

BUSINESS PROPOSAL

YOUR SUBTITLE GOES HERE

OR

USE YOUR BACKGROUND COLOR

YOUR COMPANY NAME

www.yourdomain.com

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CEO MESSAGE

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Far far away, behind the word mountains, far from the countries Vokalia and Consonantia, there live the blind texts. Separated they live in Bookmarksgrove right at the coast of the Semantics, a large language ocean. A small river named Duden flows by their place and supplies it with the necessary regelialia. It is a paradisematic country, in which roasted parts of sentences fly into your mouth. Even the all-powerful Pointing has no control about the blind texts it is an almost unorthographic life One day however a small line of blind text by the name of Lorem Ipsum decided to leave for the far World of Grammar.

James Jordan

James Hans
CEO

ABOUT US

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EXECUTIVE SUMMARY

Write this last so that you can summarize the most important points from your business plan.

Provide a concise but positive description of your company, including objectives and accomplishments. For example, if your company is established, consider describing what it set out to do, how it has accomplished goals to date, and what lies ahead. If new, summarize what you intend to do, how and when you intend to do it, and how you think you can overcome major obstacles (such as competition).

You can also choose to use the following four subheadings to organize and help present the information for your executive summary.

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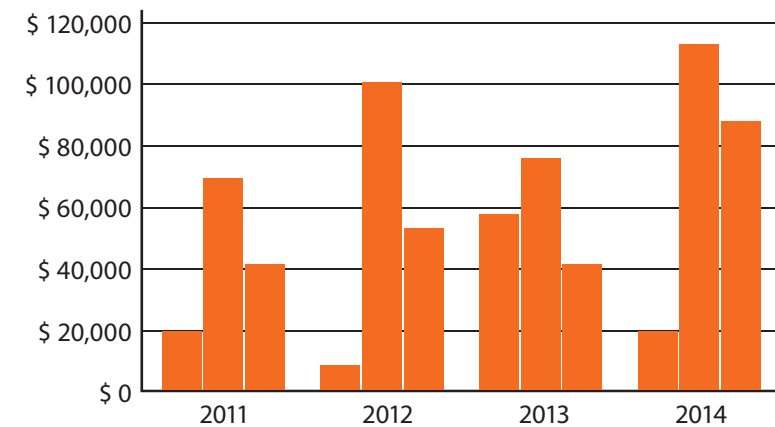
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HIGHLIGHTS

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Financial Overview



THERE'S NO LUCK IN BUSINESS. THERE'S ONLY DRIVE,
DETERMINATION, AND MORE DRIVE.



OBJECTIVES

For example, include a timeline of the goals you hope you to achieve.

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MISSION STATEMENT

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KEYS TO SUCCESS

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DESCRIPTION OF BUSINESS

Give a positive, concise, and fact-based description of your business: what it does, and what is going to make it unique, competitive and successful. Describe special features that will make your business attractive to potential customers and identify your company's primary goals and objectives.

COMPANY OWNERSHIP/LEGAL ENTITY

Indicate whether your business is a sole proprietorship, corporation (type), or partnership. If appropriate, define the business type (such as manufacturing, merchandizing, or service).

If licenses or permits are required, describe the requirements for acquiring them and where you are in the process.

If you have not already stated whether this is a new independent business, a takeover, a franchise or an expansion of a former business, include that here.

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LOCATION

Remember that location is of paramount importance to some types of businesses, less so for others.

- If your business doesn't require specific location considerations, that could be an advantage and you should definitely note it here.
- If you have already chosen your location, describe the highlights—you can use some of the factors outlined in the next bullet as a guide or other factors that are essential considerations for your business.
- If you don't yet have a location, describe the key criteria for determining a suitable location for your business.

Consider the following examples (note that this is not an exhaustive list and you might have other considerations as well):

What kind of space are you seeking and where? Is there a particular area that would be especially desirable from a marketing viewpoint? Must you have a ground-floor location? If so, must your location be easily accessible to public transportation?

If you are considering a specific site or comparing sites, the following may be important: How is the access/traffic flow? Are the parking facilities adequate? Is the street lighting sufficient? Is it close to other businesses or venues that might aid in drawing the type of customers you seek? If it is a storefront, does it attract attention or what must be done to make it attract the type of attention you need?

If signage is appropriate for your business: Are there local ordinances concerning signs that might adversely affect you? What type of signage would best serve your needs? Have you included the cost of signage in your start-up figures?

INTERIOR

For some businesses, the interior of the business site is as important as the location. If that is the case for your business, describe what makes yours work well.

