

# BUSINESS PLANNER

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## Sample Business Plan

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### NAME OF BUSINESS

Street Address  
City, ST 87654

**Dummy**  
President

12345 Somewhere Street  
Some City, AB 87654

**Phone:** (123) 456-7890  
**Fax:** (123) 456-7890  
**Email:** name@domain.com

**Dummy**  
President

12345 Somewhere Street  
Some City, AB 87654

**Phone:** (123) 456-7890  
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# Table of Contents

<b>1</b>	<b>Executive Summary.....</b>	<b>3</b>
1.1	The Quick Pitch.....	3
1.2	The Problem .....	3
1.3	The Solution.....	3
1.4	Highlights.....	3
1.5	Keys to Success.....	3
<b>2</b>	<b>Our Team &amp; Organization .....</b>	<b>4</b>
2.1	Mission Statement .....	4
2.2	Management & Team.....	4
2.3	Company Goals and Objectives.....	4
<b>3</b>	<b>Products &amp; Services .....</b>	<b>5</b>
<b>4</b>	<b>Market Analysis .....</b>	<b>6</b>
4.1	Market Summary.....	6
4.2	Customers.....	6
4.3	Competition.....	7
<b>5</b>	<b>Strategy &amp; Implementation .....</b>	<b>8</b>
5.1	Milestones (Keys to Success).....	8
5.2	Customer Acquisition .....	8
5.3	Pricing Strategy and Revenue Model .....	9
<b>6</b>	<b>Financial Plan &amp; Projections .....</b>	<b>10</b>
6.1	Start-up Expenses & Funding .....	10
6.2	Sales Forecast .....	11
6.3	3-Year Sales Forecast.....	12
6.4	Profit and Loss Projection.....	13
6.5	Balance Sheet .....	14
6.6	3-Year Cash Flow .....	15
6.7	Business Budget.....	16
6.8	Break-Even Analysis.....	17

# 1 Executive Summary

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## 1.1 The Quick Pitch

[In one sentence... what does our company do?]

**[Tip:** Being able to describe what your business does in just once sentence will be a huge asset to you as you talk about it with others. Work on refining your quick pitch again after completing your business plan.]

## 1.2 The Problem

[What problem are you solving for the consumer?]

[How big is the problem?]

[Are there currently any solutions out there?]

## 1.3 The Solution

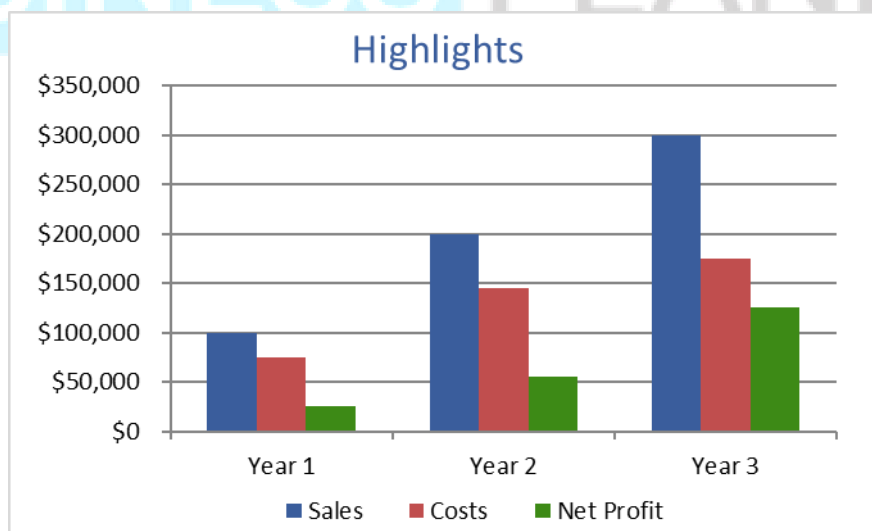
[How does your business solve the problem?]

[Is it a simple solution or a complex solution?]

**[Tip:** If it is complex, how can you make it simple, or describe it more simply?]

## 1.4 Highlights

[Type content here]



[Optional caption for graph]

## 1.5 Keys to Success

[What are the main steps you'll need to take to be successful (3-6 steps)?]

## 2 Our Team & Organization

---

### 2.1 Mission Statement

[This mission statement should be related to your team and organization]

### 2.2 Management & Team

[Who is working on this with you?]


[What are your backgrounds?]

[What industry experience do they have?]

[What makes your team qualified to make your business a success?]

[Who do you need to hire?]

Professional and Advisory Support	
Board of Directors	[names]
Management Advisory Board	
Attorney	
Accountant	
Insurance Agent	
Banker	
Consultant(s)	
Mentors and Key Advisors	



### 2.3 Company Goals and Objectives

[Type content here]

### 3 Products & Services

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[Type content here]

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## 4 Market Analysis

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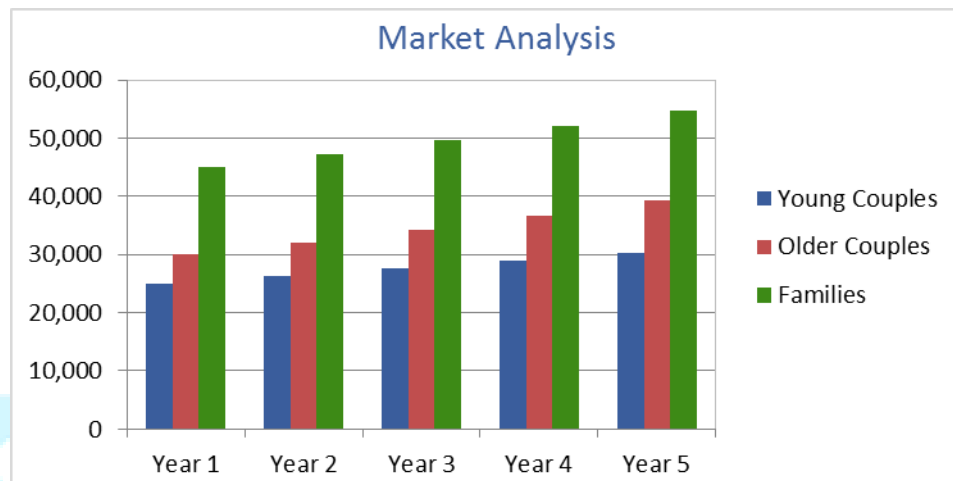
### 4.1 Market Summary

[How big is the market for your business & how much demand is there?]

### 4.2 Customers

[Describe your target audience.]

[How much will your target audience pay for your product/service?]



[Optional caption]

### 4.3 Competition

[How much competition is out there?]

[Who are your competitors and what are their strengths and weaknesses?]

[How is your business and solution better than theirs?]

