

Small Business Development Center
24 Denison Parkway West
Corning, NY 14830
(607) 937-6861

OUTLINE OF A BUSINESS PLAN

Cover Sheet: Name of business, names of principals, address and phone number

Statement of Purpose

Table of Contents

Section One: The Business

- a) Description of Business
- b) Product/Service
- c) Market
- d) Location of Business
- e) Competition
- f) Management
- g) Personnel
- h) Application and Expected Effect of Loan (if needed)
- i) Summary

Section Two: Financial Data

- a) Sources and Applications of Funding
- b) Capital Equipment List
- c) Balance Sheet
- d) Break-Even Analysis
- e) Significant Assumption
- f) Income Projections (Profit and Loss Statements)
 1. Three-year summary
 2. Detail by month for first year
 3. Detail by quarter for second and third years
 4. Notes of explanation
- g) Cash Flow Projections
 1. Detail by month for first year
 2. Detail by quarter for second and third years
 3. Notes of explanation
- h) Deviation Analysis
- i) Historical Financial Reports for Existing Business
 1. Balance sheets for past three years
 2. Income statements for past three years
 3. Tax returns

Section Three: Supporting Documents

Personal resumes, personal balance sheets, cost of living budget, credit reports, letters of reference, job descriptions, letter of intent, copies of leases, contracts, legal documents, and anything else relevant to the plan.