

# Business Plan

Company Name

Logo

Name & Address of Promotors

Date:  
Signature

## Confidentiality Agreement

The undersigned reader acknowledges that the information provided in this business plan is confidential; therefore, the reader agrees not to disclose it without the express written permission of <<*Company/Promoter*>>.

It is acknowledged by the reader that information to be furnished in this business plan is in all respects confidential in nature, other than information that is in the public domain through other means, and that any disclosure or use of this confidential information by the reader may cause serious harm or damage to <<*Company*>>.

Upon request, this document is to be immediately returned to <<*Company/Promoter*>>.

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Signature

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Name (printed)

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Date

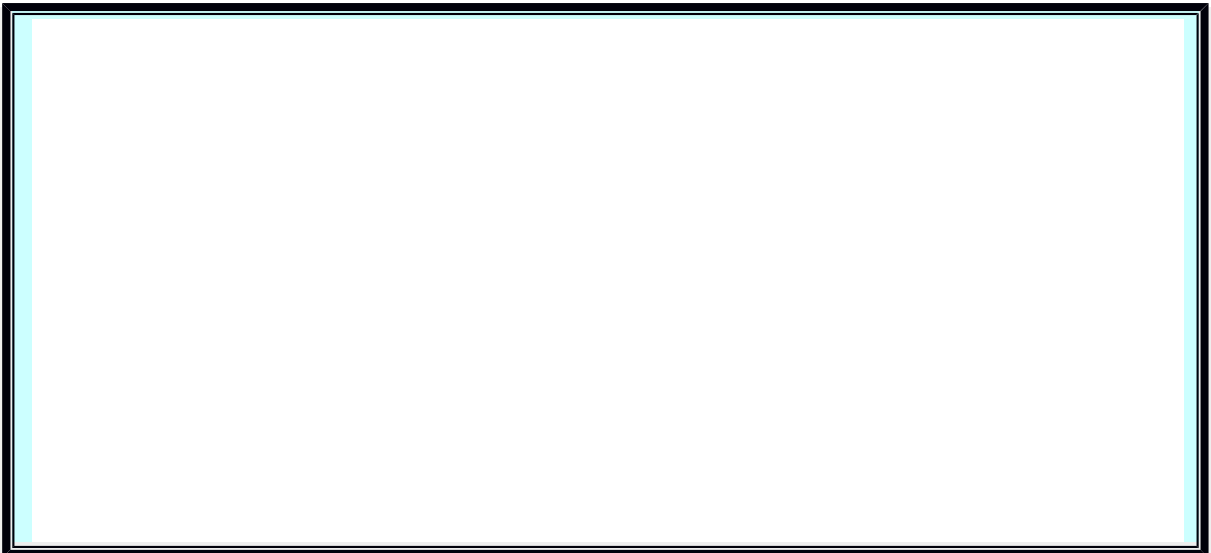
*This is a business plan. It does not imply offering of securities.*

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## Executive Summary

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## Outline Business Description

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## General Business Information

**Legal status** (delete as applicable):

**Proposed Business Start Date/ Date Started**

**Mission Statement:**

**Business Objectives**

Description of short term and long term business objectives & goals

**Basic Requirements**

Give details of Infrastructure, equipments, vehicles, etc.

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## Key Personnel

Proprietor's/partners'/directors' expertise, training and experience (include CVs with appendices)

## Premises

Indicate the sort of premises you will be trading from (delete as applicable):

Home	Commercial office	Retail	Industrial unit
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Premises Financial (if trading from home go to )

Rent/rates per month INR

How long is the lease? Years

If there will be any refurbishment or new build then outline the details below and include quotations and/or support information in the appendices. NB. Will planning permission be required?

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## Trading from home

State how long trading from home will be suitable for your business and what issues you have researched and actions needed to ensure compliance.

## Suppliers

Where are you buying? Are there minimum order quantities? What about lead times? Are there alternative sources of supply?

What credit terms, if any, can you obtain from your suppliers?

