|  |
| --- |
| **CONFIDENTIAL** |
| **[Your company name here]** |
| *Your tagline* |
| **Business Plan** |
| Prepared [date] |
| **Contact Information** |

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# Executive Summary

## Opportunity

### Problem Summary

Brief description of your business and the problem it solves.

### Solution Summary

Summary of what your company does.

### Market

Description of your target customer or market segments.

### Competition

Summary of your major competitors.

### Why Us?

Brief overview of you and your team as well as your unique selling proposition.

## Expectations

### Forecast

Overview of financial targets such as sales, costs, etc.

### Financial Highlights by Year

Insert a chart of your key financial metrics here.

### Financing Needed

Include this section it you want to raise money for your business.

# Opportunity

## Problem & Solution

### Problem Worth Solving

Give more details of the problem your business is solving and why your customers will want to buy from you.

### Our Solution

Provide more details about your product or service and what will set it apart from others.

## Target Market

### Market Size & Segments

Describe your key customers and their characteristics.

## Competition

### Current Alternatives

Describe your current competition.

### Our Advantages

List your competitive advantages as well as why your product or service is better.

# Execution

## Marketing & Sales

### Marketing Plan

How do you plan on promoting your product or service to your target market?

### Sales Plan

How will you gain leads and close deals?

## Operations

### Locations & Facilities

Describe your company’s physical locations.

### Technology

What important software, hardware, or other information technology will use to operate your business? E.g. Point of Sales device, CRM, etc.

### Equipment & Tools

List any special equipment that you have or plan to acquire to do your work, especially if you are an industrial company.

## Milestones & Metrics

### Milestones

List your key milestones and the dates that you hope to accomplish them by. If some goals have already been achieved by your business, list them here as evidence that your business is gaining ground.

### Key Metrics

What are your key performance indicators?

# Company

## Overview

Describe your company ownership e.g. Sole proprietorship, partnership etc.

## Team

### Management Team

List the members of the management team, including yourself, as well as a description of each person’s skills, experience and role in the business.

### Advisors

List those who can help you as a business owner e.g. Small-business counsellors, knowledgeable friends or family etc.

# Financial Plan

## Forecast

### Key Assumptions

How did you come up with the values in your financial forecast? What kind of growth and level of profit are you expecting?

### Revenue by Month

Include a chart/table that shows your projected revenue.

### Expenses by Month

Include a chart that shows your projected expenses.

### Net Profit (or Loss) by Year

Include a chart showing the profit (and loss) your business is likely to make.

## Financing

### Use of Funds

If your forecast includes loans, investments, or other financing, explain how the money is going to be used.

### Sources of Funds

What are your financing plans? E.g. Investments, line of credit, personal etc.

## Statements

### Projected Profit & Loss

Provide a summary of your financial forecast here.

|  |  |  |  |
| --- | --- | --- | --- |
|  | FY2018 | FY2019 | FY2020 |
| Revenue |  |  |  |
|  |  |  |  |
| Direct Costs |  |  |  |
|  |  |  |  |
| Gross Margin |  |  |  |
| Gross Margin % |  |  |  |
| Operating Expenses |  |  |  |
| Salary |  |  |  |
| Employee Related Expenses |  |  |  |
| Total Operating Expenses |  |  |  |
|  |  |  |  |
| Operating Income |  |  |  |
|  |  |  |  |
| Interest Incurred |  |  |  |
| Depreciation and Amortization |  |  |  |
| Income Taxes |  |  |  |
| Total Expenses |  |  |  |
| Net Profit |  |  |  |
| Net Profit / Sales |  |  |  |

### Projected Balance Sheet

Include your balance sheet here.

|  |  |  |  |
| --- | --- | --- | --- |
|  | FY2018 | FY2019 | FY2020 |
| Cash |  |  |  |
| Accounts Receivable |  |  |  |
| Inventory |  |  |  |
| Other Current Assets |  |  |  |
| Total Current Assets |  |  |  |
|  |  |  |  |
| Long-Term Assets |  |  |  |
| Accumulated Depreciation |  |  |  |
| Total Long-Term Assets |  |  |  |
|  |  |  |  |
| Total Assets |  |  |  |
|  |  |  |  |
| Accounts Payable |  |  |  |
| Income Taxes Payable |  |  |  |
| Sales Taxes Payable |  |  |  |
| Short-Term Debt |  |  |  |
| Prepaid Revenue |  |  |  |
| Total Current Liabilities |  |  |  |
| Long-Term Debt |  |  |  |
|  |  |  |  |
| Total Liabilities |  |  |  |
|  |  |  |  |
| Paid-in Capital |  |  |  |
| Retained Earnings |  |  |  |
| Earnings |  |  |  |
| Total Owner's Equity |  |  |  |
|  |  |  |  |
| Total Liabilities & Equity |  |  |  |

