



Applicant ID (assigned by TechnoServe): \_\_\_\_\_



## APPLICANT GUIDE

### Introduction

Welcome to **Believe Begin Become**, Kenya's First National Business Plan Competition.

The Ministry of State for Youth Affairs and TechnoServe Kenya supported by the Kenya Pipeline Company, Lenovo and Kenya Commercial Bank have joined forces to promote entrepreneurship and private sector development in Kenya through a Business Plan Competition and Entrepreneurship Development Programme called **Believe Begin Become**. The programme is designed, managed and executed by TechnoServe Kenya on behalf of the Ministry of State for Youth Affairs (MOYA).

**Believe Begin Become** aims to turn great ideas into thriving, sustainable businesses. Both TechnoServe and the Ministry of State for Youth Affairs are proud and honoured to offer the future entrepreneurs of Kenya the opportunity to launch and build businesses. **Believe Begin Become** is also supported by a network of local Kenyan businesses, professionals, and public entities.

TechnoServe's Business Plan Competition model is an effective method of identifying, mentoring, and improving the environment for entrepreneurs who will grow new businesses and create jobs, revenue and wealth. Entrepreneurs with robust business ideas will have the opportunity to turn their ideas into viable business plans through training and mentoring. Winners will be awarded seed capital for business start-up or expansion. **You stand a chance to win up to Kes.1,000,000.00!** **Believe Begin Become's** comprehensive approach and reputable/quality partners help make it a high-value opportunity for entrepreneurs.

This guide details the rules and regulations of applying and participating in the competition, and gives additional information that may be helpful as entrepreneurs prepare their applications.

### Important facts

1. The **Believe Begin Become** application period officially opens at **8:00am on 12<sup>th</sup> April, 2007**.
2. The application period closes at **5:00pm on 31st May, 2007**.
3. Anyone who meets the eligibility criteria detailed in this guide can apply with a business idea. Applicants will be asked to choose from three broad industry categories the one that best describes their business idea. Namely: 1) Agribusiness and processing, 2) Light manufacturing or 3) Services
4. The overall winners will be from different industry categories.
5. A **COMPLETE** application must include all of the following: (Incomplete applications will not be evaluated)
  - Hard copy of signed participation agreement
  - Proof of payment of Kes.100.00 application fee
  - Complete application form
  - Business idea executive summary (maximum 3-pages, double-spaced, typed, with 1 inch margins, and must be in 12 point font)

All applications will be treated with the highest degree of confidentiality. All judges, consultants and organizers have signed confidentiality agreements that prohibit them from using or divulging any information related to the applicants or their ideas. This confidentiality agreement will be in effect even after the competition has ended. Only information that has the express authorization from the applicant will be used in any manner beyond evaluation purposes. (Read more about confidentiality within this document or on [www.believe-begin-become.com](http://www.believe-begin-become.com) )

Good luck, we wish you the best in your application process to **Believe Begin Become!**

--The **Believe Begin Become** Management Team

**Believe-Begin-Become reserves the right, at its sole discretion, to disqualify any individual found giving false information or violating the competition rules.**

**For more information, please contact the following:**

**BBB Team** on 254 (734) 727 508, 254 (724) 647 322, 254 (020) 204 1056, 254 (020) 204 1057, 254 (020) 204 1058  
email [kenyabpc@technoserve.or.ke](mailto:kenyabpc@technoserve.or.ke) ; Web [www.believe-begin-become.com](http://www.believe-begin-become.com)

Or

**Your local Youth Office (Ministry of State for Youth Affairs)**

**Rules**

Following are the Rules for the **Believe Begin Become** business plan competition. Applicants are expected to be familiar with these Rules before submitting their business ideas to the competition all applicants must sign the “participation agreement and certification form”, indicating their agreement with the rules and regulations of the competition. Failure to provide a written signature will mean the applicant is not eligible for any **Believe Begin Become** activity.

