BizConnect Business Plan Template

**Business Details**

Business Name *(and or trading name)*:

Address:
- Physical address
- Postal address

Business Contact numbers:
- Cell
- Landline

Occupancy Status
- [ ] Owner
- [ ] Tenant

*IF owner: new equity*
*Date in premises:*

Contact Persons
- Name
- Position
- Cell
- Landline
- Email
- Period with bank
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Executive Summary

[In 2 pages or less summarize the most important aspect of the business]

Business Concept (nature of activities)

Financial Features:
- Current turnover
- Projected turnover

Age of business:

General Company Description

[1-2 page overview of the company]

Legal entity type & registration number.

Ownership

<table>
<thead>
<tr>
<th>Name</th>
<th>Age</th>
<th>Gender</th>
<th>% ownership</th>
<th>Financial contribution</th>
<th>ID number</th>
</tr>
</thead>
</table>

Vision and mission statement

SWOT

Industry description

Debtors
- Debtors days
- Credit terms
- % customers on credit
- % credit sales
- Debt provision

Creditors
- Accounts payable

Competitor analysis

Visit BizConnect http://www.standardbank.co.za/bizconnect
Insurance

Do you have an insurance policy
☐ Yes
☐ No

Name
Risks breakdown
Premium

The Opportunity, Industry & Market

[2-3 pages]

Opportunity analysis

- Where is the gap in the market?
- What has given rise to this gap?
- How was this gap identified?
- How will the gap be filled?

Market analysis

- What is the total size of the market?
- How fast is the market growing?
- What percentage share of the market will you have? (This is important only if you think you will be a major factor in the market.)
- What are the major trends in target market – trends in consumer preferences, demographic shifts and product development?

Strategy

[1-2 pages]

- The focus of the business: broad mass market or a specific niche?
- How the business will succeed in the market? How will you create a unique and valuable position, involving a different set of activities?
- What is unique about the business? How is the offering different from that of competitors?
Team – Management & Organisation

[2 pages]

- CV founders
- CV management
- Number of employees

Marketing Plan

[2-3 pages]

- The product (or service) and why it is valuable to customers
- The focused and detailed description of the target market
- The positioning of the product or service – how it should be perceived by customers
- The pricing strategy with specific price points at which the product or service will be sold
- The sales and distribution channels that will be used to get the product or service to the customer
- The promotion strategy including public relations activities, specific promotions, advertising and intended viral marketing activities

Financial Plan

[2-4 pages]

- Working capital & Start-up cost requirement.
- 12-month profit and loss projection (month-by-month) and a three-year profit and loss projection (quarter-by-quarter) / Pro-Forma financials if not available
- A 12-month cash-flow projection and a three-year cash-flow projection (quarter-by-quarter)
- A projected balance sheet at start-up and at the end of years one to three
- A break-even calculation
- Asset register
- Gross profit calculation

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**Funding requirements**

- Reasons needed
- Ownership contributions
- Monies owed to creditors
- Surety ship agreements
- Asset financing break-down

<table>
<thead>
<tr>
<th>Details</th>
<th>Bank finance needed</th>
<th>Own contribution</th>
<th>total</th>
</tr>
</thead>
</table>

**Appendix**

- Brochures and advertising materials
- Industry studies
- Blueprints and plans
- Maps and photos of location
- Magazine or other articles
- Detailed lists of equipment owned or to be purchased
- Copies of leases and contracts
- Letters of support from future customers
- Any other materials needed to support the assumptions in this plan
- Market research studies
- List of assets available as collateral for a loan
- Detailed financial calculations and projections
- Bank statements – 3 months.
Now that you have your business plan template, this is what you might need to do:

Get a business bank account for your business.

References: