

## Table of Contents for a Business Plan

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This business plan template is for two years. Fill in the information in the folders going from left to right. By the time you get to the P&L and Cash flow, most of the information is automatically computed from the previous folders. This plan does not contain a balance sheet.

When you're ready to print, call up the ranges (click the down arrow above column B). Click on a range and then select File-Print-Selection-OK. Print one report at a time and follow this procedure for each report. It's cumbersome, but it's free!

Good luck with your plan!

This is the initial version of a template I designed for for business plans. It is based vaguely on the [book How To Write A Business Plan](#) by Mike McKeever (Nolo Press). The book is a good place to learn about business plans, but it is a little weak in the financial area and is somewhat simplistic.

Rather than throw the template away, I decided to put it in the public domain as freeware. I will not support this template, so you're on your own. The template does not have a balance sheet, and I believe that a balance sheet is an important component of a business plan. Some plans do not contain a balance sheet--I guess it's too hard to get everything to balance unless you're a CPA!

Please contact me if you need a professionally-prepared business plan.

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**Dallas, TX**

**Business Name**

**Business Plan Questionnaire**

**Date**

### **CAPITAL SPENDING PLAN**

Capital Items:

- Permanent signs, heaters, air conditioners, cooking and refrigeration equipment
- Equipment, including machinery, large tools, and other expensive items
- Racks and display fixtures for retail selling areas
- Office furniture
- Leasehold improvements or any alterations to building, including walls, bathrooms, and carpeting
- Computers, typewriters, fax machines, adding machines, cash registers, phone systems, and other small equipment

Expense Items: (start-up)

- Opening inventory
- Lease deposits
- Tax deposits
- Business licenses and permits
- Opening marketing and promotion
- Insurance
- Telephone installation
- Utility deposits
- Office supplies and stationery
- Legal fees, incorporation costs, and CPA fees to set up
- Contingency reserve

### **CASH FLOW FORECAST**

Percent of sales to be made on credit?

What are your credit terms?

When do you expect to be paid (30 days, 45 days, etc.)?

What percent of your purchases will be made on credit?

When do you expect to pay for purchases? (30 days, etc.)

How much will your loan payments be each month? (principal)

### **MARKETING PLAN**

State the problem that you will solve for your customer (why the customer will frequent your business).

Describe exactly what your business will do for customers.  
(business description)

How will future trends in taste and technology affect your  
business?

Make a sales revenue forecast by month for 2 years.

What are the three most likely ways the customers can  
solve the problem you will solve? In other words, where  
can they go or what can they do to solve the problem?

- 1
- 2
- 3

Write a short statement about each of these three competitors.  
(looking from a customer's perspective)

1

2

3

Describe how your business differs from the competitions's  
strong and weak points (from the customer's perspective).

Describe your target customer (use a typical customer that

you actually know--and you should know them). Describe age, education, occupation, income, hobbies, family status, reading preferences, favorite television shows, favorite music, etc.

What five methods will best reach this target customer in your area?

Method

Cost

- 1
- 2
- 3
- 4
- 5

Marketing Budget

How much money do you need for opening promotion? (Show detail)

Are your methods of promotion cost-effective?

Have you allowed enough money for ongoing advertising/promotion?

What are the risks facing your business?

Competition

Are you selling a new product? If so, how will you avoid going broke developing the market?

What is your forecast of the cycles and trends in your business?

How will your business survive slow times? Is it small and simple or adequately capitalized?

What is the owner's expertise?

Can you survive foreseeable cash flow problems?

**Personnel Plan**

Write a statement about the personality that you want your business to have.

Write your staffing schedule.

