

## OUTLINE FOR A BUSINESS PLAN

I. COVER LETTER (If used for a loan proposal)

II. INFORMATION ABOUT THE BUSINESS

III. MANAGEMENT

#### IV. FINANCIAL DATA

##### 1. CASH FLOW FOR ONE YEAR

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## 2. Profit and Loss Projections

Projected Income Statement - Year 1

GROSS SALES

Less: Returns/allowances

Net Sales

Less: Cost of goods sold

Gross profit

EXPENSES:

Advertising  
Bad debts  
Credit card service charge  
Depreciation  
Dues and subscriptions  
Insurance  
Interest  
Maintenance and repairs  
Postage and supplies  
Professional services  
Rent  
Salaries/wages (incl. FICA): Employees  
Salaries/wages (incl. FICA): Corp. Officers  
Taxes  
Telephone  
Travel/entertainment  
Utilities  
Other operating expenses

TOTAL EXPENSES

PROFIT (LOSS) BEFORE TAXES

INCOME TAX EXPENSE

NET PROFIT (LOSS)

Projected Income Statement - Year 2

GROSS SALES

Less: Returns/allowances

Net Sales

Less: Cost of goods sold

Gross profit

EXPENSES:

Advertising

Bad debts

Credit card service charge

Depreciation

Dues and subscriptions

Insurance

Interest

Maintenance and repairs

Postage and supplies

Professional services

Rent

Salaries/wages (incl. FICA): Employees

Salaries/wages (incl. FICA): Corp. Officers

Taxes

Telephone

Travel/entertainment

Utilities

Other operating expenses

TOTAL EXPENSES

PROFIT (LOSS) BEFORE TAXES

INCOME TAX EXPENSE

NET PROFIT (LOSS)

3. Balance Sheet Projections (Optional)

Projected Balance Sheets

ASSETS:

Current Assets:

Cash  
Accounts receivable  
Inventory  
Prepaid expenses  
Total Current Assets

Fixed Assets:

Land  
Building  
Equipment  
Less accumulated depreciation  
Net fixed assets

TOTAL ASSETS

C. OTHER (If Applicable)

Summary of Sources and Uses of Funds

SOURCES:

Owner investment: cash  
Owner investment: business assets  
Requested loans  
Other:  
Other:

TOTAL SOURCES

USES:

Building purchase (or construction)

Capital equipment

Beginning inventory

Start-up costs

Working capital

TOTAL USES

COLLATERAL:

TOTAL COLLATERAL

V. SUPPORTING DOCUMENTS (If Applicable)

- A. Name of business, address and phone number.
- B. How much money is being requested and for what purpose?
- C. What terms and timing are you requesting?
- D. What type and value of collateral is being offered?

A. Description of the business.

- 1. Background and history of the company.
- 2. Type of business (manufacturer, wholesaler, retailer service).
- 3. Form of organization (corporation, proprietorship, partnership}.
- 4. Long and short range business goals.

B. Market Analysis.

- 1. What market do you serve?
- 2. Size of the market and your expected share.
- 3. Industry trends.

C. Method of selling, distributing and servicing your product.

D. Competition.

- 1. Who are your nearest competitors.
- 2. How will your operation differ from your competitor?

E. Pricing Policy.

- 1. What is the method of establishing prices?
- 2. What sales terms are offered?

A. Organization Chart

- 1. Include the board of directors and officers.



B. Resumes of officers and owners.

C. Staffing Plan.

D. Personal financial statements of officers and owners.

A. Historical data for the past two to three years. Projected if a startup.

| NAME OF BUSINESS     | START UP EXP |        | ADDRESS |        |
|----------------------|--------------|--------|---------|--------|
|                      | EST          | ACTUAL | EST     | ACTUAL |
| CASH ON HAND         | \$0          | \$0    | \$0     | \$0    |
| CASH RECEIPTS        | \$0          | \$0    | \$0     | \$0    |
| SALES                | \$0          |        |         |        |
| COLLECTIONS          |              |        |         |        |
| LOANS                |              |        |         |        |
| TOTAL CASH RECEIPT   | \$0          | \$0    | \$0     | \$0    |
| TOTAL CASH AVAILAI   | \$0          | \$0    | \$0     | \$0    |
| CASH PAID OUT        | \$0          | XXXX   | XXXX    | XXXX   |
| Purchases            |              |        |         |        |
| Gross Wages          |              |        |         |        |
| Payroll Expenses     |              |        |         |        |
| Outside Services     |              |        |         |        |
| Supplies             |              |        |         |        |
| Repairs and maint.   |              |        |         |        |
| Advertising          |              |        |         |        |
| Car, Deliv. & Travel |              |        |         |        |
| Acctg & Legal        |              |        |         |        |
| Rent                 |              |        |         |        |
| Telephone            |              |        |         |        |
| Utilities            |              |        |         |        |
| Insurance            |              |        | \$0     |        |
| Taxes                |              |        |         |        |
| Interest             |              |        |         |        |
| Other Expenses       |              |        |         |        |
| Miscellaneous        | \$0          | \$0    | \$0     | \$0    |

