

Startup Business Plan

Use this template to explain your venture, record the evidence you have, and identify the next test or milestone. Replace bracketed text and separate confirmed facts from hypotheses.

BUSINESS	PREPARED BY	DATE
[Business name]	[Your name]	[Month and year]

01 Business Overview

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

Venture summary

[Startup name] is developing [product] for [specific customer segment]. We aim to solve [problem] through [approach]. Our current stage is [idea, prototype, pilot, or revenue], and our next milestone is [result and date].

Problem and early customer

Our first customer segment is [specific group]. The problem occurs when [situation] and costs customers [time, money, or other consequence]. Today they rely on [alternative]. The decision maker is [role].

Solution and business model

Our initial product provides [core capability]. The first version will include [scope] and exclude [nonessential features]. We expect to earn revenue through [pricing and payment model]. Our advantage is [evidence-backed difference].

Validation and market entry

We have completed [interviews, prototype tests, paid pilots, or orders], with [results and dates]. Our first reachable market is [segment and geography]. The assumptions still to test are [list], starting with [highest-risk assumption].

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.

Go to market

We will recruit early customers through [focused channels]. Our first experiment is [test], owned by [person], with a budget of [amount]. We will measure [outcome] and continue only if [success threshold] is met.

Product delivery and resources

The next release requires [capabilities, tools, and partners]. We can deliver [capacity] with the current team. Key dependencies are [items], and we will track [quality, reliability, or customer outcome].

Team and gaps

The founding team consists of [names, roles, and relevant experience]. Ownership is [structure]. We need support in [skills], which will be covered by [hire, contractor, adviser, or partnership] by [date].

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 monthly revenue per paying customer	[Amount]
Average paying customers in the 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 For a subscription business, estimate customer additions and churn separately before filling in the customer count. Include founder pay and product costs where appropriate.

Funding and cash timing

We seek [amount and type of funding] to reach [milestone] by [date]. Proposed uses are [amounts by category]. Cash already secured is [amount]. Set out any expected repayment or investor terms separately.

Main risk and response

RISK	Customers do not adopt the initial product.
RESPONSE	Run a focused paid pilot, document objections, and revise or stop the concept if the test fails.
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.