

How to Write a Business Plan

What is a Business Plan?

A Business Plan is a written document that describes in detail how a business, usually a new one, is going to achieve its goals. A business plan lays out a written plan from a marketing, financial and operational viewpoint. It is an essential part of creating any business. It is necessary when applying for loans; it helps you to assess your progress, and it provides a road map to assist you in figuring out where you're going and how you'll get there.

Things to Consider Before Getting Started:

1. How much time do you have to develop your business idea?
2. How much money is at your disposal?
3. Do you have the knowledge and skills required to make a success of this business?
4. How much risk is involved? And how much risk can you tolerate?
5. Can you make a living from this business?
6. Will you enjoy the business?
7. Will this new business adversely affect your family?
8. Have you consulted professionals such as lawyers, accountants, financial planners, insurance brokers, and government agencies?

your choice to find out why these questions are important



Introduction:

- **Date**
- **Name of the Company**
- **Name of Applicant(s)**
- **Contact Information:** including phone, email and mailing address for the applicant(s) and company
- **Legal Structure:**
 - General Partnership
 - Incorporated
 - Sole Proprietorship
 - Co-operative
- **Proposed Business Location**



Ownership and Management:

- **List of directors, shareholders and key staff:** including name, position held, contact information for each person listed.
- **Explanation of duties and responsibilities of management and key staff.**



Business Description:

- **Business Description:** Must specifically describe the nature of the business and why it will be successful.
- **Key dates:** list key dates for the acquisition of equipment, inventory, staffing, financing, and other items needed before business operations will commence.

THE KEY ELEMENTS



Market Summary:

- **Product/Service:** Please list each product and/or service in this section, providing as much detail as possible. If a similar product and/or service exists in your trading area, describe any advantages your business may have (e.g. pricing, supply of raw materials, transportation, etc.)
- **Whether your business is seasonal**
- **List the hours of operation**
- **Describe the business's typical customer** (i.e. age range, income level, etc.) If your clients will be other businesses or the general public? If other businesses, name them. Do you have letters of intent? (Provide letters of intent where possible.)
- **Trading Area:** Will all your business be generated within your local community or will your business draw customers from surrounding communities?
- **Existing Business Competitions:** Who are your competitors, where are they located, and how long have they been in business? Strengths and Weaknesses?
- **Market justification:** Why do you feel the identified trading area can support your proposed project?
- **Advertising / Promotions:** How do you propose to advertise your product/ service? Identify the cost of doing so.
- **Basis of Projections:** Was this market information obtained from a similar type of operation, or on the basis of industry experts, or some other method?



Financial:

- **Historical Financial Statements:** Include statements for the last three years of operation (if applicable).
- **Pro-Forma Financial Statements:**
 - Balance Sheet – Yearly for three years
 - Income Statement – Yearly for three years
 - Statement of Cash Flow – Projected on a monthly basis for the first two years of operation
 - Sales necessary to break even
 - If sole proprietor please include your personal income tax notice of assessment for the past three years.
- **Forecast Assumptions:**
 - Sales: Explain how you arrived at sales figures, i.e. percentage of total market, number of units sold, selling price, sales by unit of time – week, month, year, etc.
 - Material Costs: Related directly to number of units sold
 - Salaries / Wages and Benefits: Please list owner's salary/wage separately
 - Other Expenses: State the bank for amounts shown in each of the expense categories and whether they are estimates or quoted costs. Ensure your interest and bank charges reflect the proposed debt included in your loan application.
 - Other Income: Clearly explain any items in this area and state whether they are extraordinary or ongoing.
 - Drawings / Allow: If the business is not incorporated, ensure you include the total amount of cash withdrawals by the proprietor or all partners. Also allow for taxes on profits earned.

Contact us and ask how we can help you develop your plan. We have 40 offices throughout Prince Edward Island, New Brunswick, Nova Scotia and Newfoundland & Labrador.

