NewCo’s disclosure of information herein does not constitute authorization for the recipient of this Business Plan to use the information, ideas, or concepts contained herein for any purpose other than the evaluation of NewCo.

While the market analysis and financial projections presented herein represent best judgment and reasonable assumptions of future events and circumstances, no warranty or representation is made as to the accuracy or completeness of this information.

This Business Plan does not constitute an offer to sell or the solicitation of an offer to buy any securities or an offer to sell or the solicitation of an offer to buy such securities in any circumstances in which such offer or solicitation is unlawful.

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NewCo, Inc.

Business Plan



Wise Tip

**Congratulations on starting your plan!** Each section includes “**Wise Tips**” to guide you through your business plan. After you have completed the plan sections, simply **“delete”** the **“Wise Tips”** comments.

**Cover Page**:

Simply, update the **“blue text”** with your business information.

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Wise Tip

**Mission Statement**:

In a single sentence, the Mission Statement is meant to provide the most concise description of NewCo in terms of What the Company does, How the Company does it, and Why it does it.

Actual Starbuck's Mission Statement:

***“To inspire and nurture the human spirit – one person, one cup, and one neighborhood at a time.”***

Mission Statement

*NewCo will provide exemplary online higher-educational services that offer a dramatic and long-overdue improvement to the traditional University system – a system that has become broken beyond repair.*

Executive Summary

Wise Tip

**Executive Summary**:

The Executive Summary is a one-to-two page ***condensed or “mini” version of the entire business plan***. Therefore, take care in noting that individual sections (i.e. “Objective,” “Market,” “Target Market,” etc.) in the body (i.e. “non-Executive-Summary”) area of the business plan should generally (and often necessarily) ***be more comprehensive*** than those in the Executive Summary section).

**Objective:** A very brief one-to-three sentence description of the opportunity, business, and objective of this business plan. Think of this section as the best way to compress the entire business plan into a couple of sentences.

**Opportunity/Problem:** Describe in one paragraph why this business is a good idea right now. The most compelling arguments can typically be framed by answering one or both of the following questions:

1. Need: What is the problem that exists in the marketplace today that the business is solving?
2. Opportunity: What opportunity has presented itself that has made the creation of this business a valuable proposition at the current time?

**Solution:** Describe very concisely how the proposed business will address one or both of the two questions noted above. Avoid providing lengthy detail on multiple product variations that might exist; make sure that the product description is done at a “high level” as to define what makes up the primary revenue streams.

**Objective**: NewCo is a new [Type of Company] that is bringing founder [Founder Name] 's passion for [Business Interest] to the suburbs of [Major Metro Area]. [He/She] looks to redefine [Type of Company] with an ambiance and commitment to customer attention that will attract a large and loyal customer base from the surrounding region. The objective of this business plan is to outline, describe, and forecast the most likely path to market dominance with sustainable profitability.

**Opportunity**: The problem of manually consolidating and organizing scanned documents for auditors and finance personnel within the [industry] is overwhelmingly arduous. Furthermore, simply the inability to properly locate the documents before the organization process is itself a task at the center of complaints across the industry. The resulting impact of this is a lengthy auditing process, missing information, unverifiable transactions and high storage costs.

**Solution**: NewCo, an internet café, allows college students off-hours access to resources and meeting space. It also allows entrepreneurs and freelancers similar resources for their busy and unpredictable schedules. Finally, weekend shoppers and moviegoers now have a spot for breaks, snacks, and meetups.

**Target Market**: The ideal customer for Standard Banking is in the process of moving to Austin. It is a young couple expecting a new child. They now have multiple needs for financial products in a new, unfamiliar area – including banking, insurance, investment and property-related services.

wise Tip

**Target Market:** (See Target Market section in body for more detail) This represents the people, groups, and locations of the primary market or market segment that will be the source for the lion’s share of the business’s revenue. Also, this section should define if NewCo is primarily “B2C” or “B2B.” The following framework can be applied:

* For ***people*** that you will be selling to, ***demographic*** info
* For ***people*** that you will be selling to, ***psychographic*** info
* For ***locations*** that you will be selling to, ***where***
* For ***groups*** that you will be selling to, what ***types***.

**Market:** Describe (see Market Analysis section in body for more detail) a brief overview (with a more comprehensive section in the body of the business plan) of the size of the market should be presented here:

* The ***size*** of the market in terms of ***dollars*** (typically annually)
* The ***size*** of the market in terms of ***units*** (if available; typically, annually)
* The expected ***growth rate*** of the market (typically annually)
* The ***forecast*** of the market size (and/or units) for at least five years

**Competitive Advantages & Value Propositions:** (***See Competitive Advantages & Value Propositions section in body for more detail***) Perhaps the most important part of the business plan, this section outlines the aspects of the business case that makes investment in the plan not only low risk but high reward.

**Market**: The Electronic Health Records ("EHR") industry – globally – is forecast to grow from an estimated $30 billion in 20XX to $40 billion by 20XX. North America is expected to make up approximately 65% of this market, with an expected total industry value of $26 billion by the end of this period. The market's growth is anticipated to be driven by the demand for centralization and streamlining of electronic healthcare systems, the technological advancements with healthcare I.T., and increasing awareness about the use and importance of EHR. Furthermore, the government is proving to be a major funding source for the industry.