|                      |     |     |     |     |
|----------------------|-----|-----|-----|-----|
| Subtotal             | \$0 | \$0 | \$0 | \$0 |
| Loan Principal Paymt |     |     |     |     |
| Capital Purchases    |     |     |     |     |
| Other Start-up Costs |     |     |     |     |
| Reserves             |     |     |     |     |
| Owners Withdrawal    |     |     |     |     |
| TOTAL CASH PAID OU   | \$0 | \$0 | \$0 | \$0 |
| CASH POSITION        | \$0 | \$0 | \$0 | \$0 |

OPERATING DATA

|                  |      |      |         |         |
|------------------|------|------|---------|---------|
| Sales            |      |      |         |         |
| Accts Receivable |      |      |         |         |
| Bad Debt         |      |      |         |         |
| Inventory        |      |      |         |         |
| Accts Payable    |      |      |         |         |
| Depreciation     |      |      |         |         |
| PURCHASES/SALES  | XXXX | XXXX | #DIV/0! | #DIV/0! |
| SALES/INVENTORY  | XXXX | XXXX | #DIV/0! | #DIV/0! |
| COGS/SALES       | XXXX | XXXX |         |         |

|         | Jan | Feb | Mar | Apr |
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|         | 1st Qtr | 2nd Qtr | 3rd Qtr | 4th Qtr |
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| Start-Up | End Yr 1 | End Yr 2 |
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LIABILITIES:

Current Liabilities:

|   |   |   |                              |
|---|---|---|------------------------------|
| 0 | 0 | 0 | Accrued expenses             |
| 0 | 0 | 0 | Taxes payable                |
| 0 | 0 | 0 | Short-term notes payable     |
| 0 | 0 | 0 | Current portion long-term de |
| 0 | 0 | 0 | Total Current Liabilities    |

|   |   |   |                |
|---|---|---|----------------|
| 0 | 0 | 0 | Long-term Debt |
|---|---|---|----------------|

|   |   |   |                   |
|---|---|---|-------------------|
| 0 | 0 | 0 | TOTAL LIABILITIES |
|---|---|---|-------------------|

|   |   |   |                         |
|---|---|---|-------------------------|
| 0 | 0 | 0 | TOTAL EQUITY (or Net Wo |
|---|---|---|-------------------------|

|   |   |   |                       |
|---|---|---|-----------------------|
| 0 | 0 | 0 | TOTAL LIABILITIES AND |
|---|---|---|-----------------------|

1. Break even Analysis
2. Reconciliation of Net Worth
3. Aging of Accounts Receivable and Accounts Payable
4. Amount and Source of Equity (For New Businesses)

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- A. Articles of Incorporation
- B. Letters of Reference
- C. Credit Reports
- D. Letters of Intent
- E. Copy of Lease
- F. Contracts
- G. Information on Encumbrances and Liens
- H. Real estate and equipment descriptions (photos and appraisals if necessary).
- I. Patents and Trademarks

OWNER

|      | 2      |      | 3      |      | 4      |     |
|------|--------|------|--------|------|--------|-----|
| EST  | ACTUAL | EST  | ACTUAL | EST  | ACTUAL |     |
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|      | \$0    | \$0  | \$0    | \$0  | \$0    | \$0 |
|      | \$0    | \$0  | \$0    | \$0  | \$0    | \$0 |
|      | \$0    | \$0  | \$0    | \$0  | \$0    | \$0 |
| XXXX | XXXX   | XXXX | XXXX   | XXXX | XXXX   |     |
|      |        |      | \$0    |      |        |     |
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| Start-Up | End Yr 1 | End Yr 2 |
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TYPE OF BUSINESS

|      | 5      |      | 6      |      | 7      |      |
|------|--------|------|--------|------|--------|------|
| EST  | ACTUAL | EST  | ACTUAL | EST  | ACTUAL |      |
|      | \$0    | \$0  | \$0    | \$0  | \$0    | \$0  |
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|      | \$0    | \$0  | \$0    | \$0  | \$0    | \$0  |
|      | \$0    | \$0  | \$0    | \$0  | \$0    | \$0  |
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|      |        | DATE |        |      |        |      |        |
|------|--------|------|--------|------|--------|------|--------|
|      |        | 8    |        | 9    |        | 10   |        |
| EST  | ACTUAL | EST  | ACTUAL | EST  | ACTUAL | EST  | ACTUAL |
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|      | \$0    | \$0  | \$0    | \$0  | \$0    | \$0  | \$0    |
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| 11   |        | 12   |        | TOTAL   |        |
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| XXXX | XXXX   | XXXX | XXXX   | XXXX    | XXXX   |
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