**Palestinian Investment Promotion Agency “PIPA”**

**Application for Start-Up Business**

**Application Instructions**

This application consists 10 pages, please answer all the questions in the application and provide any of the available information / documents itemized in the appendices list. Please feel free to add additional pages in answering any of the questions with a clear reference to the question number. The application could be filled manually or electronically, please assure a clear handwriting in the case of manual filling. Please DO NOT fill the section titled “Information about the application”, this part will be filled by PIPA management. In case of questions with regard to any of the application’s sections, please call PIPA at +970 2 2988791\2 or toll free 1800250250, and send the completed application to PIPA personally or via e-mail forsa@pipa.gov.ps . Please take the following instructions into consideration when filling the different parts:

1. Information about the Owners
2. Filling the full name according to the official documents.
3. Providing separate information tables for each owner in the case of more than one owner.
4. If the owner is a company or organization, filling the relevant information such as the name and the address.
5. Products / Customers / Competition
6. Products / Services
7. What are the products and / or services?
8. List and briefly describe the products and / or services.
9. What is the role of the business for each of those products and / or services (manufacturer, wholesaler, retailer, distributor, exclusive dealer, dealer)?

1. Customers / Target Market
2. Who are the customers? What is the target market?
3. Describe the demographic and geographic profile of the target customer (age, group, gender, income level, special needs, location and others).
4. Distributing the business’s expected sales on the different markets (as ratios).
5. Competition
6. List the main competitors and the main competing products and / or services.
7. List any competing close substitute products and / or services
8. Expected market shares.
9. Marketing
10. Competitive advantage
11. Why do customers buy from you?
12. How do you differentiate yourself from your competitors and competing products and / or services?
13. What is your unique selling proposition?
14. Competitive advantages include: price, quality, location, convenience, service and others.
15. Pricing
16. What are the selling prices of products / services that you offer?
17. How do you set the prices (according to the market price, cost plus a profit margin, others)?
18. How do the products / services prices you offer compare to the market?
19. Distribution
20. Where are the customers?
21. How do they get the product and / or service?
22. Describe the method of distribution. Distinguish between:
* Single point of sale.
* Retailing through multiple point of sales.
* Wholesaling through company gents.
* Wholesaling through third party agents or distributors.
1. Marketing and Promotion
2. How do customers know about the business and its products / services?
3. Inputs / Production / Management
4. Inputs and suppliers
5. What are the main raw materials, inventory, and equipment needed and who are the suppliers?
6. Specify the main raw materials, inventory, and equipment.
7. Specify the main suppliers by name and location.
8. Describe how many potential suppliers there are.
9. Describe any special terms offered by suppliers.
10. Production / Operation
11. How does your business produce its final products and / or services to the customer?
12. Management and Employees
13. List of expected management, administrative, and operational jobs distributed according to the job title.
14. Names, experiences, and education of available candidates, if any.
15. Project Costs and Financing
16. Specify the currency used in preparing the project costs and financing.
17. Detailed list of all items related to the expansion which includes lands, buildings, machinery and equipment, and working capital.
18. Determine the total cost for each item and then determine the portions that will be financed by the current owner, potential investor, and loan.
19. The total cost of the item should equal the total of three financing sources.

1. Financial Projections
	1. Specify the currency used in preparing the financial projections.
	2. Preparing preliminary financial projections in the form of cash flows.
	3. Identifying and naming the sources of cash inflows according the type and nature of the business.
	4. Using the spaces to add cash outflow items as needed.
2. Appendices: Attach the following appendices if available:
3. Copy of the applicant’s identity card.
4. Copies of licenses and permissions.
5. Business plan / feasibility study.
6. Market research.
	1. Studies and engineering plans.
	2. Price quotation for machinery and equipment.
	3. Agreements with suppliers / customers.
	4. Exclusive agency / agency agreements.
	5. Other documents.

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| **Information about the Application** |
|  | Application Number |
|  | Applicant Name |
|  | Submission Date |
|  | Accept / Reject the Application |
|  | Reasons for Accepting / Rejecting the Application |
|  | Signature of the Authorized Party of Accepting / Rejecting the Application |
|  | Application Coordinator |
|  | Start Date of Working on the Application |
|  | End Date of Preparing Related Business Plan |
|  | Signature of the Business Plan Perpetrator |
|  | Business Plan Approval Date |
|  | Business Plan Approval |
|  | Notes |
| 1. **Information about the Owners**
 |
| **First Owner:** |
|  | Full Name |
|  | Gender |
|  | Street Address |
|  | City / Village  |
|  | Telephone / Mobile |
|  | E-mail |
|  | Age |
|  | Employment |
|  | Education |
|  | Languages |
| **Second Owner:** |
|  | Full Name |
|  | Gender |
|  | Street Address |
|  | City / Village  |
|  | Telephone / Mobile |
|  | E-mail |
|  | Age |
|  | Employment |
|  | Education |
|  | Languages |
| **Third Owner:** |
|  | Full Name |
|  | Gender |
|  | Street Address |
|  | City / Village  |
|  | Telephone / Mobile |
|  | E-mail |
|  | Age |
|  | Employment |
|  | Education |
|  | Languages |
| **Fourth Owner:** |
|  | Full Name |
|  | Gender |
|  | Street Address |
|  | City / Village  |
|  | Telephone / Mobile |
|  | E-mail |
|  | Age |
|  | Employment |
|  | Education |
|  | Languages |
| 1. **Products / Customers / Competition**
 |
|  | 1. Products / Services
 |
|  | 1. Customers / Target market
 |
|  | 1. Competition
 |
| 1. **Marketing**
 |
|  | 1. Competitive Advantage
 |
|  | 1. Pricing
 |
|  | 1. Distribution
 |
|  | 1. Marketing and Promotion
 |
| 1. **Inputs / Production / Management**
 |
|  | 1. Inputs and Suppliers
 |
|  | 1. Production / Operation
 |
|  | 1. Management and Employees
 |
| 1. **Project Costs and Financing**
 |
| Shekel, Dollar, Dinar, Others |  | Currency used in preparing project costs and financing |
| **Notes** | **Loan** | **External Investor** | **Self Financing** | **Total Cost** |  |
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| 1. **Financial Projections**
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| Shekel, Dollar, Dinar, Others |  |  | Currency used in preparing financial projections |
| **Notes** | **2018** | **2017** | **2016** | **2015** |  |
|  |  |  |  |  | **Cash Inflows:** |
|  |  |  |  |  |  |
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|  |  |  |  |  | **Total** |
|  |  |  |  |  | **Cash Outflow:** |
|  |  |  |  |  | Buildings |
|  |  |  |  |  | Maintenance |
|  |  |  |  |  | Equipment |
|  |  |  |  |  | Raw materials / Inventory |
|  |  |  |  |  | Salaries |
|  |  |  |  |  | Rent |
|  |  |  |  |  | Electricity and Water |
|  |  |  |  |  | Distribution |
|  |  |  |  |  | Marketing |
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|  |  |  |  |  | **Total** |