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Question 1 [30 marks] A business plan is an important tool for expressing your new start up business ideas into a documented form and serves as a reference and guiding mechanism to gauge the progress of your business. Identify and discuss the reasons for drawing up a business plan.

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On 27 August 2020, Government announced the reopening of schools from 7 September 2020 for phase one. However, Students studying with Institute of bankers in Malawi are under phase two and schools will open 12 October 2020. With that in view IOB will conduct its examinations from 15 November to 20 November 2020.

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Question 3 (25 marks) 3.1 The traditional rationale of banks is to intermediate between savers and borrowers, which is a service that yield them a profit.