How have you calculated the square footage you need? Have you done advance planning to ensure that you will get the most of your space, such as what will go where?

Are there any special requirements/modifications to the space that you will have to construct or install? Do you need landlord or other permission to do so?

If applicable, how will you display products? Does the layout have flow/features that contribute to the ambience and/or potentially help to increase sales?

Describe any special features of your business interior that you feel give you a competitive edge over similar businesses.



HOURS OF OPERATION

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PRODUCTS AND SERVICES

Describe your products or services and why there is a demand for them. What is the potential market? How do they benefit customers? What about your products or services gives you a competitive edge?

If you are selling several lines of products or services, describe what's included. Why did you choose this balance of offerings? How do you adjust this balance to respond to market demands?

For product-based businesses, do you have or need inventory controls? Do you have to consider "lead time" when reordering any items? Do you need an audit or security system to protect inventory?

Note :

- If your products and/or services are more important than your location, move this topic before location and hours of business.
- If you are providing only products or only services, delete the part of this heading that is inappropriate.

SUPPLIERS

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SERVICE

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MANUFACTURING

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MANAGEMENT

How will your background or experience help you to make this business a success? How active will you be and what areas of management will you delegate to others?

Describe any other people who will be/are managing your business, including the following:

- What are their qualifications and background? (Resumes can be included in an Appendix.)
- What are their strengths or areas of expertise that support the success of your business?
- What are their responsibilities and are those clearly defined (particularly important in partnership agreements)?
- What skills does your management team lack that must be supplied by outside sources or by additional hiring?

If your business has employees, describe the chain of command. What training and support (such as a handbook of company policies) will you provide to employees? Will you provide any incentives to employees that will enhance the growth of your company?

If your business is a franchise, what type of assistance can you expect, and for how long? Include information about operating procedures and related guidance that has been provided to you by the franchiser.

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FINANCIAL MANAGEMENT

As you write this section, consider that the way company finances are managed can be the difference between success and failure.

Based on the particular products or services you intend to offer, explain how you expect to make your business profitable and within what period of time. Will your business provide you with a good cash flow or will you have to be concerned with sizeable Accounts Receivable and possible bad debts or collections?

The full details of your start-up and operating costs should be included in the Appendix. However, you can reference appropriate tables, charts, or page numbers as you give a brief, summary accounting of your start-up needs and operating budget.

- Start-up needs should include any one-time only purchases, such as major equipment or supplies, down-payments, or deposits, as well as legal and professional fees, licenses/permits, insurance, renovation/design/decoration of your location, personnel costs prior to opening; advertising or promotion
- Once you are ready to open your business, you will need an operating budget to help prioritize expenses. It should include the money you need to survive the first three to six months of operation and indicate how you intend to control the finances of your company. Include the following expenses: rent, utilities, insurance, payroll (including taxes), loan payments, office supplies, travel and entertainment, legal and accounting, advertising and promotion, repairs and maintenance, depreciation, and any other categories specific to your business.

You can also include information (or cross-reference other sections of this business plan if covered elsewhere) about the type of accounting and inventory control system you are using, intend to use, or, where applicable, what the franchiser expects you to use.

START-UP/ACQUISITION SUMMARY

Summarize key details concerning the starting or acquisition of your business. (If this is not applicable to your business, delete.)

As noted in the preceding section, include your table of start-up or acquisition costs in the Appendix.

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MARKETING

How well you market your business can play an important role in its success or failure. It is vital to know as much about your potential customers as possible—who they are, what they want (and don't want), and expectations they may have.



MARKET ANALYSIS

What is your target market? (Who is most likely to buy your products or use your services?) What are the demographics? What is the size of your potential customer base?

Where are they? How are you going to let them know who and where you are and what you have to offer?

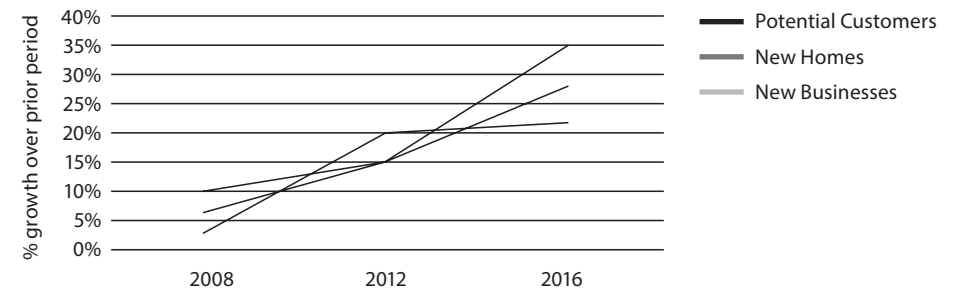
If you believe that you have something new, innovative or that isn't generally available: How do you know that there is a market for it—that people are willing to pay for what you have to offer?

