

# BUSINESS PLAN

# خطة عمل

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# Business Plan

**Your business slogan here.**

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# Executive Summary

## Business Description

Provide a brief description of your company. The opening paragraphs should introduce what you do and where.

## Products and Services

This should include a very brief overview and description of your products and services, with emphasis on distinguishing features.

## The Market

Provide a brief description of the market you will be competing in. Here you will define your market, how large it is, and how much of the market share you expect to capture.

## The Opportunity

Describe the problem or the pain that the customer feels in order to establish that your business is really offering value to the customer.

## The Solution

The solution is your product or service! However, if you want to set apart from the competition, your solution must be different and unique.

## Competition

Identify the direct and indirect competitors, with analysis of their pricing and promotional strategies, as well as an assessment of their competitive advantage.

### Main Competitors

Name	Sales	Market Share	Nature/Type

## Operations

Briefly outline how you will implement all of the above and include a brief description of the organizational structure and the expense and capital requirements for operation.

## Management Team

Who's the management team? What's their background and skills?

## Risks & Opportunity

Explain why you are in business along with the reasons why you will be able to take advantage of this opportunity.

## Financial Summary

Summarize and explain briefly the key numbers of the business and the assumptions (sales, profit, loss etc.).

### Income Statement Summary

	Year 1	Year 2	Year 3	Year 4	Year 5
<b>Revenue</b>					
Cost of Goods Sold					
<b>Gross Profit</b>					
Total Expenses					
<b>Income Before Tax</b>					
Less: Income Tax					
<b>Net Income</b>					

### Balance Sheet Summary

	Year 1	Year 2	Year 3	Year 4	Year 5
<b>Assets</b>					
<b>Liabilities</b>					
<b>Equity</b>					

## Capital Requirements

Clearly state the capital needed to start or expand your business. Summarize how much money has been invested in the business to date and how it is being used.

### Source of Funds:

Sources	Amount	Percentage
Owner's Contribution		
Term Loan		
New Equity Financing		
<b>Total</b>		

### Use of Funds:

Category	Amount	Percentage
Sales & Marketing		
Capital Expenditures		
G & A Expenses		
Other		
<b>Total</b>		

# 1. Business Description

## 1.1 Mission Statement

A mission statement is a brief explanation of your company's reason for being. Keep your mission statement to one or two sentences.

## 1.2 Values and Vision

Write the values that drive your business. Explain the visions of your business.

## 1.3 Industry Overview

Write the size of your industry, the sectors it includes; key information on industry markets, demographics and niche areas; the major players in your industry (suppliers, distributors); key industry and economic trends affecting your industry.

## 1.4 Company Description

Describe your business and explain why investors and lenders should be interested in getting involved in your business idea.

## 1.5 History and Current Status

Explain the history of your business and what you have accomplished; explain where you are right now.

## 1.6 Goals and Objectives

Explain the goals and objectives that you follow. They must be measurable with a timeframe.

## 1.7 Critical Success Factors

Ex: In order to reach our goals and objectives, we must:

## 1.8 Company Ownership

Identify the owners, their number of shares and % of ownership.

### Ownership of Company

As of [Date]			
Name	Title (if Applicable)	Number of Shares	Percentage
<b>TOTAL</b>			

## 2. Products / Services

### 2.1 Products / Services Description

Provide a list of products and/or services offered. Provide as many details as possible. For each product/service, describe the main features and benefits. State at what stage of growth your product/service is in.

### 2.2 Unique Features or Proprietary Aspects

Explain the unique value-added characteristics of your product line or service and how these value-added characteristics will in turn give your business a competitive advantage.

### 2.3 Research and Development

List what your Research and Development has accomplished in the past such as innovative products or services. If there are any plans for the future, give the percentage of revenue or dollar amount that will be allocated and the duration of the plan.

### 2.4 Production

List the critical factors in the production of your product or delivery of the service. Specify and explain capital equipment, material, and labor requirements.

### 2.5 New and Follow-on Products & Services

If you already have new products in mind, point them out in this section. Your plan should include when and how you will launch the product/service.

## 3. The Market

### 3.1 Industry Analysis

Describe the industry in which you will compete. Potential investors and loan officers should understand the dynamics, problems, and opportunities driving your industry.

### 3.2 Market Analysis

Describe the total size of your industry, the trends in the industry (is it growing or shrinking) and the size of your target market, and what share is realistic for you to obtain.

### 3.3 Competitor Analysis

Describe type(s) of competition affecting your business (product/service competition, competition at the level of corporate/marketing strategy or business model, or competition based on specific attributes such as price, quality, features, etc.)

