,517) | 95,566 | (21,039) |
| **Investing Activities** | | | | | | | | | | | |
| Proceeds on sale of fixed assets | | | | | | | | | | | |
| Purchase of fixed assets | (534,000) | 0 | (80,000) | (18,000) | 0 | 0 | (205,000) | (100,000) | 0 | (195,000) | 0 |
| Increase in value of stock | | | | | | | | | | | |
| (c) Cash Used by Investing Activities | (534,000) | 0 | (80,000) | (18,000) | 0 | 0 | (205,000) | (100,000) | 0 | (195,000) | 0 |
| (d) Change in Cash for the Year (a)+(b)+(c) | 1,698 | 10,675 | 3,747 | 22,756 | 26,973 | 19,506 | (64,108) | (28,258) | 27,607 | (15,120) | 69,473 |
| (e) Bank Indebtedness Beginning of Year | (119,250) | (117,552) | (106,877) | (103,130) | (80,373) | (53,401) | (33,895) | (98,003) | (126,261) | (98,654) | (113,775) |
| (f) Bank Indebtedness End of Year (d)+(e) | (117,552) | (106,877) | (103,130) | (80,373) | (53,401) | (33,895) | (98,003) | (126,261) | (98,654) | (113,775) | (44,302) |

## 4. Projected Statement of Assets, Liabilities and Owner's Equity

Prepare a schedule showing a projected statement of assets and liabilities at the end of the year for the next 3 years. For an existing business, include information for the last two or three years. The example form illustrates how Example Farms completed this schedule.

The letters in the example are references to help explain how this statement is prepared. Definitions for the financial terms are included in the glossary.

The British Columbia Ministry of Agriculture, Food and Fisheries has Planning Packages available to producers to assist them with detailed instruction on how to prepare a farm balance sheet. Copies are available from the Farm Management Branch or your closest district office.



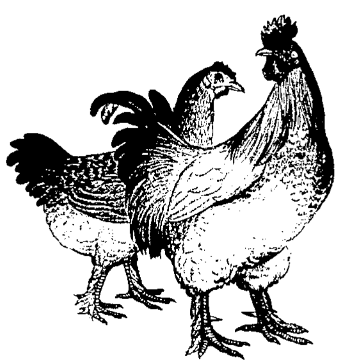
# STATEMENT OF ASSETS, LIABILITIES AND OWNER'S EQUITY EXAMPLE

| | 1994 | 1995 | 1996 | 1997 |
|---|---|---|---|---|
| **ASSETS** | | | | |
| Current Assets | | | | |
| Cash | 47,648 | 41,462 | 59,035 | 66,679 |
| Accounts Receivable | | | | |
| Inventory | | | | |
| (a) Total Current Assets | 47,648 | 41,462 | 59,035 | 66,679 |
| Intermediate Assets | | | | |
| **(b) Total Intermediate** | | | | |
| Fixed Assets | | | | |
| Equipment & Bldgs. | | | | |
| **(c)** Cost | 207,000 | 312,000 | 312,000 | 312,000 |
| **(d)** (Less depreciation) | 83,449 | 104,095 | 121,579 | 136,503 |
| Net Equip & Bldgs | 123,551 | 207,905 | 190,421 | 175,497 |
| Land | 350,000 | 350,000 | 350,000 | 350,000 |
| Quota | | | | |
| **(c)** Cost | 75,000 | 175,000 | 275,000 | 275,000 |
| **(d)** (Less depreciation) | 20,733 | 28,832 | 41,756 | 54,001 |
| Net Quota | 54,267 | 146,168 | 233,244 | 220,999 |
| **(e) Total Fixed** | 527,818 | 704,073 | 773,666 | 746,496 |
| **(f) Total Assets (a)+(b)+(e)** | **575,466** | **745,535** | **832,701** | **813,175** |
| **LIABILITIES AND EQUITY** | | | | |
| Current Liabilities | | | | |
| Operating Loan | 34,638 | 45,604 | 54,351 | 53,883 |
| **(g) Total Current Liabilities** | **34,638** | **45,604** | **54,351** | **53,883** |
| Intermediate (1-10 Years) | | | | |
| **(h) Total Intermediate** | | | | |
| Long Term (> 10 Years) | | | | |
| Mortgage | 140,410 | 213,898 | 208,141 | 201,774 |
| (i) Total Long Term | 140,410 | 213,898 | 208,141 | 201,774 |
| (j) Total Liabilities **(g)+(h)+(i)** | 236,187 | 432,679 | 510,604 | 471,955 |
| **(k) Owner's Equity (f)-(j)** | 339,279 | 312,856 | 322,097 | 341,220 |
| **TOTAL LIABILITIES AND EQUITY** | 575,466 | 745,535 | 832,701 | 813,175 |

