

Business Plan



Executive Summary

Products of Service

Market

Marketing Plan

Operations

Management Team

Financials

Income Statements

For Year Ending _____

	Historical	Historical	Current	Projected	Projected	Projected
Sales	_____	_____	_____	_____	_____	_____
Cost of Goods Sold						
Opening Inventory	_____	_____	_____	_____	_____	_____
Purchases	_____	_____	_____	_____	_____	_____
(Ending Inventory)	_____	_____	_____	_____	_____	_____
Total Cost of Goods Sold	_____	_____	_____	_____	_____	_____
Gross Profit	_____	_____	_____	_____	_____	_____
Expenses						
Salary and Wages	_____	_____	_____	_____	_____	_____
Employee Benefits	_____	_____	_____	_____	_____	_____
Rent or Mortgage	_____	_____	_____	_____	_____	_____
Utilities	_____	_____	_____	_____	_____	_____
Insurance	_____	_____	_____	_____	_____	_____
Maintenance	_____	_____	_____	_____	_____	_____
Accounting and Legal	_____	_____	_____	_____	_____	_____
Advertising and Promotion	_____	_____	_____	_____	_____	_____
Telephone and Internet	_____	_____	_____	_____	_____	_____
Travel	_____	_____	_____	_____	_____	_____
Office Expenses	_____	_____	_____	_____	_____	_____
Interest	_____	_____	_____	_____	_____	_____
Depreciation and Amortization	_____	_____	_____	_____	_____	_____
Other	_____	_____	_____	_____	_____	_____
Total Expenses	_____	_____	_____	_____	_____	_____
Net Profit Before Taxes	_____	_____	_____	_____	_____	_____

Balance Sheet

For Year Ending _____

	Historical	Historical	Current	Projected	Projected	Projected
Assets						
Cash	_____	_____	_____	_____	_____	_____
Accounts Receivable	_____	_____	_____	_____	_____	_____
Inventory	_____	_____	_____	_____	_____	_____
Prepaid Expenses	_____	_____	_____	_____	_____	_____
Total Current Assets	_____	_____	_____	_____	_____	_____
Fixed Assets						
Land	_____	_____	_____	_____	_____	_____
Buildings	_____	_____	_____	_____	_____	_____
Equipment	_____	_____	_____	_____	_____	_____
(Accumulated Depreciation)	_____	_____	_____	_____	_____	_____
Total Fixed Assets	_____	_____	_____	_____	_____	_____
Total Assets	_____	_____	_____	_____	_____	_____
Liabilities						
Current Liabilities						
Accounts Payable	_____	_____	_____	_____	_____	_____
Short-term Loans	_____	_____	_____	_____	_____	_____
Total Current Liabilities	_____	_____	_____	_____	_____	_____
Long-Term Liabilities						
Long-Term Loans	_____	_____	_____	_____	_____	_____
Mortgages	_____	_____	_____	_____	_____	_____
Total Long-Term Liabilities	_____	_____	_____	_____	_____	_____
Equity						
Owner's Equity	_____	_____	_____	_____	_____	_____
Total Equity	_____	_____	_____	_____	_____	_____
Total Liabilities and Equity	_____	_____	_____	_____	_____	_____

Monthly Cash Flow

For Year Ending _____

	January	February	March	April	May	June	July	August	September	October	November	December
Opening Cash Balance												
Cash Receipts												
Cash Sales												
Loan Proceeds												
Other												
Total Cash Receipts												
Cash Disbursements												
Cost of Goods*												
Operating Expenses*												
Loan Payments												
Income Tax Payments												
Reserve												
Other Expenses												
Total Cash Disbursements												
Net Cash Flow												
Opening Cash Balance												
Cash Receipts												
(Cash Disbursements)												
Ending Cash Balance												

* (from Income Statement)