#### Competitive Analysis Table

FACTOR	Company	Strength	Weakness	Comp. A	Comp. B	Comp. C	Importance to Customer
Products							
Price							
Quality							
Selection							
Service							
Reliability							
Stability							
Expertise							
Company Reputation							
Location							
Appearance							
Sales Method							
Credit Policies							
Advertising							
Image							

#### Competitive Advantage and Comparative Evaluation

Having done the competitive analysis matrix above, write a short paragraph stating your competitive advantages and disadvantages for both you and your competitors.

# 4. Marketing & Sales

## 4.1 Introduction

Begin with the fundamentals of your marketing plan. State target market segments you wish to penetrate, how you plan to achieve this (e.g. through retail, mail order, multi-level marketing, the Internet) and the period for capturing a specific percentage.

## 4.2 Market Segmentation Strategy

Explain your strategy for each segment you have described in section 3.2 (Market Segmentation and Target Market).

## 4.3 Targeting Strategy

Identify your target customer group and create a demographic profile for each group that includes age, gender, income, location, education. Identify the targeting strategy to implement.

## 4.4 Positioning Strategy

Describe the strategy you will use to position your product vis-à-vis competitors.

## 4.5 Product / Service Strategy

Describe how your product/service has been designed and tailored to meet the needs of your target customer and how it will compete in your target market.

## 4.6 Pricing Strategy

How do you plan to set prices? Upon examining the pricing strategy your competition is currently using, explain your pricing strategy and why it will be effective with your target customers.

## 4.7 Distribution Channels

Describe your distribution strategy and explain why it is the best for your marketplace.

## 4.8 Promotion and Advertising Strategy

Explain how you intend to increase awareness of your product or service among potential customers.

## 4.9 Sales Strategy

Explain how and where you plan to sell and distribute your product or service.

## 4.10 Sales Forecasts

Prepare a month-by-month sales forecast for a projected twelve-month period.

# 5. Development

## 5.1 Development Strategy

Explain what factors need to come together to make your concept work.

## 5.2 Development Timeline

Explain the length of time of your strategy.

## 5.3 Development Expenses

List the potential amount of expenses that will incur.

# 6. Management

## 6.1 Company Organization

Describe how your business will be organized legally and physically.

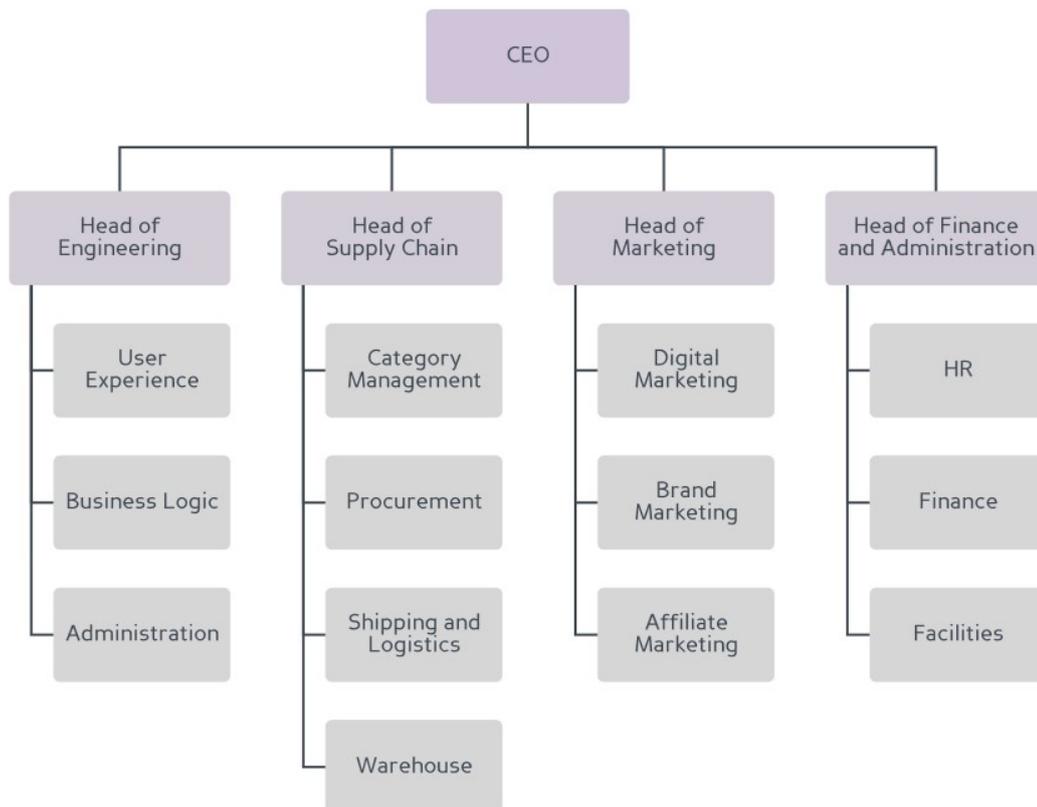
## 6.2 Management Team

Describe the background (experience, skills etc.) of the principal managers; explain their role, duties or responsibilities.