**Competitive Advantages & Value Propositions**:

* *People/Skill Advantage*: Founding team is better than most
* *Intellectual Property*: Trade secrets, Trademarks, Patents, Copyrights
* *Strategic Partnerships*: Similar to People/Skill Advantage, but with business partners
* *First Mover Position*: First-to-Market with a product or service idea or variation
* *Added Value*: How the package of value propositions may be unique.
* *Lower Cos*t: Offering the same product/value as the market at a significantly lower cost.
* *Exclusive re-selling or distribution rights*: Legally-bound contractual terms.
* *Flexibility*: The ability to change swiftly.

**Financial Overview**: The table below illustrates the projects operating proforma parameters based on a 5-year horizon. A long-term stabilized revenue amount was estimated to be $3.3MM – based primarily on the founding team's knowledge of industry sales volumes and the associated reasonable capture rate.

wise Tip

**Financial Overview:** This section provides a one- or two-chart, credible, well-thought-out forecast of the primary operating parameters of the business – with the financial results (i.e. “bottom line”) parameters being the highest priority for presentation.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Operating Proforma, Year** | **#VALUE!** | **#VALUE!** | **#VALUE!** | **#VALUE!** | **#VALUE!** | **#VALUE!** |
| #NAME? | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? |
| #NAME? | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? |
| #NAME? | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? |
| #NAME? | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? |

Objective

wise Tip

**Objective**:

This section provides the objective of the business plan. Simply stated, “Why do you want the audience member to read this document.” Text wise, this section should provide a high-level overview of the primary points that will be covered throughout the document. One or two paragraphs is usually sufficient.

This section also typically provides a very specific, quantified financial request for the audience member; for instance, a specifical dollar amount request if this business plan is intended for a potential investor like a bank or private equity participant. In this case, the specific amount and terms for an investment can be defined. Legally-binding aspects of the final agreement terms are left for future subscription documents.

The purpose of this Business Plan is to provide a strategic projection and roadmap for the management team. A forecast financial scenario has been created based on reasonable, forward-looking estimates of product demand given the team's resources and the market's willingness to absorb the product. This document is meant to be shared with other NewCo stakeholders and other interested parties to illustrate its vision and convey its targeted operating parameters and future performance metrics.

Startup Summary

The following table itemizes the funding that NewCo requires to execute the milestones and goals described in this business plan. The majority of the funding is required for Working Capital, Office Equipment, and Occupancy Lease Deposit.

wise Tip

**Startup Summary**:

This section is typically included in the body of the business plan without a corresponding section in the Executive Summary. It is usually an itemization of the aspects of NewCo’s startup initiatives (i.e. tasks and capital equipment) that needs to be funded and by how much.

|  |  |
| --- | --- |
| **Sources/Uses** | **#VALUE!** |
| **Sources of Funds, $** | #NAME? |
| Bank Loan | #NAME? |
| Founders | #NAME? |
| **Total** | #NAME? |
| **Uses of Funds, $** | #NAME? |
| Legal & Professional Fees | #NAME? |
| Software Services & Web Development | #NAME? |
| Telecomm, Digital Services | #NAME? |
| Occupancy, Lease Deposit | #NAME? |
| Initial Branding, Marketing, Messaging | #NAME? |
| Office, Computers, Equip, other | #NAME? |
| Working Capital | #NAME? |
| **Total, Uses** | #NAME? |

Products and Services

wise Tip

**Products and Services**:

This section describes what is at the source of the NewCo’s revenue, and is necessarily important in its ability to convey the description and benefits of what is being sold.

* A description of the products or services
* The price point or pricing strategy
* Any intellectual property, such as trademarks, or legal issues you need to address
* Future related products or services that might be offered
* Indicate why the product or service is needed – especially if it is a new concept or invention – or without an existing or well-defined market.
* Highlight the features of the product or service which are differentiating
* Be clear and concise with a priority on product or service ***benefits***

Market Analysis

wise Tip

**Market Analysis**:

The market data should be presented in a way that adds to or at least does not detract from the business case at hand. In particular, the following points should be included:

* The ***size*** of the market in terms of ***dollars*** (typically annually)
* The ***size*** of the market in terms of ***units*** (if available; typically, annually)
* The expected ***growth rate*** of the market (typically annually)
* The ***recent health*** of the market as it relates to its health in a forward-looking sense (***dollars*** and/or ***units***)
* The ***forecast*** of the market size (and/or units) for at least five years
* The ***key drivers*** of the market activity
* New or recent ***trends*** or expert opinions regarding ***up-and-coming dynamics*** that have a significant likelihood of affecting the short-to-medium-term outlook for the industry health.
* The ***geographical regions*** that are proving to be the strongest in terms of future market dynamics as it relates to NewCo’s business case.

**Worldwide**: In late 2019, The International Society of Aesthetic Plastic Surgery (ISAPS) released their annual International Survey on Aesthetic/Cosmetic Procedures for the calendar year of 2018. An important take-away is that it showed continuing strength in the non-invasive segment of the overall cosmetic procedure market relative to surgical (invasive) procedures.

