

I. COMPANY INFORMATION:

A. NAME OF COMPANY:

Name of Company:

Name(s) of Applicant(s):

Phone(s):

B. TYPE OF PRIMARY PRODUCT OR SERVICE:

C. BUSINESS LOCATION:

D. SHORT HISTORY OF THE BUSINESS:

1. WHEN AND WHERE STARTED AND BY WHOM:

2. EVOLUTION / CHANGES IN THE BUSINESS SINCE INCEPTION:

II. PERSONAL AND BUSINESS STRATEGY / GOALS:

A. PERSONAL STRATEGY/GOALS

What are your lifetime goals? How do you want to be remembered by family, friends and colleagues? What do you want to accomplish by the end of this year, in five years, in fifteen years? How can you organize your personal life to attain these goals?

B. BUSINESS STRATEGY/GOALS

What is the vision for your business? How do you see it evolving? What will it be like at the end of this year, in five years, in ten years? What steps can you take toward achieving your business goals?

C. MISSION STATEMENT

Please write a brief statement that summarizes and clarifies the core purpose of your business.

III. PRODUCT / SERVICE DESCRIPTION:

A. DESCRIBE:

What are your products features and benefits? What makes your product unique from the competition's? What need or want does your product satisfy? Why should a customer purchase your product or service and not the competitions? What are similar or substitute products? What is its shelf life or life span? Are there any special considerations for your product or service (copyrights, patents, packaging, etc.)

IV. MARKET ANALYSIS

A. TYPE AND RESULTS OF MARKET RESEARCH:

B. CUSTOMER PROFILE:

How many customers do you have? Are they businesses or individuals? Do you have a few customers that regularly contribute a total of more than 20% to your total sales revenue? If so, list name, and % of total sales volume contributed by each. Profile your typical customer (age, sex, occupation, type of business, family size, lifestyle, etc.) Where are your customers located geographically? How far must customers travel to buy from you? How far must you travel to sell to your customers?

C. WHO IS YOUR COMPETITION?

How many competitors do you have? Are there too many competitors? What is the nature of the competition? Have any competitors recently gone out of business? Why?

List your four major competitors:

NAME **LOCATION** **% OF MARKET**

- 1.
- 2.
- 3.
- 4.

Complete the following comparison between your business and your four major competitors. Rate on a scale of one to five, with five being the highest score.

	You	1	2	3	4
PRODUCT OR SERVICE					
PRICE					
QUALITY					
EXPERIENCE					
CUSTOMER SERVICE					
REPUTATION OR IMAGE					
ADVERTISING					
LOCATION					
FACILITIES					
OTHER	-	-	-	-	-

D. WHAT ARE YOUR STRENGTHS AND WEAKNESSES RELATIVE TO THE COMPETITION?

Empty dotted-line box for response to question D.

V. MARKETING PLAN

A. WHAT IS YOUR PRODUCT STRATEGY?

Empty dotted-line box for response to question A.

B. WHAT IS YOUR PRICING STRATEGY?

Empty dotted-line box for response to question B.

C. WHAT IS YOUR PROMOTION STRATEGY (INCLUDING SALES)?

Empty response area for promotion strategy.

D. WHAT IS YOUR DISTRIBUTION STRATEGY?

Empty response area for distribution strategy.

VI. FINANCIAL PLAN

A. CREDIT POLICIES

B. CASH FLOW STATEMENT

Description	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6
Beginning Month/Year						
Beginning Cash Balance [a]						
Cash Sales						
Accounts Receivable Collected						
Loan/Grant Proceeds						
Owner Investment						
Other Receipts						
Total Cash Received [b]						
Total Cash Available [c] (a+b)						
EXPENSES						
Salary Expense						
Rent & Utilities						
Transportation						
Operating Expense						
Materials						
Capital Expenditures						
Owner's Draw						
Other Disbursements						
Total Cash Disbursed [d]						
Net Operating Cash Flow [e] (c-d)						
Loan Payments (Principal & Interest) (f)						
Ending Cash Balance (e-f)						

VII. NEXT STEPS AND ACTION PLAN

A. CAPITAL REQUIREMENTS (ASSUMING EQUIPMENT PURCHASE)

Empty dotted-line box for capital requirements.

B. WHAT DO YOU WANT?

Empty dotted-line box for what you want.

C. HOW WILL PURCHASE HELP YOUR BUSINESS?

Empty dotted-line box for how purchase helps business.

D. WHERE WILL YOU BUY IT?

Empty dotted-line box for where to buy it.

E. WHAT IS THE PRICE?

Empty dotted-line box for response to question E.

F. WHERE WILL YOU GET THE SUPPLIES NEEDED TO USE IT?

Empty dotted-line box for response to question F.

G. WHERE WILL YOU GET THE MACHINE REPAIRED?

Empty dotted-line box for response to question G.

H. HOW LONG TO MAKE PROJECT OPERATIONAL AND FULLY PRODUCTIVE?

Empty dotted-line box for response to question H.

I. HOW LONG UNTIL MAKING MONEY?

Empty dotted-line box for response to question I.

J. WHAT WILL BE YOUR BREAK-EVEN POINT

[Empty dotted-line box for break-even point analysis]

VIII. SWOT ANALYSIS OF THE BUSINESS

A. STRENGTHS

[Empty dotted-line box for Strengths analysis]

B. WEAKNESSES

[Empty dotted-line box for Weaknesses analysis]

C. OPPORTUNITIES

[Empty dotted box for Opportunities]

D. THREATS

[Empty dotted box for Threats]

