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This template is a simplified business plan outline. It's a good way to get started, but as you know, you can't just type in your details, print it, and turn it in to the bank. Every business is unique, and your business plan should reflect that.

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CONFIDENTIAL

# [Your company name here]

*Your tagline*

## Business Plan

Prepared [date]

### Contact Information

Jane Smith

jane@yourcompany.com

111-222-3333

www.yourcompany.com

1234 Main St.

Anywhere, OR 12345, USA

# Table of Contents

**Executive Summary ..... 1**

**Opportunity ..... 1**

**Expectations ..... 1**

**Opportunity ..... 3**

**Problem & Solution..... 3**

**Target Market ..... 3**

**Competition ..... 3**

**Execution..... 4**

**Marketing & Sales ..... 4**

**Operations..... 4**

**Milestones & Metrics ..... 5**

**Company..... 6**

**Overview ..... 6**

**Team ..... 6**

**Financial Plan ..... 7**

**Forecast ..... 7**

**Financing ..... 9**

**Statements ..... 10**

**Appendix ..... 13**

**Profit and Loss Statement ..... 13**

**Balance Sheet ..... 15**

**Cash Flow Statement..... 17**

# Executive Summary

## Opportunity

### Problem Summary

INSTRUCTIONS: Describe very briefly why your business needs to exist. What problem do you solve for your customers?

### Solution Summary

INSTRUCTIONS: Briefly summarize what your company does. The executive summary should be very short and you can go into more detail later in the plan.

### Market

INSTRUCTIONS: Describe your target customer or market segments. Again, keep things very brief in the executive summary and add more detail later in the plan.

### Competition

INSTRUCTIONS: Summarize your key competition. Who will your customers also consider?

### Why Us?

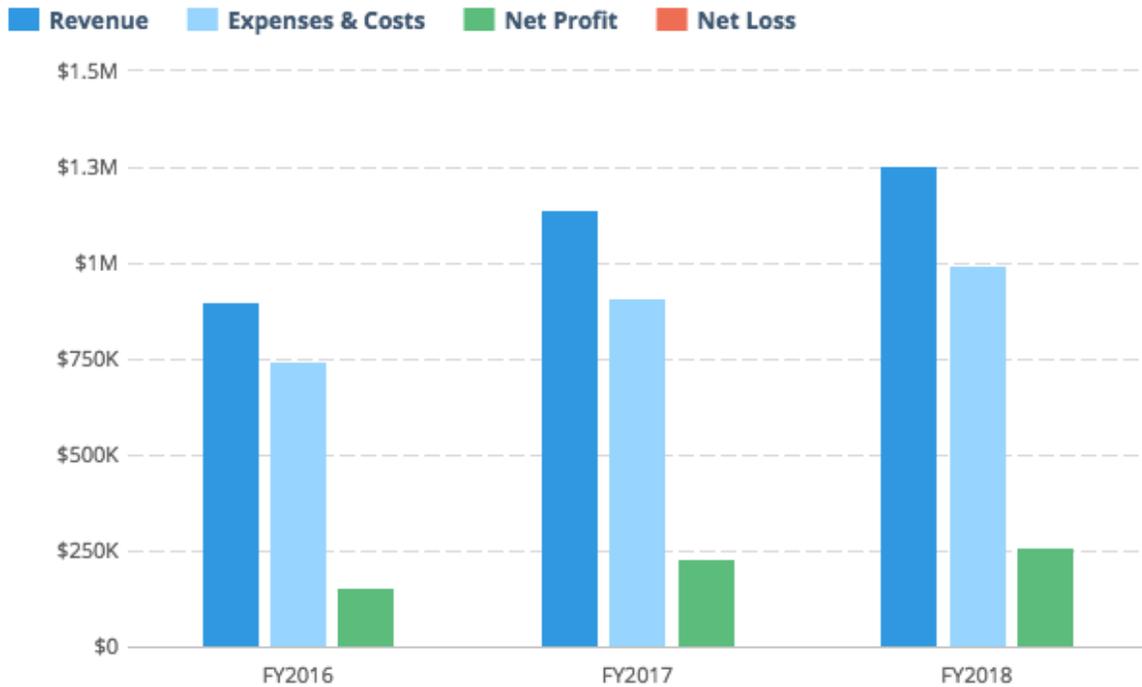
INSTRUCTIONS: Write a brief overview of you and your team. Why are you the right people to build this business?