For instance, non-invasive treatments increased by 10.4% (from the previous year), significantly more than surgical operations, which showed a slight decrease of 0.6%. Within the non-invasive category, Botulinum Toxin treatment grew the most from 2017 with an increase of 17.4%, followed by Hyaluronic Acid filler treatments at 11.6%.

**United States**: The U.S medical spa market has grown rapidly over the last decade and a half, and it is currently worth around $5 billion. From 2013-2018, the number of medical spas increased by an annual average of 16.6%, and revenue grew by 12.0%. This growth is believed to be due primarily to increased disposable income, a growing contingent of younger clients, new technology, and desire among consumers to avoid surgery. Baby boomers, trying to retain their youth, make up most spa customers, but future growth is expected to come from millennial consumers. To summarize the factors driving growth:

* *Technology is boosting industry growth*. Advancements in non-surgical treatments have increased availability and affordability.
* *Demand for treatments that make people look and feel better*. Botox injections, laser resurfacing, and body contouring align with these needs.
* *Social media influencers are lessening the stigma around cosmetic treatments*. Online videos of procedures and treatment feedback are helping these offerings become more mainstream.
* *More than a medical spa*. To create consumers for life and increase revenues, medical spas are now selling skincare products that boost the results of the treatments they provide.

**Trends**: Although injectables have generally dominated the non-surgical realm of aesthetic treatments for some time, emerging trends suggest that up-and-coming opportunities for a variety of new procedures are worth investigating. Below are notable examples that had generally not been widely predicted – but which are showing significant momentum:

*Subtle Brow Enhancement*: In just the past couple of years, "micro-blading" has become very popular for brow enhancement. It is effectively a tattooing technique in which a semi-permanent pigment is added to the skin in select areas. It has even evolved somewhat in that there is now a new ombre brow treatment, where the needles are stippled into the skin rather than pulled to give a gradual darkening to the brow that usually appears softer. Other less permanent brow enhancement procedures include brow tinting and brow extensions.

*Mood Beauty*: Many skincare products are beginning to incorporate some mood-boosting effects. The most popular mood-boosting claim is stress reduction, although energizing, calming and uplifting are other alternatives. For example, Patchology recently launched Moodpatch, a line of under-eye patches that aimed to reduce the appearance of eye concerns and provide mood-boosting benefits. Other brands have released so-called "Nerve Oil," which targets the vagus nerve to induce calming effects and positive thinking; the ingredients associated with these types of products include juniper, chamomile, lavender and jojoba.

*Volcanic Beauty*: Its long been believed that there are very tangible health benefits associated with volcanic minerals (for instance, carbon dioxide, magnesium, iron, potassium, zinc, sodium chloride and sulfur). These minerals are now becoming more popular from detoxification to pain relief than ever within a medical spa context.

Target Market

wise Tip

**Target Market**:

This represents the people, groups, and locations of the primary market or market segment that will be the source for the lion’s share of the business’s revenue. Although in some cases one might often argue that the Target Market (or Target Audience) is “everyone,” this section should instead focus on the areas of the market that will make up at least 75% of the NewCo’s revenue stream. Also, this section should define if NewCo is primarily “B2C” or “B2B.” The following framework can be applied:

* For ***people*** that you will be selling to, the following demographic parameters should be defined: Age, Income, Gender, Marital status, Family/Household size, Occupation, Education
* For ***people*** that you will be selling to, the following psychographic parameters should be defined: Values/Beliefs, Activities, Interests, Motivations
* For ***locations*** that you will be selling to, the following parameters should be defined: Continent, Region, Country, State, City/Locality, etc.
* For ***groups*** that you will be selling to, the following parameters should be defined: Business type, Organization type, Religion type, Government type, etc.

The ideal customer for Standard Banking is in the process of moving to Austin. It is a young couple expecting a new child. They have just left an apartment in another town and need more space for their family – as well as the security of homeownership. They may have had financial services in the past, but they have paid little attention to the details of their rates and offerings. They are now willing to spend some time researching to ensure that they get the best set of services they can.

They now have multiple needs for financial products in a new, unfamiliar area – including banking, insurance, investment and property-related services. Their newness to the area highlights the importance of working face-to-face with a person who can quickly make decisions about package offerings and quotes.

Key Objectives

wise Tip

**Key Objectives**:

The business objectives are the results you strive to achieve as the business grows. Founders must be concerned with every aspect of the business and must have clear path and plan for staying on track.

