

# Add logo or business name in the header

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## Business plan for [Enter your business name here]

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### Introduction

[The structure of this document is a guide only – you may wish to delete (or add) sections depending on your business type or the intended audience of your business plan. If you need more space, just keep typing. Delete any explanatory text and instructions as you go, which have [ and ] surrounding the text, such as this heading and paragraph.]

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Date [ ]

### **BUSINESS STRUCTURE**

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[Enter text – outline the business name (and trading or operating name if this is different) the legal structure (sole proprietor, partnership, corporation), who owns how much of the business, if there is more than one person, and the type of industry (retail, wholesale, manufacturing, service, software, tourism etc.)]

### **LOCATION**

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[Enter text – provide your business address and contact details, and the hours and days of operation.]

### **TYPE OF BUSINESS PLAN**

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[Enter text – describe if this plan is for a new start-up business, and existing business (and when you started) or if you're buying a franchise.]

### **ONLINE PRESENCE**

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[Enter text –website address, email.]

### **LOAN REQUEST**

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[Enter text –if you are seeking a loan, then outline the amount you are seeking, and in as much detail as you can, outline what you intend to use the funds for: inventory, equipment, research, product development, to buy a business or franchise, working capital, deposits, intellectual property etc.]

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## Lean Business Summary

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[Sketch out your overall business structure to give you and any reader an immediate understanding for what your business does, and why it will succeed. Try not to go over two pages.]

### WHAT YOU'RE DOING

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[Enter text – The main products and/or services your business offers, so it's clear for anyone outside your industry to understand what you do. Try not to use any jargon. If it helps, explain what you'd do in a typical week.]

### HOW YOU WILL DO IT

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[Enter text – The way you will implement your business. You could be a retailer and have a great location, sell by commission, sell online, contract with larger businesses, go direct to customers, work from home, manufacture and sell to wholesalers, be the wholesaler, import, export etc. How your business will get money in.]

### WHY IT WILL WORK

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[Enter text – Your main reason why you think the business will succeed. This is your key competitive advantage, or unique selling point, or unfair advantage. Whatever you think will ensure your business is a success and to beat the competition.]

### STOPPING OTHERS

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[Enter text – What have you planned to stop the competition from either entering your market, or trying to steal your customers.]

### GETTING THE MONEY

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[Enter text – Outline how much money you need to start, how much money you have, and then if there is a gap you need to fill. Outline where this money is coming from.]

### FINDING CUSTOMERS

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[Enter text – Describe who you will target, and how you will create awareness to acquire them as a customer, and your tactics to and keep them as customers.]

### MAKING MONEY

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[Enter text – Identify how you intend to make a profit, and your break-even point. Describe how you intend to scale your business.]

### UNAVOIDABLE RULES

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[Enter text – What are the key rules, regulations or laws that you need to comply with. Outline how you've covered these.]

### THE FUTURE

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[Enter text – Outline a brief vision of your goals and where you see your business going and the opportunities ahead, for example new products, expand geographically, improve delivery, franchise, more funding to increase capacity, or something else.]

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## 1: Our market

### **PRODUCTS AND SERVICES**

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[Enter text – Describe what you are doing in more detail. Include any features and benefits, if it's a product or service, any equipment or material that's required, and what labor you need (especially any specific skills you or employees must have.)]

### **MARKET DEMAND**

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[Enter text – Describe the demand for your product or service, including the size of the market you're entering into. Include any statistics you've discovered, such as where the greatest concentrations of your ideal customer lives. How many people will be interested, at the price you're charging? How many of your target customers are in your market?]

### **WHY CUSTOMERS WILL BUY**

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[Enter text – Describe why you think potential customers will buy off you, rather than the current competition. If there is no competition, explain why.]

### **OUR BUSINESS MODEL**

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[Enter text – Describe the distribution model you've chosen, including your reasons for choosing it. This is the way your business earns money –how you're getting paid]

### **MARKET RESEARCH**

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[Enter text – Outline what have you done to assess demand and the results. Provide evidence that your business will succeed.]

### **OTHER ASPECTS THAT ARE IMPORTANT**

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[Enter text – Outline what else you want to include in this section, in case we haven't covered a particular topic that is important to your business.]

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## SWOT ANALYSIS

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[Complete this grid to review the over all aspects of your business.]