## Expectations

### Forecast

INSTRUCTIONS: Write a brief overview of your financial targets. How much do you plan to sell in the next year? What are your long-term sales goals?

## Financial Highlights by Year



INSTRUCTIONS: Insert a chart of your key financial metrics here. Tools like [LivePlan](#) will do this for you automatically.

## Financing Needed

INSTRUCTIONS: If you are writing a business plan to raise money for your business, include a brief summary of what you are looking for. If you aren't raising money or getting a loan, you can delete this section.

# Opportunity

## Problem & Solution

### Problem Worth Solving

INSTRUCTIONS: Write a little more detail than you provided in the Executive Summary about the problem you are solving. What do your customers need? Do they need a better product, a cheaper product, or just a store in a better location? Describe why customers will want to buy from you.

### Our Solution

INSTRUCTIONS: Provide additional detail, beyond what you wrote in the Executive Summary, about your product or service. What is unique and special about your company that's going to set it apart from the competition?

## Target Market

### Market Size & Segments

INSTRUCTIONS: Describe your key customers – who they are and what their key attributes are. If your company is targeting multiple customer groups (also called 'segments'), describe each group here. If you can, include details about how many people are in each segment and how large the total market is.

## Competition

### Current Alternatives

INSTRUCTIONS: Describe your current competition. What products and services are people using instead of yours?

### Our Advantages

INSTRUCTIONS: Explain why your product or service is better than the others. Also, be sure to describe any competitive advantages you may have, such as a patent or other unique component to your business.

# Execution

## Marketing & Sales

### Marketing Plan

**INSTRUCTIONS:** Explain how you plan on getting the word out about your product to your target market(s). Will you use advertising? Perhaps you are developing a content marketing strategy. Whatever your marketing plans may be, describe them here.

### Sales Plan

**INSTRUCTIONS:** If your company relies on sales people to close sales deals, you need a sales plan. Your sales plan should explain how you convert people who express interest in your product or service into paying customers. If you are opening a food truck, this section is less important and you can consider removing it. However, if you are starting a sales-heavy business like enterprise software or a car dealership, then you need to document how you will nurture leads and close deals.

## Operations

### Locations & Facilities

**INSTRUCTIONS:** Describe your company's physical locations. This might be your office, store locations, manufacturing plants, storage facilities — whatever is relevant to your business. How much space do you have available, and how well will it meet your current and future needs?

### Technology

**INSTRUCTIONS:** Describe any important software, hardware, or other information technology that you use now or plan to use later to operate your business. That might include a point-of-sale system to take payments, an e-commerce engine for your website, a CRM solution for managing your pipeline, marketing tools for generating leads, and so on.

### Equipment & Tools

**INSTRUCTIONS:** List any specialty equipment that you have or plan to acquire to do your work. This is an important component of the business plan for many industrial companies.

## **Milestones & Metrics**

### **Milestones**

INSTRUCTIONS: List your key milestones and the dates that you hope to accomplish them by. If you've already accomplished key goals for your business, list them here as evidence that your business is getting traction – in other words, it's getting positive attention from potential customers.

### **Key Metrics**

INSTRUCTIONS: Explain which performance metrics are most important for understanding how your business is doing. What does success mean for you, and how will you know it when you see it?

# Company

## Overview

**INSTRUCTIONS:** Use this area to specify who owns your company. If there are multiple owners, describe each of them and how much of an ownership stake they have. Also, identify your company's legal structure. Is it a sole proprietorship — that is, just you working for yourself? Or a partnership, such as a limited-liability corporation (LLC) or partnership (LLP), where the profits pass through to the partners involved? Or a nonprofit organization? Or a proper S- or C-type corporation with its own tax obligations and the rest?

## Team

### Management Team

**INSTRUCTIONS:** List the members of the management team, including yourself. Describe each person's skills and experience and what they will be doing for the company. It's OK if you don't have everyone for a complete management team yet. In that case, make sure to identify gaps in your team that you intend to fill over time.

### Advisors

**INSTRUCTIONS:** Describe any mentors, investors, former professors, industry or subject-matter experts, knowledgeable friends or family members, small-business counselors, or others who can help you as a business owner.