* Become sustainably profitable within the first 12 months of launch
* Bea place where people want to go – for both products ***AND*** employment opportunities (Employee Attraction and Retention)
* Provide over-the-top Customer Service
* Be extremely flexible for market offerings – that is, stay flexible for agile change
* Be conscious of community-driven initiatives and goals, like sustainability
* Foster a culture of creativity and become known as an industry thought leader

SWOT

The following is a listing of the key strengths and weaknesses of NewCo, as well as the opportunities and threats that exist within the marketplace.

wise Tip

**SWOT Analysis**:

In each of the four quadrants, enter the “**Strengths, Weaknesses, Opportunities and Potential Threats**” of the business.

|  |  |
| --- | --- |
| **Strengths** | **Weaknesses** |
| * XXXXXXXXXXXX * XXXXXXXXXXXX * XXXXXXXXXXXX | * XXXXXXXXXX * XXXXXXXXXX * XXXXXXXXXX |
| **Opportunities** | **Threats** |
| * XXXXXXXXXXX * XXXXXXXXXXX * XXXXXXXXXXX | * XXXXXXXXXXX * XXXXXXXXXXX * XXXXXXXXXXX |

Marketing

wise Tip

**Marketing**:

This section should be an overview of the more comprehensive Marketing Plan document that is maintained separately from the business plan. There are two primary sections that should be addressed here:

* Promotions Plan
* Distribution Plan

***Promotions Plan***: This should cover every initiative and task related to the act of promoting the business to the target audience.

***Distribution Plan***: This section covers the identification of the channels utilized to sell NewCo’s product as well as the description of the tasks and initiatives required to approach and close the relationships and contracts necessary to secure these channels. Popular channels include:

* Retail location, Brick-and-Mortar
* Retail location, Online
* Company website, Direct Sales
* Direct mail catalog
* Distributors/Wholesale
* Partners (Affiliate)
* Online Marketplace/Auction (eBay and similar platforms)
* Multi-Level Marketing

**High Service Levels & Organic Goodwill**: Besides the tangible marketing program items that follow, simply always putting the Company's best face forward will go a long way in creating a sense of trust and willingness to engage in repeat visits. This will naturally give momentum to local brand recognition with word-of-mouth fueling.

**Media Kit**: The Company will contact all media outlets, invite representatives to the new facility and provide them with a media kit with contents as follows:

* Folder
* Business card/ contact info
* Menu & price list/ brochure
* Company background, a one-page med spa overview (tell the story)
* Articles or mentions about the facility
* Press Release
* Awards that have been won
* Product samples or a small gift
* Bag to place info in and portray a professional image

**Membership program**: A membership program is planned to secure monthly revenue. The membership program will be designed to charge the members' credit card automatically every month.

**Loyalty program**: The loyalty program will increase guest retention and frequency of visits. A point system is being established to reward guests. This VIP Loyalty program provides the clients with status and helps strengthen the relationship with them.

**E-marketing & E-newsletter**: This includes emailing the client database several times per month; however, techniques will be optimized for client response likelihood and anti-spam efforts. E-news will be used as a communication tool between the facility and its guests. The Company will develop a monthly e-newsletter with valuable content and promotions to be emailed monthly to the entire database.

**Website**: The website will be more than an online brochure, and it will be optimized thoroughly with SEO (Search Engine Optimization) friendliness. It will be interactive and give the clients a reason to keep coming back. It will be updated on a continual basis, and it will be extremely user-friendly.

**Gift cards**: The Company will sell gift card packages that include retail products with their purchase. It is expected that the final gift card structure will have three different price points: High, medium and low. There will be onsite promotions of gift card offerings and a very visible online presence of gift card sales options.

**Events**: Events will introduce new guests to the facility and generate buzz. At least one event per quarter is being planned. The media will always be a guest for any event; if a particular media representative cannot attend, then a follow-up synopsis of the event will be sent to the pertinent media outlet.

**P.R. Strategies**: Public Relations efforts are considered a critical part of the marketing plan. Some of the initiatives may be carried out "in-house"; others will utilize third party services as necessary. The segments of this marketing initiative include,

* Press releases
* Publish articles
* Speaking engagements
* Digital exposés
* Interviews
* Sponsorships
* Seminars
* Workshops

Milestones

The tentative milestones are shown below. Based on a number of future factors, the Management Team may add new milestones to this schedule as needed. Dates are subject to change based on the final timing of the funding agreement and settlement date.

|  |  |  |  |
| --- | --- | --- | --- |
| **Task** | **Start Date** | **End Date** | **Duration [days]** |
| Plan Launch | 1/10/2021 | 1/10/2021 | 0 |
| Secure Funding | 1/10/2021 | 2/9/2021 | 30 |
| Staffing/Personnel | 2/9/2021 | 5/10/2021 | 90 |
| App/SaaS/Web Development | 2/9/2021 | 11/6/2021 | 270 |
| Equip, Supplies, Office | 5/10/2021 | 6/9/2021 | 30 |
| Soft Launch | 6/9/2021 | 7/19/2021 | 40 |
| Production Launch | 7/19/2021 | 7/19/2021 | 0 |

Pro Tip

**Milestones**:

This section describes the highest priority tasks with expected durations and completion dates. While not meant to be the replacement for a professional Project Manager’s more extensive project timeline and tracking ecosystem, these milestones set the plan tactics into practical, concrete terms, with deadlines. They can include launch dates, review dates, prototype availabilities, advertising, social media, website development, and programs to generate leads with traffic expectations.