**Who can participate?**

In order to be eligible to participate in the **Believe Begin Become** Business Plan Competition a person must meet all of the following criteria as of 12<sup>th</sup> of April 2007:

- a) Be a Kenyan citizen
- b) Be 18 – 35 years of age
- c) Propose a new business that will be based in Kenya or an expansion on an existing business that is based in Kenya
- d) If proposing an expansion on an existing business, the current business must have no more than 100 employees

**Additional competition rules:**

Ideas can be submitted by individuals or by a group. If an idea is submitted by a group, all group members must meet all of the above stated criteria.

- e) Only one person per application may participate in training sessions, events, consultant meetings and any other aspect of the competition. The same person from any one business team must attend the entire programme from beginning to end. The only exceptions made will be by consultants, who may agree in advance to meet with additional members of a management team
- f) No employee of any of the sponsoring organizations associated with the competition is permitted to participate. No employees of Ministry of State for Youth Affairs, Kenya Pipeline Company, Lenovo, Kenya Commercial Bank, Post Bank, Pamoja Trust and TechnoServe, or their immediate family members may participate in the competition. No clients currently working with TechnoServe Business Advisors are eligible to apply. No **Believe-Begin-Become** consultants, trainers or judges or their immediate family members may participate in the competition. Decision-makers of supporting organizations or their immediate family members are also not eligible to apply. (Visit the ‘Programme Supporters’ tab on the website to see a list of **Believe Begin Become** supporting companies)
- g) Phase II and III participants are expected to attend all events, conferences and training seminars offered as part of the competition. Failure to attend 3 or more events may lead to disqualification
- h) All awards, including seed capital and business development service vouchers, must be used only for the **Believe-Begin-Become** business idea. Awards must be used in accordance with the investment plan agreed upon with the winners.
- i) The organizers will offer a travel stipend for applicants who are invited to attend the core training programme (Phase II).
- j) **Believe-Begin-Become** reserves the right, at its sole discretion, to disqualify any individual found giving false information or violating the competition rules.

**How and when to apply**

The application will be available starting **8.00a.m 12<sup>th</sup> April, 2007**. The application form can be accessed on the **Believe Begin Become** web site ([www.believe-begin-become.com](http://www.believe-begin-become.com)), and at partner institutions to be advertised. Applicants must complete and submit an official application form by **5:00p.m. on 31<sup>st</sup> May, 2007**.

The application includes demographic and business information, a three-page business concept statement, the participation agreement, and a non-refundable application fee of Kes.100

Complete the Application Form, including the 3-page typed Business idea Statement of the business you propose. Be sure to follow the outline given for the Business idea Statement. Also be sure it is written in English, maximum 3-pages (Business idea executive summary), double-spaced, typed, with 1 inch margins, and must be in 12 point font on A4 paper.

Read and sign the Participation Agreement and Certification.

Enclose the application form, the Business Idea Statement and the Signed Participant form in a C4 size envelope

Submit the envelope with the completed Application Form, including the Business Idea Statement, and the signed Participant Agreement together with your application fee of Kes.100 at any Post Bank Branch/Agency

Make the payment of the Kes.100 application fee to the designated cashier at the Post Bank Branch/Agency where you will also submit your application. Be sure to get a copy of the receipt and check to make sure that your application is sealed and stamped by the Post Bank Officer and that the receipt number is indicated on the envelope

Submissions will be closed at **5:00pm on 31st May 2007**. Incomplete or late applications will not be accepted.

The content of all submitted ideas must be the original work of the participating individual or group. All participants must follow the established rules for the competition set forth in this document.

