

## Business Plan

### Business Overview

Business name:	BizzBean
About the Business:	This is an Evaluator Pitch for the business being presented and should not be longer than three lines as is this one where I am just typing to make lines
Business type:	Trading
Business location:	London

### Financial Overview – first year

Revenue	200,000
Taxed Profits	200,000
Free Cash flow	200,000
Funding Requirement	200,000

### Contact Information

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company name (link from BizModel)	business plan
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## SECTION A

### EXECUTIVE SUMMARY

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## 1 Executive Summary

Check sequence of sub sections

### 1.1 The Business Model

Write a short paragraph describing the business. Comments should include:

- A description of the business e.g. manufacturer, importer, distributor or retailer.
- A description of how the products solve customer problems
- A profile of the customers the business will serve
- Describe the market area in which the business competes

### 1.2 The Business Outlook

Write a short paragraph describing the outlook of the business. Comments should include:

- A comment on why the business will succeed going forward

### 1.3 Abridged Income Statement

	Year 1	Year 2	Year 3	Year 4	Year 5
Unit sales					
Revenue					
Cost of sales					
Gross profit					
Adjustments					
Other income					
Total income					
Expenses					
Net operating profit					
Interest					
Pre-tax profit					
Taxation					
Taxed profits					
Dividends					
Retained earnings					

**1.4 Abridged Balance Sheet**

	Year 1	Year 2	Year 3	Year 4	Year 5
Fixed assets					
Other fixed assets					
Current assets					
Total assets					
Current liabilities					
Net operating assets					
Financed by					
Shareholders' capital					
Equity loan					
Retained earnings					
Shareholders' equity					
Bank balance					
Term loan					
Interest bearing debt					
Capital employed					

**1.5 Shareholders' Equity**

Shares in issue	
Share nominal value	
Share Capital	
Share Premium	
Shareholders' Capital	

**1.6 Governance**

Board participation	None, 1, 2, 3 members
Financial reporting	Monthly, quarterly 10.00%
Exit strategy	Buyback, Sale, IPO
Other	

**1.7 Term-Loan Structure**

Loan amount	
Loan term	
Monthly repayment	
Interest rate	

**1.8 Loan-Funding Conditions**

Financial reporting	
Collateral offered	

**1.9 Application of Funds**

Item	Value
Fixed Assets	
Startup costs	
Cash spend amounts to:	
Less: Shareholders contribution	
Funding – capital	
Funding – working capital	
Loan amount	

**1.10 Ownership**

Shareholder	%
Name	
Name	
Name	
Name	
Total	

**1.11 Startup Costs**

The company promoters incurred startup costs as per the schedule of Startup Costs in Support Schedules (Cross Reference 10.1)

**1.12 Start Date**

This business will commence trading on: Date link

The annual financial measurement period will end in: Date link

**1.13 Legal Form of Ownership**

Type of business	Sole, Partnership, Corporation, Public
Shareholders' agreement	



**1.14 Business Objectives**

**Short-Term Objectives:**

Objective	Action	Date
Objective 1	Do this	May 2016
Objective 2	Do this	
Objective 3	Do this	

**Medium-Term Objectives:**

Objective	Action	Date
Objective 1	Do this	May 2017
Objective 2	Do this	
Objective 3	Do this	

**Long-Term Objectives:**

Objective	Action	Date
Objective 1	Do this	
Objective 1	Do this	
Objective 1	Do this	

**1.15 Personal Objectives**

Sell out	3 years
Diversification	Industry
IPO	Conditions
Other	

**1.16 Professional Support**

This enterprise is supported by:

<b>Role</b>	<b>Person</b>
Chairperson	Name
Board member	Name
Board member	Name
Board member	Name
Board member	Name
Auditor	Name
Attorney	Name
Banker	Name
Consultant	Name
Insurance Advisor	Name

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**SECTION B**

**TOUCHPOINTS**

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## 2 Business Environment

### 2.1 Research

Statement	Answer
Information was obtained from industry profiles	
Information was obtained from census data	
Information was obtained from demographic profiles	
Information was obtained from focus-group interviews	
Information was obtained from formal surveys	
Information was obtained from industry related magazines	
Information was obtained from industry related trade journals	
Information was obtained from various newspapers	
Information was obtained from professional market research	