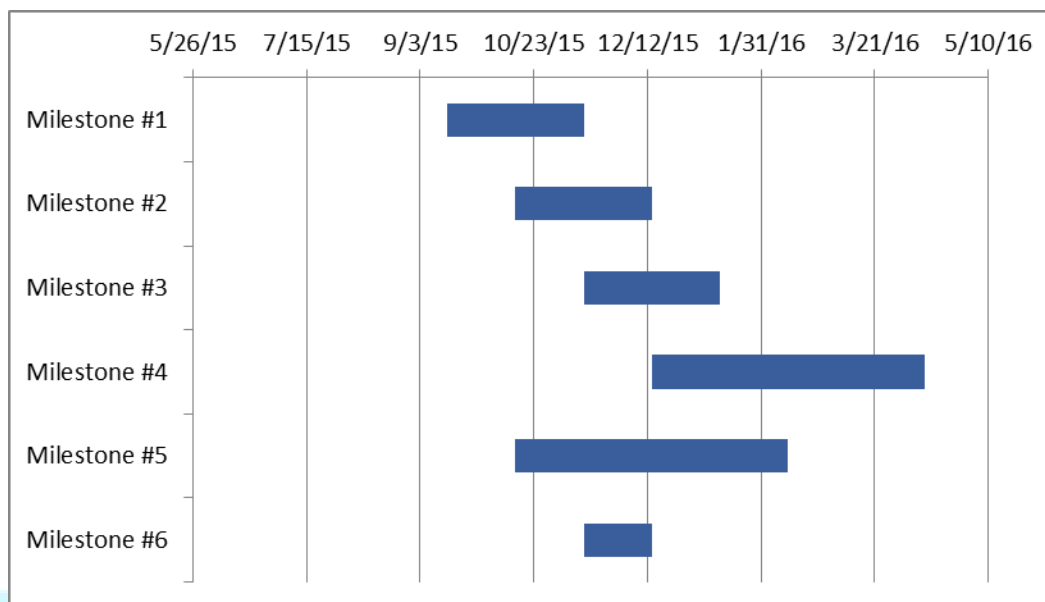
FACTOR	Me	Strength	Weakness	Competitor A	Competitor B	Importance to Customer
Products						
Price						
Quality						
Selection						
Service						
Reliability						
Stability						
Expertise						
Reputation						
Location						
Appearance						
Sales Method						
Credit Policies						
Advertising						
Image						

## 5 Strategy & Implementation

### 5.1 Milestones (Keys to Success)

[What are the main steps you'll need to take to be successful (3-6 steps)?]

[Figure Title]



[Copy this chart object from Excel and Paste it **as a picture** in this document]

Milestone	Start Date	Duration	End Date	Budget
Milestone #1	9/15/2015	60	11/14/2015	\$10,000
Milestone #2	10/15/2015	60	12/14/2015	\$20,000
Milestone #3	11/14/2015	60	1/13/2016	\$30,000
Milestone #4	12/14/2015	120	4/12/2016	\$20,000
Milestone #5	10/15/2015	120	2/12/2016	\$10,000
Milestone #6	11/14/2015	30	12/14/2015	\$20,000
Total				\$110,000

[See the Milestones worksheet in the companion workbook]

### 5.2 Customer Acquisition

[How will you gain customers?]

[How much money will it take to gain them?]

[What will your Customer Lifetime Value be?]



### 5.3 Pricing Strategy and Revenue Model

[What will your pricing strategy be?]

[What is your revenue model?]

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## 6 Financial Plan & Projections

### 6.1 Start-up Expenses & Funding

[Briefly summarize the start-up expenses and sources for funding and explain any anomalies shown in the tables. Customize the expense and funding tables in the business plan companion spreadsheet then copy and paste them below.]

#### Start-up Expenses

##### Fixed Costs

Legal and Permits	\$5,000
Stationery and Supplies	\$3,000
Insurance	\$10,000
Rent	\$2,000
Office Equipment	\$5,000
Website Development	\$5,000
Print Advertisements	\$10,000
Brochures	\$5,000

**Total Fixed Costs** **\$45,000**

##### Average Monthly Costs

Rent	\$2,000
Utilities	\$5,000
Salaries / Wages	\$5,000
Total Average Monthly Costs	\$12,000

x Number of Months: \$6

**Total Monthly Costs** **\$72,000**

**Total Startup Expenses** **\$117,000**

#### Start-up Assets

##### Owner Funding

Owner 1 Cash	\$50,000
Owner 2 Cash	\$50,000
Other	

**Total Owner Funding** **\$100,000**

##### Loans

Bank Loan 1	\$0
Bank Loan 2	\$0
Other	

**Total Loans** **\$0**

##### Other

Grant 1	\$0
Grant 2	\$0
Other	

**Total Other Funding** **\$0**

**Total Start-up Assets** **\$100,000**

## 6.2 Sales Forecast

[What assumptions are you making and how might they change?]