### Projected Cash Flow Statement

Include your cash flow statement here.

|  |  |  |  |
| --- | --- | --- | --- |
|  | FY2018 | FY2019 | FY2020 |
| Net Cash Flow from Operations |  |  |  |
| Net Profit |  |  |  |
| Depreciation and Amortization |  |  |  |
| Change in Accounts Receivable |  |  |  |
| Change in Inventory |  |  |  |
| Change in Accounts Payable |  |  |  |
| Change in Income Tax Payable |  |  |  |
| Change in Sales Tax Payable |  |  |  |
| Change in Prepaid Revenue |  |  |  |
| Net Cash Flow from Operations |  |  |  |
| Investing & Financing |  |  |  |
| Assets Purchased or Sold |  |  |  |
| Investments Received |  |  |  |
| Change in Long-Term Debt |  |  |  |
| Change in Short-Term Debt |  |  |  |
| Dividends & Distributions |  |  |  |
| Net Cash Flow from Investing & Financing |  |  |  |
| Cash at Beginning of Period |  |  |  |
| Net Change in Cash |  |  |  |
| Cash at End of Period |  |  |  |

# Appendix

## Profit and Loss Statement (With Monthly Detail)

|  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| FY2018 | Mar '17 | Apr '17 | May '17 | Jun '17 | Jul '17 | Aug '17 | Sep '17 | Oct '17 | Nov '17 | Dec '17 | Jan '18 | Feb '18 |
| Revenue |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
| Direct Costs |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
| Gross Margin |  |  |  |  |  |  |  |  |  |  |  |  |
| Gross Margin % |  |  |  |  |  |  |  |  |  |  |  |  |
| Operating Expenses |  |  |  |  |  |  |  |  |  |  |  |  |
| Salary |  |  |  |  |  |  |  |  |  |  |  |  |
| Employee Related Expenses |  |  |  |  |  |  |  |  |  |  |  |  |
| Total Operating Expenses |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
| Operating Income |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
| Interest Incurred |  |  |  |  |  |  |  |  |  |  |  |  |
| Depreciation and Amortization |  |  |  |  |  |  |  |  |  |  |  |  |
| Income Taxes |  |  |  |  |  |  |  |  |  |  |  |  |
| Total Expenses |  |  |  |  |  |  |  |  |  |  |  |  |
| Net Profit |  |  |  |  |  |  |  |  |  |  |  |  |
| Net Profit / Sales |  |  |  |  |  |  |  |  |  |  |  |  |

## Profit and Loss Statement (Annual Detail)

|  |  |  |  |
| --- | --- | --- | --- |
|  | FY2018 | FY2019 | FY2020 |
| Revenue |  |  |  |
|  |  |  |  |
| Direct Costs |  |  |  |
|  |  |  |  |
| Gross Margin |  |  |  |
| Gross Margin % |  |  |  |
| Operating Expenses |  |  |  |
| Salary |  |  |  |
| Employee Related Expenses |  |  |  |
| Total Operating Expenses |  |  |  |
|  |  |  |  |
| Operating Income |  |  |  |
|  |  |  |  |
| Interest Incurred |  |  |  |
| Depreciation and Amortization |  |  |  |
| Income Taxes |  |  |  |
| Total Expenses |  |  |  |
| Net Profit |  |  |  |
| Net Profit / Sales |  |  |  |

## Balance Sheet (With Monthly Detail)

|  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| FY2018 | Mar '17 | Apr '17 | May '17 | Jun '17 | Jul '17 | Aug '17 | Sep '17 | Oct '17 | Nov '17 | Dec '17 | Jan '18 | Feb '18 |
| Cash |  |  |  |  |  |  |  |  |  |  |  |  |
| Accounts Receivable |  |  |  |  |  |  |  |  |  |  |  |  |
| Inventory |  |  |  |  |  |  |  |  |  |  |  |  |
| Other Current Assets |  |  |  |  |  |  |  |  |  |  |  |  |
| Total Current Assets |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
| Long-Term Assets |  |  |  |  |  |  |  |  |  |  |  |  |
| Accumulated Depreciation |  |  |  |  |  |  |  |  |  |  |  |  |
| Total Long-Term Assets |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
| Total Assets |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
| Accounts Payable |  |  |  |  |  |  |  |  |  |  |  |  |
| Income Taxes Payable |  |  |  |  |  |  |  |  |  |  |  |  |
| Sales Taxes Payable |  |  |  |  |  |  |  |  |  |  |  |  |
| Short-Term Debt |  |  |  |  |  |  |  |  |  |  |  |  |
| Prepaid Revenue |  |  |  |  |  |  |  |  |  |  |  |  |
| Total Current Liabilities |  |  |  |  |  |  |  |  |  |  |  |  |
| Long-Term Debt |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
| Total Liabilities |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
| Paid-in Capital |  |  |  |  |  |  |  |  |  |  |  |  |
| Retained Earnings |  |  |  |  |  |  |  |  |  |  |  |  |
| Earnings |  |  |  |  |  |  |  |  |  |  |  |  |
| Total Owner's Equity |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
| Total Liabilities & Equity |  |  |  |  |  |  |  |  |  |  |  |  |

