

**(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

- A. Description of Business**  
Nature of service(s):  
Unique features of service(s):  
Objectives; expected accomplishments (in terms of revenues, growth rate, market share, etc.):
- B. Strategic Direction**  
Stage of business (i.e., start-up, growth, turnaround, etc.):  
Long Range Direction:
- C. Market / Marketing**  
Market Segment(s) sought (who is your target market?):  
Benefits of service(s) to this market segment:  
Summary of advertising / pricing / distribution policy:  
Sales Projections:
- D. Management**  
Backgrounds:  
Responsibilities:
- 

## BACKGROUND & PURPOSE

- A. History**  
Brief Synopsis:
- B. Current Conditions**  
Description of products  
Nature of product(s) / service (s):  
Principal applications of product(s) / service(s):  
Nature of industry / target market:
- C. The Concept**  
Key success factors of such a service(s) (e.g., price, competitiveness, quality, marketing capabilities, etc.):  
Competitors demonstrating such factors:  
Which of these factors are demonstrated by your company?:  
Unique features of service(s) (i.e., district competencies or competitive advantages):  
Benefits of the service(s) to the customer (i.e., will it save money?, etc.):  
Unique aspects of your strategy (i.e., how will you market your service?):
- D. Overall Objectives**  
Objectives:  
Revenues / Sales:  
Profitability:  
Market Standing
- E. Specific Objectives**  
Revenues / sales:  
Profitability:  
Market standing:

## MARKET ANALYSIS

- A. Market Research**  
Results of market research studies:
- B. Overall Market**  
Description of overall market (present and projected):  
Location:  
Size in dollars:  
Trends:  
Characteristics:  
Buying habits of clients / customers:  
List of leading companies in industry:
- C. Specific Market Segment**  
Description of specific target market (present and projected):  
Location:  
Size in dollars / units:  
Trends:  
Characteristics:  
Buying habits of clients / customers:

Description and assessment of leading competitors:

**Nature of Competition**

Relative  
Strengths

Relative  
Weaknesses

Competitor A  
Competitor B  
Competitor C  
Competitor D  
Competitor E

**D. Competitive Factors**

Description and assessment of leading competitors:

**Advantages You Have Over Competitors**

Location:  
Size in dollars / units:  
Trends:  
Characteristics:  
Price:  
Performance:  
Durability:  
Versatility:  
Cleanliness:  
Speed of Accuracy:  
Ease of operation or use:  
Ease of maintenance:  
Ease of cost and installation:  
Size or weight:  
Styling or appearance:  
Other features:

**Advantages of Competitors Over You**

Location:  
Price:  
Performance:  
Durability:  
Versatility:  
Cleanliness:  
Speed of Accuracy:  
Ease of operation or use:  
Ease of maintenance:  
Ease of cost and installation:  
Size or weight:  
Styling or appearance:  
Other features:

**E. Other Market Influences:**

Impact of the following:  
Economic Factors:  
Technological Factors:  
Government Influences (regulations):  
Social / Demographic Factors:  
Seasonal Fluctuations:  
Other Factors:

**F. Sales Forecasts**

Sales projections for your company (in dollars and units):

	20( <u>year</u> )	20( <u>year</u> )	20( <u>year</u> )
Best Case			
Dollars			
Units			

Most Likely Case

Dollars

Units

Worst Case

Dollars

Units

## DEVELOPMENT AND PRODUCTION

### A. Production Requirements

Description of production requirements (including costs at different levels of volume):

Materials / supplies (including availability):

Labor (including skills, availability, unionization, etc.):

Facilities / plant location (including zoning, storage space, parking, capacity, etc.)

Equipment (including maintenance, depreciation, insurance, etc.)

Transportation / shipping:

Seasonal effects:

Competitive advantages in production:

Quality:

Costs:

## MARKETING

### A. Marketing Orientation

Description of marketing philosophy:

### B. Marketing Strategy

Specific target market sought:

Environmental opportunities:

Company strengths:

Ability to capitalize on the weaknesses of competitors:

Overall marketing strategy:

Image you want to portray:

Pricing Strategy:

List prices:

Profit margins:

Discount prices:

Competitor's prices:

Credit policy:

Channels of distribution (e.g., direct sales, wholesalers, brokers, mail order, etc.):

Costs:

Geographic location:

Advertising / promotion (e.g., TV, newspaper, telephone, mail, trade journals, point-of-interest promotions, giveaways, personal endorsements):

Costs of advertising:

Warranties / guarantees:

Branding / packaging / labeling:

Costs of branding / packaging / labeling:

## FINANCIAL DATA

### A. Current Financial Position

Summarize highlights of financial statements:

Start-up costs:

Profit and Loss Statement:

Cash flow analysis:

Balance sheet:

Unusual items on financial statements:

### B. Payables / Receivables

Debts:

Current line of credit:

Accounts payable over 90 days past due:

Receivables:

Uncollectables:

Accounts receivable over 90 days past due:

Customers with receivables of 10 percent or more of total accounts receivable:

Turnover of accounts receivable:

Average age of receivables:

**C. Cost Control**

Monitoring of funds:

Responsibility:

**D. Break-even Analysis**

Break-even estimates:

Units:

Dollars:

Market share needed for break even:

**E. Financial Ratios**

Liquidity:

Current ratio:

Quick ratio:

Inventory to networking capital:

Implications of liquidity ratios:

Profitability:

Gross profit margin:

Return on assets:

Return on equity:

Implications of profitability ratios:

### ORGANIZATION AND MANAGEMENT

**A. Key Personnel**

Organizational chart:

Description, responsibilities, and backgrounds of key managers:

Other firms assisting you:

Legal:

Accounting:

Consulting:

Banking:

Insurance:

Advertising:

Other:

**B. Other Personnel**

Employee hired:

Current:

Proposed:

Skilled vs. unskilled:

Compensation:

Staffing / training:

**C. Structure of business**

Legal form of business:

Where corporation is chartered:

Where corporation is licensed to do business as a foreign corporation:

**D. Financing / Equity Considerations**

Names and descriptions of owners / percentage or ownership held by each:

Name	# of shares	% ownership pre-financing	% ownership post-financing	price paid for ownership
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Employee ownership:

Changes in ownership:

Amount of investment by offices and directors:

### SUMMARY AND CONCLUSION

**A. Summary**

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