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So You Need To Write A Business Plan

Linda Pinson



So You Need To Write A Business Plan:

Write the Perfect Business Plan: Teach Yourself Polly Bird, 2010-09-24 Businesses involved in preparing a business plan need guidance on what to present and how to present it This book is primarily aimed at new businesses and the self employed but it will also be useful to any business that has to raise a financial case during the course of their trading Straightforward advice is given about what to consider and include in the plan and how to present it NOT GOT MUCH TIME One five and ten minute introductions to key principles to get you started AUTHOR INSIGHTS Lots of instant help with common problems and quick tips for success based on the author s many years of experience TEST YOURSELF Tests in the book and online to keep track of your progress EXTEND YOUR KNOWLEDGE Extra online articles at www.teachyourself.com to give you a richer understanding of business planning THINGS TO REMEMBER Quick refreshers to help you remember the key facts TRY THIS Innovative exercises illustrate what you ve learnt and how to use it *So You Want to Start a Business* John B. Vinturella, 2024-05-10 If you think that entrepreneurs are born and not made it may be because you never learned the steps to starting a business John Vinturella who has more than forty years of experience as an entrepreneur explores how to sharpen business skills identify opportunities and take an orderly approach to business planning in this guide to becoming your own boss Learn how to cultivate an entrepreneurial mindset conduct market research and feasibility analyses write a comprehensive business plan overcome obstacles business owners face Drawing on his own experiences running a successful small business for twenty years Vinturella lets you know what to expect as you start a business He also shares numerous case studies based on actual companies to help you identify common mistakes and best practices in building a business Whether you already have a business idea want to find one or are considering career options this book will improve your chances of success **Dream Model to Start a Small Business** Emmanuel Jean Francois, 2011-06 COMMON SENSE SMALL BUSINESS GUIDE I had wanted to say how useful the book will be for our students who run child care centers and who want to start their own non profits Dr Margaret Watts Associate Professor Springfield College The DREAM model is a common sense approach Your text is my dear companion for my entrepreneurship seminars br Dr Kathleen Boyle President and CEO Rainbow Consulting Inc DREAM Model to Start a Small Business is a conceptual model that can help you start a small business in five steps Dreaming Researching Expressing Acting Managing Most people get in business and get out in about a year simply because they did not have the appropriate and comprehensive tools to succeed The DREAM model aims to fill that gap by providing the keys an entrepreneur needs to build the foundations for a successful business This book includes a step by step process easy to understand and ready to use templates as well as practical advices that an entrepreneur can use to materialize from start to finish the dream to own a successful business Building Your Business Plan Kevin Devine, 2004-04-01 The key to turning your business dreams into reality is to write a complete business plan Even if you have little business or writing experience this book will help you to create and write a solid business plan step by step in as little

as 28 days The Complete Book of Business Plans Joseph A Covello,Brian J Hazelgren,2006-10-01 Readers have turned to The Complete Book of Business Plans for almost 10 years for advice and information making it one of the bestselling business planning books of our time Authors Brian Hazelgren and Joseph Covello have gone back to the drawing board on this updated edition providing you with more than a dozen brand new business plans that will help you attract the financing and investment you need The Complete Book of Business Plans also includes revised and updated information on how to get started what questions to ask and how to finalize a business plan that will get you off the ground and running For business owners just starting out or seasoned veterans that want to bring their business to the next level The Complete Book of Business Plans is the only reference they need to get the funding they re looking for **The Complete Idiot's Guide to Business Plans** Gwen Moran,Sue Johnson,2005 The Complete Idiot s Guide to Business Plans offers both the tactical and economic considerations to start and sustain your company and keep ahead of the competition The book explores the crucial elements of a business plan with examples information about credit and how it is perceived by investors expert marketing suggestions and effective strategies for putting together operational and sales plans *How to Write a Business Plan - Step by Step guide* Manuel Taylor,John Davidson,2015-02-17 Table of Contents Introduction Structure of the business plan Company and financing Company overview Strategic and market analysis Industry analysis Competition Pricing Marketing plan Financial projections How to Create a Profit and Loss Statement Executive Summary Conclusion The whole business plan Author Bio Introduction If you have bought this short book you are probably thinking about starting your own business We live in the 21st century and we have more business opportunities now than ever before Today it is possible to start a global online business and to manage companies that are thousands of miles away from home The technology has made our lives much easier The reason you are reading this book is probably not because you don t have the idea but because you need to create a business plan and convince investors that what you plan to do is profitable Before you continue reading this book I want to tell you that there is nothing to be afraid of Yes writing a business plan is a bit difficult and complicated as you need to pay attention to details but yes you can write it In this short guide we will go step by step through everything you need to know in order to write a business plan Also I am going to create a fictitious company and create a business plan for it That way you can see how a complete business plan is written step by step Before we start you need to know that when you are writing the business plan you should not only think as yourself but as the owner as well Remember the goal is not to convince you The goal is to convince the investors So you need to put yourself in the position of the investor and make sure that what you have written is done really really well The key to writing a good business plan is not only to have all the sections written such as Marketing plan financial projection and so on but also to have answered all the questions that the investor might have for the project you re presenting Always keep this in mind I will remind you of this many times during this book as I am going to write the potential questions with italic font This was a short introduction to what to expect in this book Now let s

