

# Business Plan

Company Name: \_\_\_\_\_

Address: \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Telephone: (\_\_\_\_) \_\_\_\_\_

## Owners Information:

Name	Address	Phone
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Product: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

## Executive Summary

*Describe in 2-3 paragraphs your business idea, mission statement, product or service; years in business, marketing and distribution; competition and desired outcomes from ACEnet (Technical assistance, funding, etc.)*

**Description of Business**

**Product or service information**

## **Market and Competition**

## **Management Capacity**

**Provide in attachments the following information: Forms are attached.**

1. Pro forma Income Statements
2. Balance Sheet for the Company, (if start-up, show any assets and liabilities the new company will have on the first day of business)
3. Statement of Cash Flows
4. Breakeven Analysis
5. Historic records (Inc. statements, tax records, balance sheets etc)
6. Any other information you deem pertinent to the Business Plan or included on your Loan Package Checklist

(Company)									
				Income Statement					
				Qtr 1	Qtr 2	Qtr 3	Qtr 4	Yr 2	Yr 3
Ordinary Income/Expense									
	Income								
	Sales								
	Sales Discounts								
	Total Income								
Cost of Goods Sold									
	Cost of Goods Sold								
	Total COGS								
Gross Profit									
Expense									
	Automobile Expense								
	Bank Service Charges								
	Cash Discounts								
	Contributions								
	Depreciation Expense								
	Dues and Subscriptions								
	Equipment Rental								
	Filing Fees								
	Franchise Fees								
	Insurance								
	Disability Insurance								
	Liability Insurance								
	Insurance - Other								
	Total Insurance								
Interest Expense									
	Finance Charge								
	Loan Interest								
	Mortgage								
	Interest Expense - Other								
	Total Interest Expense								
Licenses and Permits									
Miscellaneous									
Payroll Expenses									
Postage and Delivery									
Printing and Reproduction									

		Professional Fees						
		Accounting						
		Legal Fees						
		Professional Fees - Other						
		Total Professional Fees						
		Rent						
		Repairs						
		Building Repairs						
		Computer Repairs						
		Equipment Repairs						
		Repairs - Other						
		Total Repairs						
		Supplies						
		Marketing						
		Office						
		Supplies - Other						
		Total Supplies						
		Taxes						
		Federal						
		Local						
		Property						
		State						
		Taxes - Other						
		Total Taxes						
		Telephone						
		Travel & Ent						
		Entertainment						
		Meals						
		Travel						
		Travel & Ent - Other						
		Total Travel & Ent						
		Utilities						
		Gas and Electric						
		Water						
		Utilities - Other						
		Total Utilities						
		Total Expense						
		Net Income						

(Company)

## Balance Sheet

### ASSETS

#### Current Assets

Checking/Savings

\_\_\_\_\_

Accounts Receivable

\_\_\_\_\_

Other Current Assets

\_\_\_\_\_

Total Current Assets

\_\_\_\_\_

Fixed Assets

\_\_\_\_\_

Other Assets

\_\_\_\_\_

TOTAL ASSETS

\_\_\_\_\_

### LIABILITIES & EQUITY

#### Liabilities

##### Current Liabilities

Accounts Payable

\_\_\_\_\_

Credit Cards

\_\_\_\_\_

Other Current Liabilities

\_\_\_\_\_

Payroll Liabilities

\_\_\_\_\_

Total Other Current Liabilities

\_\_\_\_\_

Total Current Liabilities

\_\_\_\_\_

Long Term Liabilities

\_\_\_\_\_

Total Liabilities

\_\_\_\_\_

#### Equity

Opening Bal Equity

\_\_\_\_\_

Retained Earnings

\_\_\_\_\_

Net Income

\_\_\_\_\_

Total Equity

\_\_\_\_\_

TOTAL LIABILITIES & EQUITY

\_\_\_\_\_

## Sources and Uses of Loan Funds

Sources:	Amount
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

Uses:	Amount
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

Net (Should be zero) \_\_\_\_\_

## Breakeven Analysis

What are your fixed Costs: (Those cost that you will have in your business regardless of how many sales you have, ex: Rent)

\_\_\_\_\_

What Gross Profit Margin do you project? (This is the % left over from a sale after your cost of goods sold ex: \$100 sale, \$65 COGS, \$35 GPM)

\_\_\_\_\_

$\frac{\text{Fixed costs}}{\text{GPM}} = \text{_____ (Breakeven)}$

*(This is the amount of sales you will need to cover your fixed expenses in your business)*