### 2.2 Economics

Statement	Answer
The industry benefits from currency strength	
The industry benefits from currency weakness	
The industry benefits from government incentives - long-term	
The industry benefits from government incentives - startup	
The industry benefits from tariff protection	
The industry benefits from tax breaks	
The industry is constrained by lack of specialised skills	
The industry segment is growing	
Labour is available - skilled	
Labour is available - unskilled	
These factors are accounted for in BizModel	

**2.3 Environmental**

Statement	Answer
Production is affected by adverse climatic conditions	
Production conditions require special facilities - building code	
Production conditions require special facilities - legal	
Production conditions require special facilities - license and bonding	
Production conditions require special facilities - power infrastructure	
Production conditions require special facilities - regarding health and safety	
Production conditions require special facilities - regarding infrastructure	
Production conditions require special facilities - water infrastructure	
Production conditions require special facilities - zoning	
Production conditions require special facilities - skills	
These factors are accounted for in BizModel	

**2.4 Political**

Statement	Answer
The industry is governed by legislated tariffs and quotas	
The industry is governed by legislated taxes	
The industry is highly regulated	
The industry is highly unionized	
The industry will benefit from pending legislation	
The industry growth is encouraged	
The industry benefits from special inter-country trade relationships	
These factors are accounted for in BizModel	

**2.5 Management**

Statement	Answer
Management will make use of consulting / mentorship support	
These factors are accounted for in BizModel	

**3 Products**

**3.1 Breakeven – First Year**

Product	12 Mth Growth %	Actual Unit Sales	Breakeven Units	Breakeven Value
Steel				
Paper				
Car Wash				

**3.2 Unit Sales Forecast**

	Year 1	Year 2	Year 3	Year 4	Year 5
Steel					
Paper					
Car Wash					

**3.3 Revenue Growth**

	Year 1	Year 2	Year 3	Year 4	Year 5
Steel					
Paper					
Car Wash					

**3.4 Product Protection**

Statement	Answer
Environmental impact studies have been conducted	
Products have copyright protection	
Products have copyright protection pending	
Products have patent protection	
Products have patent protection pending	
Products have trademark protection	
Products have trademark protection pending	

**3.5 Product Potential**

Statement	Answer
Products replaces imports	
Products replaces local production	
Products take advantage of an emerging market	
Products take advantage of changed regulations	
Products take advantage of changing customer habits	
Products take advantage of changing technology	
Products take advantage of competitor's weak performance	
Products take advantage of extended product life cycle	

**3.6 Brand Management**

Statement	Answer
Brand has market dominance	
Brand is new in the market	
Brand targets high-value market	
Brand targets high-volume market	
Brand will not offend any cultural groups	
Product has high awareness	
Product has a high loyalty following	

**3.7 Features and Benefits for Customers**

Statement	Answer
Products consume less energy	
Products benefit from advertising support	
Products have greater availability	
Products have more colour attributes	
Products have more size attributes	
Products have superior aftersales service	
Products have superior design features	
Products have superior financial backing	
Products are cheaper	
Products are easier to use	
Products are locally manufactured	
Products are more efficient	
Products induce improved productivity	
Products are smaller	
Products are superior in quality	
Products are supported by international licensing agreements	
Products operate quicker	
Products operate quieter	
Product operating costs are lower	
Products weigh less	
Products operates longer	



**3.8 Pricing Strategy**

Statement	Answer
Price levels are affected by currency exchange rates	
Price levels are determined by customer contracts	
Price levels are determined by market forces	
Price levels are set to accommodate volume discounts	
Price levels are set to determine recommended retail levels	
Price levels are set to discourage competitive activity	
Price levels are set to provide pre-determined wholesale margin	
Price levels are set to undercut market leader	
Price levels are structured in the financial forecast	
Price levels at start are set to gain market share	
Price levels include a distribution component	
Price levels include a franchise component	
Price levels include a royalty component	
Price levels vary in geographic regions	
Price levels vary to accommodate specific customer trading conditions	
Price levels will be discounted to accommodate seasonal opportunities	
These factors are accounted for in BizModel	

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**3.9 Supply Chain**

Statement	Answer
A formal costing system is in place	
Items produced are controlled by formal production bills	
Production is outsourced to a sub-contractor	
Production of sub-assemblies is outsourced	
Production process - component assembly	
Production process includes an in-line quality management	
Production will be a batch process	
Production will be a continuous process	
Production will be a job process	
Production costs are adjusted to accommodate unit sales volumes	
Production management is controlled within a deployed financial management system	
Raw material and components are imported	
Raw material and components are stored in a bonded warehouse	
Raw material and components are stored in a contractor warehouse	
Raw material and components supplier orders require a lead time exceeding 3 months	
Finished goods are imported	
Finished goods are purchased from a franchisor	
Finished goods are manufactured under a technology license	
Finished goods are stored in a contractor warehouse	
Distribution is managed by a contractor	

