

OUTLINE OF A BUSINESS PLAN

- Cover Sheet: Name of business, names of principals, address and phone number
- Statement of Purpose
- Table of Contents:
 1. Section One: The Business
 - a. Description of business
 - b. Product/service
 - c. Market
 - d. Location of business
 - e. Competition
 - f. Management
 - g. Personnel
 - h. Application and expected effect of loan, if needed
 - i. Summary
 2. Section Two: Financial Data
 - a. Sources and applications of funding
 - b. Capital equipment list
 - c. Balance sheet
 - d. Break-even analysis
 - e. Income projections (Profit and Loss statements)
 - i. three-year summary
 - ii. detail by month for first year
 - iii. detail by quarter for second and third years
 - iv. notes of explanation
 - f. Cash flow projection
 - i. detail by month for first year
 - ii. detail by quarter for second and third years
 - iii. notes of explanation
 - g. Deviation analysis
 - h. Historical financial reports for existing business
 - i. Balance sheets for past three years
 - ii. Income statements for past three years
 - iii. Tax returns
 3. Section Three: Supporting Documents
 - a. Personal resumes
 - b. Personal balance sheets
 - c. Cost of living budget
 - d. Credit reports
 - e. Letters of reference
 - f. Job descriptions
 - g. Any legal documents, i.e. Leases, contracts
 - h. Anything else relevant to the plan