**How to apply for and get your loans**

1. You need to have a plan for the development of your enterprise and you need to have one at all times. This requires an annual revisit and reworking to keep the plan looking forward into the medium term. It should set targets over five years and a sensible level of detail over the next two.

2. The finance plan is a sub set of, and geared to, the enterprise plan. You need to know how much, when and what for.

3. If you know how much, when and what for you can decide who is the appropriate supplier or rival potential suppliers for each element. Spread the requirement around more than one source. Start talking to targets in advance, prepare them for the fact that you are going to give them an investment opportunity and that they are gratefully going to accept it.

4. Having talked to the target enough to establish rapport and learn their predilections and methodology present them with the facts in the order most suited to their needs. Take a customer-centred approach. What are their needs? What do they need to know and what is merely noise and distraction, what do they need demonstrated or proven and what is time wasting pedantry? Remember the customer’s concerns are: Can these people do what they say? Can a good enough income stream be generated to make the repayments? Is there sufficient excuse for me to feel relatively secure?

5. Answer the main concerns. Concentrate on the most important thing, the ability, qualifications and spirit of the team. If the enterprise has a track record then ensure that its achievements are properly explained. Demonstrate that the strategy has been thought through. The enterprise plan will ideally mention that calculations such as return on capital investment and income generated against repayment schedules have been looked into and met the demanding criteria laid down by the enterprise’s management. Ringing endorsements from customers are highly persuasive.

6. Invite them to visit and/or meet with you. When they do, use the opportunity to illustrate your story. Your story is of course about where you are coming from, where you are going to and why you are sure you can get there. All presentations, all answers to questions should be geared to this story.