[See the sales forecast worksheet in the companion Excel workbook]

Units Sold	Jan-16	Feb-16	Mar-16	Apr-16	May-16	Jun-16	Jul-16	Aug-16	Sep-16	Oct-16	Nov-16	Dec-16	Total Units Sold
Product/Service A	500	525	550	575	550	525	525	550	575	600	650	650	6775
Product/Service B	1500	1000	1000	1250	1250	1500	1500	1750	2000	2500	3000	3000	21250

Unit Price													Avg Unit Price
Product/Service A	\$19.99	\$19.99	\$19.99	\$19.99	\$19.99	\$19.99	\$19.99	\$19.99	\$19.99	\$19.99	\$19.99	\$19.99	\$19.99
Product/Service B	\$14.99	\$14.99	\$14.99	\$14.99	\$14.99	\$14.99	\$14.99	\$14.99	\$14.99	\$14.99	\$14.99	\$14.99	\$14.99

Sales Growth Rate													Avg Growth Rate
Product/Service A	0%	5%	5%	5%	-4%	-5%	0%	5%	5%	4%	8%	0%	2%
Product/Service B	0%	-33%	0%	25%	0%	20%	0%	17%	14%	25%	20%	0%	8%

Revenue													Total Revenue
Product/Service A	\$9,995	\$10,495	\$10,995	\$11,494	\$10,995	\$10,495	\$10,495	\$10,995	\$11,494	\$11,994	\$12,994	\$12,994	\$135,432
Product/Service B	\$22,485	\$14,990	\$14,990	\$18,738	\$18,738	\$22,485	\$22,485	\$26,233	\$29,980	\$37,475	\$44,970	\$44,970	\$318,538
<b>Total Revenue</b>	<b>\$32,480</b>	<b>\$25,485</b>	<b>\$25,985</b>	<b>\$30,232</b>	<b>\$29,732</b>	<b>\$32,980</b>	<b>\$32,980</b>	<b>\$37,227</b>	<b>\$41,474</b>	<b>\$49,469</b>	<b>\$57,964</b>	<b>\$57,964</b>	<b>\$453,970</b>

Unit COGS													Avg COGS
Product/Service A	\$4.50	\$4.50	\$4.50	\$4.50	\$4.50	\$4.50	\$4.50	\$4.50	\$4.50	\$4.00	\$4.00	\$4.00	\$4.38
Product/Service B	\$3.10	\$3.10	\$3.10	\$3.10	\$3.10	\$3.10	\$3.10	\$3.10	\$3.10	\$3.10	\$3.10	\$3.10	\$3.10

Margin Per Unit													Avg Margin
Product/Service A	\$15.49	\$15.49	\$15.49	\$15.49	\$15.49	\$15.49	\$15.49	\$15.49	\$15.49	\$15.99	\$15.99	\$15.99	\$15.62
Product/Service B	\$11.89	\$11.89	\$11.89	\$11.89	\$11.89	\$11.89	\$11.89	\$11.89	\$11.89	\$11.89	\$11.89	\$11.89	\$11.89

Gross Profit													Total
Product/Service A	\$7,745	\$8,132	\$8,520	\$8,907	\$8,520	\$8,132	\$8,132	\$8,520	\$8,907	\$9,594	\$10,394	\$10,394	\$105,895
Product/Service B	\$17,835	\$11,890	\$11,890	\$14,863	\$14,863	\$17,835	\$17,835	\$20,808	\$23,780	\$29,725	\$35,670	\$35,670	\$252,663
<b>Total Gross Profit</b>	<b>\$25,580</b>	<b>\$20,022</b>	<b>\$20,410</b>	<b>\$23,769</b>	<b>\$23,382</b>	<b>\$25,967</b>	<b>\$25,967</b>	<b>\$29,327</b>	<b>\$32,687</b>	<b>\$39,319</b>	<b>\$46,064</b>	<b>\$46,064</b>	<b>\$358,557</b>