Competition

A comprehensive search of NewCo's direct and indirect competitors was undertaken to evaluate 1.) NewCo's position in the market in terms of offerings; 2.) competitor price levels and/or market penetration; and 3.) the industry's overall competitiveness. The table below provides the detailed results of this search.

|  |  |  |  |
| --- | --- | --- | --- |
| **Competitor Name, Logo, URL** | **Size Indicator (visits/mo. [web traffic], market share, Number of Employees, Annual Revenue, Product Volume)** | **Description of Company Background and primary Value Propositions** | **Key Points illustrating how NewCo shows a distinct competitive advantage** |
| **Competitor A** |  |  | * XXXXXXXXXX * XXXXXXXXXX * XXXXXXXXXX |
| **Competitor B** |  |  | * XXXXXXXXXX * XXXXXXXXXX * XXXXXXXXXX |
| **Competitor C** |  |  | * XXXXXXXXXX * XXXXXXXXXX * XXXXXXXXXX |
| **Competitor D** |  |  | * XXXXXXXXXXX * XXXXXXXXXXX * XXXXXXXXXXX |

wise Tip

**Competition**:

Describe your competition, both direct and indirect; this will help you identify what makes your business unique. Direct competitors sell products and services similar to yours. Indirect competitors sell products and services that are substitutes for yours.

Analyze your competition. List your competitors. Compare their products and services, prices, quality, advertising, management, location, customer service, marketing, reputation and image, etc. to your planned business.

Competitive Advantages & Value Propositions

wise Tip

**Competitive Advantages & Value Propositions**:

Perhaps the most important part of the business plan, this section outlines the aspects of the business case that makes investment in the plan not only low risk but high reward. These items should be considered what would be the “talking points” of an elevator pitch. These items can cover many different aspects of a business structure, economy, market, etc. – with the primary goal of describing why this business will not only survive, but thrive, relative to the current market participants. In short, what does this business offer that cannot be found in other existing businesses in this market?

***People/Skill Advantage***: Quite simply, the Founding team might have a set of skills or background (i.e., experience or network) so attractive that it is the founders themselves who bring a special edge to NewCo. Talent shortages in industries across the board have been reported; therefore, this is a natural, built-in "problem solution."

***Intellectual Property***: Intellectual property is one of the more oft-cited competitive advantages since it is (theoretically) enforceable through legal means. Intellectual property usually involves one of the following: Trade secrets, Trademarks, Patents, Copyrights.

***Strategic Partnerships***: Similar to People/Skill Advantage, having a partnership with an industry player that already holds a great deal of brand equity (for example) is a very notable competitive edge.

***First Mover Position***: This is simply being able to do something before anyone else has in the market. Ideally, NewCo would create a "barrier to entry" as soon as it enters the market – perhaps via a patent or similar legal means. This advantage can also be carried out in a geographical sense, for instance, by serving currently underserved population centers.

***Added Value***: This covers any number of product or service advantages that add value to the customer's experience. This is not necessarily the same as "First Mover" since other industry players' value propositions might be shared; however, the package of value propositions may be unique.

***Lower Cost***: Simply stated, this offers the same product/value as the market at a significantly lower cost. It is important to note that this should be considered only if the price point is sustainable by way of a given unique operational structure that allows NewCo to offer this lower price at the same or better margins than the rest of the market players.

***Exclusive re-selling or distribution rights***: This would be an advantage in terms of legally-bound contractual terms that give NewCo special access rights to a particular aspect of a market.

***Flexibility***: Smaller firms almost universally share the ability to change swiftly; therefore, this is a potential "built-in" advantage for any new business/startup proposition.

Management, Advisors & Board Members

wise Tip

**Management, Advisors & Board Members**:

This includes short (one-to-two-paragraph) bios of each of the key team members. In addition to listing credentials, it will often include giving readers a sense of why the person being profiled does what he or she does. Education is usually included, but usually as an afterthought.

***Note: The example text is taken from forbes.com/sites/dailymuse/2017/01/26/the-professional-bio-template-that-makes-everyone-sound-accomplished***

John Doe is a Brand and Marketing Strategist who partners with CEOs, executives and entrepreneurs to grow their personal and professional brands, human-to-human. After spending nearly a decade working in P.R. and marketing for multimillion-dollar brands and startups, John knows what truly drives conversions, sold-out launches and New York Times interviews—and it's not mastering the marketing flavor of the week. It's how well you connect with the heart-beating people you're trying to help and communicate your understanding back to them.

John has landed coverage in print and broadcast outlets worldwide, including The Today Show, Wall Street Journal, Mashable, BBC, NPR and CNN. His articles have been featured in The Muse, Forbes, Inc., Mashable, DailyWorth and Newsweek. In addition to her extensive P.R. and marketing experience, John is a trained business coach.

John holds a B.A. in communications and journalism from the University of Delaware.

Organizational Structure

wise Tip

**Organizational Structure**:

This section should at least outline team structure by way of an organizational chart (an “Org Chart”). This section could also describe the management team, staff, resources, roles and how the business ownership is structured. The Org Chart is pulled from the **Excel workbook**.