# Financial Plan

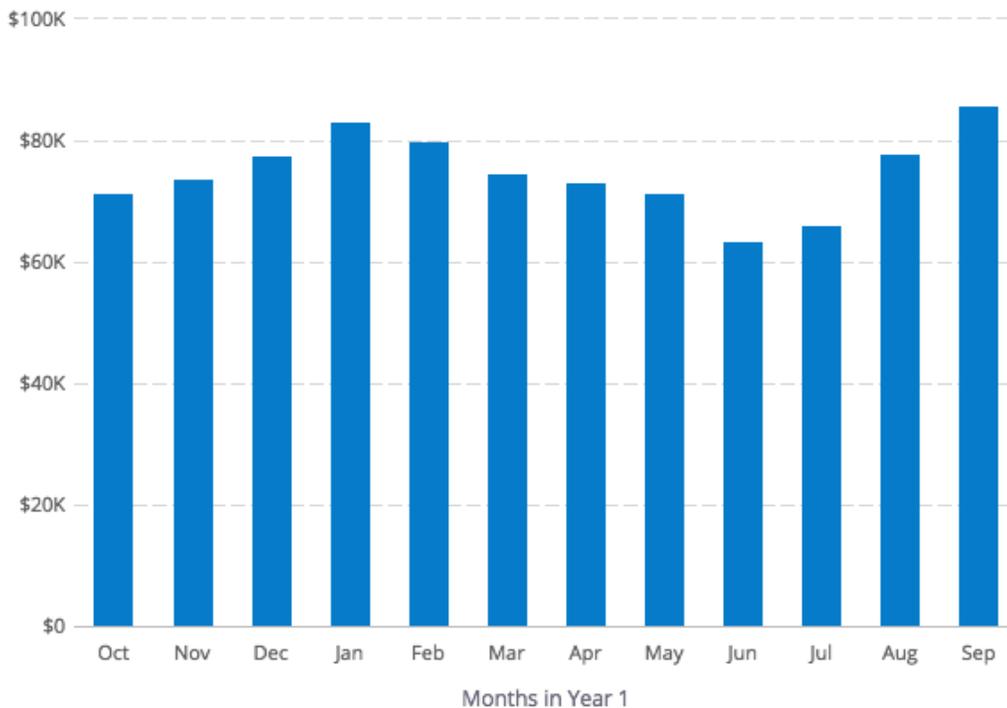
## Forecast

### Key Assumptions

INSTRUCTIONS: Describe how you came up with the values in your financial forecast. Did you project your revenue based on past results, market research, your best guess at how many people who visit your store and what percentage of them might buy, or some other method? What kind of growth are you assuming? What are your key hires and notable expenses? What level of profit do you expect to generate?