Consider the market you are trying to reach: Is it growing, shrinking or static?

What percentage of the market do you think you will be able to reach? How will you be able to grow your market share?

Note: You might include a chart, such as the one that follows, to demonstrate key points about your market potential at-a-glance.

Local Market Growth





MARKET SEGMENTATION

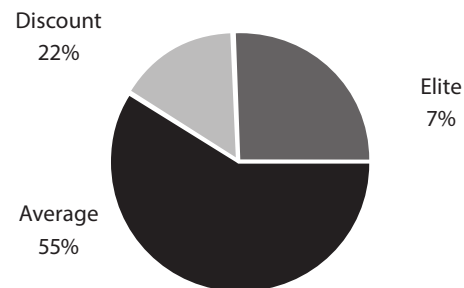
Is your target market segmented? Are there different levels within the same type of business, each offering a difference in quality, price, or range of products?

Is this market segmentation governed by geographic area, product lines, pricing, or other criteria?

Into which market segment will your primary business fall? What percentage of the total market is this segment? What percentage of this segment will your business reach?

Note: A pie chart is a good way to demonstrate part-to-whole relationships, such as the percentage of the target market that falls into each major segment. To change the shape of the data labels, right-click a label and then click Change Data Label Shapes.

Market Segments



COMPETITION

Who else is doing what you are trying to do?

Briefly describe several of your nearest and greatest competitors. What percentage of the market does each reach? What are their strengths and weaknesses? What can you learn from the way they do business, from their pricing, advertising, and general marketing approaches? How do you expect to compete? How do you hope to do better?

What indirect competition will you face, such as from internet sales, department stores, or international imports?

How will you keep abreast of technology and changing trends that may impact your business in the future?

PRICE AND PACKAGES

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BASIC PACK

\$1200

- * Basic Pack Details one
- * Basic Pack Details Two
- * Basic Pack Details Three

STANDARD PACK

\$1600

- * Standard Pack Details one
- * Standard Pack Details Two
- * Standard Pack Details Three
- * Standard Pack Details Four
- * Standard Pack Details Five
- * Standard Pack Details Six

PREMIUM PACK

\$1900

- * Premium Pack Details one
- * Premium Pack Details Two
- * Premium Pack Details Three
- * Premium Pack Details Four
- * Premium Pack Details Five
- * Premium Pack Details Six
- * Premium Pack Details Seven
- * Premium Pack Details Eight

ADVERTISING AND PROMOTION

How do you intend to advertise your business?

Which of the following advertising and promotion options offer you the best chances of successfully growing your business? Directory services, social networking websites, media (newspaper, magazine, television, radio), direct mail, telephone solicitation, seminars and other events, joint advertising with other companies, sales representatives, word-of-mouth, other?

How will you determine your advertising budget?

How will you track the results of your advertising and promotion efforts?

Will you advertise on a regular basis or will you be conducting seasonal campaigns?

How will your products be packaged? Have you done research to see what type of packaging will best appeal to your customers? Have you done a cost analysis of different forms of packaging?

STRATEGY AND IMPLEMENTATION

Now that you have described the important elements of your business, you may want to summarize your strategy for their implementation. If your business is new, prioritize the steps you must take to open your doors for business. Describe your objectives and how you intend to reach them and in what time parameters.

Planning is one of the most overlooked but most vital parts of your business plan to ensure that you are in control (as much as possible) of events and the direction in which your business moves. What planning methods will you utilize?

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PROFIT AND LOSS STATEMENT

This table essentially contains the same basic information as the income projection statement. Established businesses use this form of statement to give comparisons from one period to another. Many lenders may require profit and loss statements for the past three years of operations.

Instead of comparing actual income and expenses to an industrial average, this form of the profit and loss statement compares each income and expense item to the amount that was budgeted for it. Most computerized bookkeeping systems can generate a profit and loss statement for the period(s) required, with or without budget comparison.