Key Financial Assumptions

wise Tip

**Key Financial Assumptions**:

This section defines the main parameters, variables, and value used to create the business plan’s financial forecast presentation. These tables are pulled from the **Excel workbook**.

|  |  |  |  |
| --- | --- | --- | --- |
| **Funding** |  |  |  |
|  |  |  |  |
| **Sources of Funds** | **Value** | **Units** | **Notes** |
| Bank Loan | 200,000 | $ | SOURCES, DEBT |
| Founders | 27,500 | $ | SOURCES, EQUITY |
| --- | --- | --- | --- |
|  |  |  |  |
| **Uses of Funds** | **Value** | **Units** | **Notes** |
| Legal & Professional Fees | 12,000 | $ | USES, STARTUP |
| Software Services & Web Development | 8,000 | $ | USES, STARTUP |
| Telecomm, Digital Services | 7,500 | $ | USES, STARTUP |
| Occupancy, Lease Deposit | 25,000 | $ | USES, STARTUP |
| Initial Branding, Marketing, Messaging | 50,000 | $ | USES, STARTUP |
| Office, Computers, Equip, other | 45,000 | $ | USES, CAPEX |
| Working Capital | 80,000 | $ | USES, WKGCAP |
| --- | --- | --- | --- |
|  |  |  |  |
| **Financing** | **Value** | **Units** | **Notes** |
| Debt Interest Rate | 7.0% | --- | Fully Amortized |
| Debt Maturity | 10 | Years | Fully Amortized |

|  |  |  |  |
| --- | --- | --- | --- |
| **Products & Services** |  |  |  |
|  |  |  |  |
| **Name** | **Value** | **Units** | **Notes** |
| Product/Service 1, Name | Product1 | --- | Brand, Item or Service Name |
| Product/Service 2, Name | Product2 | --- | Brand, Item or Service Name |
| Product/Service 3, Name | Product3 | --- | Brand, Item or Service Name |
| Product/Service 4, Name | Product4 | --- | Brand, Item or Service Name |

|  |  |  |  |
| --- | --- | --- | --- |
| **Price** | **Value** | **Units** | **Notes** |
| Product/Service 1, Price | 10 | $ | Price per Unit Sold |
| Product/Service 2, Price | 20 | $ | Price per Unit Sold |
| Product/Service 3, Price | 50 | $ | Price per Unit Sold |
| Product/Service 4, Price | 100 | $ | Price per Unit Sold |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Monthly Volume** | **Yr 1 (units/mo.)** | **Yr 1 (units/mo.)** | **Yr 1 (units/mo.)** | **Yr 1 (units/mo.)** | **Yr 1 (units/mo.)** | **Notes** |
| Product/Service 1, Units/Mo. | 300 | 550 | 5,550 | 7,000 | 9,000 | Units sold per month |
| Product/Service 2, Units/Mo. | 140 | 640 | 1,150 | 2,100 | 3,100 | Units sold per month |
| Product/Service 3, Units/Mo. | 115 | 400 | 900 | 1,250 | 1,500 | Units sold per month |
| Product/Service 4, Units/Mo. | 30 | 120 | 390 | 400 | 520 | Units sold per month |

|  |  |  |  |
| --- | --- | --- | --- |
| **Cost of Goods Sold** | **Value** | **Units** | **Notes** |
| Product/Service 1, COGS, % | 20.0% | (%) | Direct Cost as % of Price |
| Product/Service 2, COGS, % | 35.0% | (%) | Direct Cost as % of Price |
| Product/Service 3, COGS, % | 40.0% | (%) | Direct Cost as % of Price |
| Product/Service 4, COGS, % | 10.0% | (%) | Direct Cost as % of Price |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Expenses** |  |  | |  |  |
|  |  |  | |  |  |
| **Name** | **Value** | **Units** | | **Growth Rate** | **Notes** |
| Occupancy | 2,500 | $/mo. | | 5.0% | Annual |
| Marketing, Advertising | 1,200 | $/mo. | | 5.0% | Annual |
| Utilities | 600 | $/mo. | | 5.0% | Annual |
| Miscellaneous | 750 | $/mo. | | 5.0% | Annual |
| Digital Subscriptions | 500 | $/mo. | | 5.0% | Annual |
| Insurance | 250 | $/mo. | | 5.0% | Annual |
| Professional Services | 800 | $/mo. | | 5.0% | Annual |
| Travel, Meals, Entert. | 1,200 | $/mo. | | 5.0% | Annual |
| Supplies, Other OpEx | 750 | $/mo. | | 5.0% | Annual |
| --- | --- | --- | | --- | --- |
|  |  |  | |  |  |
|  |  |  | |  |  |
| Operating Variables |  |  | |  |  |
|  |  |  | |  |  |
| Name | Value | Units | | Notes |  |
| Salaries, Growth Rate | 3.0% | --- | | Annual |  |
| Salaries, Benefits, Taxes | 20.0% | --- | Percentage of Base | | | |
| Tax, Income, Rate | 20.0% | --- | Federal, Annual | | | |
| Depreciation, Yrs | 20 | yrs | Blended approximate rate | | | |

|  |  |  |  |
| --- | --- | --- | --- |
| **Name** | **Value** | **Units** | **Notes** |
| Debt Interest Rate | 7.0% | --- | Fully Amortized |
| Debt Maturity | 10 | Years | Fully Amortized |
| Tax, Income, Rate | 20.0% | --- | Federal, Annual |
| Depreciation, Yrs | 20 | yrs | Blended approximate rate |
| Product/Service 1, Price | 10 | $ | Price per Unit Sold |
| Product/Service 2, Price | 20 | $ | Price per Unit Sold |
| Product/Service 3, Price | 50 | $ | Price per Unit Sold |
| Product/Service 4, Price | 100 | $ | Price per Unit Sold |

