

SECTION A

I. EXECUTIVE SUMMARY/BUSINESS DESCRIPTION

- a) What is your product or service?
- b) If it is a product, where do you get it?
- c) What is the status of your business:
 - Is your business a start-up, expansion or a buy out of an existing business?
- d) What is the legal form of your business and why did you choose it: sole proprietorship, partnership or corporation?

II. MARKET ANALYSIS

- a) Who is your market?
- b) What is the present size of the market?
- c) Is there a dominant company in the market?
- d) How much of your business is repeat business?
- e) Why will the market buy from your company?
- f) Have you done any test marketing?
- g) What is the future outlook of the market?
- h) What are your strengths?
- i) What areas allow for improvement?

III. COMPETITION

- a) Who are your nearest competitors?
- b) How will your operation be better than theirs?
- c) How is their business: steady, increasing, decreasing? Why?
- d) How are their operations similar and dissimilar to yours?
- e) What are their strengths and/or weaknesses in relation to your company?

IV. LOCATION OF BUSINESS

- a) Is your business location leased or owned? Why? State the terms.
- b) If renovations are needed, what are they? What is the expected cost? Furnish the "bids."
- c) Does Zoning permit your kind of business?
- d) How does your location meet your market requirements?

V. MANAGEMENT

- a) What is your expertise in this field?
- b) Include résumés, job descriptions, ages and length of employment of key employees along with yours.
- c) List the name of your lawyer, accountant, insurance company and banker.
- d) How have you used each one of the above? Have you seen and reviewed this business plan?

VI. PERSONNEL

- a) What are your personnel needs now? In the near future?
- b) How are you going to attract employees?
- c) What skills must they have?
- d) Full or part time? Salaries of hourly wages?
- e) How is your payroll handled? In-house or outside servicer?
- f) Fringe benefits? How much will it cost?
- g) Will you have to train people? Is so, at what cost to the business?

SECTION B**I. FINANCIAL STATEMENTS**

- a) Furnish the bank with the following information:
 - Monthly cash flow analysis for twelve months
 - Opening balance sheet
 - Current and projected profit and loss statement
 - Interim statement no older and present value
 - Breakeven computation
 - Account receivable aging
 - Last 3 years of tax returns
 - Last 3 years of financial statements
 - Personal financial statements

A business plan may vary from the above. However it must include an executive summary, market strategy/data and financial data.