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PROFIT AND LOSS, BUDGET VS. ACTUAL: [STARTING MONTH, YEAR] – [ENDING MONTH, YEAR]

	[Starting Month, Year]—[Ending Month, Year]	Budget	Amount over Budget
Income:			
Sales			
Other			
Total Income			
Expenses:			
Salaries/Wages			
Payroll Expenses			
Legal/Accounting			
Advertising			
Travel/Auto			
Dues/Subs.			
Utilities			
Rent			
Depreciation			
Permits/Licenses			
Loan Repayments			
Misc.			
Total Expenses			
NET PROFIT/LOSS			



BALANCE SHEET

Following are guidelines for what to include in the balance sheet:
(For use in established businesses)

Assets: Anything of value that is owned or is legally due to a business. Total assets include all net values; the amounts that result from subtracting depreciation and amortization from the original cost when the asset was first acquired.

Current Assets:

Cash—Money in the bank or resources that can be converted into cash within 12 months of the date of the balance sheet.

Petty Cash—A fund of cash for small, miscellaneous expenditures.

Accounts Receivable—Amounts due from clients for merchandise or services.

Inventory—Raw materials on hand, work-in-progress, and all finished goods (either manufactured or purchased for resale).

Short-term Investments—Interest or dividend-yielding holdings expected to be converted to cash within a year; stocks, bonds,

certificates of deposit and time-deposit savings accounts. These should be shown at either their cost or current market value, whichever is less. Short-term investments may also be called “temporary investments” or “marketable securities.”

Prepaid Expense—Goods, benefits or services that a business pays or rents in advance, such as office supplies, insurance or workspace.

Long-term Investments—Holdings that a business intends to retain for at least a year. Also known as long-term assets, these are usually interest or dividend paying stocks, bonds or savings accounts.

Fixed Assets—This term includes all resources that a business owns or acquires for use in its operations that are not intended for resale. They may be leased rather than owned and, depending upon the leasing arrangements, may have to be included both as an asset for the value and as a liability. Fixed assets include land (the original purchase price should be listed, without allowance for market value), buildings, improvements, equipment, furniture, vehicles.

Liabilities:

Current Liabilities: Include all debts, monetary obligations, and claims payable within 12 months.

Accounts Payable—Amounts due to suppliers for goods and services purchased for the business.

Notes Payable—The balance of the principal due on short-term debt, funds borrowed for the business. Also includes the current amount due on notes whose terms exceed 12 months.

Interest Payable—Accrued amounts due on both short and long-term borrowed capital and credit extended to the business.

Taxes Payable—Amounts incurred during the accounting period covered by the balance sheet.

Payroll Accrual—Salaries and wages owed during the period covered by the balance sheet.

Long-term Liabilities—Notes, contract payments, or mortgage payments due over a period exceeding 12 months. These should be listed by outstanding balance less the current position due.

Net Worth—Also called owner's equity. This is the amount of the claim of the owner(s) on the assets of the business. In a proprietorship or partnership, this equity is each owner's original investment plus any earnings after withdrawals.

Most computerized bookkeeping systems can generate a balance sheet for the period(s) required.

Note: Total assets will always equal total liabilities plus total net worth. That is, the bottom-line figures for total assets and total liabilities will always be the same.

Assets	
Current Assets:	
Cash:	
Petty Cash	
Accounts Receivable	
Inventory	
Short-Term Investment	
Prepaid Expense	
Long-Term Investment	
Fixed Assets:	
Land	
Buildings	
Improvements	
Equipment	
Furniture	
Automobiles/Vehicles	
Other Assets:	
Item 1	
Item 2	
Item 3	
TOTAL ASSETS:	

Liabilities	
Current Liabilities:	
Accounts Payable	
Notes Payable	
Interest Payable	
Taxes Payable:	
Federal Income Tax	
State Income Tax	
Self-Employment Tax	
Sales Tax (SBE)	
Property Tax	
Payroll Accrual	
Long-Term Liabilities	
Notes Payable	
NET WORTH/OWNER'S EQUITY/RETAINED EARNINGS	
TOTAL LIABILITIES:	



SALES FORECAST

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MILESTONES

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BREAK-EVEN ANALYSIS

Use this section to evaluate your business profitability. You can measure how close you are to achieving that break-even point when your expenses are covered by the amount of your sales and are on the brink of profitability.

A break-even analysis can tell you what sales volume you are going to need in order to generate a profit. It can also be used as a guide in setting prices.

There are three basic ways to increase the profits of your business: generate more sales, raise prices, and/or lower costs. All can impact your business: if you raise prices, you may no longer be competitive; if you generate more sales, you may need added personnel to service those sales which would increase your costs. Lowering the fixed costs your business must pay each month will have a greater impact on the profit margin than changing variable costs.