<b>Name</b>	<b>Position</b>	<b>Age</b>	<b>Shares %</b>
	President		
	VP Sales & Marketing		
	VP Finance		
	VP Operations		
	VP R & D		
	Controller		
	Corporate Attorney		

## 6.3 Management Structure and Style

Show the management hierarchy and who is responsible for key functions. Also, explain the management style. Finally insert your organizational chart below.



## 6.4 Ownership

List the majority owners of the business; the share held in number and percentage.

Name	# Shares Held	% Ownership
[Founder]		
[Inventor]		
[Management Team]		
[Seed Ventures]		
[Stock Option Pool]		

## 6.5 Professional and Advisory Support

List service providers your business may consult or from whom you will obtain additional services (Attorneys, bankers, accountant firm etc.)

## 6.6 Board of [Advisors OR Directors]

List members of your board of advisors/directors, with their respective background.

Name	Background

# 7. Operations

## 7.1 Operations Strategy

Explain how you will use operations to add value for customers in your target market.

## 7.2 Scope of Operations

Explain what you will do in-house and what you will purchase (build vs. buy).

## 7.3 Ongoing Operations

Explain how your company will operate on an ongoing basis.

## 7.4 Location

Describe locations of production, sales, storage areas, and buildings. Explain lease or ownership details.

## 7.5 Personnel

Describe your labor force. Indicate the number of employees, the type of labor quality of existing staff, training methods and requirements and the pay structure.

## 7.6 Production

Explain your methods of production or how you deliver your service (production techniques and cost, quality control and customer service).

## 7.7 Operations Expenses

Explain your operating costs and assumptions that appear in your financial statement.

## 7.8 Legal Environment

Describe the elements that apply to your business (permits, licensing, trademarks, copyrights, patents etc.).

## 7.9 Inventory

Explain how you will manage your inventory (kind of inventory, rate of turnover, seasons buildups, lead time).

## 7.10 Suppliers

Identify the supplies you will use for your products / services. Describe the type and amount of inventory furnished. Explain their credit and delivery policies. Complete the table below.

Name	Terms	Product / Service

## 7.11 Credit Policies

Provide information regarding your credit policies.

### ACCOUNT RECEIVABLE

	TOTAL	CURRENT	30 DAYS	60 DAYS	90 DAYS	+90 DAYS
<b>ACCOUNT RECEIVABLE AGING</b>						

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### ACCOUNT PAYABLE

	TOTAL	CURRENT	30 DAYS	60 DAYS	90 DAYS	+90 DAYS
<b>ACCOUNT PAYABLE AGING</b>						

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## 8. Financials

### 8.1 Start-up Costs

Identify all the costs associated with starting the business.

START-UP COSTS	ACTUAL	BUDGETED
Accounting Services		
Advertising and Promotion For Opening		
Architectural Design		
Cash		
Decorating		
Deposits for Utilities		
Equipment		
Estimated Taxes		
Headhunting or Other Hiring Costs		
Installation of Equipment		
Insurance		
Legal Costs		
Licenses and Permits		
Moving		
Office Supplies		
Print Design		
Printing		
Remodeling, Buildout		
Rent Deposits		
Salaries		
Signs		
Software		
Starting Inventory		
Unanticipated expenses		
Vehicles		
Website		
Other		
<b>Total Start-Up Costs</b>		

## 8.2 Income Statement

The Income Statement is a financial statement that reveals whether or not a business has earned a profit or has suffered a loss after a specified period. Complete the Income Statement below.

	Last Year	Year 1	Year 2	Year 3	Year 4	Year 5
<b>Revenue</b>						
Cost of Goods Sold						
<b>Gross Profit</b>						
Operating Costs						
Finance & Admin						
Sales & Marketing						
Total Expenses						
<b>Income Before Tax</b>						
Less: Income Tax						
<b>Net Income</b>						

## 8.3 Balance Sheet

The balance sheet is a "snapshot" of what you own and what you owe on a specific date. Complete the balance sheet below.