## 5. Capital Purchases and Sales

Investors and lenders will require detailed information on the capital purchases that are anticipated during the planning period as well as information on how these assets are to be financed and the expected useful life of the asset. This example is for an ongoing business and the detailed information itemizing the cost of equipment has been included in the production schedule. A new business would probably have purchase schedules for various categories of fixed assets.

Leasing assets and contracting services (custom work) should be considered where they can be employed in a feasible manner to increase profitability or reduce financial risk.



# CAPITAL SALES, PURCHASES EXAMPLE

*PLANNED CAPITAL SALES AND PURCHASES, 1995*

| Item | Sales Trade-In | Purchases | Cash Down | Required Financing | Expected Life | CCA Rate |
|---|---|---|---|---|---|---|
| Intermediate Assets:<br>Quota | | $100,000 | $50,000 | $50,000 | | 7% of 75% of undepreciated value |
| Long Term Assets<br>Land:<br>Bldgs:<br>Poultry Barn | | $60,000 | $15,000 | $45,000 | 20 Years | Class 7 - 4%<br>Class 6 - 10%<br>Class 8 - 20%<br>Class 10 - 30% |
| Equipment | | $45,000 | $11,250 | $33,750 | 10 Years | |

*PLANNED CAPITAL SALES AND PURCHASES, 1998*

| Item | Sales Trade-In | Purchases | Cash Down | Required Financing | Expected Life | CCA Rate |
|---|---|---|---|---|---|---|
| Intermediate Assets:<br>Quota | | $100,000 | $50,000 | $50,000 | | 7% of 75% of undepreciated value |
| Long Term Assets<br>Land:<br>Bldgs:<br>Poultry Barn | | $60,000 | $15,000 | $45,000 | 20 Years | Class 7 - 4%<br>Class 6 - 10%<br>Class 8 - 20%<br>Class 10 - 30% |
| Equipment | | $45,000 | $11,250 | $33,750 | 10 Years | |

## 6. Loan Summary

Information on existing loans is required for both existing loans and new loans. Loan information should outline the interest rate being paid, frequency of payments, security given, type of loan, i.e., amortized (where annual payments remain the same over the life of the loan) or non-amortized and outstanding balance, the amount of the loan for new loans and the outstanding balance, and financial institution for existing loans.

## 7. How Much Debt Can You Afford?

To make a decision to expand operations, you will need to determine whether your cash flow will support the additional debt. Go through the following steps to estimate your ability to cash flow the expansion. Alternatively, you may wish to apply some of the capital reserves you have accumulated to finance the expansion. Nevertheless, it is useful to go through the following steps to determine the characteristics of your expansion plan.

i) Determine the contribution margin to be expected with the additional production.

ii) Add up all fixed cash outlays, including annual principal and interest payments on existing debts, property tax, and insurance. Also account for a capital reserve for equipment and buildings corresponding to the depreciation cost associated with your operation.

iii) Subtracting ii) from i) indicates the maximum cash available for yearly debt payments.

iv) Make an allowance for production and price risk so that a worst case scenario cannot put your business into financial trouble.

v) Remaining cash available represents debt payment (principal and interest) that can be made annually based on cash flow of the business.

vi) Consult amortization tables to determine maximum debt sustainable by generated net income.

vii) Calculate your capital reserves from retained earnings and accumulated depreciation allowance.

viii) If a shortfall in cash flow exists to service the expansion, consider contributing a portion of cash reserves to the financing requirement. Project the performance of your business into the future to see how quickly your investment will be recaptured.

