

BUSINESS PLAN

(business name)

Prepared by

(name)

(date)

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TASK	DATE REQ'D	COST	EXPECTED RESULT
TOTAL COST			

1.7 S.W.OT. analysis

- A grid identifying your Strengths, Weaknesses, Opportunities and Threats.
- Include a discussion of how you will take advantage of the strengths and opportunities and what action you will take to counter the weaknesses and threats.

Strengths	Weaknesses
Opportunities	Threats

- What credit policy will be adopted and what is the standard for your type of business?
- If any, what credit terms have you arranged with your suppliers.
- If any, what terms will you offer your customers.
- Do your credit terms fit in with your GST reporting cycle (cash flow)?

2.10 Plant and equipment

- List the plant and equipment necessary to start production or to provide the services offered.
- Indicate equipment suppliers purchasing or leasing and the time required to order and install equipment.
- Also indicate the expected running and maintenance costs.

Equipment	Already Own \$	Purchase \$

2.14 Trading hours

- What will your trading hours be?

2.15 Commencement date

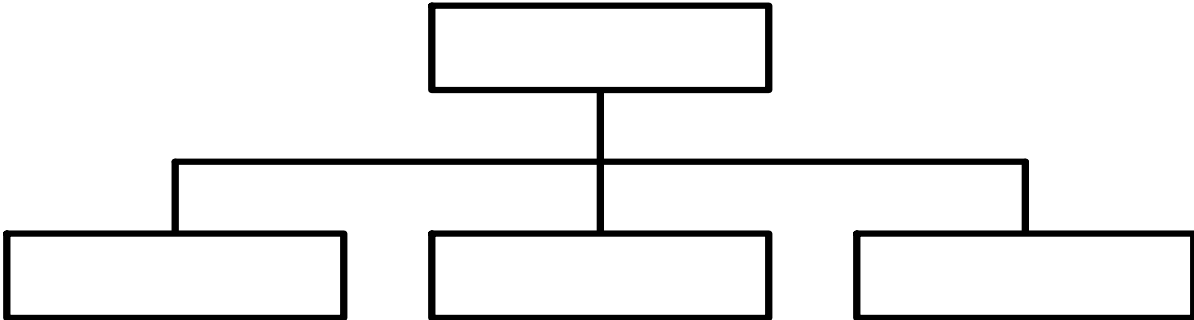
- When will you start the business?

3. THE ORGANISATION PLAN

3.1 Organisational structure

- What positions are there in the business?
- Include diagram of structure, if required.

Organisation Chart



3.4 Resumes

- Include brief resumes of the main personnel. (If they are detailed, it is better to include them as an appendix.)

4.2 Establishment costs and source of funds

ITEM	ALREADY OWN OR PAID \$	OWN FUNDS \$	OTHER LOANS \$	TOTAL \$
ESTABLISHMENT COSTS:				
Accountant fees				
Solicitor fees				
Advance rent/lease deposit				
Initial insurance premiums (list)				
Advertising and promotion				
Telephone installation				
Printing/stationery				
Registration/licenses (list)				
Initial workers compensation				
Other				
EQUIPMENT PURCHASES:				
Equipment/machinery				
Vehicles				
Mobile phone				
Fax machine				
Other				
Other				
Other				
Other				
INITIAL RAW MATERIALS				
WORKING CAPITAL				
TOTALS				

4.3 Balance Sheet projections

- Include a balance sheet (for commencement) and discuss.

Current Assets	Current Liabilities
Fixed Assets	Long Term Liabilities
	Owner's Equity (Proprietor's Funds)
Total Assets	Total Liabilities + Equity

4.4 Profit and Loss projections

- Include a projected profit and loss at end of first 12 months and discuss.

	Amount (GST inclusive)	GST component
(A) SALES		
less Cost of Goods Sold		
less GST collected		
(B) GROSS PROFIT GST exclusive		
OVERHEAD COSTS		
Accounting fees		
Advertising		
Bank charges		
Bank interest		
Depreciation		
Electricity and gas		
Equipment hire/lease		
Insurance		
Legal fees		
Motor vehicle expenses		
Postage, telephone and fax		
Stationery		
Rent		
Repairs and maintenance		
Security		
Sundries		
Superannuation		
Transport/courier costs		
Wages		
Workers compensation		
Other		
Other		
(C) TOTAL OVERHEAD COSTS		
less GST on overhead costs		
(D) NET PROFIT GST exclusive		

4.5 Expected Cash Flow projections

- Present full cash flow chart based on your market targets for the first 12 months and for the second year in total. Discuss.
- NB: GST inclusive.

My Business - CASH FLOW FORECAST														
Month:	1	2	3	4	5	6	7	8	9	10	11	12	TOTAL	Next Year
Income														
Product/service														
Loans														
Personal Funds														
Other Income														
TOTAL INCOME														

My Business - CASH FLOW FORECAST														
Month:	1	2	3	4	5	6	7	8	9	10	11	12	TOTAL	Next Year
Expenditure														
Stock														
Accounting														
Advertising														
Bank Fees														
Electricity/gas														
Insurance														
Leasing														
Legal fees														
Motor vehicle exp.														
Postage, telephone, fax														
Rent/rates														
Repairs/ maintenance														
Security														
Sundries														
Superannuation														
Transport/courier														

Month:	1	2	3	4	5	6	7	8	9	10	11	12	TOTAL	Next Year
Wages														
Workers Comp.														
Other 1														
Other 2														
Other 3														
Other 4														
Other 5														
Other 6														
TOTAL EXPENDITURE														
Surplus/ deficit														
Opening Balance														
BAS/GST (payment or refund)														
Business Position														
Less Drawings														
Cash Position														

4.6 Break Even Cash Flow projections

Present full cash flow chart based on the minimum level of sales required to achieve the break even point as determined by you for first 12 months only and discuss.

APPENDICES

Examples of, but not limited to, the following:

- Appendix A Questionnaire used in market survey and list of people surveyed
- Appendix B Photographs of processes and equipment
- Appendix C Contracts with suppliers, major customers
- Appendix D Lease documents
- Appendix E Business name registration
- Appendix F Insurance documents
- Appendix G Resumes of key personnel