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BUSINESS PLAN TEMPLATE

Business Plans, like Résumé's and dozens of templates can be found on-line, however despite the variety of formats a business plan's content is consistently the same. The business plan consists of a narrative and several financial spreadsheets. The narrative template is the body of the business plan. A good business plan should include:

- a description of your business,
- the business and owner's background information,
- the proposed resources to be used,
- the business strategy
- trends on your business and the industry it will operate within,
- how your business will operate,
- who will manage and work within it,
- what other businesses operate in the same market/industry,
- how you will market/ sell your product or service,
- the results expected and finally
- a summary of it's feasibility.

The real value of doing a business plan is not having the finished product, but the process of research and thinking about your business in a systematic way. The act of planning helps you to think things through thoroughly, study and research when you are not sure of the facts, and look at your ideas critically. A business plan will help you clarify your goals and focus on defining every detail of your business opportunity. It takes time now, but avoids costly mistakes later. This business plan template is designed to be very user friendly and has been used successfully by thousands of aboriginals in BC who have been financed and funded to start their businesses. A business plan should be organized, complete and factual.

It typically takes several weeks to complete a good plan. Most of that time is spent in research and re-thinking your ideas and assumptions. But then, that is the value of the process. So make time to do the job properly. Those who do, never regret the effort. There are 4 components to any business plan:

1. **The Plan**
   The first step in writing a business plan is the body of the business plan, which starts on page 7. You should read through this template, but do not start writing at the beginning. It is much easier to write a number of small essays that form the various aspects that are contained in a business plan.

   The first step to writing the body of the business plan is to research, research and

Business Plan – Template

Why have a Business Plan?

The real value of your business plan is to empower you in a systematic way to comprehend the dynamics of your business. It enables you to review your business in a systematic as well as critical way. It may seem rather frivolous at the beginning, but it definitely avoids costly, perhaps detrimental mistakes later.

Your plan is by far the most important marketing tool for soliciting any kind of business development or financial support through effective presentation to investors, bankers or any business collaborators. Your business potential is often judged by appearance of your plan and the strength of your ideas.

How to write a Business Plan for a Startup Business?

A business plan consists of a narrative and a few financial worksheets, all edited into a smooth-flowing document. Use experts' assistance, particularly for financial workings, if possible.

All businesses have peculiarities; therefore choose and emphasize on areas of importance depending upon your type of business (manufacturing, trading, services, etc), see the attached guidelines for different types.

To *Start Writing* your Business Plan and to structure your report, start with establishing a table of content; Use a standard format, for instance the following:

