

Small Business Plan

Use this template to describe your business, how it will operate, and the numbers behind your plan. Replace the bracketed text and keep only the sections that fit.

BUSINESS

[Business name]

PREPARED BY

[Your name]

DATE

[Month and year]

01 Business Overview

What the business is, who it serves, and why customers will choose it.

Business summary

[Business name] provides [product or service] to [specific customers] in [location or service area]. We help customers [main benefit]. Our goal for the next 12 months is [measurable result].

Customer and need

Our primary customer is [profile, budget, and buying behavior]. Their main problem is [specific difficulty]. They currently use [alternatives], which leave a gap in [unmet need].

Offer and competitive advantage

We sell [core offer] at [price or pricing method]. The offer includes [scope] and is delivered through [channel]. Customers will choose us because [specific, supportable difference].

Market evidence

We have learned [finding] from [dated interviews, orders, tests, or research]. Our closest alternatives are [names]. Before expanding, we will test [assumption] using [method and success measure].

WHAT MUST BE TRUE

The three assumptions that matter most are [assumption one], [assumption two], and [assumption three]. We will verify them through [evidence or test], with a decision date of [date].

02 Marketing & Operations

Turn the plan into specific actions, owners, and measurable results.

Marketing and sales

We will reach customers through [one to three channels]. [Owner] will spend [budget or time] on each channel and track [qualified leads, conversions, or repeat purchases]. A typical sale follows [steps from enquiry to payment].

Daily operations

We will deliver [volume] using [people, tools, premises, or equipment]. Orders are handled by [role] and checked against [quality standard]. Essential suppliers are [names or criteria], with [backup option] if supply is interrupted.

People and ownership

The business is owned by [owners and shares] and uses or plans to use [legal structure]. [Name] is responsible for [role]. Missing skills will be covered by [hire, contractor, training, or adviser].

The next 90 days

WHEN	ACTION AND SUCCESS MEASURE	OWNER
First 30 days	[Validate the most important assumption and record the result]	[Name]
Days 31-60	[Launch or improve the first offer and measure response]	[Name]
Days 61-90	[Review results and decide what to change or expand]	[Name]

WEEKLY REVIEW

Review [customer demand, quality, sales, margin, and cash] every [day]. Record what changed, what was learned, and the next action. Update this plan when the evidence changes.

03 Financial Plan

Currency [Code] · Planning month [Month and year] · Replace every placeholder with a supported estimate. This worksheet does not calculate automatically.

ASSUMPTION OR RESULT	YOUR ESTIMATE
Average revenue per sale	[Amount]
Expected sales per month	[Count]
Variable cost per sale or customer	[Amount]
Fixed operating costs per month	[Amount]
Monthly revenue = average revenue × volume	[Amount]
Operating result = revenue – variable costs – fixed costs	[Amount]
One-time startup spending	[Amount]
Cash available before startup spending	[Amount]

NOTE Include rent, payroll or owner pay, software, marketing, and other overhead in fixed costs. Avoid counting a cost both here and as a variable cost.

Funding and cash timing

We need [amount] by [date] for [specific uses]. The source is [owner funds, debt, investment, or other source]. Confirmed funds are [amount]; funds still to secure are [amount].

Main risk and response

RISK	Lower demand than expected.
RESPONSE	Test a smaller offer and review acquisition results before increasing fixed costs.
EARLY WARNING	[Measure that signals trouble], owned by [name], reviewed on [date].

Supporting documents

Attach [dated market evidence, quotes, resumes, agreements, permits, and detailed financial schedules] as relevant. An external reader may require additional statements or projections.

CASH Operating result is not the same as available cash. Model collection delays, taxes, loan payments, stock purchases, later funding, and other cash movements separately.