

Small Business Plan Outline

NOTE: **KEEP A COPY OR BACK-UP DISK OF YOUR PLAN!**

- I. Cover Page**
 - a. Company Name & Logo
 - b. Date
 - c. Prepared by (name, address, phone, fax, email)
 - d. Application for: (type of loan, if requesting funds)

- II. Table of Contents**
 - a. Each section and corresponding page numbers and tab identifiers

- III. Executive Summary – (*1 page maximum*) Should be a brief summary describing your reason for needing the loan, your financial status.**
 - a. Why did you choose the business you want to start?
 - b. What is your experience and where did you get the idea?
 - c. Brief summary of yourself
 - d. Brief description of your company (sole proprietor, partnership, corporation)
 - e. Brief description of the business you want to start
 - f. Bottom line personal financials: assets, liabilities, net worth
 - g. Brief management plans

- IV. Description of the business/venture**
 - a. Details of the new company structure (sole proprietorship, partnership, corporation)
 - b. Details of the business
 - c. What are your goals and expectations?

- V. Services and/or Products**
 - a. Details of the service(s) your business will provide
 - b. Details of product(s) your business will provide
 - c. Benefits to the consumer

- VI. Marketing and Target Customer**
 - a. Who is/are your customer(s)? (paint a picture with words)
 - b. Why do they need your services and/or products?
 - c. Demographics
 - d. Marketing plan – how will you create a demand?
 - e. Media and advertising plans
 - f. Pricing policies and plans

VII. Competition

- a. Who is your current competition in your area/location? (Never say that there is no competition. What would your customer spend their money on if you did not exist?)
- b. Who will be your competitors in the future?
- c. Describe the differences between you and your competitors – and why will customers do business with you over the competition?

VIII. Location

- a. Description of a general desirable location for your type of business
- b. Description of a specific site(s) you have in mind
- c. What are the costs of doing business there?
- d. What is your target market population in this area? (demographics)
- e. What workforce is available in the area?
- f. What transportation and traffic flow exist in the area?
- g. Who are the carriers and suppliers that serve your area?
- h. Will you have a guaranteed territory? (franchises)
- i. What signage and/or visibility will the business have?

IX. Management

- a. What role will the owner(s) play? On-site manager? Silent partner? Etc.?
- b. What types of people will you hire for management?
- c. What are your plans for the future or sudden change? (business growth, personal illness, disability, or death, etc.)

X. Personnel

- a. Positions and job descriptions in your company
- b. Available work force in your area and qualifications needed
- c. Wages and training plans
- d. Temporary staff needs during peak seasons
- e. Hiring timetable
- f. Communication methodology and work ethics
- g. Workers compensation and unemployment insurance – how much?
- h. Employee handbook

XI. Accounting System

- a. What accounting system do you plan to use: computer, manual, etc.
- b. What outside needs will you have? (accountant, lawyer, banker, etc.)
- c. How and where will financial records be kept?

XII. Insurance and Security

- a. Insurance requirements
- b. Security needs
- c. Employee theft protection
- d. Landlord provided coverage

XIII. Financials

- a. Assets
- b. Debts/Liabilities
- c. Net worth
- d. First and second year projections of income and expenses
- e. Start up costs
- f. Credit report rating
- g. Reasons for choosing the lender
- h. Research sources – where did you get the numbers?

XIV. Summary of Needs

- a. Reason financing is needed
- b. Type of financing needed
- c. Amounts needed
- d. Future needs: lines of credit, future operating capital

XV. Additional Documentation

- a. Complete personal resume/background of all owners
- b. Letters of recommendation or support

All financial information will be held in confidence and only reviewed by judges.

Submit your completed business plan to:

**White County Chamber of Commerce
122 North Main Street
Cleveland, GA 30528
Attention: Judy Walker
706-865-5356**