Supplier	Terms	Credit Limit

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## **SWOT analysis**

In this section analyse the strengths and weaknesses of the business NOW, and the opportunities and threats you see lying ahead for the business

**STRENGTHS**

**WEAKNESSES**

**OPPORTUNITIES**

**THREATS**

# Marketing Plan

## *Service And Products*

Give here details of what you will sell - be specific, and include price details. If you have a range of products, list the main ones first, then the 'add ons'. Include times of opening where applicable.

## *The Market*

How have you reached the conclusion that there is a sufficient demand for what you are selling in your chosen area? Outline below the methods of carrying out your research and include any supporting information in the appendices.

## *The Customer*

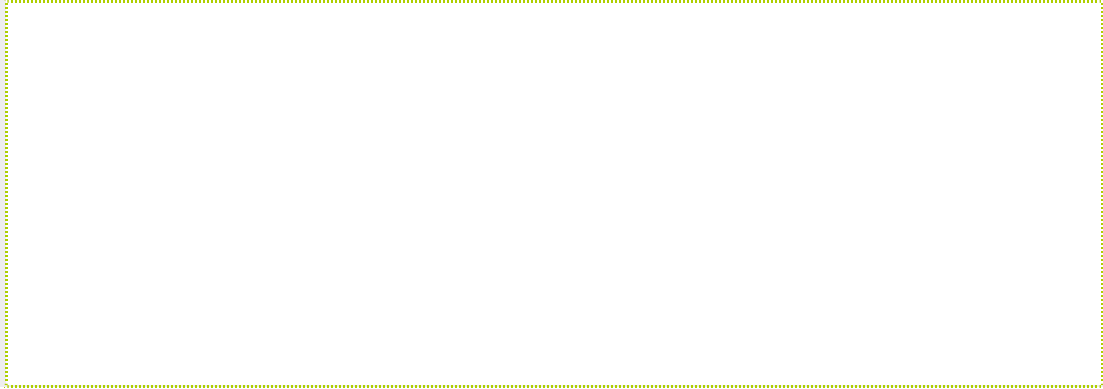
This is where you identify who your customers are, e.g. age range, geographical area, spending range, or business to business, selling to trade customers

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## ***Competition***

Give details of your competitors, their strengths and weaknesses, including, for example, how long they have been trading, their reputation, prices, etc

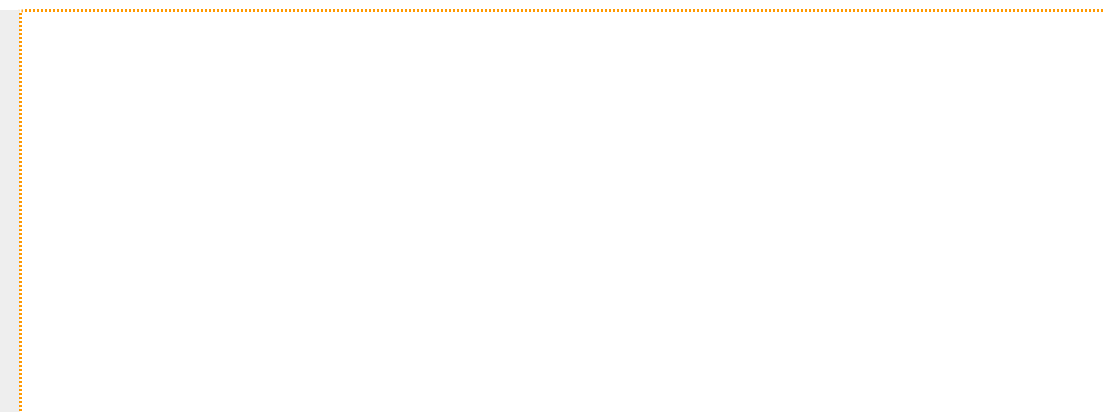


## ***Unique Selling Proposition***



## ***The Plan of Action***

Describe here what types of advertising you intend to carry out and what return on investment of money and time you expect from each one.