**Awards**

Winners will be awarded seed capital for business start-up or expansion. **The overall winner stands to win up to Kes. 1,000,000.00!**

**Note this dates! One day Believe Begin Become entrepreneurship workshop in 23 locations nation wide**

Province	Date	Province	Date	Province	Date	Province	Date
<b>Nairobi</b>		<b>Western</b>		<b>Eastern</b>		<b>Rift Valley</b>	
Nairobi	19-May-07	Bungoma	2-May-07	Embu	12-May-07	Nakuru	28-Apr-07
		Busia	3-May-07	Isiolo	14-May-07	Eldoret	29-May-07
<b>Central</b>		Kakamega	5-May-07	Meru	15-May-07	Kitale	30-Apr-07
Nyeri	5-May-07	<b>Nyanza</b>		Makueni	17-May-07	Narok	8-May-07
Kiambu	9-May-07	Kisii	4-May-07	<b>Coast</b>		Kajiado	16-May-07
Thika	10-May-07	Kisumu	5-May-07	Mombasa	12-May-07	<b>North Eastern</b>	
Nyahururu	11-May-07	Nyamira	7-May-07	Kilifi	18-May-07	Garissa	12-May-07

**APPLICATION FORM**  
(Write clearly in legible writing)

**I. Demographic Information**

1. Surname: \_\_\_\_\_
2. First name: \_\_\_\_\_
3. Middle name: \_\_\_\_\_
4. Nationality: \_\_\_\_\_
5. Gender (tick one box): Male  Female
6. Age (tick one box): 18-23  24-29  30-35  Over 35
7. Occupation: \_\_\_\_\_

**II. Contact Information**

8. Postal Address: \_\_\_\_\_  
\_\_\_\_\_
9. Location/Town: \_\_\_\_\_  
Home District: \_\_\_\_\_ Province: \_\_\_\_\_
10. Telephone  
(work): \_\_\_\_\_ (home): \_\_\_\_\_  
(cell): \_\_\_\_\_
11. E-mail address: \_\_\_\_\_
12. How did you learn about **Believe Begin Become** (tick all that apply)?  
Internet  TV  Radio  Newspaper   
Local University  MOYA  Friends/colleagues   
Public rally/open day  Other (please specify): \_\_\_\_\_
13. Please specify the Post Bank branch/Agency you will submit your application form  
\_\_\_\_\_

**III. Business/Business idea Information**

14. In which industry category does your business idea best fit (tick one)?  
Agribusiness & Processing  Light Manufacturing  Services
15. Which district do you plan to operate your business? \_\_\_\_\_

16. Do you have any savings? (tick one) Yes  No

17. Have you ever borrowed money from a commercial bank/ non bank financial institution / people? (tick one)? Yes  No

If yes, did/have you fully repaid it? Yes  No

Can you borrow from it again? Yes  No

18. List the Bank/s you use?

19. How much money will you be able to invest in your business?

- a. Your own savings \_\_\_\_\_
- b. Family's contribution \_\_\_\_\_
- c. Loans from other informal sources (friends / relatives) \_\_\_\_\_
- d. Loans from Cooperative societies and Credit groups \_\_\_\_\_

20. Which of the following are you proposing (tick one)?

New business  Expansion of an existing business

**If proposing an expansion of an existing business, please answer the following questions (if not, proceed to section IV):**