<b>Strengths and how you will maximize them</b> [Enter text]	<b>Weaknesses and how you will reduce them</b> [Enter text]
<b>Opportunities and how you plan to make the most of them</b> [Enter text]	<b>Threats and what you plan to do to reduce them</b> [Enter text]

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## COMPETITOR SWOT ANALYSIS

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[List your main competitors and how you will act.]

<p><b>Competitor's strengths and how you plan to better them</b></p> <p>[Enter text]</p>	<p><b>Competitor's weaknesses and how you plan to exploit them</b></p> <p>[Enter text]</p>
<p><b>Opportunities your competitors may have, and how you plan to reduce the impact</b></p> <p>[Enter text]</p>	<p><b>Existing threats to your competitors, and how you intend to take advantage of them</b></p> <p>[Enter text]</p>

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## 2: Capacity and delivery

### **SUPPLIERS AND THIRD PARTY SUPPORT**

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[Enter text – You need to show that you can actually make the product you're offering, or deliver the service you're advertising. Outline who your suppliers are, and what contracts you have in place with them, including any special deals.]

### **CONTINGENCY PLANS**

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[Enter text – Even the best laid plans can go awry, so it's important to prepare in case they do. Have you worked out what you'll do if your orders are late or don't show up? What will you do if your supplier goes out of business? Describe the measures you plan to take in case of a supplier emergency.]

### **SHOW YOU CAN PROVIDE WHAT YOU'RE OFFERING**

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[Enter text – Outline what you'll need to trade and how you're obtaining it. The right equipment, staff and capability to do the job. Are you physically capable of doing the work, have the right manufacturing tools, or the knowledge and expertise?]

### **OTHER ASPECTS THAT ARE IMPORTANT**

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[Enter text – Outline what else you want to include in this section, in case we haven't covered a particular topic that is important to your business.]

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## 3: Financial feasibility

### **HOW MUCH YOU NEED – START-UP COSTS**

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[Enter text – List all your start-up costs, including set-up and working capital. NOTE; use a spreadsheet or accounting software to do this calculation, and then just outline the results here.]

### **BREAK-EVEN ANALYSIS**

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[Enter text – It's essential to have an accurate estimate of how many items (or hours of service) you'll need to sell each week, to cover your costs and begin to make a profit. Outline the results of your break-even.]

### **CASH FLOW FORECAST**

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[Enter text – To help you identify sales and expense fluctuations each month, generate a cash flow forecast. Outline the results of your cash flow forecast, including how you plan to handle those times when cash is low. NOTE complete your cash flow with a template or accounting software, and then outline the results here Provide at least two years of projections.]

### **ACCESSING FINANCE**

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[Enter text – Outline your sources of finance and if you plan to approach any investors.]

### **OTHER ASPECTS THAT ARE IMPORTANT**

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[Enter text – Outline what else you want to include in this section, in case we haven't covered a particular topic that is important to your business.]

### **PERSONAL FINANCIAL STATEMENT**

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[Enter text – Use a spreadsheet to outline your personal financial situation (everything you own less everything you owe) and an outline of your monthly expenses (all your income for a month less everything you spend. Just outline the results here, and any explanation that you think is needed.)

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## 4: The competition

### **KEY COMPETITORS**

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[Enter text – You'll be able to better assess who you're up against and develop effective action items to gain customers by knowing as much about your key competitors as possible. Outline your key competitors. Outline how you intend to differentiate from them.]

### **CONVINCING CUSTOMERS TO SWITCH TO YOU**

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[Enter text – Describe the methods you plan to use to convince people to switch to you.]

### **OTHER ASPECTS THAT ARE IMPORTANT**

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[Enter text – Outline what else you want to include in this section, in case we haven't covered a particular topic that is important to your business.]



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## 5: Pricing and margins

### **FACTORS THAT IMPACT YOUR COSTS**

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[Enter text – It's important to take all your costs into account, so make sure you include your overhead and all other fixed costs. Include all the costs you can think of that you have no control over, such as suppliers increasing their prices. Outline all the factors that could impact on your costs, and be sure to include your fixed and variable costs.]

### **PRICE STRATEGY**

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[Enter text – Outline your pricing strategy and rationale.]

### **MEETING THE COST OF DEMAND**

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[Enter text – Provide details on costs of supply, logistics, storage, consultants' fees and any outsourcing you expect to use. Then describe your plans for meeting these costs and how you expect them to impact on your profit margin.]

