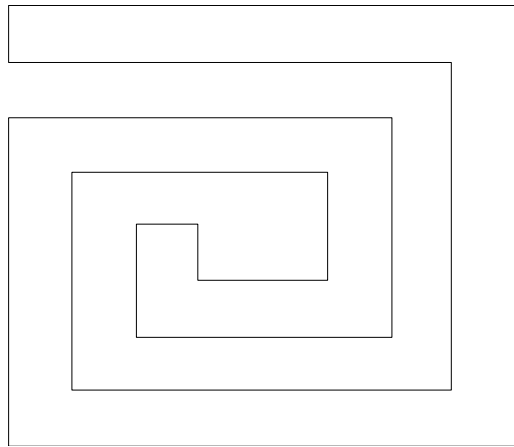


[Business Plan Title]



<p><Organization> <Street> <City>, <State/Province> <ZIP/Postal Code> <Business Phone> <Business Fax> <E-Mail Address></p>	<p>[Date] [Version#] [Copy 1 of 20] [Copyright Information]</p>
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Purpose Statement

State the purpose of your business: what products you intend to manufacture, what services you intend to provide, and so on.

Give a list of your goals for the business, with measurable, definite outcomes. Explain how you'll measure your progress on each goal.

First goal, dates, measurements

Second goal, dates, measurements

Third goal, dates, measurements

If you are starting a business and need to borrow money, state the amount of loan money you need, how much capital you have, how long you'll need to pay the loan, the purpose of the loan, the results of the loan, and the collateral you're putting up.

Executive Summary

Give a brief, concise overview of your business plan, including the company's name, location, history, management, products, growth projections, and so on. Give the name, address, phone number, fax number, and e-mail address of a contact person inside your company.

Business Information

In this section you'll give an overview of your business. Give your company's name and location. Describe the building (you can also include a scanned photograph of it). State the nature of the business and what kind of business it is (partnership, private, public, whatever). Give the date the company will be open for business. List the names of the owners and how to contact them (addresses, phone and fax numbers, e-mail addresses).

Personal Financial Statement

If you are starting a business, briefly explain your current finances. You may need to include the last 3 years' tax returns and a credit report.

Business Description

Give a detailed account of your business. List and explain the good characteristics of your business that will help you succeed.

First characteristic

Second characteristic

Third characteristic

List the hours your business will be open. Give a brief overview of how you see daily operations running. Explain your accounting processes and quality-control systems. The types of information you give depend on what kind of business you run.

Business History

Give a history of your business. Who founded it and when? Why? Give the purchase or startup prices and reasons. Explain the market growth or sales trends that made this business possible.

Personnel

and

Organization

Overview the organization of your business. Explain how many people work for the company, what their job descriptions are, and their qualifications. You may want to include employee's resumes. Explain your training and advancement programs.

List departments/divisions, and so on, with responsibilities, and numbers of employees.

First department, responsibilities, # of employees

Second department, responsibilities, # of employees

Third department, responsibilities, # of employees

Marketing Information

In this section you'll describe the market your business competes in and your strategy for competing. Fill this in completely, as it can help you keep your goals in mind as you proceed with your business.

Market Analysis

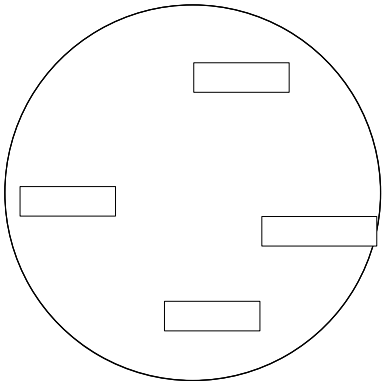
Give concrete information about the market you intend to compete in: current situations, trends, projections.

Market Research

Explain the market research you've done about each product and/or service you intend to provide. Give and explain industry analysis, customer information, and market share

Competitors

Give the names, locations, sales, and market share of your competitors in this market.



List the competition's strengths and weaknesses.

- Strengths
Competitor's strength
Competitor's strength
Competitor's strength

- Weaknesses
Competitor's weakness
Competitor's weakness
Competitor's weakness

List your business' strengths and weaknesses, and the advantages your business has.

Strengths

Our strength

Our strength

Our strength

Weaknesses

Our weakness and how to overcome it

Our weakness and how to overcome it.

Our weakness and how to overcome it.

Advantages

First advantage

Second advantage

Third advantage

Market Segments

Describe the market segments you plan to compete in. Give the demographics, geographical areas, and other information about the customers you want. Match your products' features to the customers' needs and wants.

Target Market

State the primary market you want to compete in. Give the demographics, geographical areas, and other information about the customers in that market. Describe and profile the businesses you want to sell to.