Write job descriptions addressing the following for each job:

Job Title

Duties

Skills &

Personality

Education

Supervisor

Pay Rate

Monthly Wages

**Business Name**  
**Capital Spending Plan**  
**Year 1**

Amount	Comments
	Permanent signs, HVAC, stoves & refrigeration
	Equipment, machinery, large tools, expensive items
	Racks & display fixtures for retail selling areas
	Office furniture & decorative accessories
	Leasehold improvements & alterations
	Computers, typewriters, fax, phones, & small items
	Contingency
\$ -	Total capital required to open

**Business Name**  
**Capital Spending Plan**  
**Year 2**

Amount	Comments
	Permanent signs, HVAC, stoves & refrigeration
	Equipment, machinery, large tools, expensive items
	Racks & display fixtures for retail selling areas
	Office furniture & decorative accessories
	Leasehold improvements & alterations
	Computers, typewriters, fax, phones, & small items
	Contingency



\$ -	Total capital required to open
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**Business Name**  
**Marketing Budget**  
**Year 1**

**Pre-operating promotion expenses**

Amount Comments

Item 1

Item 2

Item 3

Item 4

Item 5

Item 6

Item 7

---

\$ - Total pre-opening promotion costs

---

**Monthly Advertising**

Item 1

Item 2

Item 3

Item 4

Item 5

Item 6

Item 7

---

\$ - Total monthly advertising cost

---

**Business Name**  
**Marketing Budget**  
**Year 2**

**Monthly Advertising**

Amount Comments

Item 1

Item 2

Item 3

Item 4

Item 5

Item 6

Item 7

\$ -

Total monthly advertising cost

**Business Name**

**Break Even Sales Revenue Forecast**

**Year 1**

(automatically computed from sales revenue, fixed costs, & gross profit schedules below)

Month	Estimated Fixed Costs	Estimated Gross Profit	Break-even Sales
Jan	\$ -	#VALUE!	#VALUE!
Feb	-	#VALUE!	#VALUE!
Mar	-	#VALUE!	#VALUE!
Apr	-	#VALUE!	#VALUE!
May	-	#VALUE!	#VALUE!
Jun	-	#VALUE!	#VALUE!
Jul	-	#VALUE!	#VALUE!
Aug	-	#VALUE!	#VALUE!
Sep	-	#VALUE!	#VALUE!
Oct	-	#VALUE!	#VALUE!
Nov	-	#VALUE!	#VALUE!
Dec	-	#VALUE!	#VALUE!
Total	<u>\$ -</u>	<u>#VALUE!</u>	<u>#VALUE!</u>

*Note: Retail-annual sales revenue per square foot of similar stores is*

*Note: Service-annual sales revenue is calculated at:*

*Service #1*

*Service #2*

*Service #3*

*Service #4*

*Service #5*

*Note: Manufacturing/Wholesale annual sales revenue is calculated at:*

*Continued here*

*Note: Project-annual sales revenue is not applicable for projects*















<b>10 Oct</b>	<b>11 Nov</b>	<b>12 Dec</b>	<b>Year Total</b>
#VALUE!	#VALUE!	#VALUE!	#VALUE!
#VALUE!	#VALUE!	#VALUE!	#VALUE!
#VALUE!	#VALUE!	#VALUE!	#VALUE!
#VALUE!	#VALUE!	#VALUE!	#VALUE!
#VALUE!	#VALUE!	#VALUE!	#VALUE!
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10 Oct	11 Nov	12 Dec	Year Total
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#VALUE!	#VALUE!	#VALUE!	#VALUE!
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#VALUE!	#VALUE!	#VALUE!
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**Individual  
Personal Financial Statement-Balance Sheet  
Date**

**ASSETS**

**CASH AND CASH EQUIVALENTS**

Institution	Account Type and #	Current Balance
Checking and Savings Accounts (including Money Market Accounts)		

Total Checking and Savings Accounts	\$	-
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Time Deposit Accounts (including Certificates of Deposit)

Institution	Account Type and #	Current Balance

Total Time Deposit Accounts	0	
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Cash on Hand/Misc. Cash (Drawers, Safety Deposit Box, Etc.)

