



BUSINESS PLAN TEMPLATE

Work your way through the plan section by section, filling in the empty boxes. Don't feel you need to do it all in one go. It's much better to take your time and get it right. Square brackets like these [.....] also show places where you need to write something, so ideally there shouldn't be any left by the time you're finished.

This template is just a helpful guide – some of the sections may not apply to your type of business so add or remove sections to suit you. Likewise, with all of the tables delete or add as many rows as you like. This is your plan so go ahead and tweak it until it fits you and your business perfectly.

We've designed this template to be as stress-free as possible to tinker with, even if you haven't used Microsoft Word much before. So, for instance, if you delete a section, the numbering of all the remaining sections will update on its own. Also the boxes you fill in will automatically expand as you're typing if you need the extra space, without messing up the rest of the table.

If you'd like to add a section and make it look the same as everything else – highlight a line that has the formatting you'd like to copy, click on the paintbrush on the top left of the home page and then click on your new text. Hey presto – it'll have the right numbers and everything.

Once you're done with this introductory page, feel free to delete it. The same goes for the guidance notes and prompts we've included in italics throughout the template. You can keep them, delete them or save them in another document for referring to another time – it's entirely up to you.}]

Happy planning and good luck with your business!

Remember this is just a guide to help you plan and we recommend that you share it with your business advisors or accountant, especially if you are planning to use it to apply for business lending.

If you'd like to discuss your business banking needs, speak to your [ANZ Small Business Specialist](#). They'll be more than happy to help.

BUSINESS PLAN

Business Name:

Year:

Prepared by:

Date:

Version:

1. BUSINESS OVERVIEW

1.1 INTRODUCTORY INFORMATION

1.1.1 FOUNDATION DETAILS

Structure	Sole Trader/Partnership/Company
Established	
Date registered	
Registration number	

1.1.2 CONTACT DETAILS

Contact name	
Phone	
Mobile	
Email	
Address	
Website	

1.1.3 SOCIAL MEDIA DETAILS

Social media site	Address

1.2 BUSINESS SUMMARY

Summarise the history of your business and how the idea developed. What are your business's core values and what are you broadly looking to achieve? Outline your previous experience in this sector and in management.

1.3 BUSINESS GOALS AND OBJECTIVES

What business goals and objectives have you set for the coming year? What are your longer-term goals? Are they SMART – specific, measurable, attainable, realistic and time-bound?

Short-term goals: Year 1	Actions required	Deadline	Responsibility
Long-term goals: Years 1-3	Actions required	Deadline	Responsibility

1.4 CURRENT BUSINESS POSITION

Which stage of the business life-cycle are your business and industry sector currently in – emerging, growing, maturing or declining? Are you expanding, consolidating or preparing to sell?

2. STRUCTURES AND RESOURCES

2.1 ORGANISATIONAL STRUCTURE

Include the number of employees, the management team and founders. If there are multiple business entities describe how they integrate together. You could also include a chart if this would help.

2.2 KEY STAFF, ADVISORS AND MENTORS

Who are the people in your business that you can't survive without? What skills, attributes, qualifications and knowledge do they have to help you with your industry, product or service?

Key staff and advisors	Role	Skills, attributes, experience

3. BUSINESS OPERATIONS

3.1 PRODUCTS AND SERVICES

Contact name	Details
Products/services Give an overview of exactly what you'll be selling.	
Distribution Do you sell direct, or through a wholesaler? Do you sell by retail store, phone or website? Do you use salespeople, agents or distributors?	
Pricing How do you price your products and services? What is your profit margin and how have you set it? Are your customers price-sensitive?	
Future growth How do you plan to increase your business's capabilities and capacity? Why are you confident this growth will be sustainable?	
Payment What are your payment terms? How do customers pay you? What strategies, processes, systems and people do you have in place to facilitate this? What does it cost you?	
Production How will you produce these products or services?	

3.2 KEY SUPPLIERS AND CUSTOMERS

Which suppliers and customers are critical to your business? What impact would a supply interruption have? Do you have customers or distributors that generate a significant amount of your sales?

Customer/Supplier	Terms offered	Why critical	How risk of loss is managed

3.3 BUSINESS ASSETS

3.3.1 PREMISES

What premises does your business own or lease? Do you anticipate having to move or expand at some stage? Why, when and how will you do this?

Premises	Purchase or lease date	Price	Lease/finance rates, conditions, options

3.3.2 ASSETS AND EQUIPMENT

List your key plant and business equipment including computers, software, vehicles and machinery.

Assets	Purchase or lease date	Price	Lease/finance rates, conditions, options	Current usage level	Expected replacement date

3.3.3 STOCK AND INVENTORY

What is your production capacity and how much do you currently produce? What is your stock turnover? How do you store inventory and what does this cost? What are your future volume predictions?

