

Steps to follow:

1. This business plan summary is to provide you direction in writing your business plan.
2. The entire business plan must be written as a 3rd person therefore you must address yourself as the business. For example, ABC Consulting will introduce a new marketing campaign in early 2010.
3. Make it easy to understand, provide detail and write in paragraph form and full sentences. There should be minimal bullet points.
4. Type your business plan with size 12 font, single space, 1 inch margin, and include page numbers.
5. Include a 2 year financial projection with an assumptions page which explains how you came up with those projections. See excel spread sheet.

1st Page:

Cover Page – Company Name, owner name (s), logo, address of the business (if available), telephone number(s), fax number, website, and email address.

2nd Page:

Table of Contents – The table of Contents should be the last item completed after the entire business plan is written.

3rd Page:

Business Description

1st paragraph – company name, start-up, existing or acquisition, market, service/product, legal structure (i.e. sole proprietor, general partnership, corporation, or LLC), location, owner(s).

2nd paragraph – Explain your product or service in detail. Be sure to explain where you get your product, who is the customer, what are your sales channels, and product or service pricing.

3rd paragraph – tell the reader what is the competitive advantage of your business.

Financial Needs – Write several sentences explaining the purpose of the business loan (i.e. purchase inventory) and how these funds will assist your business. Also, provide a breakdown of the total cost of your project, and how much of that project is being financed by the loan versus the owner(s) personal capital injection.

Example:

Capital Injection:	\$		<i>(only applies to businesses who have less than 24 months operating)</i>
Working Capital:	\$		
Inventory:	\$		
Total Project Cost:	\$		
Loan Amount:	\$		

4th Page:

Industry Analysis – Tell us a about your industry. What’s your NAICS code for your business? Your code can be found online at <http://www.naics.com/search.htm>. How is your current business industry doing? Elaborate on your response and provide some background information.

Marketing Plan – who is your primary customer/client/patron? (i.e. children, businesses)

- ✓ **Advertising and Promotions** – What is your marketing strategy? (i.e. flyers, social networks)
- ✓ **Competitors** – write *direct* and *indirect* competitors and include the following: strengths, weakness, location (i.e. online, retail store), and their competitive advantage. How will you overcome their strengths and competitive advantages with your business?

5th Page:

Operations Plan – Provide a general idea how your business operates. (i.e. hours of operation, how often are you open, do you require membership, number of employees, etc.)

Organization Plan

1st paragraph – inform the reader about the owner(s) and why the owner(s) are a good fit to be running the business. Focus on the owners experience in the field. Owner(s) who have a minimum of 20% ownership must be included in the loan therefore must be included in the business plan.

- ✓ Background (at least 2 years of experience in the industry)
- ✓ Roles and Responsibilities

2nd paragraph – Key Management:

- ✓ Background
- ✓ Roles and Responsibilities

2 Year Financial Projection – look at excel spread sheet. Do not forget to include your assumptions page.

You're done!

To obtain free business counseling or assistance in writing your business plan - you can go to any of the below listed organizations at no cost to you.

SCORE

Orange: (714) 550-7369 www.score114.org
Inland Empire: (951) 652-4390 www.iescore503.org
Coachella Valley: (760) 773-6507 www.scorecv.org
San Diego: (619) 557-7272 www.score-sandiego.org

Small Business Development Centers (SBDC's)

Inland Empire: (909) 781-2345 www.iesmallbusiness.com
Palm Springs: (760) 864-1311 www.iesmallbusiness.com
High Desert: (760) 951-1592 www.iesmallbusiness.com
Orange County: (714) 564-5200 www.ocsbdc.com
Oceanside: (760) 795-8740 www.sandiegosmallbiz.com
National City: (619) 482-6391 www.sbditc.org
Los Angeles County: (310) 973-3177 www.southbaysbdc.org

Women's Business Center of California

San Bernardino: (909) 890-1242 www.iewbc.org
Coachella Valley: (760) 345-9200 www.cvwbc.org
Los Angeles County: (818) 552-3321 www.wbc-la.org

Minority Business Development Center

Inland Empire MBEC-Charo: (951) 320-7020 www.charocorp.com