Institution	Account Type and #	Current Balance

Total Miscellaneous Cash	0	
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<b>Total Cash and Cash Equivalents</b>	<b>\$</b>	<b>-</b>
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**Marketable Securities** (Including Mutual Funds)

No. of Shares/ Amt. of Bonds	Name of Stock/Bond	Exchange Listed	Current Market Value

---

**Total Marketable Securities** 0

**Cash Value of Life Insurance**

Policy Description and Company Cash Value

**Total Life Insurance Cash Value** 0

**Accounts and Notes Receivable**

Note/Account Description Current Balance

**Total Accounts and Notes Receivable** 0

**Trust Deeds and Mortgages**

Note Description Current Balance

**Total Trust Deeds and Mortgages** 0

**Real Estate**

Description

**Total Real Estate** 0

**Personal Property**

Description Current Value

**Total Personal Property** 0

**Other Assets (including interests in Partnerships and Private-Held Stock)**

Description Current Value

**Total Other Assets**

\_\_\_\_\_ 0

**TOTAL ASSETS**

\$ -



## LIABILITIES AND NET WORTH

### Credit Cards and Revolving Credit Accounts

Name of Creditor	Amount Owed
------------------	-------------

<b>Total Credit Cards and Revolving Credit</b>	_____	0
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### Unsecured Loans

Bank (or other lender)	Terms	Amount Owed
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<b>Total Unsecured Loans</b>	_____	0
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### Loans Secured by Real Estate

Bank (or other lender)	Terms	Amount Owed
------------------------	-------	-------------

<b>Total Real Estate Loans</b>	_____	0
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### Loans Secured by Personal Property

Bank (or Other Lender)	Terms	Amount Owed
------------------------	-------	-------------

<b>Total Personal Property Loans</b>	_____	0
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### Loans Against Life Insurance Policies

Insurance Company	Terms	Amount Owed
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**Total Insurance Policy Loans**

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0

**Other Liabilities**

Name of Creditor	Terms	Amount Owed
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<b>Total Other Liabilities</b>	<hr/>	<u>0</u>
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<b>TOTAL LIABILITIES</b>		0
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**NET WORTH**

(Total Assets Minus Total Liabilities)		<u>0</u>
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<b>TOTAL LIABILITIES AND NET WORTH</b>		<u><u>\$ -</u></u>
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**Individual**

**Personal Financial Statement-Annual Income**

As of \_\_\_\_\_

**Gross Salary and Wages**

Source	Annual Amount
--------	------------------

<b>Total Gross Salary and Wages</b>	<hr/>	\$ -
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**Income From Receivables and Loan Repayments**

Person Owing	Terms	Annual Amount
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<b>Total Income from Receivables and Loans</b>	<hr/>	0
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**Rental Property Income**

Source	Annual Amount
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**Total Rental Property Income** \_\_\_\_\_ 0

**Dividends and Interest**

Source Annual  
Amount

**Total Dividends and Interest** \_\_\_\_\_ 0

**Income from Business or Profession**

Description Annual  
Amount

**Total Income from Business or Profession** \_\_\_\_\_ 0

**Other Income**

Description Annual  
Amount

**Total Other Income** \_\_\_\_\_ 0

**TOTAL ANNUAL INCOME** \$ -

**Individual**

**Personal Financial Statement-Annual Expenses**

As of \_\_\_\_\_

**Real Estate Loan Payments Or Rent**

Mortgage Holder/Landlord Rent/Own Annual  
Payment

**Total Real Estate Loan Payments or Rent** \_\_\_\_\_ 0

**Property Taxes and Assessments**

Tax Authority

Annual  
Payment

**Total Property Taxes and Assessments**

\_\_\_\_\_ 0

**Federal and State Income Taxes**

Description

Annual  
Payment

**Total Income Taxes**

\_\_\_\_\_ 0

**Other Loan Payments**

Creditor

Annual  
Payment

**Total Other Loan Payments**

\_\_\_\_\_ 0

**Insurance Premiums**

Insurance Company

Type of Policy

Annual  
Payment

**Total Insurance Premiums**

\_\_\_\_\_ 0

**Living Expenses**

Description

Annual  
Payment

**Total Living Expenses**

\_\_\_\_\_ 0

**Other Expenses**

Description

Annual  
Expenses

**Total Annual Expenses**

\_\_\_\_\_ 0

**TOTAL ANNUAL EXPENSES**

\_\_\_\_\_ 0

Date: \_\_\_\_\_

\_\_\_\_\_ Signature