Location of business (Location/Town): \_\_\_\_\_

District: \_\_\_\_\_ Province: \_\_\_\_\_

Name of Business: \_\_\_\_\_

Is it registered (tick one)? Yes  No

21. Do you have an auditor/accountant? (tick one)? Yes  No

22. Percentage of the business you own: \_\_\_\_\_%

23. Total sales revenues for 2006: Kes \_\_\_\_\_

24. Total profits for 2006: Kes \_\_\_\_\_

25. Number of employees at year end 2006: \_\_\_\_\_

26. Highest and lowest employee annual salary at year end 2006:

Kes \_\_\_\_\_ Kes \_\_\_\_\_

27. Total value of business assets at year end 2006: Kes \_\_\_\_\_

28. Total value of business debt at year end 2006: Kes \_\_\_\_\_

IV. Please fill in the following Financial chart according to your business idea.

<b>PLANNED Business Results FOR START-UPS</b>	<b>By end of Year 1</b>	<b>By end of Year 2</b>	<b>By end of Year 3</b>
<b>TICK 1 BOX PER QUESTION IN EACH COLUMN</b>			
How many employees?	<input type="checkbox"/> 1 to 5 <input type="checkbox"/> 6 to 10 <input type="checkbox"/> 10+	<input type="checkbox"/> 1 to 5 <input type="checkbox"/> 6 to 10 <input type="checkbox"/> 11 to 15 <input type="checkbox"/> 15+	<input type="checkbox"/> 1 to 5 <input type="checkbox"/> 6 to 10 <input type="checkbox"/> 11 to 20 <input type="checkbox"/> 20+
<i>If your business is seasonal, estimate annual amount then divide by 12</i>			
What is Your Business' Average Estimated Revenues or Turnover (do not include loans or personal investments)?	<input type="checkbox"/> 75,000 Kes per mo. <input type="checkbox"/> 150,000 Kes per mo. <input type="checkbox"/> 250,000 Kes per mo. <input type="checkbox"/> 500,000 Kes per mo. <input type="checkbox"/> Above 500,000 Kes per mo.	<input type="checkbox"/> 75,000 Kes per mo. <input type="checkbox"/> 150,000 Kes per mo. <input type="checkbox"/> 250,000 Kes per mo. <input type="checkbox"/> 500,000 Kes per mo. <input type="checkbox"/> Above 750,000 Kes per mo.	<input type="checkbox"/> 75,000 Kes per mo. <input type="checkbox"/> 150,000 Kes per mo. <input type="checkbox"/> 250,000 Kes per mo. <input type="checkbox"/> 500,000 Kes per mo. <input type="checkbox"/> Above 1 million Kes per mo.
What will be the Average Estimated Annual PROFITS (do not include loans or personal investments)?	<input type="checkbox"/> 90,000 Kes per yr. <input type="checkbox"/> 180,000 Kes per yr. <input type="checkbox"/> 300,000 Kes per yr. <input type="checkbox"/> 600,000 Kes per yr. <input type="checkbox"/> Above 600,000 Kes per yr.	<input type="checkbox"/> 90,000 Kes per yr. <input type="checkbox"/> 180,000 Kes per yr. <input type="checkbox"/> 300,000 Kes per yr. <input type="checkbox"/> 600,000 Kes per yr. <input type="checkbox"/> Above 900,000 Kes per yr.	<input type="checkbox"/> 90,000 Kes per yr. <input type="checkbox"/> 180,000 Kes per yr. <input type="checkbox"/> 300,000 Kes per yr. <input type="checkbox"/> 600,000 Kes per yr. <input type="checkbox"/> Above 1.2 million Kes per yr.

