

BUSINESS PLAN FOR

YOUR COMPANY LIMITED

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1 OVERVIEW

This section should include a quick summary of whom the report is tailored for, what the purpose of the plan is (i.e. to assist in the raising of bank debt) and any particular details surrounding the deal (amounts sought or terms that have been preliminarily agreed).

2 BACKGROUND AND HISTORY

Here should be details of when the company was incorporated, where it is based, what it does and its current shareholdings.

A brief summary of high level trading activity and more on the detail as to why the plan is being presented should also be included. This should be in terms explaining the reasoning behind a request for a working capital facility or the extent to which an acquisition will enhance the existing business.

3 SERVICES AND CONTRACTS

All of the company's different revenue streams and services should be outlined here to further explain what the company excels at. If the income is contracted then that will provide comfort to the reader of the company's stability and details should be provided in summary form where appropriate.

4 MARKET

This section should discuss the market trends in your particular sector. If your company operates in a declining market, detail what you are doing differently to buck the trend and if in a growing sector, outline the opportunities to be grabbed.

5 COMPETITION

Whilst you should detail your direct market competitors, this section should concentrate on how you differentiate your services to theirs and highlight your own company's strengths against their weaknesses.

6 REGULATORY ENVIRONMENT

If your business is governed by any particular laws and regulations specific to your industry, they should be detailed here. A reader will want to know that your business is compliant and the results of any recent visits or inspections can be included to back that up.

7 HISTORICAL TRADING

7.1 PROFIT AND LOSS ACCOUNT

Recent trading performance should be summarised together here to highlight financial trends.

Following a tabular layout for the figures should be commentary on each major caption which may include the reasons for a jump in turnover or gross profits for example.

7.2 BALANCE SHEET

As with the profit and loss summary, a tabular layout of the balance sheets over recent periods should be presented. Explanations should then be given into any noticeable trends such as falling debtor days or an increase in capital expenditure.

The terms of any debt already contained on the balance sheet should be disclosed and an up to date position as regards the payment of taxes is often required.

8 FINANCIAL PROJECTIONS

This section should include the headline numbers from a more detailed set of financial projections that may have to be submitted alongside the business plan.

Explanations should be given for all major assumptions used in comparison with the historic trends and any proposed funding line or expansion into new areas should be included and commentated upon.

9 STAFF

It is usual to see a summary of the company's overall workforce along with bullet point CV's for all 'key' employees. The summary may include numbers by department, average salaries and length of service alongside an ageing profile.

10 OTHER

Include any other details which may support your plan