[Insert Logo]

**[Insert Business Name]**

**Executive Summary**

*[Insert tagline]*

|  |  |
| --- | --- |
| **Company Background** | **Contact Information**  [Name]  [Phone number]  [Email]  [Business name]  [Business address]  [City, state]  [Zip code]  **Year Founded**  [Current year]  \_\_\_\_\_\_\_\_\_\_\_\_\_  **Investment Opportunity**  [Total startup costs]  **Annual Operating Costs**\*  [Annual fixed expenses]  **Annual Sales**\*  [Estimated revenue for year one]  **Annual Profit**\*  [Estimated profit for year one]  **Return on Sales\***  [ROS]%  **Return on Investment**\*  [ROI]%  **Breakeven Units/Month**\*  [Break even units]  *\*Projected* |
| Business Description: [Provide your business’ name, ownership structure, business type, and industry, as well as a clear description of the product or service that you are selling.] |
| Business Model: [Provide a description of how your product or service will add value to your consumers’’ lives and how you plan to generate profit.] |
| Mission Statement:[Insert mission statement] |
|  |
| **Market Opportunity** |
| Opportunity: [Provide a clear description of the want, need, or problem that is not being fulfilled by existing businesses and the way that your business will address this market gap.] |
| Target Market: [Provide a short description of consumers that make up your target market.] |
| Industry Overview: [Provide a short summary of the size of your industry and its current trends. The overview should be focused on secondary source research] |
| Market Research: [Provide a short description of the primary source research you’ve conducted which shows that there is a market for your product or service.] |
|  |
| **Leadership** |
| [Insert title]: [Provide a short bio that includes qualifications] |

**[Insert Business Name]**

**Business Plan**

*[Insert tagline]*

**1. OPPORTUNITY RECOGNITION & BUSINESS STRUCTURE**

**1.1 Business Opportunity**

[text]

**1.2 Type of Business**

[text]

**1.3 Type of Business Ownership**

[text]

**1.4 Mission Statement**

[text]

**1.5 Social** **Responsibility**

[text]

**1.6 Qualifications**

[text]

**2. MARKET RESEARCH**

**2.1 Market Research**

[text]

**2.2 Target Market**

*Demographic Information*: [text]

*Geographic Information*: [text]

*Psychographic Information*: [text]

*Buying Patters*: [text]

**2.3 Competitors**

*Direct Competition:* [text]

*Indirect Competition:* [text]

**2.4 Competitive Advantage**

1. [text]
2. [text]
3. [text]
4. [text]

**2.5 Business Growth**

*Short-Term Business Goals:* [text]

*Long-Term Business Goals:* [text]

**2.6 Challenges**

*Short-Term Business Challenges:* [text]

*Long-Term Business Challenges:* [text]

**3. PROMOTION & SALES**

**3.1 Marketing Plan**

[text]

The marketing plan will highlight the following customer benefits:

1. [text]
2. [text]
3. [text]
4. [text]
5. [text]

**3.2 Promotion**

[text]

1. *[insert promotional method 1]:* [text]
2. *[insert promotional method 2]:* [text]
3. *[insert promotional method 3]:* [text]
4. *[insert promotional method 4]:* [text]
5. *[insert promotional method 5]:* [text]

**3.3 Sales Methods**

[text]

*Steps a consumer follows to purchase my product OR service* (delete one)*:*

1. [text]
2. [text]
3. [text]

**3.4 Sales Estimates**

|  |  |
| --- | --- |
| Factor | Influence on sales |
| Market Analysis | [text] |
| Maximum Capacity | [text] |
| Break Even Units | [text] |
| Seasonality | [text] |

|  |  |  |
| --- | --- | --- |
| Month | Units | Revenue |
| January | [value] | $[value] |
| February | [value] | [value] |
| March | [value] | [value] |
| April | [value] | [value] |
| May | [value] | [value] |
| June | [value] | [value] |
| July | [value] | [value] |
| August | [value] | [value] |
| September | [value] | [value] |
| October | [value] | [value] |
| November | [value] | [value] |
| December | [value] | [value] |
| **Annual Total** | **[value]** | **$[value]** |

**4. FINANCIAL INFORMATION & OPERATIONS**

**4.1 Definition of One Unit**

[text]

**4.2 Variable Expenses**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Materials** | | | | | | |
| Material Description | | Bulk Price | Bulk Quantity | | Quantity per Unit | Cost per Unit |
| [text] | | $[value] | [value] | | [value] | $[value] |
| [text] | | [value] | [value] | | [value] | [value] |
| [text] | | [value] | [value] | | [value] | [value] |
| [text] | | [value] | [value] | | [value] | [value] |
| [text] | | [value] | [value] | | [value] | [value] |
| **Total Material Costs per Unit** | | | | | | **$[value]** |
|  | | | | | | |
| **Labor** | | | | | | |
| Cost of Labor per Hour | Time (in hrs) to make one unit | | | **Total Labor Costs per Unit** | | |
| $[value] | [value] hours | | | **$[value]** | | |
|  | | | | | | |
| **EOU** | | | | | | |
| Material Costs | Labor Costs | | | **TOTAL EOU** | | |
| $[value] | $[value] | | | **$[value]** | | |