<b>Business Results TO DATE FOR EXPANDING ENTERPRISES</b>	<b>At end of Year 2005</b>	<b>At end of Year 2006</b>	<b>At end of Year 2007</b>	<b>At end of Year 2008</b>
<b>TICK 1 BOX PER QUESTION IN EACH COLUMN</b>				
How many employees?	<input type="checkbox"/> 1 to 15 <input type="checkbox"/> 16 to 30 <input type="checkbox"/> 30+	<input type="checkbox"/> 1 to 15 <input type="checkbox"/> 16 to 30 <input type="checkbox"/> 31 to 45 <input type="checkbox"/> 45+	<input type="checkbox"/> 1 to 15 <input type="checkbox"/> 16 to 30 <input type="checkbox"/> 31 to 45 <input type="checkbox"/> 45 to 60 <input type="checkbox"/> 60+	<input type="checkbox"/> 1 to 15 <input type="checkbox"/> 16 to 30 <input type="checkbox"/> 31 to 45 <input type="checkbox"/> 45 to 60 <input type="checkbox"/> 61 to 75 <input type="checkbox"/> 75+
<i>If your business is seasonal, estimate annual amount then divide by 12</i>				
What is Your Business' Average Estimated Revenues or Turnover (do not include loans or personal investments)?	<input type="checkbox"/> 75,000 Kes per mo. <input type="checkbox"/> 150,000 Kes per mo. <input type="checkbox"/> 250,000 Kes per mo. <input type="checkbox"/> Above 250,000 Kes per mo.	<input type="checkbox"/> 75,000 Kes per mo. <input type="checkbox"/> 150,000 Kes per mo. <input type="checkbox"/> 250,000 Kes per mo. <input type="checkbox"/> 500,000 Kes per mo. <input type="checkbox"/> Above 500,000 Kes per mo.	<input type="checkbox"/> 75,000 Kes per mo. <input type="checkbox"/> 150,000 Kes per mo. <input type="checkbox"/> 250,000 Kes per mo. <input type="checkbox"/> 500,000 Kes per mo. <input type="checkbox"/> Above 750,000 Kes per mo.	<input type="checkbox"/> 75,000 Kes per mo. <input type="checkbox"/> 150,000 Kes per mo. <input type="checkbox"/> 250,000 Kes per mo. <input type="checkbox"/> 500,000 Kes per mo. <input type="checkbox"/> Above 1 million Kes per mo.
What are the Average Estimated Annual PROFITS (do not include loans or personal investments)?	<input type="checkbox"/> 90,000 Kes per yr. <input type="checkbox"/> 180,000 Kes per yr. <input type="checkbox"/> 300,000 Kes per yr. <input type="checkbox"/> Above 300,000 Kes per yr.	<input type="checkbox"/> 90,000 Kes per yr. <input type="checkbox"/> 180,000 Kes per yr. <input type="checkbox"/> 300,000 Kes per yr. <input type="checkbox"/> 600,000 Kes per yr. <input type="checkbox"/> Above 600,000 Kes per yr.	<input type="checkbox"/> 90,000 Kes per yr. <input type="checkbox"/> 180,000 Kes per yr. <input type="checkbox"/> 300,000 Kes per yr. <input type="checkbox"/> 600,000 Kes per yr. <input type="checkbox"/> Above 900,000 Kes per yr.	<input type="checkbox"/> 90,000 Kes per yr. <input type="checkbox"/> 180,000 Kes per yr. <input type="checkbox"/> 300,000 Kes per yr. <input type="checkbox"/> 600,000 Kes per yr. <input type="checkbox"/> Above 1.2 million Kes per yr.

Profit calc = monthly revenues x 10% x 12

Monthly Revenue	
KES	75,000
KES	150,000
KES	250,000
KES	500,000
KES	750,000
KES	1,000,000

Annual Profit	
KES	90,000
KES	180,000
KES	300,000
KES	600,000
KES	900,000
KES	1,200,000

## V. Executive Summary

### 1) Business Idea Statement

Please describe your business or business idea and your relevant experience using the following outline. Please be sure to address each of the following points (I-V) in your statement. Business idea Statements must be typed in 12 point font size and must not exceed 3 double-spaced pages with 1 inch margins. Anything that does not match these requirements will not be read, and the application will therefore be ineligible. Applications must be made in English.

### 2) Business idea title (business name or working title)

### 3) Business opportunity (include all of the following)

- a. Describe your business idea
- b. Describe location of business
- c. Describe the market need your business will address
- d. Describe your product(s) or service(s)
- e. Describe how the product(s)/service(s) will meet the market need you identify
- f. Describe your target markets (who are your customers/potential users?)
- g. List your top 3 customer categories/ target groups

### 4) Competitive environment (include all of the following)

- a. Who are the significant existing competitors offering similar products/services?
- b. Who are the significant potential new entrants (new competitors) in the industry?
- c. What are the challenges and barriers to entering into this industry?
- d. What makes the product(s)/service(s) you plan to offer distinctive (why do you think your target customers will choose your product(s)/service(s) over others that are available)?

