1. **General Business Information**

This section provides a brief description of the business, including products and services offered. It includes a brief history of the business and background of the owners, and provides a description of why the business is being started or expansion pursued. Key components of this section along with questions covered in these sections include:

**Business Description:** When did you start the business? What is the background of the owners? What sparked your interest in developing this business?

**Goals:** What are your short-term goals for the business (less than 3 years)? What are the long-term goals (more than 3 years)? The goals should outline specific measurable goals for the business.

**Location:** Where is the business located? What is a basic description of the facility and operation?

1. **Marketing Plan**

The Marketing Plan outlines the key activities of the business. Key components of this section along with questions covered in these sections include:

**Products and Services:** What are the main products or services offered by the business? What are the features of these products/services? What are the benefits of these products/services?

**Target Customers:** What groups will the business be targeting with its products and services? What are key details about these groups? What are their demands and needs?

**Sales and Distribution Strategy:** What tactics will be used to promote the business? What forms of media will be in its advertising? What type of advertising will the business use to promote its products/services  
Will distribution involve largely local markets or will there be significant interstate trade? How will products be distributed? Will the business use its own transportation or will it contract with 3rd party providers?

**Sales Forecast:** What are the projected sales forecasts for the first 3-5 years broken down by product line or service category?

**III. Management and Operations Plan**

**Management Plan**

**Owners/Investors**: Who are the owners of the business?

**Business Structure**: What is the legal structure of the business? When did it legally organize?

**Organization Chart**: Section needs flow chart that shows where line of responsibility for each employee and owner.

**Key Personnel**: What are the personnel requirements? What are the basic job profiles for each position?

**Salaries/Benefits**: How are salaries determined? What are the expected ranges for salaries for each position? What benefits are offered to employees?

**Staff Meeting**: How often does the business have staff meetings?

**Training/Evaluations**: What training is offered to employees? How are employees evaluated?

**Operations Plan**

**Facility Description**: What is a basic description of the facility? What are key features?

**Equipment**: What is the necessary equipment for the business operations?

**Overview of Production Processes:** What are the different processes of production? What are the key elements?

**Regulations/Permits**: What are key regulatory requirements that must be met? What permits are necessary?

**IV. Financials**

The financial plan will include the current financial statements for a business that is in operation and the pro-forma or projected financial statements for a new or expanded operation. It will include the profit and loss statement and cash flow statement which includes all inflows and outflows of cash to or from the business. It also includes a startup budget, which lists the startup costs and a plan for how the business expects to generate the startup capital. Key components of this section along with questions covered in these sections include:

**FIN Projections**

* + 1. **Start Up Costs/Enterprise Budget:** For a start-up, what are the identified key start-up costs and what are the cost estimates for each?
    2. **Profit & Loss**
    3. **Cash Flow**