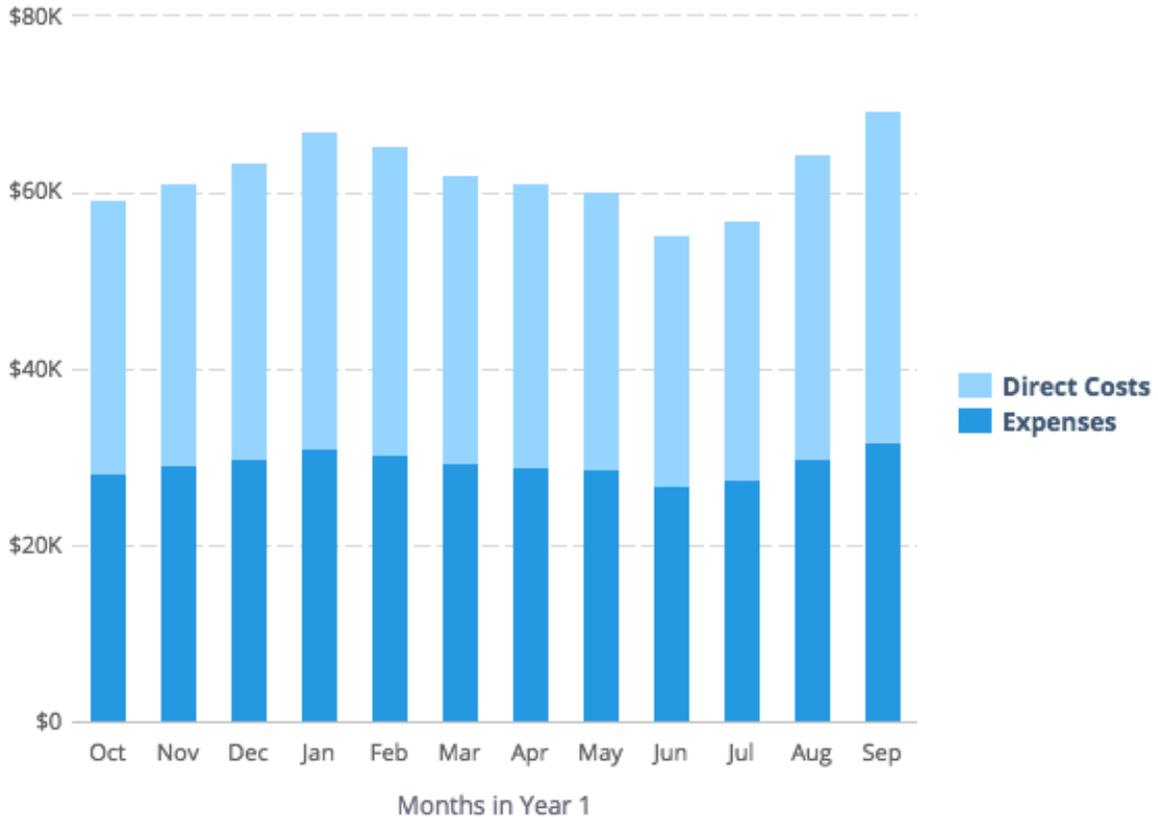
### Revenue by Month

INSTRUCTIONS: Include a chart that shows your projected revenue. A tool like [LivePlan](#) can help you create a chart like this and automatically include it in your business plan.



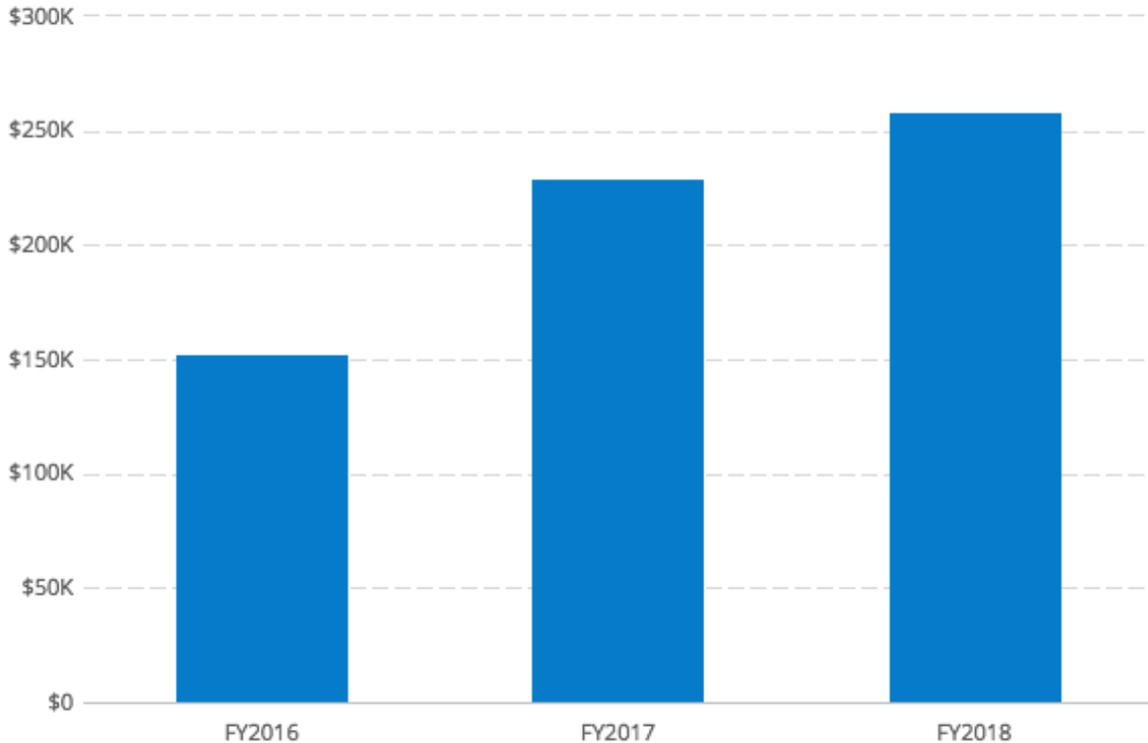
## Expenses by Month

INSTRUCTIONS: Include a chart that shows your projected expenses. A tool like [LivePlan](#) can help you create a chart like this and automatically include it in your business plan.