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## Contingency Planning

This is where you need to anticipate certain things which could happen, for example, illness, sudden drop in sales, a supplier goes bust, a major customer fails to pay, etc., etc. These are just examples. Choose your own to fit your situation

<b>Occurrence</b>	<b>How to deal with it</b>
Loss of man power	
Illness	

## Personal Survival Budget

This essential ingredient in the Business Plan is to show the drawings (wages) you need (not want) in order to survive, i.e. to pay your personal bills. To calculate, enter the annual amount you spend on the various categories below, to provide a total annual expenditure. Enter and calculate all (if any) income coming into the household. Deduct this figure from the expenditure and this will give you your Personal Survival Budget

*NOTE: If you intend to be a Limited Company, then the survival budget will be incorporated into the Wages/Salaries section, rather than Drawings, as the Director(s) will be employees of the company and thus will be paid wages/salaries*

ESTIMATED EXPENDITURE & INCOME	Weekly	Monthly	Annually
Mortgage/rent		0	0
Council Tax / Water rates		0	0
Gas, Electricity and Oil		0	0
All personal & property insurance		0	0
Food, general housekeeping expenses		0	0
Clothing		0	0
Telephone		0	0
Hire charges (TV, video, etc)		0	0
Entertainment (meals, drinks, etc)		0	0
Subscriptions to associations, journals, etc		0	0
Car tax & insurance (private)		0	0
Car running expenses (private)		0	0
Car service & maintenance (private)		0	0
Children's expenditure and presents		0	0
Savings plan		0	0
HP repayments		0	0
Mobile		0	0
Contingencies		0	0
Other		0	0
		0	0
Class 2 NIC		0	0
<b>EXPENDITURE TOTAL</b>	<b>0</b>	<b>0</b>	<b>0</b>
Income from partner/family			0
Working & child tax credits			0
Current Jobseekers @£64.30/wk		0	0
<b>INCOME TOTAL</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>TOTAL SURVIVAL BUDGET REQUIRED</b>	<b>0</b>	<b>0</b>	<b>0</b>

## Cash Flow Statement

CASH FLOW		Mar	April	May	June	July	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Totals
	Start Up	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast	Forecast
Sales		200	300	500	500	750	750	500	500	750	1000	350	350	6450
Other Income	5000			100			200							300
<b>Total Sales/Turnover</b>	<b>5000</b>	<b>200</b>	<b>300</b>	<b>600</b>	<b>500</b>	<b>750</b>	<b>950</b>	<b>500</b>	<b>500</b>	<b>750</b>	<b>1000</b>	<b>350</b>	<b>350</b>	<b>11750</b>
Capital Expenditure		500												500
<b>Costs</b>														
Stock/Materials (cost of sale)		1000		500		500		500		750			200	3450
Staff Wages														0
Rent/Rates														0
Utilities		60				60				60				180
Insurance		125						122						247
Vehicle/Travel		50	10	10	10	10	10	10	10	10	50	10	10	200
Telephone/Broadband		25	25	25	25	25	25	25	25	25	25	25	25	300
Marketing/Advertising		500				250				250				1000
Stationery/Postage		50				10				10				70
Professional Fees		250											250	500
Repairs/Renewals														0
Finance/Charges														0
Misc														0
Other														0
<b>Total Expenditure</b>	<b>0</b>	<b>2560</b>	<b>35</b>	<b>535</b>	<b>35</b>	<b>855</b>	<b>35</b>	<b>657</b>	<b>35</b>	<b>1105</b>	<b>75</b>	<b>35</b>	<b>485</b>	<b>6447</b>
<b>Total Income</b>	<b>5000</b>	<b>200</b>	<b>300</b>	<b>600</b>	<b>500</b>	<b>750</b>	<b>950</b>	<b>500</b>	<b>500</b>	<b>750</b>	<b>1000</b>	<b>350</b>	<b>350</b>	<b>11750</b>

