Business Plan Template

Fill in each section. Replace the grey guidance text with your own words.

Company name:

Owner name(s):

Address:

Phone and email:

Date:

1. Executive Summary

One page that a busy reader can act on. Write it last, once the rest is done.

- What does the business do, and for whom?
- Where is it, and how long has it operated (or when will it open)?
- What makes it different from the alternatives?
- Headline numbers: Year 1 revenue, profit, and the month you break even.
- If you are raising money: how much, what for, and how it gets repaid.

2. Company Description

The basic facts about the business.

- Legal name, legal structure (LLC, S corporation, sole proprietorship) and state.
- Owners and the percentage each one holds.
- Mission in one sentence.
- Stage: idea, startup, or operating (with years in business).

3. Products and Services

What you sell and why people pay for it.

- Each product or service and its price.
- The problem it solves for the customer.
- How you deliver it, and what it costs you to deliver.

Product or service	Price	Cost to deliver	Margin

4. Market Analysis

Proof that enough customers exist and can be reached.

- Your target customer, described specifically (who, where, how they buy).
- Market size with a cited source (for example Census Bureau or a trade association).
- Trends that help or hurt you.
- Three to five competitors, with their prices, strengths and weaknesses.

Competitor	Price	Strength	Weakness

5. Marketing and Sales Plan

How customers find you and decide to buy.

- Channels you will use and the monthly budget for each.
- Your sales process from first contact to payment.
- How many customers you expect each month, and why that number is realistic.

6. Operations Plan

How the business runs day to day.

- Location, equipment, and suppliers.
- Licenses, permits and insurance you need.
- Key milestones for the next 12 months, with dates.

7. Management and Organization

Who runs the business and why they can make it work.

- Each owner and key manager: role, experience, and what they are responsible for.
- Advisors, accountant, attorney.
- Hires planned in the next 12 months.

8. Financial Plan

The numbers that support everything above. Lenders and investors read this first.

- Startup costs (if you are opening): equipment, inventory, deposits, launch marketing.
- Three year projection of revenue, costs and profit, with the assumptions behind it.
- Monthly cash flow for Year 1, so you can see the lowest cash point.
- Break even point: the month and the monthly revenue needed.

	Year 1	Year 2	Year 3
Revenue			
Cost of goods sold			
Gross profit			
Operating expenses			
Net profit			

9. Funding Request (if you need money)

Exactly how much you need and where every dollar goes.

- Amount requested and the type of funding (loan, investment, grant).
- Use of funds, line by line.
- How and when the money is repaid, or what the investor receives.

Use of funds	Amount
Total	

10. Appendix

Supporting documents the reader may ask for.

- Resumes of owners and managers.
- Licenses, leases, contracts, letters of intent.
- Detailed financial statements and tax returns.

Free template from planarmory.com. Want it filled in for you? Generate a complete plan at planarmory.com.