SAN LUIS VALLEY
DEVELOPMENT RESOURCES GROUP

Outline of a Business Plan

Cover Sheet

- Name of Business
- Name of Principals
- Address and phone numbers

Letter of Introduction

- Reason for the business plan
  - State briefly any work already done on project and development
  - Provide a rough breakdown of the steps involved to get the project underway and desired time schedule.
  - proposed loan?
  - Describe any perceived benefits of your business project to the community and area
- Discuss your equity or capital injection
- Explain your financial requirements

Table of Contents

Section One – The Business

- Description of your Business
  - Legal Formation
  - List of Owners and their percentage of ownership
  - Location of Business
    - Advantages/Disadvantages
    - Describe any new construction, renovations, repairs, improvements and/or additions to the business facilities and surrounding lands
- Product/Service
  - Complete description of product/service
  - Benefits of your product/service
  - Pricing
  - Vendors/Suppliers
- Market Analysis
  - Customers
    - Demographics
    - Need
    - Geographical area
- Competition
  - SWOT Analysis (strengths, weaknesses, opportunities, threats)

Management
- Background of management team – experience, strengths, weaknesses

Personnel
- Number of employees – full time/part time/year round?
- Are they available?
- What are your desired skill sets - Is training required?
- Resumes of retained employees

Section Two – Financial Information

Sources and Uses of Funding
Capital Equipment List (includes real estate, equipment, furniture, fixtures, etc)
- Purchase price and/or market value (if purchasing a business)
- Legal description of real estate

Cash Flow Projections
- By month for the 1st year
- By quarters for years 2 and 3
- Assumptions

Profit and Loss Projections (based on cash flow projections)
Balance Sheet Projections (based on cash flow and P & L projections)
Break Even Analysis

Historical Financial Reports for Existing Business
- Year to date Balance Sheet
- Balance Sheet for past 3 – 5 years (if not in tax return)
- Year to date P & L
- P & L Statements for past 3 – 5 years (if not in tax return)
- Accounts Receivable and Payable Aging
- 3 years Business Tax Returns

<u>Loan request involving any construction or remodeling</u>
- Plans and Specifications
- Budget
- Contractor bids (written)
- If you are your own general contractor, your will need a very strong resume highlighting your ability to be the general.