
Business Name

Date

Owner's Name(s)

Address

Phone Number



Community Futures Capital Region

Business Plan Template

Community
Futures Capital Region



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EXECUTIVE SUMMARY

Business Vision/Idea

Summarise your business vision here (include your key objectives, core services and client groups).

Marketing Strategy

Summarise who your target market is and how you plan to find your clients.

Operational Strategy

Summarise how you will run your business from an operational standpoint (include key details about the businesses structure and core staff requirements).

Financial Plan

Summarise you're your financial plan (include your start-up costs, your expected first year profit and the amount and type of financing you are seeking if applicable).

BUSINESS VISION

Business Idea

Explain your business idea or concept briefly and in plain terms. Include the products or services you will you be providing.

Experience

Explain what makes you uniquely qualified to bring this idea to reality and, if relevant, what your background is in relation to the idea.

Customers

Summarise the market segment that wants the service or product you wish to provide (include location).

Goals

What 3-5 key goals do you have for your business? Be specific and realistic (include measures and dates).

PRODUCTS AND SERVICES

Product and Services Description

Describe the major products or services you will be offering (include any recurring or one-off services, bulk or packaged products, specialised services, whether they are for the commercial or domestic market etc).

Features and Benefits

List the key features and benefits of each product or service (include unique strengths, technical advantages, delivery methods, patents, superior availability, guarantees etc).

Roll-Out Plan

Describe your approach to your product/service roll-out (include dates, whether it will be a stepped roll-out or “big-bang” approach and the reasons why).

INDUSTRY ANALYSIS

Industry Factors

List the top 3-5 industry factors that will affect your business (include controlling factors such as trade associations, local regulations, federal agreements, environmental features etc; and influencing factors such as global, economic or cultural trends, media or technical influences).

Industry Status

Describe how those industry factors are effecting your industry now and what the outlook is for the future.

Competition

Describe your current top 1-3 business competitors (include their operating area, their products/services, pricing strategy, customer demographic, strengths and weaknesses).

MARKETING PLAN

About Your Customers

Describe where you will find your clients/customers (include geographic area, online/offline locations such as favorite social media, publications, organizations or groups etc).

Approach

Describe your marketing approach for at least the first year of your business (include your budget, schedule, the use of additional resources, the marketing methods you have chosen and why).

Results Tracking

Describe how you will track the results of your marketing campaigns.

OPERATIONS PLAN

Business Structure

Describe your business structure by selecting one from each of the 3 categories below.

- 1. **Classification:** Sole Proprietorship Partnership Corporation
- 2. **Status:** Start-up Expanding business Partnering
 Franchise Buy-out
- 3. **Type:** Manufacturing Service Retail
 Online

Personnel

Management

Describe who will be managing the business including its day-to-day operation (include a short summary of their relevant experience).

Job Creation

Describe how many additional jobs (apart from the manager) the business will be creating (include a rough date when you forecast this will happen).

# Full Time Personnel	# Part-Time Personnel	Date Expected eg by end Year 1, Year 2 etc

Specialists

If your business will require a very specific skill set, describe what that role is and how you will go about recruiting for that role.

Further Supporting Staff

List any supporting or professional staff you will be using to help you with the business ie accountant, book keeper, lawyer, marketing professional, technical assistance etc.

Facilities

Describe what facilities you will need to operate your business (include leased or rented space for operation or storage, office or showroom space, home office space).

Renovation Costs

If there are costs associated with the renovation of these facilities, estimate how much that will be and when the money will be due (add additional lines as needed):

Facility	Renovation Cost	Date Expected eg by end Yr 1

Monthly Expenses

Whether at home or in an additional location, what do you estimate your monthly expenses to be in terms of increased utilities, property taxes etc (add additional lines as needed).

Facility	Amount of Monthly Expenses

Equipment

Describe what equipment you will need to operate your business. Think about machinery, vehicles, office equipment and furniture etc (include new items and things you already have).

Equipment	Cost

Production

Supplier Agreements

Summarise any Supplier agreements you have in place (include restrictions such as payment schedules, delivery hours, order lead times, special non-stock items, bulk offers you will be taking advantage of etc).

Supplies and Materials

Describe any key considerations there are with regard to the initial and ongoing production of your products or provision of your services (include costs and materials required for initial stock levels; and to maintain stock levels ongoing. Include supplies required for free samples, welcome gifts etc and/or administration related supplies and materials).

