

(Logo if available)

BUSINESS PLAN

(NAME OF COMPANY)
(ADDRESS)
(ADDRESS)
(PHONE NUMBER)

Established : (Date)
Contact person: (Name); (Position)

(Date of Application)
(Copy _ of _ copies distributed)

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EXECUTIVE SUMMARY

The executive summary actually appears first in the business plan, but is prepared last. This part of the plan is an overview of the entire business plan presented in a concise form. This section must be able to stand on its own as it may be the only section the lender or investor may read. It should be written in such a way as to attract the interest of the reader and should focus on the product/service, marketing plan, plan of operations, and financial plan. The objective is to communicate only the basic thoughts and highlights of each. While this is first in a business plan – it is better to write last.

(This section should not be more than 2 pages long.)

BACKGROUND AND PURPOSE

A. HISTORY

Give a brief background of your business, how it started and how it evolved over time. If this is a start-up business discuss why you are starting the business and what history the industry in general has. Include such items as the names of the owners, location of facility, whether you will own or rent, equipment to be used, number of employees, niche in the marketplace, etc.

B. THE CONCEPT

1. Describe the key success factors of such a product or service (e.g., price, competitiveness, quality, marketing capabilities, etc.).
2. Unique features of product/service (ie., distinct competencies or competitive advantages).
3. Benefits of the product/service to the customer (ie: will it save money, save time, etc.?).
4. Tell why people will buy from you.

C. OBJECTIVES

1. List the short-range goals of your business. (What you will be doing during the next year.)
2. List what your long-range goals are (for the next 5 years).

(Note: Include in both 1 and 2 above your objective for revenues/sales; profitability; and customer base.)

D. PRODUCT/SERVICE

1. Describe in detail the product/service your company will offer and how your business will meet the needs of the customer.
2. Describe the general application of your product/service.
3. Describe the general nature of industry/target market.

MARKET ANALYSIS AND MARKETING STRATEGY

A. MARKET RESEARCH

1. Results of market research studies. Reference all data obtained from library-type research.
2. Give the compiled results for any surveys you performed.

B. OVERALL MARKET

1. Give a description of the overall market.
2. Location of market.
3. Market trends.
4. Characteristics of the overall market.
5. Buying habits of the clients/customers.

C. SPECIFIC MARKET SEGMENT

1. Describe your specific target market.
2. Location of target market.
3. Size in dollars/units of specific target market.
4. Market trends as they relate to your target market.
5. Characteristics of target market.
6. Buying habits of target market.
7. Description of leading competitors.

D. COMPETITIVE FACTORS

1. Assessment of leading competitors:

Relative Strengths

Relative Weaknesses

Competitor A

Competitor B

Competitor C

(Consider location, price, performance, durability, versatility, cleanliness, speed or accuracy, ease of operation or use, ease of maintenance, ease of cost and installation, size or weight, styling or appearance, etc. when doing your assessment.)

2. Describe how you will be able to overcome the strengths of your competition.

E. OTHER MARKET INFLUENCES

Indicate the impact on your business, if any, of the following:

1. Economic factors
2. Technological factors
3. Government influence (regulations)
4. Social/Demographic factors
5. Seasonal fluctuations
6. Other factors

F. MARKETING ORIENTATION

Give a description of your marketing philosophy (ie: I offer the best quality widget in the area, my location is ideal, I offer quality service at a fair price in a timely fashion.)

G. MARKETING STRATEGY

1. Identify your specific target market (how you will sell and deliver your product/service and why your customers will buy from you).
2. List any environmental opportunities (live near major expressway, waterway, railroad, location in city, etc.).
3. Emphasize company strengths and your ability to capitalize on the weaknesses of competitors.
4. Identify the image you want to portray.
5. Describe your advertising/promotion plan (ie: radio spots, newspapers, flyers, giveaways, etc.).
6. If you are going to offer special warranties/guarantees.

DEVELOPMENT AND PRODUCTION

(This page is used for businesses in manufacturing only)

A. RESEARCH AND DEVELOPMENT

1. Give a brief history of the development of the product.
2. If this is a product you designed, give a history of the research and development, including the costs associated with it.
3. If additional expenditures for research and development of your product will be needed, include those estimates here as well as identifying them in projected financial statements.

B. PRODUCTION REQUIREMENTS

1. Description of production requirements (including costs at different levels of volume).
2. Materials/supplies (including availability).
3. Labor (including skills, availability, unionization, etc.).
5. Equipment (including maintenance, depreciation, insurance, etc.).
6. Transportation/shipping.
7. Seasonal effects.
8. Competitive advantages in production-quality; costs.

FINANCIAL DATA

A. FINANCIAL POSITION

1. Prepare a projected monthly cash flow analysis for a period of three years. Be sure to show seasonal fluctuations, if any.

2. Prepare a projected balance sheet for the business as of the first day of operations. Include any cash, equipment, buildings being purchased, etc. as well as any loans being sought, equity of the owners, payables assumed, if any.

3. Create a table of assumptions that were used when preparing projected cash flow statements.

(All of the above will be included in the Appendix section.)

B. PAYABLES/RECEIVABLES

1. Describe what your policy will be regarding payment of accounts payable. (ie: take advantage of discounts, payment within 30 days, etc.)

2. Describe what your policy will be regarding customer accounts receivable. (ie: your terms, account balance limits, etc.)

C. COST CONTROL

1. International control measures - monitoring of funds. Describe how you will safeguard the company assets (inventory, cash, etc.).

2. Define responsibilities of employees for financial controls.

D. SALES FORECASTS

Sales projections for your company (in dollars and units). Give Best Case, Worst Case, and Most Likely Case projections for a three year period.

ORGANIZATION AND MANAGEMENT

A. KEY PERSONNEL

1. Describe the organization of the key managers of the business. Give a brief description of the responsibilities of each. Resumes of the key individuals should be placed in the Appendix, along with detailed job descriptions for each position.

2. Identify other firms who will be assisting you:

1. Legal
2. Accounting
3. Consulting
4. Banking
5. Insurance
6. Advertising
7. Other

B. OTHER PERSONNEL ISSUES

Briefly describe the total number of employees to be hired, compensation levels, training, skilled & unskilled labor, etc.

APPENDIX

The Appendix includes various documents that support your business plan. Included here are your financial statements, pricing structure, resumes, job descriptions, building layout, price quotes for equipment, etc. The Table of Appendices in the front of this document gives some examples of various documents that might be included.