

SAMPLE BUSINESS PLAN OUTLINE

- **Executive Summary** – Give a brief and compelling summary of the contents of your plan.
- **Company Background and History** – Disclose the company’s path to the present. Be honest – not everything grows in a straight line. Include a description of the ownership structure.
- **Type of Business** – Describe what you do and how you do it. Share why you think your customers do business with you. Include your company’s strengths, weaknesses, risks and opportunities— and make sure you explain how you address those risks and weaknesses. In your market analysis, describe your prospects and customers, your customer service, marketing, and sales efforts, and how your strategies will lead you to increased revenues and greater success.
- **Management** – Introduce your management team with a focus on their depth and experience. Outline your plans to replace the key members of management if they leave the company.
- **Industry and Competition** – Write about the industry and relate what makes you different – and better -- than your competitors. Describe your top competitors.
- **Historical Financials** – Provide the income statement, balance sheet and statement of cash flow. Highlight the ups and downs and any unusual numbers so the banker has the answers before he or she has to ask you the questions.
- **Projected Financials** – Point out your assumptions—where is the business going and why? Why do you project growth rates the way you do? What impact will the growth have on the size of your workforce, cost of goods sold, and other costs that are affected by sales growth? These projections will also demonstrate how your company will generate enough cash to cover the loan’s principal and interest, as well as the other financial obligations of the company. If you have financial projections with a best case, most likely case, and worst-case scenario – and can repay the loan under all three – you will be on your way to approval.
- **Supporting Documents** – Add copies of tax returns or important agreements with customers.