**4.3 Economics of One Unit**

|  |  |  |  |
| --- | --- | --- | --- |
| **Selling Price per Unit** |  |  | $[value] |
| **Variable Expenses per Unit** |  |  |  |
| Costs of Goods Sold |  |  |  |
| Materials | $[text] |  |  |
| Labor | [text] |  |  |
| Total Cost of Goods Sold |  | $[text] |  |
| Other Variable Expenses |  |  |  |
| Commission | $[text] |  |  |
| Packaging | [text] |  |  |
| Other |  |  |  |
| Total Other Variable Expenses |  | $ [text] |  |
| Total Variable Expenses |  |  | $[text] |
| **Contribution Margin per Unit** |  |  | **$[text]** |

**4.4 Production Process OR Delivery of Service (delete one)**

|  |  |  |
| --- | --- | --- |
| Description of Step | Time | Cost |
| 1. [text] | [value] | $[value] |
| 1. [text] | [value] | $[value] |
| 1. [text] | [value] | $[value] |
| 1. [text] | [value] | $[value] |
| 1. [text] | [value] | $[value] |
| 1. [text] | [value] | $[value] |

**4.5 Fixed Expenses for One Month**

|  |  |  |
| --- | --- | --- |
| Expense Type | Monthly Cost | Explanation |
| Insurance | $[value] | [text] |
| Salary | $[value] | [text] |
| Advertising | $[value] | [text] |
| Interest | $[value] | [text] |
| Depreciation | $[value] | [text] |
| Utilities | $[value] | [text] |
| Rent | $[value] | [text] |
| Other Fixed Expenses | $[value] | [text] |
| **Total Fixed Expenses** | **$[value]** |  |

**4.6 Income Statement for First Year of Operations**

|  |  |  |  |
| --- | --- | --- | --- |
| **REVENUE** |  |  | $[value] |
| Gross Sales | $[value] |  |  |
| Sales Returns | [value] |  |  |
| Net Sales |  |  | $[value] |
| **VARIABLE EXPENSES** |  |  |  |
| Costs of Goods Sold |  |  |  |
| Materials | $[value] |  |  |
| Labor | [value] |  |  |
| Total Cost of Goods Sold |  | $[value] |  |
| Other Variable Expenses |  |  |  |
| Commission | $[value] |  |  |
| Packaging | [value] |  |  |
| Other | [value] |  |  |
| Total Other Variable Expenses |  | $[value] |  |
| Total Variable Expenses |  |  | $[value] |
|  |  |  |  |
| **CONTRIBUTION MARGIN** |  |  | $[value] |
|  |  |  |  |
| **FIXED OPERATING EXPENSES** |  |  |  |
| Insurance | $[value] |  |  |
| Salaries | [value] |  |  |
| Advertising | [value] |  |  |
| Interest | [value] |  |  |
| Depreciation | [value] |  |  |
| Utilities | [value] |  |  |
| Rent | [value] |  |  |
| Other fixed expenses | [value] |  |  |
| Total Expenses |  |  | $[value] |
|  |  |  |  |
| **PRE-TAX PROFIT** |  |  | $[value] |
| Taxes (15%) |  |  | [value] |
|  |  |  |  |
| **NET PROFIT** |  |  | **$[value]** |

**4.7 Startup Investment**

|  |  |  |  |
| --- | --- | --- | --- |
| Item | Why Needed | Vendor | Cost |
| [text] | [text] | [text] | $[value] |
| [text] | [text] | [text] | [value] |
| [text] | [text] | [text] | [value] |
| [text] | [text] | [text] | [value] |
| [text] | [text] | [text] | [value] |
| [text] | [text] | [text] | [value] |
| **Total Startup Expenditures** | | | **$[value]** |
| Emergency Fund *(1/2 of startup expenditures)* | | | [value] |
| Reserve for Fixed Expenses *(covers 3 months of fixed expenses)* | | | [value] |
| **Total Startup Investment** | | | **$[value]** |

**4.8 Financial Ratios**

*Return on Sales (ROS):*

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Annual Net Profit |  | $[profit] | = | **[value]%** | ≈ | **$[value]** |
| Total Annual Sales | $[sales] |

*Return on Investment (ROI):*

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Annual Net Profit |  | $[profit] | = | **[value]%** | ≈ | **$[value]** |
| Total Startup Investment | $[investment] |

*Breakeven Units (Monthly)*:

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Fixed Monthly Expenses |  | $[month exp] | = | **[value]** | ≈ | **[value] units** |
| Contribution Margin | $[con margin] |