### **WHAT PEOPLE WILL PAY**

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[Enter text – Explain what flexibility you've built into your pricing strategy to meet market fluctuations and changes in your competition. There might be other factors that alter the market, such as inflation or shifts in demand. Describe how your pricing strategy will impact on what people will pay.]

### **OTHER ASPECTS THAT ARE IMPORTANT**

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[Enter text – Outline what else you want to include in this section, in case we haven't covered a particular topic that is important to your business.]

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## 6: Your marketing plan

### **PROFILES OF YOUR TARGET CUSTOMERS**

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[Enter text – Find out who and where your primary customers are. You'll want to know everything about them and their purchasing habits to enhance your chances of making sales. Create profiles of your main customer types and then it will be easier to design a marketing and sales campaign to attract them as customers. If you are targeting other businesses, the same rule applies.]

Outline your top 3 customer targets.]

### **CUSTOMER BUYING BEHAVIOUR**

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[Enter text – Describe what you've learned about your customers' buying behaviour. Knowing when and how often your repeat customers will likely purchase from you can be crucial information for estimating your business's cash flow. So it's important to talk to them to find out their needs. Especially identify buying cycles and budgets.]

### **ADVERTISING TACTICS**

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[Enter text – Outline your advertising tactics. Provide details on each of its components – what combination of methods will you use, and why? To start the sales process, use advertising tactics that appeal specifically to your key targets. Think about their particular patterns and create a list of ideas that is likely to get you in front of them.]

### **ONLINE PRESENCE**

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[Enter text – Describe how you're planning to use your website to increase awareness. How else are you going to encourage customers to contact you, for example content marketing, free downloads, e-newsletter, and content marketing.]

### **SOCIAL MEDIA**

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[Enter text – Outline your social media campaign. If customers can engage with you via social media, they're going to feel as if they have more of a personal connection with you, and more likely to buy from you. You can also use Facebook, LinkedIn or any relevant social media platform to conduct

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## **BUILD CREDIBILITY**

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[Enter text – Describe what steps you plan to take to improve your credibility. Have you shared your industry knowledge and experience, spoken at industry events or generated positive stories in your local media? Outline what you've done to show how you're always putting the customer first. Have you highlighted your proven track record with active social media updates?]

## **CUSTOMER LOYALTY**

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[Enter text – Describe how you plan to make sure your customers keep coming back, and how you intend to use their loyalty to increase sales. Outline your customer loyalty strategies and provide detail on how you developed them.]

## **REFERRALS**

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[Enter text – How will you encourage referrals? Getting your customers to tell others what they think of you is one of the most effective ways to gain new customers. Providing an excellent customer experience is the most effective way to encourage referrals. People are more likely to return and give you their loyalty if they have a positive experience with your business.]

## **OTHER ASPECTS THAT ARE IMPORTANT**

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[Enter text – Outline what else you want to include in this section, in case we haven't covered a particular topic that is important to your business.]

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## 7: Business compliance

### **INTELLECTUAL PROPERTY**

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[Enter text – Outline how you've protected your Intellectual Property. Describe the steps you've taken and that everything you've applied for has been confirmed.]

### **COMPETITOR'S IP**

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[Enter text – Outline the methods you've used to check you're not breaching anyone else's IP. Whether you've applied for and been granted a patent, established a copyright or secured a trademark, you need to be legally in the clear.]

### **LICENSES AND PERMITS**

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[Enter text – Outline if there are any legal restrictions on what you are doing, and the steps you've taken to comply with any government licences, permits, approvals, codes of practice, standards and guidelines you need to know about.]

### **INSURANCE AND AGREEMENTS**

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[Enter text – Outline any insurance you have, or will need to have. Cover any other contractual agreements that you've signed or agreed to (leases, supply contracts).]

### **OTHER ASPECTS THAT ARE IMPORTANT**

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[Enter text – Outline what else you want to include in this section, in case we haven't covered a particular topic that is important to your business.]

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## **WHAT ELSE IS CRITICAL TO COMMUNICATE IN YOUR PLAN?**

[Enter text – We've covered the main elements of a business plan, but it's highly likely there are other topics you need to include. Possibly you're importing or exporting, so will need to be aware of foreign exchange. If you are in a unique industry you may need to explain in more detail the process. Alternatively you may require limited information to be disclosed if your idea is confidential.

Outline anything else in your business plan that you think is important to include.

If you wish, create new headings and sections.]