### 5) Viability of business idea (include all of the following)

- a. How will you determine product or service pricing?
- b. How will you reach your target market (how will your target customers learn about your product(s)/service(s))?
- c. How will you distribute/deliver your product(s)/service(s) (get to retail or service delivery locations and where will these locations be)?
- d. What are your employment projections for the first two years of operations (how many employees will you need for the first year of operations and how many will you need for the second year)?
- e. How will your business make money and how long will it take to become profitable?
- f. What are your sales revenue projections for the first four years of operations (how much money will you make in sales revenues in the first year of operations, second year, third year, and fourth year)?
- g. How much investment will you need (how much money will you need to raise in the first year, second year, third year, fourth year in order to operate your business)?
- h. How will you achieve this investment level (where will you get the money you need from)?

### 6) Entrepreneur experience and commitment (use only descriptive terms, no proper names of people, schools, businesses, etc.)

- a. Describe your education and experience as it relates to the business idea (what experience, knowledge, skills, contacts do you have in the industry, as an entrepreneur, as a leader, etc.?)

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- b. Briefly describe your commitment to accomplishing this start-up or expansion (how long have you been planning, how much time are you willing to spend on it, how much of your own money are you willing to put into it, etc.?)
- c. What is your current occupation and how does it relate to what you intend to do?
- d. How many months in the year will you be able to supply your product /service? If not throughout the year what is your plan for the other months?

**PARTICIPATION AGREEMENT AND CERTIFICATION**

**This Agreement and Certification document must be read and signed in order to complete the *Believe Begin Become* application.**

By applying with a Business Expansion or Idea (“the Idea”) to the Business Plan Competition, (“the Competition”), the participant listed in this document is bound by the following conditions:

**ORIGINALITY OF PLAN** The participant hereby represents, warrants and guarantees that the ideas and concepts expressed in the Idea are the participant’s original work, are owned by the participant, and the participant is under no legal restriction or agreement prohibiting him/her from using the Idea, or from divulging or submitting these ideas or concepts in the Competition.

**CONFORMITY WITH THE RULES OF THE COMPETITION** The participant has reviewed the Rules of the Competition (“The Rules”) and by his/her signature on this document, confirms that his/her application and that of the group or individual he/she represents are in accordance with The Rules and that he/she agrees to be governed by said Rules.

**SUBMISSION OF BUSINESS PLAN** The participant agrees to submit his/her duly elaborated business plan(s) on the dates and times required by the officials of the competition for evaluation and continued participation. If the participant should fail to do so, the participant shall lose all rights of participation and shall have no access to benefits offered thereby.

**RENUNCIATION OF JUDICIAL ACTION** The participant acknowledges and agrees that the sponsor (The Ministry of State for Youth Affairs (MOYA), Kenya Pipeline Company, Lenovo, Kenya Commercial Bank), and the implementing agency (TechnoServe) (collectively “Officials of the Competition”), are not under any legal obligation to give any advice or render any service to any participant. The participant further acknowledges and agrees that the opinions expressed by any of the judges, consultants, trainers, and local supporters and sponsors, and organizing committee members (collectively the “Representatives of the Competition”) are his/her own and not those of the Officials of the Competition, and that the Officials of the Competition shall have no legal liability to the participants for those opinions.

The Officials of the Competition agree that they will require that all Representatives of the Competition sign a confidentiality agreement. Participant acknowledges and agrees that the Officials of the Competition shall not be liable for the disclosure of Confidential Information by any of the Representatives of the Competition. Participant further acknowledges and agrees that the legal protection of the Ideas in the Competition is the sole responsibility of the participant.

In consideration of the time, skills and other resources provided by Officials of the Competition and the Representatives of the Competition, the participant hereby voluntarily absolves the Officials of the Competition and the Representatives of the Competition from any and all legal liability that could arise out of or in any way be related to participation in the Competition.

I hereby declare that I understand and agree to the foregoing terms of this Participation Agreement and Certification

SIGNATURE \_\_\_\_\_  
(Participant)

NAME \_\_\_\_\_ DATE \_\_\_\_\_

APPLICANT ID \_\_\_\_\_ RECEIPT NUMBER \_\_\_\_\_

(TechnoServe will assign)

(TechnoServe will enter)