

## Sample Business Plan Outline

**Cover Sheet:** name and business, names, owners, phone, date.

### **Table of Contents:**

- I. Statement of Purpose** – brief statement of the objectives of the business plan, including the amount, type, terms and proposed uses of any financing requested.
- II. Executive Summary:** overview summarizing key points and major findings in the business plan sections that follow.
- III. Description of Business:**
  - a. Business Concept – type of business (agricultural, construction, manufacturing, retail or service), current status (startup, expansion, or buyout), form of ownership (sole proprietorship, partnership, corporation, joint venture, or cooperative).
  - b. Product/Service Description – major products or services, including proposed new products / services.
  - c. Key Production Factors – raw materials, utilities, transportation and labor availability; Environmental and safety considerations; technical and equipment requirements.
  - d. Location and Physical Facilities – regional, local and site-specific location factors; Description of existing or proposed facilities. Layout plans of the building and facilities.
  - e. Include a Map of the Location – access road.
  - f. Status of Current Operation (for business expansions and buyouts) – existing products, historic and current financial indicators (sales and profits), employment statistics.
  - g. Tribal and Other Local Benefits – expected revenues, employment and other beneficial Impacts on the economy.
  - h. Relationship to Tribal Economic Development Strategy – applies primarily to tribally sponsored and reservation-based projects.
- IV. Market analysis**
  - a. Market Description – key market determinants (price, quality, service, method of delivery); local, regional, or national market area; private and/or public market sectors.
  - b. General Market Trend – overall economic conditions in the defined market area; industry and business-specific market trends.
  - c. Competition – relative strengths and weaknesses of major competitors; basis for competing successfully (e.g., better price, quality of service).
  - d. Market Projections – realistically projected market share and sales volume (based upon the on-going market considerations).
- V. Organization and management:**
  - a. Legal form of organization (refer to the attached business structures for the following)
    - Sole Proprietor
    - Partnership
    - Limited Partnership
    - Limited Liability Company
    - S Corporation
    - C Corporation

- b. Management plan – key management position descriptions and reporting relationships; names of key management personnel and brief descriptions of qualifications; organizational chart depicting reporting relationships; number of personnel needed.
- c. Training plan – applies primarily to start-ups and expansions.

#### **VI. Financial analysis**

- a. Capital Requirement – funds needed for business startup (renovation, equipment purchase, inventory purchases, etc.), expansion or buyout; working capital required for ongoing operations.
- b. Structure of Financing – equity and debt financing secured or requested to meet capital requirements.
- c. Financial Forecast – forecasted for the next three years
  - Income Statement
  - Cash Flow Forecast
  - Balance Sheet
- d. Explanatory Notes to Financial Forecast – statements regarding the research data and key assumptions on which the financial forecasts are based.
- e. Key Financial Ratios and Measures of Performance – debt/equity and debt coverage ratios; rate of return on equity and assets; accounts receivable and inventory turnover rates.
- f. Break-Even Analysis
- g. Historic Financial Statements – for existing businesses.
- h. Balance Sheets and Statements of Operations (Income and Expenses) – for the next year.

#### **VII. Supporting documents:**

Detailed product descriptions, technical specifications, photographs and promotional materials; tentative business buy/sell agreement; cost quotations from building contractors, equipment dealers, insurance agents and other suppliers; inventories of existing business equipment and property, appraisals of business equipment and property; letters of intent to hire, contracts in hand or in progress; franchise or marketing agreements; management agreements resumes of key personnel; organizational documents (partnership, joint venture or cooperative agreement, or articles of incorporation and by-laws); contract and lease agreements; loans payable; loan amortization schedules, current personal financial statements and credit profile(s) of owner(s); federal income tax return(s) of owner(s) and business for the past three years.