## Balance Sheet (Annual Detail)

|  |  |  |  |
| --- | --- | --- | --- |
|  | FY2018 | FY2019 | FY2020 |
| Cash |  |  |  |
| Accounts Receivable |  |  |  |
| Inventory |  |  |  |
| Other Current Assets |  |  |  |
| Total Current Assets |  |  |  |
|  |  |  |  |
| Long-Term Assets |  |  |  |
| Accumulated Depreciation |  |  |  |
| Total Long-Term Assets |  |  |  |
|  |  |  |  |
| Total Assets |  |  |  |
|  |  |  |  |
| Accounts Payable |  |  |  |
| Income Taxes Payable |  |  |  |
| Sales Taxes Payable |  |  |  |
| Short-Term Debt |  |  |  |
| Prepaid Revenue |  |  |  |
| Total Current Liabilities |  |  |  |
| Long-Term Debt |  |  |  |
|  |  |  |  |
| Total Liabilities |  |  |  |
|  |  |  |  |
| Paid-in Capital |  |  |  |
| Retained Earnings |  |  |  |
| Earnings |  |  |  |
| Total Owner's Equity |  |  |  |
|  |  |  |  |
| Total Liabilities & Equity |  |  |  |

## 

## Cash Flow Statement (With Monthly Detail)

|  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| FY2018 | Mar '17 | Apr '17 | May '17 | Jun '17 | Jul '17 | Aug '17 | Sep '17 | Oct '17 | Nov '17 | Dec '17 | Jan '18 | Feb '18 |
| Net Cash Flow from Operations |  |  |  |  |  |  |  |  |  |  |  |  |
| Net Profit |  |  |  |  |  |  |  |  |  |  |  |  |
| Depreciation and Amortization |  |  |  |  |  |  |  |  |  |  |  |  |
| Change in Accounts Receivable |  |  |  |  |  |  |  |  |  |  |  |  |
| Change in Inventory |  |  |  |  |  |  |  |  |  |  |  |  |
| Change in Accounts Payable |  |  |  |  |  |  |  |  |  |  |  |  |
| Change in Income Tax Payable |  |  |  |  |  |  |  |  |  |  |  |  |
| Change in Sales Tax Payable |  |  |  |  |  |  |  |  |  |  |  |  |
| Change in Prepaid Revenue |  |  |  |  |  |  |  |  |  |  |  |  |
| Net Cash Flow from Operations |  |  |  |  |  |  |  |  |  |  |  |  |
| Investing & Financing |  |  |  |  |  |  |  |  |  |  |  |  |
| Assets Purchased or Sold |  |  |  |  |  |  |  |  |  |  |  |  |
| Investments Received |  |  |  |  |  |  |  |  |  |  |  |  |
| Change in Long-Term Debt |  |  |  |  |  |  |  |  |  |  |  |  |
| Change in Short-Term Debt |  |  |  |  |  |  |  |  |  |  |  |  |
| Dividends & Distributions |  |  |  |  |  |  |  |  |  |  |  |  |
| Net Cash Flow from Investing & Financing |  |  |  |  |  |  |  |  |  |  |  |  |
| Cash at Beginning of Period |  |  |  |  |  |  |  |  |  |  |  |  |
| Net Change in Cash |  |  |  |  |  |  |  |  |  |  |  |  |
| Cash at End of Period |  |  |  |  |  |  |  |  |  |  |  |  |

## Cash Flow Statement (Annual Detail)

|  |  |  |  |
| --- | --- | --- | --- |
|  | FY2018 | FY2019 | FY2020 |
| Net Cash Flow from Operations |  |  |  |
| Net Profit |  |  |  |
| Depreciation and Amortization |  |  |  |
| Change in Accounts Receivable |  |  |  |
| Change in Inventory |  |  |  |
| Change in Accounts Payable |  |  |  |
| Change in Income Tax Payable |  |  |  |
| Change in Sales Tax Payable |  |  |  |
| Change in Prepaid Revenue |  |  |  |
| Net Cash Flow from Operations |  |  |  |
| Investing & Financing |  |  |  |
| Assets Purchased or Sold |  |  |  |
| Investments Received |  |  |  |
| Change in Long-Term Debt |  |  |  |
| Change in Short-Term Debt |  |  |  |
| Dividends & Distributions |  |  |  |
| Net Cash Flow from Investing & Financing |  |  |  |
| Cash at Beginning of Period |  |  |  |
| Net Change in Cash |  |  |  |
| Cash at End of Period |  |  |  |