Fixed costs: Rent, insurance, salaries, etc.

Variable costs: The cost at which you buy products, supplies, etc.

Contribution Margin: This is the selling price minus the variable costs. It measures the dollars available to pay the fixed costs and make a profit.

Contribution Margin Ratio: This is the amount of total sales minus the variable costs, divided by the total sales. It measures the percentage of each sales dollar to pay fixed costs and make a profit.

Break-even Point: This is the amount when the total sales equals the total expenses. It represents the minimum sales dollar you need to reach before you make a profit.

Break-even Point in Units: For applicable businesses, this is the total of fixed costs divided by the unit selling price minus the variable costs per unit. It tells you how many units you need to sell before you make a profit.

Break-even Point in Dollars: This is the total amount of fixed costs divided by the contribution margin ratio. It is a method of calculating the minimum sales dollar to reach before you make a profit.

Note: If the sales dollars are below the break-even point, your business is losing money.

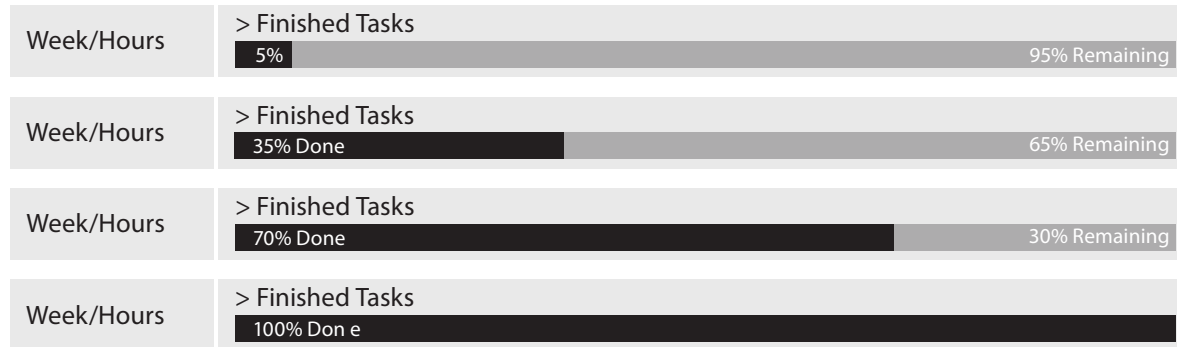
MISCELLANEOUS DOCUMENTS

In order to back up the statements you may have made in your business plan, you may need to include any or all of the following documents in your appendix:

- Personal resumes
- Personal financial statements
- Credit reports, business and personal
- Copies of leases
- Letter of reference
- Contracts
- Legal documents
- Personal and business tax returns
- Miscellaneous relevant documents.
- Photographs

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Work 2 Goes Here

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Work 3 Goes Here

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Work 4 Goes Here

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OUR PORTFOLIO

Portfolio Details Here

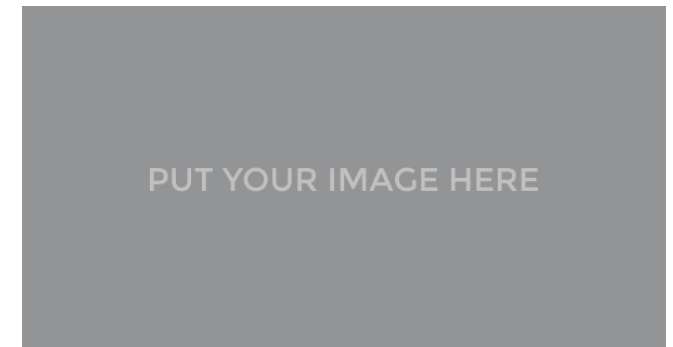
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Portfolio Details Here

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OUR TEAM

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Mr. Angelo
Post Title Here

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Johnson
Post Title Here

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Malaika James
Post Title Here

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AGREEMENT

Agreement Details

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Terms & Condition

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Boundaries/Clauses/Penalties

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Violations and Cancellations

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Your Company Name
123 Street Name
Building Name
Road No. 01, State Name
Zip Code
Country

Phone
+ 00 123 4567 890

Opening hours:
Monday - Friday 09:00 - 18:00
Weekend: by appointment only

Email
info@youremailaddress.com

Website
www.yourdomain.com

Facebook id
twitter id
google+ id
linkedin id

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By Train
By Airplane
By Metro

Further Instruction If Any
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