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[Business Plan Title]

[Business Plan Subtitle]

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# Introduction to the Business Plan Template

|  |  |
| --- | --- |
|  | Here are a few tips and pointers to using this template. To begin writing in a section, just click the text in the tip box, press the spacebar to clear the instructions and begin writing.There will be sections that either don’t apply to your business or that you may have repeated in a previous section. We designed this template to fit a wide variety of businesses, so if a section doesn’t apply or repeats a previous section, just delete it. It is not necessary for every business and situation to fill out all of the sections. The business plan is a constantly evolving document and you will not likely have all of the information to complete it. If this is the case, either leave that section to write later or in the case of completing expenses, use an estimate until actual data is available. Be sure to not just answer the questions. Make sure each section flows and reads like a professional document.  |

# Executive Summary

|  |  |
| --- | --- |
|  | Write this section last so that you can summarize the most important points from your business plan. Provide a concise but positive description of your company. For example, most start-up executive summaries will describe what the business does/sells, provide brief information about the owner(s), how much money is being requested from the bank and what the money is used for.  |

# Business Overview

|  |  |
| --- | --- |
|  | Give a positive, concise, and fact-based description of your business: what it does, and what is going to make it unique, competitive and successful. Describe special aspects that will make your business attractive to potential customers and identify your company’s primary goals and objectives. When this plan goes to a bank, you will have the opportunity to talk with the loan officer, but the plan will go to a loan committee where you won’t be able to talk to the ultimate decision makers. Be sure to spend some time in this section to paint a picture of why this is a great opportunity and include all of the relevant details and your excitement and passion for this business.  |

Company History

|  |  |
| --- | --- |
|  | If you are looking to expand or purchase an existing business, include the relevant information to provide the reader with background information of the business. While there may be negative things about the history of the business (declining sales, health issues, etc.), this is where you can add how you plan to turn things around. |

## Products and Services

|  |  |
| --- | --- |
|  | Describe your products or services and why there is a demand for them. What is the potential market? How do they benefit customers? What about your products or services gives you a competitive edge?If you are selling several lines of products or services, describe what’s included. Why did you choose this balance of offerings? How do you adjust this balance to respond to market demands? For product-based businesses, do you have or need inventory controls? Do you have to consider “lead time” when reordering any items? Do you need an audit or security system to protect inventory?Note: * If your products and/or services are more important than your location, move this topic before location and hours of business.
* If you are providing only products or only services, delete the part of this heading that is inappropriate.
 |

## Industry Overview

|  |  |
| --- | --- |
|  | Provide some background information about the industry your business will be in. With some internet research you will likely find several sources of information for a fee. While these typically have great information and insights, they may be out of your budget. There are several sources of free information that depending on the industry may be sufficient, including the [Census Business Builder](https://cbb.census.gov/sbe/), [Statista.com](https://www.statista.com/) and industry trade associations.  |

## Company Ownership/Legal Entity

|  |  |
| --- | --- |
|  | Indicate whether your business is a sole proprietorship, partnership, corporation or LLC. If appropriate, define the business type (such as manufacturing, merchandizing, or service). If licenses or permits are required, describe the requirements for acquiring them and where you are in the process. |

## Location

|  |  |
| --- | --- |
|  | Remember that location is of paramount importance to some types of businesses, less so for others.* If your business doesn’t require specific location considerations, that could be an advantage and you should definitely note it here.
* If you have already chosen your location, describe the highlights—you can use some of the factors outlined in the next bullet as a guide or other factors that are essential considerations for your business.
* If you don’t yet have a location, describe the key criteria for determining a suitable location for your business. Don’t make not having a location a reason for not completing the business plan. Remember the business plan is an evolving document and will be constantly changing. If you don’t have a location picked out yet, consider the following examples (note that this is not an exhaustive list and you might have other considerations as well) and use an estimate for the price of space you are looking for:
* What kind of space are you seeking and where? Is there a particular area that would be especially desirable from a marketing viewpoint? Must you have a ground-floor location? If so, must your location be easily accessible to public transportation?
* If you are considering a specific site or comparing sites, the following may be important: How is the access/traffic flow? Are the parking facilities adequate? Is the street lighting sufficient? Is it close to other businesses or venues that might aid in drawing the type of customers you seek? If it is a storefront, does it attract attention or what must be done to make it attract the type of attention you need?
* If signage is appropriate for your business: Are there local ordinances concerning signs that might adversely affect you? What type of signage would best serve your needs? Have you included the cost of signage in your start-up figures?
 |