### 6.3 3-Year Sales Forecast

[See the sales forecast worksheet in the companion Excel workbook]

	Year 1	Year 2	Year 3	Yr 2 vs Yr 1	Yr 3 vs Yr 2
<b>Total Units Sold</b>				<b>% Change</b>	
Product/Service A	6775	7500	8850	11%	18%
Product/Service B	21250	27250	33750	28%	24%
Product/Service C	3650	4375	5500	20%	26%

<b>Avg Unit Price</b>				<b>Difference</b>	
Product/Service A	\$19.99	\$19.99	\$19.99	\$0.00	\$0.00
Product/Service B	\$14.99	\$14.99	\$14.99	\$0.00	\$0.00
Product/Service C	\$49.99	\$54.99	\$59.99	\$5.00	\$5.00

<b>Avg Sales Growth Rate</b>				<b>Difference</b>	
Product/Service A	2%	1%	2%	-1%	1%
Product/Service B	8%	6%	4%	-2%	-2%
Product/Service C	8%	2%	3%	-6%	1%

<b>Total Revenue</b>				<b>Difference</b>	
Product/Service A	\$135,432	\$149,925	\$176,912	\$14,493	\$26,987
Product/Service B	\$318,538	\$408,478	\$505,913	\$89,940	\$97,435
Product/Service C	\$182,464	\$240,581	\$329,945	\$58,117	\$89,364
<b>Total Revenue</b>	<b>\$636,434</b>	<b>\$798,984</b>	<b>\$1,012,770</b>	<b>\$162,550</b>	<b>\$213,786</b>

<b>Avg Unit COGS</b>				<b>Difference</b>	
Product/Service A	\$4.38	\$4.08	\$3.75	(\$0.30)	(\$0.33)
Product/Service B	\$3.10	\$3.05	\$3.01	(\$0.05)	(\$0.04)
Product/Service C	\$1.55	\$1.51	\$1.36	(\$0.04)	(\$0.15)

<b>Avg Margin Per Unit</b>				<b>Difference</b>	
Product/Service A	\$15.62	\$15.91	\$16.24	\$0.29	\$0.33
Product/Service B	\$11.89	\$11.94	\$11.98	\$0.05	\$0.04
Product/Service C	\$48.44	\$53.48	\$58.63	\$5.04	\$5.15

<b>Total Gross Profit</b>				<b>Difference</b>	
Product/Service A	\$105,895	\$119,431	\$143,868	\$13,536	\$24,437
Product/Service B	\$252,663	\$326,003	\$405,188	\$73,340	\$79,185
Product/Service C	\$176,806	\$234,025	\$322,613	\$57,219	\$88,588
<b>Total Gross Profit</b>	<b>\$535,364</b>	<b>\$679,459</b>	<b>\$871,669</b>	<b>\$144,095</b>	<b>\$192,210</b>

## 6.4 Profit and Loss Projection

[See the profit and loss worksheet in the companion Excel workbook]