**3.10 Inventory Management**

Statement	Answer
Inventory consists of finished goods	
Inventory consists of flammable goods	
Inventory consists of perishable goods	
Inventory consists of raw materials	
Inventory levels are determined by franchisor requirements	
Inventory levels are pre-determined by supply chain triggers	
Inventory levels will vary to accommodate seasonal demands	
These factors are accounted for in BizModel	

**4 Customers**

**4.1 Market Analysis - Product One**

Market	Year 1	Year 2	Year 3	Year 4	Year 5
Total market					
Growth %					
Region 1					
Region 2					
Region 3					
Region 4					
Region 5					
Market focus					
Market focus %					

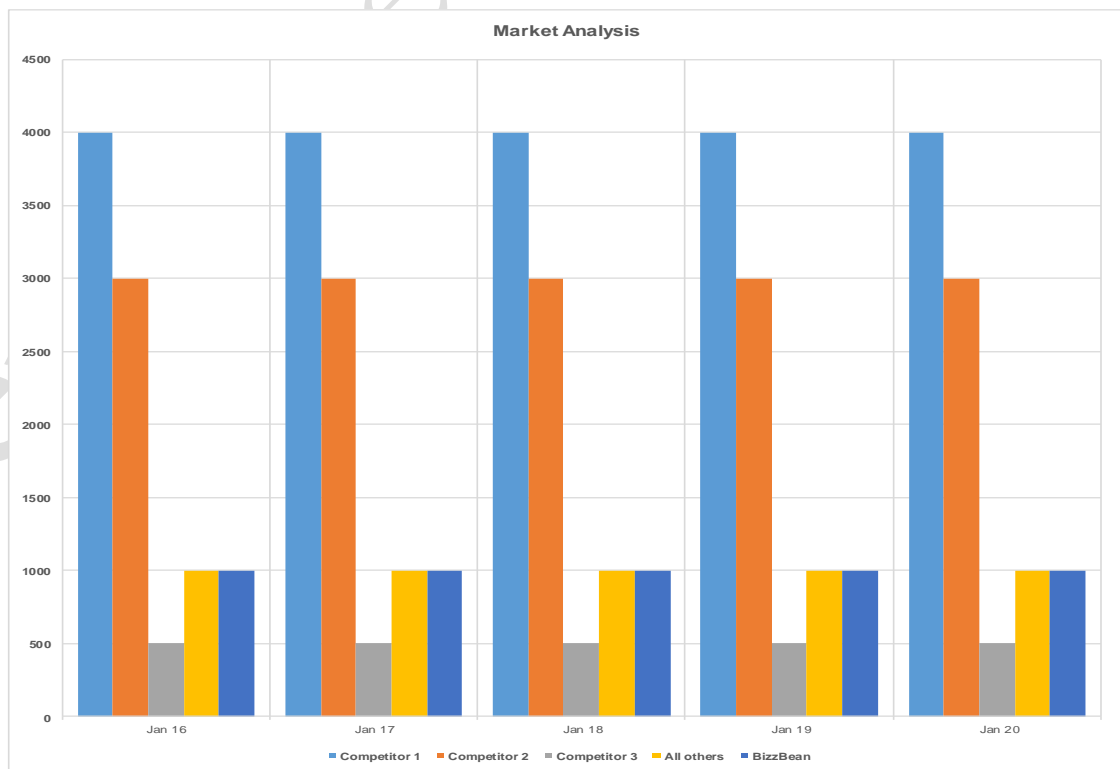
Primary Demographics	Year 1	Year 2	Year 3	Year 4	Year 5
Men					
Women					
Boys					
Pets					
Other					
Primary Demographic market					
Primary Demographic market %					

Secondary Demographics	Year 1	Year 2	Year 3	Year 4	Year 5
Age < 12					
Age < 30					
Other					
Other					
Other					
Secondary Demographic Market					
Secondary Demographic %					

Target Market	Year 1	Year 2	Year 3	Year 4	Year 5
Annual usage					
Usage per Cycle					
Market size					

Competitor Distribution Share	Year 1	Year 2	Year 3	Year 4	Year 5
Competitor 1					
Competitor 2					
Competitor 3					
Competitor 4					
All others					
Own sales					
Total Market Distribution Share					
Total Market					

**Market Distribution**



**4.2 Market Niche**

Describe the niche market.