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A Business Plan is a written document that describes your core business objectives and how you plan to achieve them over a set period of time. It is designed to help you, and others, understand how you plan to generate money and make your business sustainable. A Business Plan often includes information about your goals, strategies, marketing and sales plans and financial forecasts. Read on below for more information about the key sections of a Business Plan.Download your copy of the Business Plan template now. The document includes a Personal Survival Budget template and a Cash Flow Forecast template, which are also required for your application:The guide is an annotated version of the Business Plan template with notes from our Business Advisers about what type of information, examples and evidence to include in order to help us understand you and your business. While we encourage you to use this Business Plan template, it is not mandatory and you are welcome to submit your own Business Plan template provided it details similar information.Please note, the following documents should open on any device with a document viewer and editor but for the best user experience, we recommend editing this Business Plan template on a desktop.Why is a Business Plan important? There are many great reasons why it is worth your time creating a Business Plan – even if you're not quite ready to apply for a Start Up Loan. Here are just seven:A Business Plan:Provides a structured way of organising your thoughts and clarifying your idea.Helps you set out your goals and spot any potential problems in achieving these goals.Gives you a clear strategy to follow when things get busy.Is often essential for securing external finance for your business (and is required if you're applying for a Start Up Loan).Allows you to measure your progress as you go along.Ensures all of your team are working towards the same vision.Helps you plan for the future.Key sections of a Business Plan: A Business Plan can include whatever information you feel is required to best convey how you are planning to make your business sustainable and, when it comes to applying for a Start Up Loan, the following are the core sections we require.Your business and key objectives:A brief description of your business and its core products or services. This section also includes a clear and concise overview of the goals your business is trying to achieve over a set period of time. Sometimes these are broken down as short, mid and long-term goals, but it helps if they're measurable (how will you know if you have achieved this?) and realistic (can you achieve this with the money, resources and time you have?). If you are applying for a Start Up Loan, you will of course also need to detail how you intend to use the money if you're successful. Our Loan Assessment team will want to see that the Start Up Loan will support your overall business objectives.Your skills and experience:An overview of your experience as it relates to your business. If you've previously worked in a similar business, or have experience running another business, this will help provide confidence that you are in a good position to start up. Even if this is all brand new to you, think about any transferable skills you've developed, life experiences you've had or training you've completed that may be useful.Your target customers, market and competition:A summary of key insights that demonstrate you have a strong understanding of your customers (and how to identify them), your market (and how to position yourself within it) and your competitors (and how to differentiate yourself from them on factors like price, quality, brand etc). Your sales and marketing plans:This section is all about how you are planning to attract customers. You might include information about where you'll distribute your products, what your branding and logo will be and what pricing you'll apply. Additionally, you will need to demonstrate how you will spread the word about your product/services in order to generate demand, such as using social media, exhibiting at a trade conference or investing in online advertising.Your operational plans:This will be different depending on your business model, but may include information on where you'll trade (like a home office or external premises), the number of staff you'll need to employ, what their roles will be and any equipment or tools you'll need to run your business. You can also use this section to detail any processes that are important to your operations, as well as any industry, tax or legal regulations related to your business. It's also good to think about any risks you may face, how you will overcome them and what you will do if things don't go to plan.FinancialsMany business plans include a financial section, which outlines how you'll fund all of the activities you've outlined and what revenue you expect to generate. Because we ask you to complete a Cash Flow Forecast as part of your Start Up Loan application, we don't require too much detail on this in your Business Plan. Rather, these two documents should be complementary.Check out our Cash Flow Forecast guide and template >>Writing a Business Plan – our top tips:The tips below have been prepared by our Business Advisers and Loan Assessment team to help you understand some of the key things that will strengthen your application. For more in-depth advice, read our guidelines on how to write a Business Plan.Demonstrate that you understand your market and customer.For our Loan Assessment team to feel comfortable that your business plans are viable, they will want to see that there is a market who wants and needs your product/service, that you have thought about how you'll set yourself apart from competitors and that you know how to attract your customers. Any market research you can do, like a simple online survey, looking up industry reports or interviews with potential customers will help.Use evidence and examples to back up any statements you make.It's always more powerful when you can prove what you're saying with hard facts, whether it's with a strong statistic, a customer quote, examples of similar activity or other research. It doesn't have to be detailed – sometimes it will be sufficient to include a link to further information – but it will help our loan assessment team feel more confident that your business plan is viable.Make sure everything ties together by linking every strategy to your core objectives.The purpose of a Business Plan is to show what your goals are and how you're going to achieve them so remember to put your objectives at the heart of your plan. For example, if one of your goals is to generate 10 new sales per month, then in your marketing section you'll need to think about how many sales each promotional channel needs to deliver in order to support this objective.Consider any risks you face and how you will overcome them.Every business has risks so don't shy away from referencing these in your business plan. Demonstrating that you are aware of your key risks. Having a clear plan for how to reduce or overcome these is something that will set your business plan apart and give our loan assessment team confidence that you're ready for the challenge. Be as clear and concise as possible and avoid waffle.Remember, we're not looking to see every single detail about how your business will operate, rather we just need to know enough information to give us confidence that you have a clear plan in place. You might like to use bullet points, graphs, tables and subheadings to help you keep your content focused and help you avoid the temptation to go into too much detail. Presentation matters: proof read, review and format your document.As with most things in life, first impressions count. Use clear headings, structure your document in a clear order and check you've used consistent fonts throughout. Remember, you don't have to be a writer or a designer to prepare a professional looking document. Most importantly, double check that you haven't made any spelling or grammatical errors. It can be a good idea to have someone proof read your work for you once you're finished to pick up anything you might have missed.The guide is an annotated version of the Business Plan template with notes from our Business Advisers about what type of information, examples and evidence to include in order to help us understand you and your business. 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Any market research you can do, like a simple online survey, looking up industry reports or interviews with potential customers will help.Use evidence and examples to back up any statements you make.It's always more powerful when you can prove what you're saying with hard facts, whether it's with a strong statistic, a customer quote, examples of similar activity or other research. It doesn't have to be detailed – sometimes it will be sufficient to include a link to further information – but it will help our loan assessment team feel more confident that your business plan is viable.Make sure everything ties together by linking every strategy to your core objectives.The purpose of a Business Plan is to show what your goals are and how you're going to achieve them so remember to put your objectives at the heart of your plan. 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