## Hours of Operation

|  |  |
| --- | --- |
|  | Self-explanatory, but important for such businesses as retail stores or seasonal ventures. As with other sections in the plan, if it doesn’t apply to your situation, delete the section entirely.  |

## Suppliers

|  |  |
| --- | --- |
|  | If information about your suppliers—including your financial arrangements with them—plays an important part of your business, include the relevant information in this section. |

## Service

|  |  |
| --- | --- |
|  | Whether your business sells products or services, use this section to address the level and means of service that you provide to customers, before, during, and after the sale. How do you make your service(s) stand out against the competition? |

## Manufacturing

|  |  |
| --- | --- |
|  | Does your business manufacture any products? If so, describe your facilities and any special machinery or equipment.Without revealing any proprietary information, describe the manufacturing procedure.If not already covered in the Products and Services section, describe how will you sell the products you manufacture—Directly to the public? Through a wholesaler or distributor? Other? How will you transport your products to market? |

## Owners/Management/Employees

|  |  |
| --- | --- |
|  | The experience of your team is an important factor for getting funding, so make sure to add relevant details to illustrate: how will your (or hired management’s) background or experience help make this business a success? How active will you be and what areas of management will you delegate to others? Include a bio on the owners and any other people who will be/are managing the business, including the following: * What are their qualifications and background? (Resumes can be included in the Appendix and will be a required for any SBA guaranteed loan.)
* What are their strengths or areas of expertise that support the success of your business?
* What are their responsibilities and are those clearly defined (particularly important in partnership agreements)?
* What skills does your management team lack that must be supplied by outside sources or by additional hiring?

If your business has or will have employees within the next 3 years, add a chart in include what type of position(s) are needed, when you plan to hire, hours worked per week/month and wages.What training and support (such as a handbook of company policies) will you provide to employees? Will you provide any incentives to employees that will enhance the growth of your company? |

## Milestones

|  |  |
| --- | --- |
|  | This is a list of objectives that your business may be striving to reach, by start and completion dates, and by budget. It can also be presented in a table or chart. This list of milestones can be helpful to determine a realistic open date. It is recommended to pad the time a little as projects tend to run longer than expected.  |

# Marketing

|  |  |
| --- | --- |
|  | How well you market your business can play an important role in its success or failure. It is vital to know as much about your potential customers as possible—who they are, what they want (and don’t want), and expectations they may have. |

## Market Analysis

|  |  |
| --- | --- |
|  | What is your target market(s) - Who is most likely to buy your products or use your services? This is the most important question in the business plan to ask because without customers, there is no business. To find a target market, you are looking to find the common interests of a group(s) that are most likely to purchase your product or service. It is easier for some businesses than others to find their target market(s) but some potential sources include; male/female, household income, hobbies, activities, etc. A great tool for this is the [Census Business Builder](https://www.census.gov/data/data-tools/cbb.html), a tool from the Census Bureau to help better understand a business’s potential market. Where are they? How big of an area do you plan to serve? How are you going to let them know who and where you are and what you have to offer?What is the size of your potential customer base and what percentage of the market do you think you will be able to reach? How will you be able to grow your market share?If you believe that you have something new, innovative or that isn’t generally available: How do you know that there is a market for it—that people are willing to pay for what you have to offer?Consider the market you are trying to reach: Is it growing, shrinking or static? |

## Market Segmentation

|  |  |
| --- | --- |
|  | Is your target market segmented? Are there different levels within the same type of business, each offering a difference in quality, price, or range of products? Something else to explain for each segment is the difference in profit margin for each (ex. wholesale is typically lower than retail) Is this market segmentation governed by geographic area, product lines, pricing, or other criteria?Into which market segment will your primary business fall? What percentage of the total market is this segment? What percentage of this segment will your business reach?Note: A pie chart is a good way to demonstrate part-to-whole relationships, such as the percentage of the target market that falls into each major segment. To change the shape of the data labels, right-click a label and then click Change Data Label Shapes. |