**4.3 Business Development Strategy**

Statement	Answer
A structured customer relationship management system is in place	
A website is developed	
Business development is supported by developed sales collateral	
Business is generated through a website	
Business is generated through advertising	
Business is generated through an internal sales system	
Business is generated through direct marketing programmes	
Business is generated through direct selling activities	
Business is generated through direct telemarketing selling	
Business is generated through independent agents	
Business is generated through independent representatives	
Business is generated through owned retail outlets	
Business is generated through social media programmes	
Business is generated through tenders	

**4.4 Advertising and Promotion Spend**

Marketing Spend Allocation	Amount
Marketing strategy development	
Brand development	
Website development	
Product launch	
Advertising - press	
Advertising – magazines	
Advertising – radio	
Advertising – television	
Advertising – billboards	
Public relations	
Trade promotions	
Sponsorship	
Website maintenance	
Social media activity	
Total – this must be a calculated total	
Advertising and promotion spend transferred from BizModel	

**4.5 Aftersales Support**

Statement	Answer
A structured aftersales support system in place	
An aftersales support policy is in place	
The aftersales support policy is made available to customers	
The aftersales support policy is made available to employees	

**4.6 Accounts Receivable Management**

Statement	Answer
A credit granting policy is in place	
All credit granting policies are structured in the financial forecast	
The business grants credit to obtain business	
The business is insured against bad debt	
The business subscribes to a credit assessment service	
The Policy formalizes conditions, rules and terms applicable to sales orders	
The Policy formalizes customer selection criteria	
The Policy formalizes employee sales authority	
Accounts receivable is controlled within a deployed financial management system	

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## 5 Suppliers

### 5.1 Procurement Policy

Statement	Answer
A formal procurement policy is in place	
The policy formalizes conditions under which the use of alternate suppliers may be used	
The policy formalizes conditions, rules and terms applicable to purchase orders	
The policy formalizes employee purchase authority	
The policy formalizes product selection criteria	
The policy formalizes supplier selection criteria	

### 5.2 Procurement Strategy

Statement	Answer
Goods and services procured for cost of sales will be sourced via tender contracts	
Goods and services procured for overhead costs will be sourced via reverse auction	
Goods and services procured for overhead costs will be sourced via tender contracts	

### 5.3 Accounts Payable Management

Statement	Answer
Accounts payable is controlled within a deployed financial management system	
Invoices for goods and services will only be paid in terms of an authorized policy	
Invoices for goods and services will be paid before term subject to cash availability and viable settlement conditions	
These factors are accounted for in BizModel	



**6 Employees****6.1 Employment Policy**

Statement	Answer
A formal human capital policy is in place	
The policy includes formal job descriptions	
The policy includes a formal remuneration structure	
The policy includes a formal training and development strategy	
The policy includes a statement on discrimination in the work place	
The policy encourages freedom of association	
The policy includes a formal statement on procedures related hiring and firing	
The policy is available to all employees	

**6.2 Employment Strategy**

Statement	Answer
Is to recruit all employees on a permanent basis	
Is to recruit key employees on a permanent basis	
Is to recruit productive employees on a contract basis	
Is to incentive improved productivity	
Is to lower the fixed element of employment costs	
Is to measure employee performance on a regular basis	

**6.3 Industrial Relations Strategy**

Statement	Answer
Is to outsource this function to professionals	
Is to build a constructive working relationship with all labour unions	

**6.4 Employee Communications**

Statement	Answer
Includes publishing the business's organization structure on a regular basis	
Includes sharing performance related information in a structured process	

**6.5 Remuneration**

Statement	Answer
Includes a performance incentive component for administration employees	
Includes a performance incentive component for management	
Includes a performance incentive component for production employees	
Includes a performance incentive component for sales employees	
Includes a structured profit share for management	
Includes a structured profit share for other employees	
These factors are accounted for in BizModel	

**6.6 Key Management Structure**

Role	Person
CEO	Name
CFO	Name
COO	Name
Marketing Officer	Name
Distribution Officer	Name
Production Officer	Name
Other	Name