Personnel

wise Tip

**Personnel**:

This section defines the direct personnel cost assumptions. The table is pulled from the **Excel workbook**.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Personnel, Qtr** | **#VALUE!** | **#VALUE!** | **#VALUE!** | **#VALUE!** | **#VALUE!** | **#VALUE!** |
| **Personnel, Positions** |  |  |  |  |  |  |
| CEO | 0 | 0 | 1 | 1 | 1 | 1 |
| CFO | 0 | 0 | 0 | 0 | 0 | 1 |
| CTO | 0 | 1 | 1 | 1 | 1 | 1 |
| Developers, Technology | 0 | 0 | 0 | 0 | 0 | 1 |
| CMO | 0 | 1 | 1 | 1 | 1 | 1 |
| Marketing Managers | 0 | 0 | 0 | 1 | 1 | 1 |
| Traffic Buyers | 0 | 0 | 0 | 0 | 0 | 1 |
| Administrative | 0 | 1 | 1 | 1 | 1 | 1 |
| **Total** | **0** | **3** | **4** | **5** | **5** | **8** |
|  |  |  |  |  |  |  |
| Personnel, **Salaries, $** |  |  |  |  |  |  |
| CEO | 0 | 26,447 | 26,645 | 26,845 | 27,046 | 27,249 |
| CFO | 0 | 25,188 | 25,376 | 25,567 | 25,758 | 25,952 |
| CTO | 0 | 25,188 | 25,376 | 25,567 | 25,758 | 25,952 |
| Developers, Technology | 0 | 23,173 | 23,346 | 23,521 | 23,698 | 23,876 |
| CMO | 0 | 25,188 | 25,376 | 25,567 | 25,758 | 25,952 |
| Marketing Managers | 0 | 21,409 | 21,570 | 21,732 | 21,895 | 22,059 |
| Traffic Buyers | 0 | 21,409 | 21,570 | 21,732 | 21,895 | 22,059 |
| **Administrative** | 0 | 15,113 | 15,226 | 15,340 | 15,455 | 15,571 |
|  |  |  |  |  |  |  |
| Personnel, **Total Cost (with Bn'fts,Tax), $** |  |  |  |  |  |  |
| CEO | 0 | 0 | 31,974 | 32,214 | 32,456 | 32,699 |
| CFO | 0 | 0 | 0 | 0 | 0 | 31,142 |
| CTO | 0 | 30,225 | 30,452 | 30,680 | 30,910 | 31,142 |
| Developers, Technology | 0 | 0 | 0 | 0 | 0 | 28,651 |
| CMO | 0 | 30,225 | 30,452 | 30,680 | 30,910 | 31,142 |
| Marketing Managers | 0 | 0 | 0 | 26,078 | 26,274 | 26,471 |
| **Traffic Buyers** | **0** | **0** | **0** | **0** | **0** | **26,471** |
| Administrative | 0 | 18,135 | 18,271 | 18,408 | 18,546 | 18,685 |
| **Total, Personnel** | **0** | **78,585** | **111,149** | **138,060** | **139,096** | **226,402** |

Income Statement

wise Tip

**Income Statement**:

The Income Statement is the most widely cited and viewed formal financial statement to gauge business health. Since this is a business ***plan*** (and not a ***report***), the table below represents a forward-looking estimate of the most likely outcomes given the completion of the tasks stated herein. The table amd graph are pulled from the **Excel workbook**.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Income Stmt, Qtr** | **#VALUE!** | **#VALUE!** | **#VALUE!** | **#VALUE!** | **#VALUE!** | **#VALUE!** |
| Units | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? |
| Units, Product1 | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? |
| Units, Product2 | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? |
| Units, Product3 | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? |
| Units, Product4 | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? |
| Revenue, $ | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? |
| Revenue, Product1 | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? |
| Revenue, Product2 | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? |
| Revenue, Product3 | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? |
| Revenue, Product4 | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? |
| Revenue, Total | **#NAME?** | **#NAME?** | **#NAME?** | **#NAME?** | **#NAME?** | **#NAME?** |
| Cost of Sales, $ | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? |
| COGS, Product1 | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? |
| COGS, Product2 | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? |
| COGS, Product3 | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? |
| COGS, Product4 | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? |
| COGS, Total | **#NAME?** | **#NAME?** | **#NAME?** | **#NAME?** | **#NAME?** | **#NAME?** |
| Expenses, $ | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? |
| Personnel (w/Bef'ts, Taxes) | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? |
| Occupancy | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? |
| Marketing, Advertising | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? |
| Utilities | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? |
| New Expense A | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? |
| Digital Subscriptions | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? |
| Insurance | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? |
| Professional Services | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? |
| Travel, Meals, Entert. | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? |
| Supplies, Other OpEx | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? |
| Expenses, Total | **#NAME?** | **#NAME?** | **#NAME?** | **#NAME?** | **#NAME?** | **#NAME?** |
| EBITDA | **#NAME?** | **#NAME?** | **#NAME?** | **#NAME?** | **#NAME?** | **#NAME?** |
|  | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? |
| Interest | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? |
| Depreciation | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? |
|  | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? |
| Income Taxable | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? |
| Adj. for Carryforward | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? |
| Tax Charge | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? |
|  | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? |
| Net Income | **#NAME?** | **#NAME?** | **#NAME?** | **#NAME?** | **#NAME?** | **#NAME?** |

