

Business plan toolkit

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The business at a glance

The business at a glance

Your introduction

Business name

Owners

What we do

Our vision

Our unique selling
proposition

The business at a glance

Our products
and services

Our target market

Our goals

Capital requirements

The business in detail

History

Your introduction

Date established

Operating history

Products & services

Product 1

Product 2

Product 3

The business in detail

Structure

Your introduction

Business structure

Key people

SWOT analysis

Weaknesses

Strengths

The business in detail

Threats

Opportunities

Premises, plant & equipment

Premises

Plant & equipment

The business in detail

Information systems & telecommunications

Information systems

Telecommunications

Intellectual property, licences & memberships

Registered business
names

Domain names

Trademarks and patents

Licences

Memberships

The business in detail

Insurances

Public risk insurance

Workers compensation

Professional indemnity
or product liability

Business assets

Fire and property

Goals, milestones, and strategies

Goals, milestones

Goal	Milestones

Marketing

Goals

Advertising

Goals, milestones, and strategies

Marketing material

Website

Direct mail

Events & publicity

Goals, milestones, and strategies

Sales

Goals

Sales team

Sales material

Sales techniques

Customer management and retention

Goals

Goals, milestones, and strategies

Management
techniques

Retention techniques

Website

Pricing

Strategy

Prices

The competitive landscape

The industry

Your summary

Target market

Your summary

Age

Gender

Occupation

Income

Location

Attitude and key drivers

The competitive landscape

Size of market

Growth potential

The competition

Your summary

Competitor 1

Established

Market share

Value proposition

The competitive landscape

Strengths

Weaknesses

Competitor 2

Established

Market share

Value proposition

Strengths

Weaknesses

The competitive landscape

Competitor 3

Established

Market share

Value proposition

Strengths

Weaknesses

Competitor 4

Established

Market share

Value proposition

The competitive landscape

Strengths

Weaknesses

Competitor 5

Established

Market share

Value proposition

Strengths

Weaknesses

Financial forecasts

Set-up costs

Setting up the business

Accountants fees	
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Solicitor's fees	
------------------	--

Business registration	
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Domain name registration	
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Insurance premiums	
--------------------	--

Licences	
----------	--

Workers compensation	
----------------------	--

Setting up the premises

Lease deposit and advance rent	
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Fitout	
--------	--

Utility bonds and connection	
------------------------------	--

Stationery and office supplies	
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Plant & equipment

Equipment	
-----------	--

Vehicles	
----------	--

Telecommunications	
--------------------	--

Computers and software	
------------------------	--

Starting operations

Advertising and promotion	
---------------------------	--

Raw materials and supplies	
----------------------------	--

Working capital	
-----------------	--

Start-up capital

Equity investment	
-------------------	--

Borrowings	
------------	--

Total	
--------------	--

The result

Total set-up costs	
---------------------------	--

Surplus funds	
----------------------	--

Borrowings required	
----------------------------	--

Financial forecasts

Profit & loss forecast

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	TOTALS
Sales													
Sales (invoices)													
Cost of goods sold													
Gross profit													

Expenses

Accounting fees													
Advertising													
Bank charges													
Bank interest													
Depreciation													
Electricity & gas													
Equipment hire/lease													
Insurance													
Legal fees													
Motor vehicle expenses													
Postage, telephone & fax													
Stationery													
Rent													
Repairs & maintenance													
Security													
Sundries													
Superannuation													
Transport/courier													
Wages													
Workers compensation													
Total													

Result

Net profit													
Gross profit margin													
Net profit margin													

Financial forecasts

Cash flow forecast

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	TOTALS
Starting cash position													
Incoming													
Cash sales													
Collections from accounts receivable													
Other cash receipts													
Total													
Outgoing													
Fixed costs													
Administration													
Marketing													
Operations													
Variable costs													
Administration													
Marketing													
Operations													
Total													
Result													
Change during month													
Closing cash position													

Financial forecasts

Balance sheet forecast

Assets	
Current assets	
Cash	
Petty cash	
Accounts receivable	
Stock	
Short-term investment	
Prepaid expenses	
Long-term investment	
Fixed assets	
Land	
Buildings	
Improvements	
Equipment	
Furniture	
Motor/vehicles	
Total assets	

Liabilities	
Current liabilities	
Accounts payable	
Notes payable	
Interest payable	
Taxes payable	
Income tax	
Sales tax	
Payroll accrual	
Long-term liabilities	
Borrowings	
Total liabilities	
Net assets	

Owner's equity	
Retained earnings	
Current year earnings	
Total equity (should equal net assets)	

Break-even analysis

Average selling price per unit	
Average cost of each unit	
Gross profit margin	
Fixed costs	
Dollar sales to break even	
Number of unit sales to break even	