Marketing Mix Strategy

Give a narrative description of how you intend to market your products. List the different marketing methods and how much you will rely on each one. List each product or service and how much you will market it.

Products/Services

List what you will sell. Describe customer service plans, market positioning, inventory control, and quality standards for each product or service.

First product
Second product
Third product

Promotions

Explain how you will promote your business. List what types of advertising you'll use (media, direct sales, sale promotions, publicity campaigns, and so on).

Distribution

Explain how you plan to distribute your products or services. Will you use direct distribution? An established channel? Give facts about your business site--location, parking, security and so on. Give a floor plan of a store or warehouse. Identify any resellers, retailers, wholesalers, or suppliers you plan to work with.

Pricing

Explain your overall pricing policy. Estimate the average purchase amount. Describe sales terms and conditions. Explain any credit plans you intend to offer.

Suppliers

List the name, location, product, amount, and agreements you have with each of your suppliers.

First supplier
Second supplier
Third supplier

Marketing Goals

Give a list of your marketing goals for the business, with measurable, definite outcomes. Explain how you'll measure your progress on each goal.

First goal, dates, measurement
Second goal, dates, measurement
Third goal, dates, measurement

Financial Information

In this section, you'll describe the financial aspects of your business, including start-up costs and loan use (for beginning businesses), profits and losses, cash flow, and more. You should include current balance sheet and other legal financial documents if necessary.

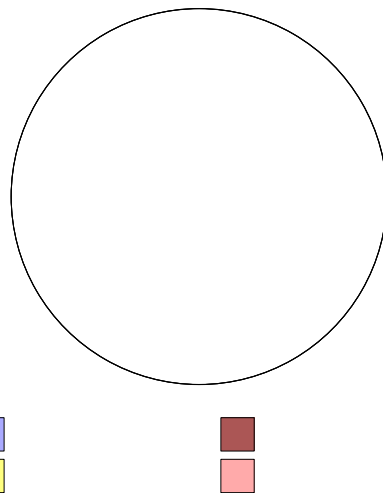
Use of Loan Money

If you are starting a business and giving this plan to the loan company, be sure to include information about how you intend to use the loan money: equipment, inventory, salaries, rent, facilities, and so on.

Use	Description	Amount
First use	Explanation of use	\$0.00
Second use	Explanation of use	\$0.00
Third use	Explanation of use	\$0.00

Start-Up Costs

Explain the costs of starting the business. Give the amount of capital you put into the business, and where it came from.



Profit and Loss Statement

Attach a detailed profit and loss statement. Explain sales, cost of goods, operating expenses, and so on, that contributed to profits and losses.

Cash Flow Information

Attach a detailed statement of cash flow in any business accounts. Show the beginning balance, sources of income, expenditures, ending balances.

Balance Sheets

Attach current balance sheets. Explain current assets, fixed assets, liabilities, and equity.

Revenues vs. Costs

List fixed and variable expenses against your income. Analyze how much you need to make to cover your costs.

Financial Projections

In this section, you will make financial predictions based on your company's current performance and your marketing and business planning for the future.

Assumptions

List and explain what you based your projections on (economic and market trends, competitors' actions, new products, and so on). Be sure to explain what you took for granted as you began your projections.

First assumption
Second assumption
Third assumption

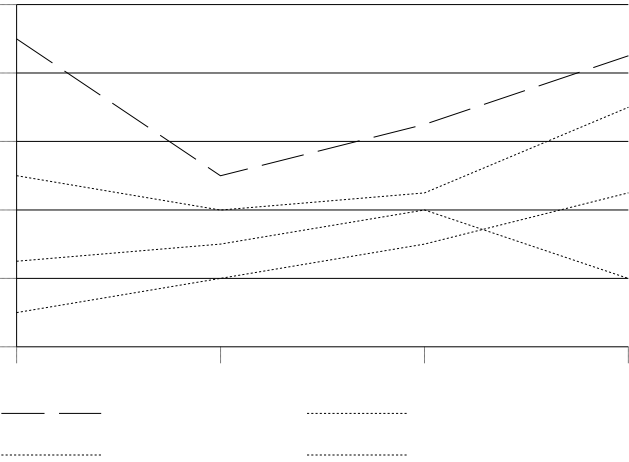
Growth Projections

Give areas of growth, estimates of the extent of growth, and factors influencing growth. List both internal (personnel, divisions, new products) and external growth (new markets, increased sales, geographic spread).

First factor
Second factor
Third factor

Financial Projections

Project your financial status for 1-4 years, including sales, income, debts, and expenses. You may want to break your projections down by market, product, geographic area, and so on.



Appendices

Attach any balance sheets, resumes, spreadsheets, and so on.