# LOAN SCHEDULE SUMMARY EXAMPLE, 1995

*LOAN SCHEDULE SUMMARY EXAMPLE, 1995*

| Item | Loan #1 | Loan #2 | Loan #3 | Loan #4 | Loan #5 | Loan #6 | Loan #7 |
|---|---|---|---|---|---|---|---|
| 1. Date Incurred | 1989 | 1989 | 1991 | 1992 | 1995 | 1995 | Revolving |
| 2. Original Amount | $81,750 | $37,500 | $60,000 | $13,500 | $78,750 | $50,000 | $45,604 |
| 3. Purpose | Poultry Barn | Quota | Barn Addition | Manure Shed | Poultry Barn | Quota | Operating Line |
| 4. Amount Owing | $69,488 | $15,713 | $54,300 | $12,812 | $78,750 | $50,000 | $45,604 |
| 5. Interest Rate | 11% | 11% | 11% | 11% | 11% | 11% | Prime + 1% |
| 6. Payment Frequency | Annually | Annually | Annually | Annually | Annually | Annually | N/A |
| 7. Annual Payment | $10,268 | $6,368 | $7,536 | $1,696 | $9,891 | $8,490 | N/A |
| 8. Principal | $2,371 | $4,200 | $1,440 | $270 | $1,181 | $3,000 | N/A |
| 9. Interest | $7,897 | $2,168 | $6,096 | $1,426 | $8,710 | $5,490 | $772 |
| 10. Source/lender | Abbotsford CU | Abbotsford CU | Abbotsford CU | Abbotsford CU | Abbotsford CU | Abbotsford CU | Abbotsford CU |
| 11. Security Provided | 1st Mortgage | | 1st Mortgage | 1st Mortgage | 1st Mortgage | | Assignment of Receivables and Inventory |
| 12. Term | 20 Years | 10 Years | 20 Years | 20 Years | 20 Years | 10 Years | Year to Year |
| 13. Amortized/Non-Amortized (A/N) | A | A | A | A | A | A | N |

*DEBT SERVICING CAPABILITY EXAMPLE, 1995*

| Debt Financing Assessment | Item | 1995 |
|---|---|---|
| Step i) | Calculate Investment Requirement | $205,000 |
| Step i) | Projected Contribution Margin (1995) | $61,076 |
| Step ii) | Fixed Cash Outlays (1994) | $36,766 |
| Step iii) | Maximum Cash Available for Debt Financing | $24,310 |
| Step iv) | Allowance for Risk (15%) | ($3,647) |
| Step v) | Maximum Debt Payment | $20,664 |
| Step vi) | Maximum Serviceable Debt (20 Years at 11%) | $164,518 |
| Step vii) | Calculate capital reserves from retained earnings and depreciation allowances | $124,000 |
| Step viii) | Determine financing requirement from capital reserves | $40,482 |

## 8. Financial Performance Indicators

In this final section, calculate profit, risk, and growth ratios for your business. These ratios are calculated from information on the financial statements and provide guidelines to measure the progress of your business and alert you to problems.

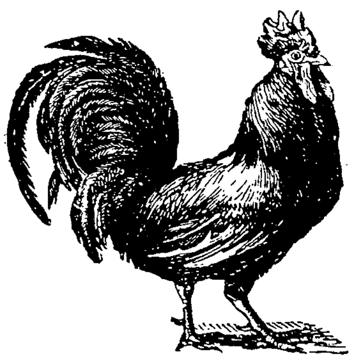
Profitability ratios including *Return on Equity* and *Return on Investment* indicate how efficiently your capital is being used.

