

# Writing a Business Plan - One Step at a Time

*A step-by-step system for new entrepreneurs.*



Turn your business idea into a business plan!

Most lenders will want to see a complete and accurate business plan. More importantly, a business plan will provide you with a map of where you are hoping to go and what you will need to do in order to get there. If there are going to be surprises, you want to know about them now, before you start your business.

These booklets are intended to provide you with a step by step method of collecting the information you need for your business plan. As you make your way through the working papers, we will explain how to complete each section, the information you need, and where to find it. We provide you with an example, “John’s Auto Repair” and, at the end of each booklet, a page defining business terms.

While collecting information for your business plan, it is important that you do not take short cuts and that you complete every section. It is far easier, and less expensive, to fix mistakes “on paper” than after you are in business. If you find extra information that you feel is important, simply attach additional pages.

**When predicting the future of your business, be as realistic as possible.** Project that the money coming in will not be quite as good as you hope and that the money going out will be higher than you expect. This is often exactly what happens. If you can live with these results, you might have a successful business plan. Remember, the last person in the world you want to fool is yourself!

<b>Booklet</b>	<b>1</b>	<b>The Personal Financial Statement</b>
	<b>2</b>	<b>Sales &amp; Cost of Goods</b>
	<b>3</b>	<b>Start-Up Assets &amp; Investment</b>
	<b>4</b>	<b>Start-Up &amp; Monthly Expenses</b>
	<b>5</b>	<b>Market Research</b>
	<b>6</b>	<b>Financial Summary</b>
	<b>7</b>	<b>Three Year Financial Statements</b>
	<b>8</b>	<b>Summary and Introduction</b>
	<b>9</b>	<b>Advertising &amp; Promotion Plan</b>
	<b>10</b>	<b>Operations</b>
	<b>11</b>	<b>Staff and Management</b>

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Written By Elaine Roden  
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