Cash Flow Statement

wise Tip

**Cash Flow Statement**:

This section defines the startup cash needed and ongoing revenue minus expenses. This table is pulled from the **Excel workbook**.

The following depictions of NewCo projected cash flow shows that the Company expects to maintain sufficient cash balances over this five-year plan. The "Projected cash flow" table differs from the "pro forma income statement" table. Projected cash flow is intended to represent the actual flow of cash in and out of NewCo. In comparison, the revenue and expense projections on the income statement include "non-cash" items and exclude funding and investment illustrations.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Cash Flow Stmt, Qtr** | **#VALUE!** | **#VALUE!** | **#VALUE!** | **#VALUE!** | **#VALUE!** | **#VALUE!** |
| Cash Flows Operating | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? |
| Net Income (CF) | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? |
| Adjustments To Reconcile | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? |
| Depreciation | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? |
| Financing Interest Total | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? |
| Tax Charge | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? |
| Cash Flows Operating Total | **#NAME?** | **#NAME?** | **#NAME?** | **#NAME?** | **#NAME?** | **#NAME?** |
|  | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? |
| Cash Flows Investing | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? |
| Capital Spending | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? |
| Land or Non-Depreciating | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? |
| Cash Flows Investing Total | **#NAME?** | **#NAME?** | **#NAME?** | **#NAME?** | **#NAME?** | **#NAME?** |
|  | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? |
| Cash Flows Financing | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? |
| Equity Capital In Out | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? |
| Debt Capital In Out | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? |
| Cash Flows Financing Total | **#NAME?** | **#NAME?** | **#NAME?** | **#NAME?** | **#NAME?** | **#NAME?** |
|  | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? |
| Cash Flows Other | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? |
| Financing Interest Total | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? |
| Tax Charge | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? |
| Cash Flows Other Total | **#NAME?** | **#NAME?** | **#NAME?** | **#NAME?** | **#NAME?** | **#NAME?** |
|  | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? |
| Increase (Decrease) In Cash | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? |
|  | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? |
| Cash, Beginning of Period | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? |
| Cash, End of Period | **#NAME?** | **#NAME?** | **#NAME?** | **#NAME?** | **#NAME?** | **#NAME?** |

Balance Sheet

The projected balance sheet displays the NewCo cash, asset, liability and equity balances at incremental periods throughout the forecast horizon.

wise Tip

**Balance Sheet**:

This section defines the assets minus liability plus owner equity. This table is pulled from the **Excel workbook**.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Balance Sheet, Qtr** | **#VALUE!** | **#VALUE!** | **#VALUE!** | **#VALUE!** | **#VALUE!** | **#VALUE!** |
| Current Assets | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? |
| Cash | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? |
| Accounts Receivable | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? |
| Current Assets Total | **#NAME?** | **#NAME?** | **#NAME?** | **#NAME?** | **#NAME?** | **#NAME?** |
|  | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? |
| Long Term Assets | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? |
| Capitalized Asset Balance | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? |
| Accumulated Depreciation | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? |
| Net Asset Balance | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? |
| Land or Non-Depreciating | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? |
| Long Term Assets Total | **#NAME?** | **#NAME?** | **#NAME?** | **#NAME?** | **#NAME?** | **#NAME?** |
|  | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? |
| Total Assets | **#NAME?** | **#NAME?** | **#NAME?** | **#NAME?** | **#NAME?** | **#NAME?** |
|  | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? |
| Current Liabilities | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? |
| Payables, Unearned/Defrd Rev. | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? |
| Current Liabilities Total | **#NAME?** | **#NAME?** | **#NAME?** | **#NAME?** | **#NAME?** | **#NAME?** |
|  | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? |
| Long Term Liabilities | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? |
| Debt | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? |
| Other | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? |
| Long Term Liabilities Total | **#NAME?** | **#NAME?** | **#NAME?** | **#NAME?** | **#NAME?** | **#NAME?** |
|  | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? |
| Total Liabilities | **#NAME?** | **#NAME?** | **#NAME?** | **#NAME?** | **#NAME?** | **#NAME?** |
|  | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? |
| Owner Equity | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? |
| Total Owner Equity | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? |
|  | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? | #NAME? |
| Total Liabilities And Owner Equity | **#NAME?** | **#NAME?** | **#NAME?** | **#NAME?** | **#NAME?** | **#NAME?** |