<b>Surplus/Deficit</b>		<b>-2360</b>	<b>265</b>	<b>65</b>	<b>465</b>	<b>-105</b>	<b>915</b>	<b>-157</b>	<b>465</b>	<b>-355</b>	<b>925</b>	<b>315</b>	<b>-135</b>	<b>5303</b>
Less Drawings & NI		12	12	12	12	12	12	12	12	12	12	12	12	144
<b>Sub Total</b>		<b>-2372</b>	<b>253</b>	<b>53</b>	<b>453</b>	<b>-117</b>	<b>903</b>	<b>-169</b>	<b>453</b>	<b>-367</b>	<b>913</b>	<b>303</b>	<b>-147</b>	<b>5159</b>
<b>Opening Balance</b>	<b>5000</b>	<b>5000</b>	<b>2628</b>	<b>2881</b>	<b>2934</b>	<b>3387</b>	<b>3270</b>	<b>4173</b>	<b>4004</b>	<b>4457</b>	<b>4090</b>	<b>5003</b>	<b>5306</b>	
<b>Closing Balance</b>	<b>5000</b>	<b>2628</b>	<b>2881</b>	<b>2934</b>	<b>3387</b>	<b>3270</b>	<b>4173</b>	<b>4004</b>	<b>4457</b>	<b>4090</b>	<b>5003</b>	<b>5306</b>	<b>5159</b>	

Debitors

Creditors

## Profit & Loss Account (Anticipated)

### Anticipated Profit and Loss

Sales	0
Cost of Sales (Stock/Material)	0
<b>Gross Profit</b>	<b>#REF!</b>
<b>Expenses</b>	
Staff Wages	0
Rent/Rates	0
Utilities	
Insurance	0
Vehicle Costs/Travel	0
Telephone/Broadband	0
Marketing/Advertising	0
Stationery & Postage	
Professional Fees	
Repairs/Renewals	0
Finance/Charges	0
Misc	0
Other	0
<b>Total Expenses</b>	<b>0</b>
<b>NET PROFIT</b>	<b>#REF!</b>

### 5years Balance Sheet (Expected)

#### Balance sheet

	Opening	Year 1	Year 2	Year 3	Year 4	Year 5
<b>Assets</b>						
Cash	5,000	966	396	4,580	29,521	61,126
Accounts receivable	45 6,000	4,932	9,247	12,329	24,658	36,986
Inventory	90 5,000	4,438	8,322	11,096	22,192	33,288
<b>Current assets</b>	<b>16,000</b>	<b>10,336</b>	<b>17,964</b>	<b>28,004</b>	<b>76,371</b>	<b>1,31,400</b>
Long-term assets	20,000	20,000	56,000	46,400	38,720	46,976
<b>Total assets</b>	<b>36,000</b>	<b>30,336</b>	<b>73,964</b>	<b>74,404</b>	<b>1,15,091</b>	<b>1,78,376</b>
<b>Liabilities</b>						
Accounts payable	60 3,500	2,959	5,548	7,397	14,795	22,192
Other liabilities	60 2,500	2,877	3,508	4,879	9,964	14,932
<b>Current liabilities</b>	<b>6,000</b>	<b>5,836</b>	<b>9,056</b>	<b>12,276</b>	<b>24,759</b>	<b>37,124</b>
Long-term debt	3 15,000	10,000	39,500	23,000	11,500	0
<b>Total liabilities</b>	<b>21,000</b>	<b>15,836</b>	<b>48,556</b>	<b>35,276</b>	<b>36,259</b>	<b>37,124</b>
<b>Equity</b>						
Capital	10,000	10,000	15,000	15,000	15,000	15,000
Retained earnings	5,000	4,500	10,408	24,128	63,832	1,26,253
<b>Total equity</b>	<b>15,000</b>	<b>14,500</b>	<b>25,408</b>	<b>39,128</b>	<b>78,832</b>	<b>1,41,253</b>
<b>Total liabilities and equity</b>	<b>36,000</b>	<b>30,336</b>	<b>73,964</b>	<b>74,404</b>	<b>1,15,091</b>	<b>1,78,376</b>