## Competition

|  |  |
| --- | --- |
|  | Who else is doing what you are trying to do? Briefly describe several of your nearest and greatest competitors. What percentage of the market does each reach? What are their strengths and weaknesses? What can you learn from the way they do business, from their pricing, advertising, and general marketing approaches? How do you expect to compete? How do you hope to do better?What indirect competition will you face, such as from internet sales, department stores, or international imports?How will you keep abreast of technology and changing trends that may impact your business in the future?Be sure to say there aren’t any competitors. That tells the bank you don’t know what you are doing or you haven’t done your homework. While there may not be a company doing the exact same thing, there are indirect competitors (ie saying a DVD kiosk has no competitors while there are indirect competitors such as movie rental stores, movie theaters, retail stores selling videos, streaming services, etc.) |

|  |  |  |  |
| --- | --- | --- | --- |
| **Comparable Factor** | **Competitor #1 Name** | **Competitor #2 Name** | **Competitor #3 Name** |
| **Location** |  |  |  |
| **Product Quality** |  |  |  |
| **Service Quality** |  |  |  |
| **Price/Value** |  |  |  |
| **Strength(s)** |  |  |  |
| **Weakness(es)** |  |  |  |
| **Advertising** |  |  |  |
| **Reputation** |  |  |  |
| **What does your business do better/different** |  |  |  |

### Advertising and Promotion

|  |  |
| --- | --- |
|  | How do you intend to advertise your business?Which of the following advertising and promotion options offer you the best chances of successfully growing your business? Directory services, search engine optimization, social networking websites, media (newspaper, magazine, television, radio), direct mail, telephone solicitation, seminars and other events, joint advertising with other companies, sales representatives, word-of-mouth, other?How will you determine your advertising budget? Be sure to not leave out costs for creating the ad too! How will you track the results of your advertising and promotion efforts?Will you advertise on a regular basis or will you be conducting seasonal campaigns?How will your products be packaged? Have you done research to see what type of packaging will best appeal to your customers? Have you done a cost analysis of different forms of packaging? |

# Financial Projections

## Use of Funds

|  |  |
| --- | --- |
|  | Here, you will begin explaining what you plan to purchase for the business. Include both the items you are purchasing/already own and will be asking the bank to fund.  |

**Equipment to Be Purchased**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Equipment Item** | **Supplier** | **Cost** | **Quantity** | **Total Expense** |
|  |  |  |  |  |
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|  |  |  |  |  |

**Furniture and Fixtures to Be Purchased**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Furniture/Fixture Item** | **Supplier** | **Cost** | **Quantity** | **Total** |
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |

**Supplies to Be Purchased at Startup**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Supplies** | **Supplier** | **Cost** | **Quantity** | **Total** |
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |

**Initial Inventory to Be Purchased**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Product** | **Supplier** | **Cost** | **Quantity** | **Total** |
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |

**Other Products/Services to Be Purchased**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Product** | **Supplier** | **Cost** | **Quantity** | **Total** |
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |

## Total Uses of Funds

|  |  |
| --- | --- |
|  | Total each of the categories and include the total here.  |

**Owner’s Investment (Equity)/Collateral**

|  |  |
| --- | --- |
|  | For a start-up, expect the bank to ask the owner to put down 15%-25% towards the project while an existing business is typically 10%-15%.  |

|  |  |
| --- | --- |
| **Item** | **Amount** |
| **Real Estate**  |  |
| **General Equipment** |  |
| **Furniture & Fixtures** |  |
| **Vehicle** |  |
| **Computers & Peripherals** |  |
| **Tools** |  |
| **Investment Capital** |  |
| **Total** | $ 0.00 |

**Projected Annual Gross Income**

|  |  |
| --- | --- |
|  | How much are you projecting to sell in Years 1 – 3?How did you come up with this number? It is very important to have some sort of rationale for how this number was created. You can use X number of people from your target market purchasing X units / time period. You could also project it takes X hours to service an average customer and you can service X customers per day.  |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Product / Service Description** | **Annual Units of Product Sold / Services Performed** | **Selling Price per Unit** | **Year 1** | **Year 2** | **Year 3** |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
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**Seasonality**

|  |  |
| --- | --- |
|  | Seasonality refers to the percentage of sales made by month. This is an important number to figure as it will show later, the businesses ability to have enough cash to operate throughout the year. Some businesses like lawn mowing companies that are typically busy in the spring and fall or retail stores that are busy during the Christmas season while other businesses don’t see much change throughout the year.  |

|  |  |  |  |
| --- | --- | --- | --- |
| **Month** | **Percentage**  | **Month**  | **Percentage** |
| January |  | July |  |
| February |  | August |  |
| March |  | September |  |
| April |  | October |  |
| May |  | November |  |
| June |  | December |  |
|  |  |  |  |

**Accounts Receivable**

|  |  |
| --- | --- |
|  | Will you offer customers credit to pay after they purchase? If so, figure the percentage of customers that get to buy on credit (typically wholesale customers) and the number of days the credit is extended.  |