INCOME	2012	% of OI	2013	% of OI	2014	% of OI
<b>Operating Income</b>						
Category 1		-		-		-
Category 2		-		-		-
Category 3		-		-		-
Category 4		-		-		-
<b>Total Operating Income (OI)</b>	<b>\$0</b>	-	<b>\$0</b>	-	<b>\$0</b>	-
<b>Non-Operating Income</b>						
Interest Income						
Rental Income						
Gifts Received						
Donations						
<b>Total Non-Operating Income</b>	<b>\$0</b>		<b>\$0</b>		<b>\$0</b>	
<b>Total INCOME</b>	<b>\$0</b>	-	<b>\$0</b>	-	<b>\$0</b>	-
<b>EXPENSES</b>						
<b>Operating Expenses</b>						
Accounting and Legal		-		-		-
Advertising		-		-		-
Depreciation		-		-		-
Dues and Subscriptions		-		-		-
Insurance		-		-		-
Interest Expense		-		-		-
Maintenance and Repairs		-		-		-
Office Supplies		-		-		-
Payroll Expenses		-		-		-
Postage		-		-		-
Rent		-		-		-
Research and Development		-		-		-
Salaries and Wages		-		-		-
Taxes and Licenses		-		-		-
Telephone		-		-		-
Travel		-		-		-
Utilities		-		-		-
Web Hosting and Domains		-		-		-
<b>Total Operating Expenses</b>	<b>\$0</b>	-	<b>\$0</b>	-	<b>\$0</b>	-
<b>Non-Recurring Expenses</b>						
Furniture, Equipment & Software		-		-		-
Gifts Given		-		-		-
<b>Total Non-Recurring Expenses</b>	<b>\$0</b>	-	<b>\$0</b>	-	<b>\$0</b>	-
<b>Total EXPENSES</b>	<b>\$0</b>	-	<b>\$0</b>	-	<b>\$0</b>	-
Net Income Before Taxes	\$0		\$0		\$0	
Income Tax Expense						
<b>NET INCOME</b>	<b>\$0</b>		<b>\$0</b>		<b>\$0</b>	
Owner Distributions / Dividends						
Adjustment to Retained Earnings	\$0		\$0		\$0	

## 6.5 Balance Sheet

[See the balance sheet worksheet in the companion Excel workbook]

Assets	2017	2016
<b>Current Assets</b>		
Cash	\$11,874	
Accounts receivable		
Inventory		
Prepaid expenses		
Short-term investments		
<i>Total current assets</i>	\$11,874	\$0
<b>Fixed (Long-Term) Assets</b>		
Long-term investments	\$1,208	
Property, plant, and equipment	\$15,340	
(Less accumulated depreciation)	-\$2,200	
Intangible assets		
<i>Total fixed assets</i>	\$14,348	\$0
<b>Other Assets</b>		
Deferred income tax		
Other		
<i>Total Other Assets</i>	\$0	\$0
<b>Total Assets</b>	<b>\$26,222</b>	<b>\$0</b>

<b>Liabilities and Owner's Equity</b>		
<b>Current Liabilities</b>		
Accounts payable	\$8,060	
Short-term loans		
Income taxes payable	\$3,145	
Accrued salaries and wages		
Unearned revenue		
Current portion of long-term debt		
<i>Total current liabilities</i>	\$11,205	\$0
<b>Long-Term Liabilities</b>		
Long-term debt	\$3,450	
Deferred income tax		
<i>Total long-term liabilities</i>	\$3,450	\$0
<b>Owner's Equity</b>		
Owner's investment	\$7,178	
Retained earnings	\$4,389	
<i>Total owner's equity</i>	\$11,567	\$0
<b>Total Liabilities and Owner's Equity</b>	<b>\$26,222</b>	<b>\$0</b>

<b>Common Financial Ratios</b>		
<b>Debt Ratio</b> (Total Liabilities / Total Assets)	0.56	
<b>Current Ratio</b> (Current Assets / Current Liabilities)	1.06	
<b>Working Capital</b> (Current Assets - Current Liabilities)	669	-
<b>Assets-to-Equity Ratio</b> (Total Assets / Owner's Equity)	2.27	
<b>Debt-to-Equity Ratio</b> (Total Liabilities / Owner's Equity)	1.27	

## 6.6 3-Year Cash Flow

[See the cash flow worksheet in the companion Excel workbook]

CASH BALANCE		2015	2016	2017
Date Ending		9/3/2015	9/3/2016	9/3/2017
Cash at Beginning of Period		\$5,000	\$5,000	\$5,000
Cash at End of Period		\$5,000	\$5,000	\$5,000