**6.7 Personnel Deployment**

See schedule of Employees in the Support Schedules (Cross Reference 10.2)

**7 Infrastructure**

**7.1 The Premises**

Statement	Answer
Has adequate administration facilities	
Has adequate employee ablution facilities	
Has adequate goods receiving facilities	
Has adequate parking for customers	
Has adequate parking for distribution fleet	
Has adequate parking for employees	
Has adequate internet infrastructure	
Has adequate parking for suppliers	
Has adequate parking for visitors	
Has adequate production facilities	
Has adequate trading facilities	
Has adequate warehousing facilities	
Has adequate workshop facilities	
Has franchisor's approval	
Has telephone infrastructure	
Is a temporary start up facility	
Is adequate to accommodate growth - 5 years	
Is adequately fire protected	
Is adequately secured	
Is owned by the business or the business partners	
Not required due to virtualization	

**7.2 Location**

Statement	Answer
Accommodates competitive inertia	
Accommodates required business trading hours	
Has convenient customer access - transport route	
Has convenient distribution access - air	
Has convenient distribution access - rail	
Has convenient distribution access - road	
Has hi-traffic customer access	
Is convenient for labour pool	

**7.3 Environmental Issues**

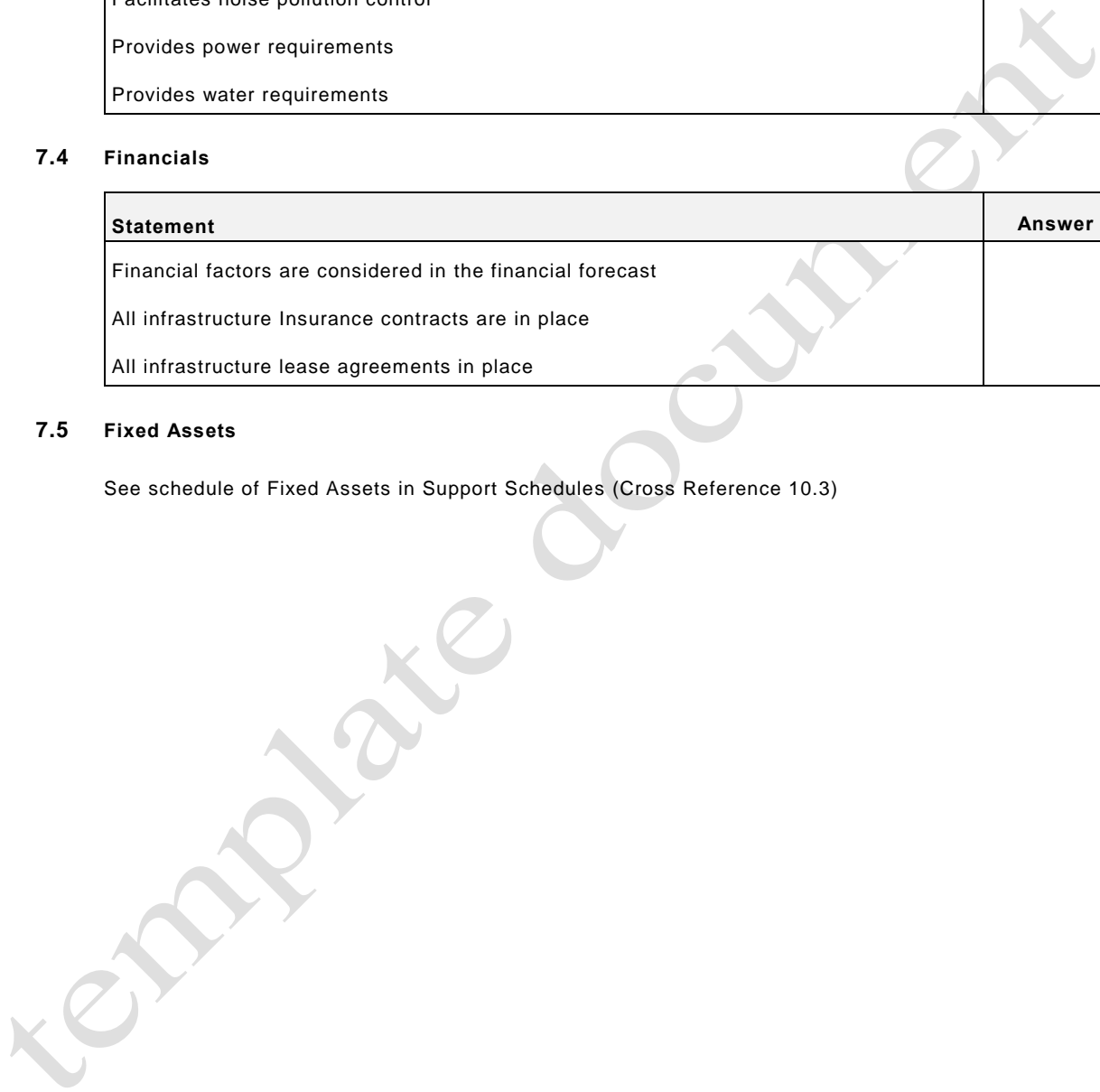
Statement	Answer
Accommodates the storage and removal of toxic waste	
All the necessary licenses and permits are in place	
All the necessary municipal utilities accounts are operational	
Facilitates air pollution control	
Facilitates noise pollution control	
Provides power requirements	
Provides water requirements	

