1. **Executive Summary –**

One page summary of the plan: purpose, who prepared it, brief description of the business, its products and owners, form of organization. If you are seeking a loan, include the amount requested, over what period you wish to repay it, the use for the loan proceeds, collateral you are prepared to offer, and your equity investment.

1. **Product or Service –**

Detailed description of the product or service (include an example or photo if possible)

1. If you’re selling a product: key suppliers and your terms and arrangements
2. If you’re selling a service: which services will be provided at the business location and which will be delivered in the field
3. **Marketing –**
4. Target market/customer profile: specify age, gender, income, preferences, location, etc.
5. Industry analysis: what the trends are in your industry
6. Market analysis: total market size and the share you will capture, seasonality, unique aspects
7. Describe the five “Ps” for your business
	1. Product: how you will design and package your product/service
	2. Price: how you will price your product/service
	3. Place: how products (and related services) are distributed to the consumer
	4. Promotion: what media and marketing methods you will use to generate awareness and interest about your product/service; include examples of your promotional materials (brochures, print ads, copy for radio ads, calendar of events for special/regular promotions)
	5. People: who will be responsible for marketing your product/service
8. Competition: list of competitors by name, location, and their strengths and weaknesses; how you will succeed; how they will react to your entry in the market
9. The action plan/schedule of implementing chosen strategies
10. **Operations –**
11. Legal structure and why you chose it; include legal governing documents (Articles of Incorporation & By-laws for corporation, partnership agreement for partnership)
12. Management and personnel
	1. Who the key managers/owners are and what relevant experience and background they bring to the business (include resumes)
	2. Describe non-management positions, responsibilities/qualifications, personnel policies
13. Customer service: procedures and policies regarding your work and how you will treat customers
14. Location and operations
15. Your Facility, including store (booth) layout, description of business image, hours of operation
16. Operations plan: how you will deliver your products/service to the customer, from start to finish (who does what tasks, how long it takes, etc.)
17. Renovations and equipment list (including prices and condition – new or used)
18. Taxes to be paid, licenses required, and insurance needed
19. Key people: who will provide accounting and legal services, technical assistance and support
20. **Financials**
	1. Cash flow projections for three years
		1. Loan amortization schedule
		2. Detailed assumptions for each line item
	2. Break even analysis
	3. Personal financial statement for all owners, co-signer
	4. Risk factors: identify major risks and describe how business will overcome them