get started *The Definitive Business Plan* Richard Stutely,2002 The Definitive Business Plan delivers fast track advice aimed at competent business people who want to get beyond the basics and produce definitive cogent and intelligent plans

Write Your Business Plan The Staff of Entrepreneur Media, Eric Butow,2023-09-19 Write Your Business Plan 2nd Edition is the essential guide that leads you through the most critical startup step next to committing to your business vision writing your business plan Whether you re just starting out or already running a business to successfully build a company you need a plan One that lays out your product your strategy your market your team and your opportunity It is the blueprint for your business The experts at Entrepreneur and Eric Butow will show you how to create it You ll learn how to Create the right plan for your needs Attract investors and secure funding Manage risk and grow your business Set winnable goals and objectives Maximize your time and resources Every copy of Write Your Business Plan comes with free 1 month access to business planning software LivePlan Premium Don t underestimate the power of a well defined business plan in helping you get your business off the ground Get your plan in place and prepare to launch the business of your dreams **Anatomy of a Business Plan** Linda Pinson,2008 From envisioning the organizational structure to creating the marketing plan that powers growth to building for the future with airtight financial documents this guide provides the tools to create well constructed business plans Beginning with the initial considerations this handbook offers proven step by step advice for developing and packaging the components of a business plan cover sheet table of contents executive summary description of the business organizational and marketing plans and financial and supporting documents and for keeping the plan up to date Four real life business plans and blank forms and worksheets provide readers with additional user friendly guidelines for the creation of the plans This updated seventh edition features new chapters on financing resources and business planning for nonprofits as well as a sample restaurant business plan Killer Business Plan Peter & Lydia Mehit,2012-02-03 Your business plan will be written whether you put fingers to a keyboard or ink to paper Your plan can be written by fate with every decision made in real time where the odds of making the right one approach the probability of a coin toss or it can be the product of deliberate choices made after discovery research and contemplation The choice is up to you Written in three parts Killer Business Plan first takes you through the ways you can get into business the traits of successful entrepreneurs and provides tips for how to choose and visualize your business Next it explains the various business structures available to you gives you a grounding in the basics of non profits and grants and provides financial models for quick assessment of your business idea Finally Killer Business Plan builds you plan progressively The book has a companion website where you can find How To Videos White Papers Templates Examples Financial Models and Sample Business Plans How to Prepare a Business Plan Edward Blackwell,2008 A good business plan should impress potential financial backers by clarifying aims providing a blueprint for the future of your company and a benchmark against which to measure growth How to Prepare a Business Plan explains the whole process clearly and includes guidance on producing cash flow forecasts and sample business plans expanding a

business planning the borrowing and monitoring business progress The author introduces several small businesses as case studies analysing their business plans monitoring their progress and discussing their problems Whether you are looking to start up or expand this practical advice will help you to prepare a plan that is tailored to the requirements of your business one that will get you the financial backing you need The Three Musketeers and Your Business Plan Delfryn R.

Hughes,2015-12-02 Ethos how credible is your business plan Pathos does your business plan elicit an emotional response Logos is your business plan logical Just as Aristotle divided his appeals or means of persuasion into the categories of Ethos Pathos and Logos so will you leverage these three musketeers to write a convincing and successful business plan Have you struggled to find the motivation to write a business plan Not sure where to start Do you feel that you might not need a business plan The truth is that most entrepreneurs write a business plan only when they need to raise capital but this isn't the only purpose of a well executed plan You can use a business plan to bring focus and order to your new business to grow your existing business and of course to present to potential investors to raise capital If your business is new you can't afford not to have a plan if your business is established it's important to have a plan to remember why you started the business in the first place and to keep track of your goals and aspirations A must read for new and established entrepreneurs The Three Musketeers and Your Business Plan will give you the necessary tools to create an effective plan With the help of Ethos Pathos and Logos you'll be well on your way to developing a strong business plan and by consequence a healthy and lucrative business Write a Business Plan in No Time Frank Fiore,2005 Small business owners are walked through the process of writing a business plan step by step using easy to follow to do lists from determining the type of plan needed to what the various pieces should be to common mistakes to avoid