CASH INFLOWS		2015	2016	2017
<i>Cash from Operations</i>				
Receipts from Customers				
Gross Rents				
<b>Total Cash from Operations</b>		<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
<i>Cash from Financing</i>				
Issuance of Stock				
Borrowing				
<b>Total Cash from Financing</b>		<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
<i>Cash from Investing</i>				
Sale of Property and Equipment				
Collection of Principal on Loans				
Sale of Investment Securities				
<b>Total Cash from Investing</b>		<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
<b>Total Cash Inflows</b>		<b>\$0</b>	<b>\$0</b>	<b>\$0</b>

CASH OUTFLOWS		2015	2016	2017
<i>Operations</i>				
Wages				
Inventory Purchases				
General Operating Expenses				
Interest				
Income Taxes				
<b>Total Outflows from Operations</b>		<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
<i>Financing</i>				
Repayment of Loans				
Repurchase of Stocks				
Dividends Paid				
<b>Total Outflows from Financing</b>		<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
<i>Investing</i>				
Purchase of Property and Equipment				
Making Loans to Other Entities				
Purchase of Investment Securities				
<b>Total Outflows from Investing</b>		<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
<b>Total Cash Outflows</b>		<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
<b>NET CASH FLOW</b>		<b>\$0</b>	<b>\$0</b>	<b>\$0</b>

## 6.7 Business Budget

[See the business budget worksheet in the companion Excel workbook]

INCOME	Actual	Budget	Difference
<b>Operating Income</b>			
Category 1			\$0
Category 2			\$0
Category 3			\$0
Category 4			\$0
<b>Total Operating Income</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
<b>Non-Operating Income</b>			
Interest Income			\$0
Rental Income			\$0
Gifts Received			\$0
Donations			\$0
<b>Total Non-Operating Income</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
<b>Total INCOME</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
<b>EXPENSES</b>			
<b>Operating Expenses</b>			
Accounting and Legal			\$0
Advertising			\$0
Depreciation			\$0
Dues and Subscriptions			\$0
Insurance			\$0
Interest Expense			\$0
Maintenance and Repairs			\$0
Office Supplies			\$0
Payroll Expenses			\$0
Postage			\$0
Rent			\$0
Research and Development			\$0
Salaries and Wages			\$0
Taxes and Licenses			\$0
Telephone			\$0
Travel			\$0
Utilities			\$0
Web Hosting and Domains			\$0
<b>Total Operating Expenses</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
<b>Non-Recurring Expenses</b>			
Furniture, Equipment and Software			\$0
Gifts Given			\$0
<b>Total Non-Recurring Expenses</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
<b>Total EXPENSES</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
Net Income Before Taxes	\$0	\$0	\$0
Income Tax Expense			\$0
<b>NET INCOME</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>



## 6.8 Break-Even Analysis

[See the break-even analysis worksheet in the companion Excel workbook]

Selling Price (per unit)	\$12.00
--------------------------	---------

FIXED COSTS	
Advertising	\$1,000.00
Accounting	
Insurance	
Manufacturing	
Payroll	
Rent	
Supplies	
Taxes	
Utilities	
Other (specify)	
<b>Total Fixed Costs</b>	<b>\$1,000.00</b>

VARIABLE COSTS	Per Unit
<i>Variable Costs based on dollar amount per unit</i>	
Cost of Goods Sold	\$1.00
Direct Labor	
Overhead	
Other (specify)	
<b>Total</b>	<b>\$1.00</b>

<i>Variable Costs based on percentage per unit</i>	
Commissions	7.50%
Other (specify)	
<b>Total</b>	<b>7.50%</b>

<b>Total Variable Cost per Unit</b>	<b>\$1.90</b>
Contribution Margin per Unit	<b>\$10.10</b>
Contribution Margin Ratio	<b>84.17%</b>

Break-Even Point	
<b>Break-Even Units</b>	<b>100 units</b>
<b>Break-Even Sales</b>	<b>\$1,188.12</b>