**7.4 Financials**

Statement	Answer
Financial factors are considered in the financial forecast	
All infrastructure Insurance contracts are in place	
All infrastructure lease agreements in place	

**7.5 Fixed Assets**

See schedule of Fixed Assets in Support Schedules (Cross Reference 10.3)



## 8 Systems

### 8.1 Systems Needs Analysis

Statement	Answer
Has been done	
Has considered inter system integration	
Has considered suitability for future business growth	
Has considered ease of use	
Has considered ease of use speed of implementation	
Has considered on-going operating costs	
Has considered on-going support	

### 8.2 Operations Management

Statement	Answer
Systems management will be insourced	
Systems management will be outsourced	
These factors are accounted for in BizModel	

### 8.3 Financial Management System

Statement	Answer
Dynamically consolidates information from multiple branch and cost centre sources	
Dynamically presents trading information based on market segments	
Dynamically presents trading information based on product segments	
Dynamically includes budgets	
Is capable of scaling to accommodate future growth	
Includes a fixed assets management module	

### 8.4 Employee Management Systems

Statement	Answer
Payroll functions will be insourced	
Payroll functions will be outsourced	
Human Resource management will be insourced	
Human Resource management will be outsourced	
Employment management costs are included in the financial forecast	
These factors are accounted for in BizModel	

**8.5 Customer Relationship Management System**

Statement	Answer
Aggregates competitor activities	
Aggregates customer complaints	
It allows for remote customer interactions	
Aggregates customer interactions	
Integrates into the financial accounting system	
Integrates into the social media management systems	
The chosen system is capable of scaling to accommodate future growth	

**8.6 Quality System**

Statement	Answer
Is considered essential or beneficial to business performance	
The chosen system is capable of scaling to accommodate future growth	

**8.7 Computer Hardware**

Statement	Answer
All computer hardware and their operating costs are included in the financial forecast	
Special training is required to operate certain computer hardware	
The chosen computer hardware is sourced and supported by capable vendors	
Of-site redundancy is catered for and the costs are included in the financial forecasts	

**8.8 Cloud Solutions**

Statement	Answer
It provides a dynamic dashboard reporting system	
It provides information on inventory management via the Internet	
It allows for remote financial transactions	

**8.9 Systems Cost**

Statement	Answer
All systems are included in the financial forecast	
All systems license costs are included in the financial forecast	
All systems support costs are included in the financial forecast	
All systems initial and ongoing training costs are included in the financial forecast	
All systems implementation costs are included in the financial forecast	
These factors are accounted for in BizModel	

**SECTION C**

**SUPPORT SCHEDULES**

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## 9 The Financial Model

The financial forecasts were prepared using an application called BizModel. This application allowed for the preparation of several scenarios and the most appropriate scenario was selected to support this business plan. The BizModel application required that relevant forecast data was captured in a structured process as follows:

### 9.1 Setup

The Setup step required information on the basics of a business including: Name, Start Date, Type of Business, Industry Segment, Weekdays not Worked, Other days not worked, VAT Rate, Tax Rate and the depreciation rate for Fixed Assets.

### 9.2 Employment

The Employment step required information about employees in the business, which information includes: Positions and number of people recruited for a position, their cost centre allocation, their start and end dates and their monthly cost to business. The system allowed for parameter adjustments during the forecast period.