Starting an iPhone Application Business For Dummies Aaron Nicholson,Joel Elad,Damien Stolarz,2009-10-19 How to create a profitable sustainable business developing and marketing iPhone apps iPhone apps are hot the average app is downloaded more than 30 000 times If you have some great apps in mind Starting an iPhone Application Business For Dummies will show you how to produce and market them effectively Starting an iPhone Application Business For Dummies provides clear reliable business information to help developers and entrepreneurs create a profitable sustainable business in this new and exciting market Identifies what goes into a successful iPhone application business Helps you find the market niche your applications can fill market and promote your business and build your brand Explains how to develop a pricing strategy build your applications efficiently and get them into the App Store Explores finding a sustainable revenue model including free trials social media models ad based revenue models and subscription models Demonstrates effective ways to provide service and support to customers Written by a team that combines knowledge of iPhone app development with sound business experience Starting an iPhone Application Business For Dummies can help you turn your ideas into income **What it Takes to be an Entrepreneur** Leon Presser,2010-12-10

This is the first book to offer a clear guide through the issues the challenges the people and the risks entrepreneurs face as

well as the rewards they obtain The readers learn from the successes and mistakes of others who have traveled the path ahead of them This is not a hopeful collection of generalities this is a book of substance for the person who wants to succeed as an entrepreneur The book covers how to pinpoint your business vision create your business plan obtain funding deal with employees lawyers accountants bankers potential investors competitors sales people and many others who are part of an entrepreneur s daily life It is a must read for the new entrepreneur Presser has written this book to provide prospective and current entrepreneurs with a pragmatic overview of what is involved in being an entrepreneur and to help them improve their chances of success

The Complete Guide to Selling a Business Fred S. Steingold, 2017-08-30 Out there somewhere is a buyer looking to buy a business like yours So if you re ready to sell make sure you protect your interests and maximize your profit with this all in one guide

How to Fund Your Business Steve Parks, 2012-10-12 For most people thinking of starting up in business the biggest obstacle is how to raise the funds to get the business off the ground This is the book to take the pain out of financing your start up it explains all the possible sources of funding and their pros and cons before helping you work out how much you actually need then what to say and do to land that investment This is the book that provides the facts the figures and the reassurances you need to make the right decisions for you and your business It covers everything from finding investors persuading them to back you the principles of giving away equity and bootstrap start ups at very low cost and everything in between For each possible source of funding from re mortgaging and loans business angels and venture capitalists to some of the lesser known and not advised techniques like the 5 card trick we ll walk through what each is looking for whether this is the right route for you how best to find them and pitch to them successfully how much they might be willing to lend questions they will ask and questions you should ask How to Fund your Business takes the fear out of finance and looks at what happens if it all goes wrong and you need to borrow more plus where you stand financially if the worst happens and the business doesn t work It s also packed with advice to help you make sure this doesn t happen with vital sections on accurate budgeting and forecasting and managing cashflow so you don t run out of money Timelines show clearly at what point each type of investor will want their money back and at what cost to make sure you have no surprises along the way

The Successful Business Plan Rhonda M. Abrams, Eugene Kleiner, 2003 Forbes calls The Successful Business Plan one of the best books for small businesses This new edition offers advice on developing business plans that will succeed in today s business climate Includes up to date information on what s being funded now

The Everything Start Your Own Business Book Judith B Harrington, 2010-05-18 You have a great idea for a new business Or maybe you re ready to leave your company and branch out on your own But where do you begin Let successful business owner Judy Harrington show you the way With her straightforward no nonsense advice you can make sure your business succeeds and flourishes Completely revised and updated this one stop resource contains important information on Using the latest online marketing tools including webinars and social media Starting a green business and making any business greener Avoiding regulatory

pitfalls as you start and grow your company Taking advantage of competitive concepts such as leased employees The latest payroll and tax collection responsibilities Gaining valuable experience by volunteering The Everything Start Your Own Business Book 3rd Edition has everything you need to start your own business and everything you need to keep it running in the black as well And the accompanying CD is loaded with business plan examples useful lists sample letters and important forms This complete package contains everything budding entrepreneurs need to get started and succeed

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