	Last Year	Year 1	Year 2	Year 3	Year 4	Year 5
<b>Assets</b>						
Current assets						
Long term assets						
Other assets						
<b>Total Assets</b>						
<b>Liabilities</b>						
Current liabilities						
Long term liabilities						
<b>Total Liabilities</b>						
<b>Equity</b>						
Owner's capital						
Retained earning						
(Less: Dividends)						
Others						
<b>Total Equity</b>						
<b>Total Liabilities &amp; Equity</b>						

### DEBT SCHEDULE TABLE

ORIGINAL AMOUNT	ISSUANCE DATE	PRESENT BALANCE	INTEREST RATE	MATURITY DATE	MONTHLY PAYMENT	SECURITY	CURRENT / PAST DUE
<hr/>							
<hr/>							

## 8.4 Cash Flow

A cash flow statement identifies monthly inflows and outflows of cash. It reveals whether a company will have enough money to meet its needs on a monthly basis. Complete the Cash Flow Statement below.

Yearly Cash Flow Forecast		
	Last Year	This Year
Cash inflow/Outflow from Operating activities		
Cash inflow/Outflow from Investing activities		
Cash inflow/Outflow from Financing activities		
Net increase in Cash		
Beginning Cash		
<b>Ending Cash</b>		

## 8.5 Break-Even Analysis

Provide a calculation for the break-even point in dollars and units for the business. Include all assumptions upon which your break-even calculation is based.

Breakeven Analysis Summary	
	Amount
Variable Cost per Unit	
Fixed Cost (Total)	
Expected Sales (in Units)	
Price (per Unit)	
<b>Total Revenue</b>	
Total Variable Costs	
<b>Profit</b>	
<b>Profit by Unit Sold</b>	

## 8.6 Financial History and Analysis

Complete the financial and ratios spreadsheet below.

		PERIOD 1	PERIOD 2	VARIATION
<b>Profitability Ratios</b>				
<b>Gross profit margin</b>	$\frac{\text{Gross Profit}}{\text{Sales}}$			0,00%
<b>Operating profit margin</b>	$\frac{\text{Operating Income}}{\text{Sales}}$			0,00%
<b>Net profit margin</b>	$\frac{\text{Net Income}}{\text{Sales}}$			0,00%

Liquidity Ratios			
<b>Current ratio</b>	$\frac{\text{Current Assets}}{\text{Current Liabilities}}$		0,00%
			0,00%
<b>Quick ratio</b>	$\frac{\text{Current Assets} - \text{Inventory}}{\text{Liabilities}}$		0,00%
			0,00%
Operating Ratios			
<b>Inventory turnover ratio</b>	$\frac{\text{Cost of Goods Sold}}{\text{Inventory}}$		0,00%
			0,00%
<b>Sales to receivables ratio</b>	$\frac{\text{Net Sales}}{\text{Net Receivables}}$		0,00%
			0,00%
<b>Times interest earned</b>	$\frac{\text{Profit Before Interest and Taxes}}{\text{Total Interest Charges}}$		0,00%
			0,00%
<b>Return on assets</b>	$\frac{\text{Net Income Before Taxes}}{\text{Total Interest Charges}}$		0,00%
			0,00%
<b>Return on equity</b>	$\frac{\text{Net Income}}{\text{Net Worth at Beginning of Period}}$		0,00%
			0,00%
Solvency Ratios			
<b>Debt to worth ratio</b>	$\frac{\text{Total Liabilities}}{\text{Net Worth}}$		0,00%
			0,00%
<b>Working capital</b>	$\text{Current Assets} - \text{Current Liabilities}$		0,00%

# 9. Offering / Funding Request

## 9.1 Offer

Explain your funding request. It should include amount needed, structure of the deal, interest, collateral, anticipated return, ownership willing to give, etc. Sell the advantages of your proposal to the investor.

## 9.2 Capital Requirements

Clearly, state the capital needed to start or expand your business. Describe why you need the funds and how both parties will benefit from the opportunity.

## 9.3 Risk/Opportunity

Explain how you have taken into consideration the risk involved in starting or expanding your venture.

## 9.4 Valuation of Business

Indicate the value of the business and how you determine this value.

## 9.5 Exit Strategy

Indicate the strategy you will follow should investors decide or need to cash out (end their involvement and recoup their investment).

# 10. Implementation

## 10.1 Year 1

Summarize the key tasks to be completed during the first year of your business plan. Be short and concise.

Goal 1:
Goal 2:
Goal 3:
Goal 4:
Goal 5:

## 10.2 Subsequent years

Explain the implementation of the business plan for the subsequent years. Focus on strategic tasks.

Goal 1:
Goal 2:
Goal 3:
Goal 4:
Goal 5:

## 10.3 Contingency plan

Explain the contingency measures in case of the plans going astray for internal or external reasons.