

SAMPLE BUSINESS PLAN OUTLINE (START-UP)

This is a sample outline for a business plan to be used by a start-up operation to request funding. In most cases, it is equally appropriate for existing businesses and those not pursuing funding. There is no single right way to lay out a business plan – feel free to add, subtract, and rearrange as is appropriate to your business and writing style. (If you do delete sections, make sure that the information involved either does not apply to your business or is addressed sufficiently in other sections of the plan.)

I. EXECUTIVE SUMMARY

Finish this section after you have finished the others. (You may wish to BEGIN this section first, however, to help organize the major issues in your mind).

Use this section to summarize the major points to be addressed in the rest of the plan. You can follow the outline for the rest of the plan for the format of your executive summary. If you do, summarize each subsection with a bullet-point sentence or two.

II. CAPITAL PLAN

A. Sources of Funds

How much money will you need? From what sources? Under what terms?

B. Uses of Funds

How will you use the money? Begin with a table that outlines the major use of funds categories (such as building purchase, build-out, equipment, franchise fees, working capital reserves, etc.) and amounts required, then follow it up with a paragraph or two describing each use of funds category in greater detail. If possible, explain how the expenditure will help you become more profitable. (For example, if you are buying inventory, explain how much revenue that inventory can support. If purchasing real estate, calculate the estimated rent expense saved over the life to the loan.)

C. Repayment of Funds

Illustrate your ability to repay the loan from operating cash flow by presenting a chart that compares projected annual cash flow with projected annual loan payments.

Briefly describe the total values of personal and business assets available for use as collateral in securing the loan.

If you or your spouse will continue to receive a paycheck from an employer after the establishment of your business, discuss it here.