## Net Profit (or Loss) by Year

INSTRUCTIONS: Include a chart that shows your projected expenses. A tool like [LivePlan](#) can help you create a chart like this and automatically include it in your business plan.



## Financing

### Use of Funds

INSTRUCTIONS: If your forecast includes loans, investments, or other financing, use this space to explain what you plan do with that money.

### Sources of Funds

INSTRUCTIONS: Describe your financing plans. Are you investing your own money in the business? Do you have a credit card or line of credit? What other types of funds — personal or business loans, equity investments from others, etc. — do you expect to receive and when? If you do not have the full detail of future financing worked out yet, that is understandable. Just explain what you do know and when you expect to sort out the details.

## Statements

### Projected Profit & Loss

INSTRUCTIONS: Provide a summary of your financial forecast here. You can certainly do this by yourself, but tools like [LivePlan](#) make it much easier.

	FY2018	FY2019	FY2020
Revenue			
Direct Costs			
Gross Margin			
Gross Margin %			
Operating Expenses			
Salary			
Employee Related Expenses			
Total Operating Expenses			
Operating Income			
Interest Incurred			
Depreciation and Amortization			
Income Taxes			
Total Expenses			
Net Profit			
Net Profit / Sales			

## Projected Balance Sheet

INSTRUCTIONS: Include your balance sheet here.

	FY2018	FY2019	FY2020
Cash			
Accounts Receivable			
Inventory			
Other Current Assets			
<b>Total Current Assets</b>			
Long-Term Assets			
Accumulated Depreciation			
<b>Total Long-Term Assets</b>			
<b>Total Assets</b>			
Accounts Payable			
Income Taxes Payable			
Sales Taxes Payable			
Short-Term Debt			
Prepaid Revenue			
<b>Total Current Liabilities</b>			
Long-Term Debt			
<b>Total Liabilities</b>			
Paid-in Capital			
Retained Earnings			
Earnings			
<b>Total Owner's Equity</b>			
<b>Total Liabilities &amp; Equity</b>			

## Projected Cash Flow Statement

INSTRUCTIONS: Include your cash flow statement here.

	FY2018	FY2019	FY2020
<hr/>			
<b>Net Cash Flow from Operations</b>			
Net Profit			
Depreciation and Amortization			
Change in Accounts Receivable			
Change in Inventory			
Change in Accounts Payable			
Change in Income Tax Payable			
Change in Sales Tax Payable			
Change in Prepaid Revenue			
<b>Net Cash Flow from Operations</b>			
<hr/>			
<b>Investing &amp; Financing</b>			
Assets Purchased or Sold			
Investments Received			
Change in Long-Term Debt			
Change in Short-Term Debt			
Dividends & Distributions			
<b>Net Cash Flow from Investing &amp; Financing</b>			
<hr/>			
Cash at Beginning of Period			
Net Change in Cash			
<b>Cash at End of Period</b>			
<hr/>			

# Appendix

## Profit and Loss Statement (With Monthly Detail)

FY2018	Mar '17	Apr '17	May '17	Jun '17	Jul '17	Aug '17	Sep '17	Oct '17	Nov '17	Dec '17	Jan '18	Feb '18
<hr/>												
Revenue												
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Depreciation and Amortization												
Income Taxes												
Total Expenses												
Net Profit												
Net Profit / Sales												
<hr/>												

## Profit and Loss Statement (Annual Detail)

	FY2018	FY2019	FY2020
Revenue			
Direct Costs			
Gross Margin			
<b>Gross Margin %</b>			
<b>Operating Expenses</b>			
Salary			
Employee Related Expenses			
<b>Total Operating Expenses</b>			
<b>Operating Income</b>			
Interest Incurred			
Depreciation and Amortization			
Income Taxes			
<b>Total Expenses</b>			
<b>Net Profit</b>			
<b>Net Profit / Sales</b>			

## Balance Sheet (With Monthly Detail)

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