3.3.4 INTELLECTUAL PROPERTY

Intellectual property to be protected	Type of protection	Protection end date	Geography covered	Conditions that apply

3.4 ORGANISATIONAL RESOURCES

3.4.1 PEOPLE

Do your employees have the right skills to help you? How do you plan to develop and retain them?

Key staff and advisors	Role	Skills, attributes, experience

3.4.2 FINANCIAL RESOURCES

Do you have financial resources to meet your objectives or take advantage of opportunities? What facilities do you have in place for this?

Facility	Provider	Approved limits	Current usage	Conditions

3.4.3 E-COMMERCE AND TECHNOLOGY

How do you plan to use e-commerce and technology to help your business? How will you use it to lower costs, speed up your business, access new markets or increase sales? Will you sell products/services online?

3.4.4 DATA AND CUSTOMER INFORMATION

How do you collect, store and use customer and stock information? Do you back this information up? How do you do this and how often? How long do you store data for and is it secure?

3.5 RISK MANAGEMENT

3.5.1 RISK ASSESSMENT

What risks does your business face – for example, reduced demand, loss of major supplier/customer contract, interest rate changes, property damage, public liability, etc.

Risk	Impact if it occurs – high, medium or low	How it's managed

3.5.2 SUCCESSION PLANNING

If something happened to you or you didn't want to run your business anymore, what would happen to it? Who would take over or buy it? How would you manage this process and how would you ensure your business continued to operate? Have you formally documented your plans?

3.5.3 REGULATORY AND LEGAL CONSIDERATIONS

The Government (both Federal and State) and local councils will all have laws and regulations that you'll have to comply with. List all the regulatory requirements for your industry and the steps you've taken to comply with them.

3.5.4 INSURANCE

All businesses require insurance to mitigate risk to your business. It's important to get expert advice about the specific needs of your business. Some insurance policies, such as workers compensation, are required by law but you should ensure you're covered against any significant risk.

Insurance type	Details

4 MARKET ANALYSIS AND STRATEGY

4.1 MARKET RESEARCH

Describe the current state of the market you are in/entering. How did you come to this finding? What research have you done for this and the methods you used. Explain your findings in terms of market size and outlook.

4.2 OPPORTUNITIES IN THE MARKET

What is the market opportunity you've identified and is anyone else likely to exploit this gap?

4.3 TARGET MARKET AND PROPOSITION

Provide details about your product or service and how it will appeal to customers.

<p>Value proposition</p> <p>What do you stand for in the market? What are you offering? Do you have a unique selling point?</p>	
<p>Who is your target market?</p> <p>Include demographics such as age, gender, geography and needs/wants.</p>	
<p>What is the size and value of your target market? How did you arrive at these figures?</p>	
<p>What factors affect your target market's spending habits? Is your sector seasonal or price-sensitive?</p>	
<p>What is your competitive advantage? What are the reasons a customer would choose you over the competition?</p>	

4.5 COMPETITORS

It's important to regularly review where competitors are positioned in the market and analyse what they're doing relative to your business. Complete this table for key competitors in your industry.

Categories	[Business Name #1]	[Business Name #2]	[Business Name #3]
Products/services			
Price			
Market share			
In business since			
Business structure			
Target customers			
Position in the market			
Point of differentiation			
Strengths			
Weaknesses			

4.6 SWOT ANALYSIS

Identify your business's internal Strengths, Weaknesses, and external Opportunities and Threats (SWOT).

Strengths within your business that provide advantage over competitors:	Weaknesses within your business that place you at a disadvantage compared to others:
Opportunities outside your business that you could leverage to your advantage:	Threats in the external environment that could cause trouble for the business:

4.7 STRATEGIC DIRECTION

Use your SWOT analysis above to explain your choice of strategic direction. How do you plan to maximise your strengths and opportunities, and minimise your weaknesses and threats? Include definite action points that show you've turned your analysis into a practical plan of action.

4.8 MARKETING, ADVERTISING AND PROMOTION

Once you've completed your target market and competitor reviews sometimes it can provide clarity about how you'll promote your own business. Ask yourself, how are customers going to buy from you and find out about your product or service? Use this table to map out any recent or planned marketing activities.

Marketing method	Objectives	Key message	When	Where	Cost	Return
Advertising						
Letters, flyers, brochures						
Calling, visitation programmes						
Sponsorship, events						
Trade shows						
Media coverage (PR)						
Loyalty programmes						
Website						
Internet						
[Other]						

5 FINANCIAL ANALYSIS

5.1 FUNDING SOURCES

List all of the funding your business has received with details of amounts received and any debts still outstanding.

5.2 CURRENT FINANCIAL POSITION AND PAST PERFORMANCE

How has your business performed against key financial measures such as sales, revenue, cash flow and profit growth recently?

5.3 FINANCIAL FORECAST

What are your projected results over the next 1, 2, 3 and 5 years? Remember to define any assumptions you make.

Include a copy of these financial documents:

- Start-up cost breakdown
- Break-even analysis
- Cash flow forecast
- Profit and loss forecast
- Balance sheet forecast

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