**Cost of Goods / Services Sold**

|  |  |
| --- | --- |
|  | How have you developed your pricing policy? Which of the following pricing strategies might best suit your business? Retail cost and pricing, competitive position, pricing below competition, pricing above competition, multiple pricing, price lining, pricing based on cost-plus-markup, or other?What are your competitors’ pricing policies and how does yours compare? Are your prices in line with industry averages? How will you monitor prices and overhead to ensure that your business will operate at a profit?How do you plan to stay abreast of changes in the marketplace, to ensure that your profit margins are not adversely affected by new innovations or competition? |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Product/Service** | **Market Segment %** | **Selling Price** | **Cost to Produce/Perform** | **Gross Margin****(Price-Cost)** | **Cost of Goods Sold % (Cost/Price)** |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |

**Cost of Inventory / Service**

|  |  |
| --- | --- |
|  | What does it cost to make your product or provide your service? Use either the retail or service section below to find the total costs to get the product ready to go to your customer’s hands or to complete the service. Don’t forget to include the little things like packaging or supplies.  |

**Retail Cost of Materials**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Material Description** | **Bulk Price** | **Bulk Quantity** | **Quantity per Unit** | **Cost per Unit (A)** |
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
| **Total** |  |

**Retail Cost of Labor**

|  |  |  |
| --- | --- | --- |
| **Cost of Labor per Hour** | **Time (in hours) to make one unit** | **Total Labor Costs per Unit (B)** |
|  |  |  |
|  |  |  |
|  |  |  |
| **Total** |  |

**Retail Cost per Unit**

|  |  |  |
| --- | --- | --- |
| **Material Costs** | **Labor Costs**  | **Total Cost per Unit (A + B)** |
|  |  |  |

**Cost of Service**

|  |  |  |
| --- | --- | --- |
| **Description of Each Step in Process** | **Time** | **Cost** |
| **1.** |  |  |
| **2.** |  |  |
| **3.** |  |  |
| **4.** |  |  |
| **5.** |  |  |
| **6.** |  |  |
| **Total**  |  |

**Payroll Expenses**

|  |  |
| --- | --- |
|  | Include the payroll for employees over the next three years. |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Position** | **Number of People** | **Hours / Month /****Person** | **Wage** | **Total Cost** | **Hire Date** |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |
| **SUBTOTAL WAGES** |  |  |  |  |
| **PAYROLL TAXES (15%)** |  |  |  |  |
| **TOTAL MONTHLY PAYROLL & TAXES** |  |  |  |  |

**Projected Monthly Expenses**

|  |  |
| --- | --- |
|  | Include any projected monthly expenses.  |

|  |  |  |
| --- | --- | --- |
| **Item** | **Monthly Expense** | **Annual Expense** |
| **Advertising** |  |  |
| **Employee Wages** |  |  |
| **Employee Payroll Tax (15%)** |  |  |
| **Insurance** |  |  |
| **Licenses & Fees** |  |  |
| **Miscellaneous** |  |  |
| **Professional Fees** |  |  |
| **Rent** |  |  |
| **Repairs & Maintenance** |  |  |
| **Supplies** |  |  |
| **Telephone** |  |  |
| **Utilities** |  |  |
| **Vehicle Expense** |  |  |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |
| **Total** | $ 0.00 | $ 0.00 |

## Cash Flow – Year 1 (Monthly)

|  |  |
| --- | --- |
|  | Now it’s time to take all of the financial information from above and begin working on the projections.  |

|  | Month 1 | Month 2 | Month 3 | Month 4 | Month 5 | Month 6 | Month 7 | Month 8 | Month 9 | Month 10 | Month 11 | Month 12 |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Starting cash |  |  |  |  |  |  |  |  |  |  |  |  |
| Cash In: |  |  |  |  |  |  |  |  |  |  |  |  |
| Cash Sales |  |  |  |  |  |  |  |  |  |  |  |  |
| Receivables |  |  |  |  |  |  |  |  |  |  |  |  |
| *Total Cash Intake* |  |  |  |  |  |  |  |  |  |  |  |  |
| Cash Out (expenses): |  |  |  |  |  |  |  |  |  |  |  |  |
| Rent |  |  |  |  |  |  |  |  |  |  |  |  |
| Utilities |  |  |  |  |  |  |  |  |  |  |  |  |
| Payroll (incl. taxes) |  |  |  |  |  |  |  |  |  |  |  |  |
| Benefits |  |  |  |  |  |  |  |  |  |  |  |  |
| Loan Payments |  |  |  |  |  |  |  |  |  |  |  |  |
| Travel |  |  |  |  |  |  |  |  |  |  |  |  |
| Insurance |  |  |  |  |  |  |  |  |  |  |  |  |
| Advertising |  |  |  |  |  |  |  |  |  |  |  |  |
| Professional fees |  |  |  |  |  |  |  |  |  |  |  |  |
| Office supplies |  |  |  |  |  |  |  |  |  |  |  |  |
| Postage |  |  |  |  |  |  |  |  |  |  |  |  |
| Telephone |  |  |  |  |  |  |  |  |  |  |  |  |
| Internet |  |  |  |  |  |  |  |  |  |  |  |  |
| Bank fees |  |  |  |  |  |  |  |  |  |  |  |  |
| *Total Cash Outgo* |  |  |  |  |  |  |  |  |  |  |  |  |
| EndiNG Balance |  |  |  |  |  |  |  |  |  |  |  |  |