### 9.3 Expenses

The Operating Expenses step required information about the type of operating expenses incurred in the business, which includes: description, start and end dates, monthly base cost, its categorization as either fixed or variable and a percentage to be allocated to cost of sales. The system allowed for parameter adjustments during the forecast period. The Startup Expenses step required that expenses incurred prior to the commencement of the business.

### 9.4 Assets

The Fixed Assets step required that productive assets were categorized for depreciation rate purposes. These assets were allocated to a cost centre. This step also provided a lease option to finance any productive assets, if required.

### 9.5 Other Income

This step allows for the capture of several income streams, which may or may not be associated with the primary trading model.

### 9.6 The Business Model

This step initiates the actual trading model specific to this type of business. It processes details of unit sales, unit selling prices, unit cost prices and other associated fixed and variable costs if applicable. The Trading Model includes a Unit Price Recovery calculation and a Breakeven calculation. These calculations are useful in determining a required selling price and a point at which the business breaks even and recovers all fixed costs, excluding financing costs. The system allowed for parameter adjustments during the forecast period. This step initiates the actual trading model specific to this type of business. It processes details of unit sales, unit selling prices, unit cost prices and other associated fixed and variable costs if applicable. The Trading Model includes a Unit Price Recovery calculation and a Breakeven calculation. These calculations are useful in determining a required selling price and a point at which the business breaks even and recovers all fixed costs, excluding financing costs. The system allowed for parameter adjustments during the forecast period.



## 9.7 Funding Calculator

The Funding Calculator facilitates the business funding process. It presents the monthly bank balance for the forecast period and presents options on how funding could be obtained. The funding options include the Working Capital elements such as inventory days, accounts receivable days, accounts payable days and other assets and equity funding in the form of share capital, loan equity and term-loan funding. This step also presents a forecast of earnings and cash resources available to enable a possible dividend calculation. The system allowed for parameter adjustments during the forecast period.

The model produces the reports, which are attached to this business plan.

- Income Statement
- Balance Sheet
- Schedule of Expenses
- Cash Flow Statement
- Key Ratios

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**10 Support Schedules****10.1 Startup Expenses**

The following expenses have been incurred in the setting up of this business and are not accounted for in the financial forecasts:

Expense	Amount
Expense 1	25,000
Expense 2	25,000
Expense 3	25,000
Expense 3	25,000
Total	100,000

**10.2 Schedule of Employees**

Position	No.	Base Cost	Start Date	End Date	Allocation
Position:					

**10.3 Schedule of Fixed Assets**

Asset Description	Value	Allocation	Funded
Asset 1			
Asset 2			

**10.4 Personal Financial Statement**

**Member Name**

Item - values	Actual	Current
Assets		
Property		
Motor vehicles		
Household assets		
Investments		
Loan receivables		
Cash and cash equivalents		
Total		
Liabilities		
Bond finance		
Vehicle finance		
Loans		
Credit cards		
Overdrafts		
Other liabilities		
Total		
Net worth		

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**Member Name**

Item - values	Actual	Current
Assets		
Property		
Motor vehicles		
Household assets		
Investments		
Loan receivables		
Cash and cash equivalents		
Total		
Liabilities		
Bond finance		
Vehicle finance		
Loans		
Credit cards		
Overdrafts		
Other liabilities		
Total		
Net worth		

**10.5 Key Personnel – Resumes**

Name

Name

Name

**10.6 Collateral Material**

Include details and studies used in your business plan; for example:

- Brochures and advertising materials
- Industry studies
- Blueprints and plans
- Maps and photos of location
- Magazine or other articles
- Detailed lists of equipment owned or to be purchased
- Copies of leases and contracts
- Letters of support from future customers
- Any other materials needed to support the assumptions in this plan
- Market research studies
- List of assets available as collateral for a loan

## 11 Scorecard

Component	Questions		Points		
	Number	Applicable	Adjusted	Actual	%
Executive Summary	18	18	36	36	100.00%
Business Environment	40	40	80	80	100.00%
Products	92	92	184	184	100.00%
Customers	34	34	68	68	100.00%
Suppliers	13	13	26	26	100.00%
Employees	27	27	54	54	100.00%
Infrastructure	40	40	80	80	100.00%
Systems	44	44	88	88	100.00%
The Systems Support	6	6	12	12	100.00%
<b>Total</b>	<b>314</b>	<b>314</b>	<b>828</b>	<b>828</b>	<b>100.00%</b>