Risk ratios including the *Current Ratio*, the *Debt Servicing Ratio*, and *Debt to Equity Ratio* indicate the ability of your business to carry on when unexpected problems arise.

Growth ratios including the *Sales Growth Ratio* and the *Equity Growth Ratio* can be used to track financial progress.

Future ratios should be based on the "most likely" sales forecast. For more information and examples of how to calculate these ratios, refer to the British Columbia Ministry of Agriculture, Food and Fisheries Fact Sheet: 1990-07 Financial Analysis Using Financial Ratios.

The example shows the ratios for projections of business activity by Example Farms.



# FINANCIAL PERFORMANCE INDICATORS EXAMPLE

*FINANCIAL PERFORMANCE INDICATORS EXAMPLE*

| Financial Ratios (Formula) | 1994 | 1995 | 1997 | 1999 | Bench-mark |
|---|---|---|---|---|---|
| **Profitability Ratios** | | | | | |
| Return on Equity (%)<br>net income / total equity x 100 | 3.5% | neg. | 2.8% | 9.0% | > interest on term deposits |
| Return on Investment (%)<br>net income +interest earned / total investment x 100 | 5.5% | 3.7% | 5.8% | 9.2% | > interest on term deposits |
| **Risk Ratios** | | | | | |
| Current Ratio<br>current assets / current liabilities x 100 | 1.14 | 0.71 | 0.92 | 1.29 | > 1 |
| Debt to Equity Ratio<br>total liabilities / owner's equity | 0.54 | 0.81 | 0.81 | 0.87 | < 1 |
| Interest Coverage Ratio<br>net income + interest expense / interest expense | 1.7 | 0.86 | 1.37 | 2.11 | greater than 1 |
| Debt Servicing Ratio (%)<br>annual payments / contribution margin x 100 | 52.0% | 72.4% | 67.0% | 49.0% | < or = 75% |
| **Growth Ratios** | | | | | |
| Equity Growth (%)<br>equity increase / previous years' equity x 100 | -3.1% | 10.1% | -0.5% | 0.4% | positive |

# THE LONG RANGE PLAN

The long range plan (covering the next 5 to 10 years) helps to keep your business progressing toward goals which are consistent with your long-range goals and objectives. Answers to questions such as "where would we like the business to be in 10 years?" and "what will the business look like?" will form the backbone of your long-range plan. When you've defined the goals and objectives, you can then anticipate the major steps or milestones which must be reached over the next 5 years in order to achieve the longer term objectives.

Reaching these milestones will likely require additional management, production or marketing skills. You can begin to think about what these needs are now and formulate plans to acquire them. The sample form opposite shows the plans the operators of Example Farms have for the future.

# LONG RANGE PLANNING EXAMPLE

## Business Goals and Objectives

- Maintain a dependable reputation for high quality chicken production
- Expand to 40,000 birds per cycle in the next 5 years
- Provide the opportunity for the adolescent family member to enter the industry in 8 years
- Reduce dependence of business manager on off-farm income in 5 years
- Implement production and labour practices to reduce per kilogram costs of production as projected
- Maintain a profitable business with a positive net income
- Plan continued future based on the retained earnings capability of the business

## Major Milestones

- Obtain the support of lender for expansion plan and financing schedule
- Comprehensively assess performance under this plan in 3 years
  - Document actual improvements in production efficiency consistent contribution margin projections
  - Re-visit assumptions regarding projected increased numbers of production cycles projections at key decision points in your expansion schedule
  - Re-assess assumptions regarding commodity prices, feed and chick costs
- Generate positive changes in key financial indicators by Year 3
- Develop estate plan in next 3 years
- Realize competitive returns on equity and investment by Year 5
- Maintain a steady growth in assets and owner's equity in the business

## Additional Production, Financial and Labour Management, or Marketing Skills Required

- Develop marketing, record keeping and production skills
- Increase responsibilities and ownership of young family member in business

## Other Assistance (non-financial) Required