## Cash Flow – Years 2 & 3 (Quarterly)

| **Year 2** | Quarter 1 | Quarter 2 | Quarter 3 | Quarter 4 |
| --- | --- | --- | --- | --- |
|  Starting cash |  |  |  |  |
| Cash In: |  |  |  |  |
| Cash Sales |  |  |  |  |
| Receivables |  |  |  |  |
| Other Income |  |  |  |  |
| *Total Cash Intake* |  |  |  |  |
| Cash Out (expenses): |  |  |  |  |
| Rent |  |  |  |  |
| Utilities |  |  |  |  |
| Payroll  |  |  |  |  |
| Payroll Taxes (est. 15%) |  |  |  |  |
| Benefits |  |  |  |  |
| Loan Payments |  |  |  |  |
| Travel |  |  |  |  |
| Insurance |  |  |  |  |
| Advertising |  |  |  |  |
| Professional fees |  |  |  |  |
| Office supplies |  |  |  |  |
| Postage |  |  |  |  |
| Telephone |  |  |  |  |
| Internet |  |  |  |  |
| Bank fees |  |  |  |  |
| *Total Cash Outgo* |  |  |  |  |
| EndiNG Balance |  |  |  |  |

| **Year 1** | Quarter 1 | Quarter 2 | Quarter 3 | Quarter 4 |
| --- | --- | --- | --- | --- |
|  Starting cash |  |  |  |  |
| Cash In: |  |  |  |  |
| Cash Sales |  |  |  |  |
| Receivables |  |  |  |  |
| Other Income |  |  |  |  |
| *Total Cash Intake* |  |  |  |  |
| Cash Out (expenses): |  |  |  |  |
| Rent |  |  |  |  |
| Utilities |  |  |  |  |
| Payroll  |  |  |  |  |
| Payroll Taxes (est. 15%) |  |  |  |  |
| Benefits |  |  |  |  |
| Loan Payments |  |  |  |  |
| Travel |  |  |  |  |
| Insurance |  |  |  |  |
| Advertising |  |  |  |  |
| Professional fees |  |  |  |  |
| Office supplies |  |  |  |  |
| Postage |  |  |  |  |
| Telephone |  |  |  |  |
| Internet |  |  |  |  |
| Bank fees |  |  |  |  |
| *Total Cash Outgo* |  |  |  |  |
| EndiNG Balance |  |  |  |  |

## Profit and Loss Statement

|  | Year 1 | Year 2 | Year 3 |
| --- | --- | --- | --- |
| **Sales:** |  |  |  |
| Cash Sales |  |  |  |
| Receivables |  |  |  |
| Other Income |  |  |  |
| ***Total Sales*** |  |  |  |
| **Expenses** |  |  |  |
| Rent |  |  |  |
| Utilities |  |  |  |
| Payroll  |  |  |  |
| Payroll Taxes (est. 15%) |  |  |  |
| Benefits |  |  |  |
| Depreciation |  |  |  |
| Travel |  |  |  |
| Insurance |  |  |  |
| Advertising |  |  |  |
| Professional fees |  |  |  |
| Office supplies |  |  |  |
| Postage |  |  |  |
| Telephone |  |  |  |
| Internet |  |  |  |
| Bank fees |  |  |  |
| Loan Interest |  |  |  |
| ***Total Expenses*** |  |  |  |
| EndiNG Balance |  |  |  |

# Appendix

|  |  |
| --- | --- |
|  | In order to back up the statements you may have made in your business plan, you may need to include any or all of the following documents in your appendix:* Personal resumes
* Personal financial statements
* Credit reports, business and personal
* Copies of leases
* Letter of reference
* Contracts
* Legal documents
* Personal and business tax returns
* Miscellaneous relevant documents.
* Photographs
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