

Business name

Date
Version #

Logo Here

Business Owner name
Address

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Purpose Statement

(also called an Executive Summary)

State the purpose of your business: what products you intend to manufacture, what services you intend to provide, the legal structure, where the business is located, and so on. In other words, give a brief, concise overview of your business plan, including the company's name, location, history, management, products, growth projections, and so on. Give the name, address, phone number, fax number, and e-mail address of a contact person inside your company.

Give a list of your goals for the business, with measurable, definite outcomes. Explain how you'll measure your progress on each goal.

- First goal, dates, measurements
- Second goal, dates, measurements
- Third goal, dates, measurements

If you are starting a business and need to borrow money, state the amount of loan money you need, how much capital you have, how long you'll need to pay the loan, the purpose of the loan, how the loan will help your business, and the collateral you're putting up.

Business Description

Give a detailed account of your business. List and explain the good characteristics of your business that will help you succeed.

- First characteristic
- Second characteristic
- Third characteristic

Products or Services

Manufacturer or Wholesaler: Give a detailed description of the of the production process, from raw materials to finished item. The use of a flow chart will help identify the various stages of production and serve as a visual representation of product development for a lender.

Include information on raw materials and suppliers. Cost breakdowns and rate sheets can be included in the Supporting Documents section. If you plan to export a product, include the appropriate global information.

Service: Tell what services you offer, why you are able to provide it, how it is provided, who will be doing the work, and where the service will be performed. Why is your business unique? What do you have that is special to offer your customers? Who are your suppliers? What are your rates? Include a schedule of prices or rates as appropriate.

For all Businesses: Indicate future products or services you plan to provide as your business grows. Indicate any proprietary rights, such as patents, trademarks, or copyrights. Include any supporting photos, diagrams or certificates in the Supporting Documents section.

Pricing

Explain your overall pricing policy. Estimate the average purchase amount. Describe sales terms and conditions. Explain any credit plans you intend to offer.

Suppliers

List the name, location, product, amount, and agreements you have with each of your suppliers.

- First supplier
- Second supplier

Personnel and Organization

Overview the organization of your business. Explain how many people work for the company, what their job descriptions are, and their qualifications. You may want to include key employee's resumes, including your own. Explain your training and advancement programs.

List departments/divisions, and so on, with responsibilities, and numbers of employees.

- First department, responsibilities, # of employees
- Second department, responsibilities, # of employees
- Third department, responsibilities, # of employees

Marketing Information

In this section you'll describe the market your business competes in and your strategy for competing. Fill this in completely, as it can help you keep your goals in mind as you proceed with your business.

Market Analysis

Give concrete information about the market you intend to compete in: current situations, trends, projections.

Target Market

State the primary market you want to compete in. Give the demographics, geographical areas, and other information about the customers in that market. Describe and profile the businesses you want to sell to.

Market Segments

Describe the market segments you plan to compete in. Give the demographics, geographical areas, and other information about the customers you want. Match your products' features to the customers' needs and wants.

Market Research

Explain any market research you've done about each product and/or service you intend to provide. Give and explain industry analysis, customer information, and market share.

Competitors

Give the names, locations, sales, and market share of your competitors in this market. List the competition's strengths and weaknesses.

Strengths

- Competitor's strength
- Competitor's strength
- Competitor's strength

Weaknesses

- Competitor's weakness
- Competitor's weakness
- Competitor's weakness

List your business' strengths and weaknesses, and the advantages your business has.

Strengths

- Our strength
- Our strength
- Our strength

Weaknesses

- Our weakness and how to overcome it
- Our weakness and how to overcome it.
- Our weakness and how to overcome it.

Advantages

- First advantage
- Second advantage
- Third advantage

Marketing Strategy

Give a narrative description of how you intend to market your products and business. List the different marketing and advertising methods and how much you will rely on each one. Indicate any special promotions or sales strategies you plan to utilize.

Marketing Goals

Give a list of your marketing goals for the business, with measurable, definite outcomes. Explain how you'll measure your progress on each goal.

- First goal, dates, measurement
- Second goal, dates, measurement
- Third goal, dates, measurement

Operating Plan

This section of the plan shows how you will produce the product or provide the service. The operating plan should explain the proposed approach to assuring production quality, controlling inventory, using subcontracting, or meeting other special problems related to raw materials. List the hours your business will be open. Give a brief overview of how you see daily operations running. Explain your accounting processes and quality-control systems. The types of information you give depend on what kind of business you run.

Distribution

Explain how you plan to distribute your products or services. Will you use direct distribution? An established channel? Give facts about your business site--location, parking, security and so on. Give a floor plan of a store or warehouse. Identify any resellers, retailers, wholesalers, or suppliers you plan to work with.

Location

If location is a marketing consideration, it should be included in the marketing plan rather than here. For instance, if you are opening a retail business or restaurant and depend on drive by or foot traffic, location is determined by your target market. If you are a manufacturer who primarily ships out of the area, however, your location may not be tied to your target market. In that case, you would discuss location here.

Facilities

Describe the facilities, labor, raw materials and any processing requirements. Diagrams or blueprints can be included here or in the Supporting Documents section. Include estimates of square footage and other salient details. Indicate room available for future expansion.

Equipment

Describe any equipment required to produce your product or provide your service. Include detailed equipment lists and pricing details in the Supporting Documents section. Where appropriate, indicate priorities for equipment purchases.

Financial Information

Start-Up Costs

List all start up items and their costs.

Financial Projections

In this section, you will make financial predictions based on your company's current performance and your marketing and business planning for the future.

Assumptions

List and explain what you based your projections on (economic and market trends, competitors' actions, new products, and so on). Be sure to explain what you took for granted as you began your projections.

- First assumption
- Second assumption
- Third assumption

Growth Projections

Project potential for growth in the industry. Financial projections are based on?

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Financial Projections

Financial projections are enclosed for the next three years.

- Income Statement for three years.
- Balance Sheets, includes beginning assets needed to start this business. I do not plan to take a loan, so there is nothing in the liabilities section. Owner's equity includes the initial investment I made.
- Cash Flow for three years, showing the beginning balance, net income and ending balances.
- Breakeven analysis

Supporting Documents

In this section, you'll include supporting and detail documents that support what you've written in the business plan.

- ❑ Owner's Financial Statements, Tax returns, Credit Reports
- ❑ Legal documents, copies of leases, contracts
- ❑ Letters of Reference
- ❑ "Detail" documents: pictures, diagrams, price lists, equipment lists

Appendices

Attach any balance sheets, resumes, spreadsheets, and so on.