Item	Cost

Deliveries of Supplies and Materials

Describe any key logistical considerations pertaining to the delivery of materials or supplies to your location (include delivery times and schedules; access; mail order costs; rental of PO Box etc).

Customer Deliveries

Describe any key considerations with regard to the logistics and costs related to the delivery of your products or services to your customers (include delivery times and schedules, transportation method/costs, supporting paperwork and order management).

FINANCIAL PLAN

Table 1: Start-Up Costs

Complete the table below itemising your costs to start or expand your business (add lines as necessary).

Include items you already have.

Item	Description	Cost
Capital Items		
Inventory		
Other Costs		
Renovations		
Operating Capital/Line		
Total Start-Up Costs (B):		

Table 2: Source of Funds

Describe how you will be funding your business ie where you will be obtaining the start-up costs detailed above.

Fund Source Type	Fund Source Description	Amount or Value \$
Traditional Financial Institution eg bank loan, credit union, LOC		
Non-Traditional Financial Source eg not-for-profit loan		
Personal Investment eg cash or assets	1.	
	2.	
	3.	
	4.	
Other eg family loan or investment, partner investment etc		

Table 3: Summary Table

Financial Start Up Costs Summary	Amount or Value \$
A. Total Source of Funds (from Table 2):	
B. Start-Up Costs (from Table 1):	
C. Starting Cash Balance for Month 1 (A minus B) (Must not be negative)	

Table 4: Cash Flow Forecast

Complete a cash flow forecast for year 1 below:

Small Business Cash Flow Projection (Simple)														
<Business Name>														
Business Year: <1>														
	Starting Funds	Jan-15	Feb-15	Mar-15	Apr-15	May-15	Jun-15	Jul-15	Aug-15	Sep-15	Oct-15	Nov-15	Dec-15	Totals
Available Funds (at start of month)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
FUNDS IN:														
Total Sales		0	0	0	0	0	0	0	0	0	0	0	0	0
Sales on Account (enter as negative)		0	0	0	0	0	0	0	0	0	0	0	0	0
Accounts Collected		0	0	0	0	0	0	0	0	0	0	0	0	0
Business Loan Proceeds/LOC		0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL FUNDS IN:		0	0	0	0	0	0	0	0	0	0	0	0	0
Total Funds Available:	0	0	0	0	0	0	0	0	0	0	0	0	0	
FUNDS OUT:														
Tools/Equipment		0	0	0	0	0	0	0	0	0	0	0	0	0
Supplies/Inventory		0	0	0	0	0	0	0	0	0	0	0	0	0
Property Related		0	0	0	0	0	0	0	0	0	0	0	0	0
Utilities		0	0	0	0	0	0	0	0	0	0	0	0	0
Business Administration		0	0	0	0	0	0	0	0	0	0	0	0	0
Automotive Supplies/Maintenance		0	0	0	0	0	0	0	0	0	0	0	0	0
Clerical Supplies/Software		0	0	0	0	0	0	0	0	0	0	0	0	0
Advertising/Marketing		0	0	0	0	0	0	0	0	0	0	0	0	0
Professional Services		0	0	0	0	0	0	0	0	0	0	0	0	0
Staff Costs		0	0	0	0	0	0	0	0	0	0	0	0	0
Bank Charges		0	0	0	0	0	0	0	0	0	0	0	0	0
Owner's Salary		0	0	0	0	0	0	0	0	0	0	0	0	0
Loan Payments		0	0	0	0	0	0	0	0	0	0	0	0	0
Other Expenses		0	0	0	0	0	0	0	0	0	0	0	0	0
Other Expenses		0	0	0	0	0	0	0	0	0	0	0	0	0
Other Expenses		0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL FUNDS OUT:		0	0	0	0	0	0	0	0	0	0	0	0	0
Available Funds (at end of month)	0	0	0	0	0	0	0	0	0	0	0	0	0	

CONCLUSION

Critical Risk Summary

Describe up to 3 key risks to the success of your business and how you would plan to mitigate them.

Risk	Mitigation Plan
1.	
2.	
3.	

Major Assumptions

Describe any major assumptions you have made in order to develop your business idea or plans.

Go/No-Go Decision

Now that you have completed your business plan, state whether or not you will be going ahead with your business idea. Give reasons why you have made this decision.