Business plan

Write in the spaces under each question. Use bullets, add rows where needed and keep estimates labelled. Start with what you know and return to unanswered questions. The Word plan expands as you write; use the PDF for printing.

1 Business overview and direction

Plan details

Business or trading name

Planning period

Prepared by and version date

Purpose and intended readers

The business in a few sentences

Who do you help, what do you provide and how does the business earn money? Add the location, business stage and ownership or legal structure where relevant.

What we want to achieve

What would a worthwhile year look like for the business and its owners? Include what you want to preserve as well as change.

Our most important goals

Goal	What progress would look like	By when

Where we will focus

Name the few priorities that deserve attention. What will you deliberately leave for later?

2 Customers and market

Who you serve, what they value and why they would choose you.

The customers we want to serve

Describe the people or businesses, the situations in which they need you and who chooses or approves a purchase.

What we offer

For example a product sale, hourly work, a fixed project or a recurring service. Describe what the customer actually receives.

Product or service	Customer benefit	Price and how we charge

Why customers would choose us

What matters to these customers, and which strengths can we genuinely deliver? Include what you know from conversations, purchases or other evidence.

Customers have alternatives

Include doing it themselves, using an existing supplier or doing nothing where relevant.

Competitor or alternative	Why a customer might choose it	What this means for us

What we still need to learn

What about the market, customer needs or competition could change this plan? How will we find out?

3 Sales and marketing

How customers find you, decide to buy and continue receiving value.

How we want to be known

In plain language, what should the right customer understand about us and our offer?

How we will reach the right customers

Choose relevant channels. These may include existing customers, referrals, partners, direct conversations, search, events or advertising.

Activity or relationship	Who it reaches	Time and budget	How we will review it

How a sale happens

How will we understand the need, explain the offer, answer questions and agree the work or purchase? Who handles enquiries and follow through?

The customer relationship

What should people experience before, during and after buying? How will we deliver on promises, listen, resolve concerns and stay useful?

Sales expectations

What volume, price and repeat business support our revenue forecast? Explain the basis rather than treating a target as guaranteed demand.

4 People and delivery

How the business will do the work and who will help it succeed.

How we deliver

Outline the main steps from an accepted order or engagement to the result the customer uses. What needs to work well?

People and support

Include owners, employees, contractors, advisers, partners and fractional support as appropriate.

Work or responsibility	Who provides it	Capacity or support needed

Resources and key partners

What premises, equipment, systems, suppliers or professional relationships are important? What do they cost or require?

Capacity and gaps

Can we fulfil the sales plan? Where are skills, time, cash or key person dependencies likely to limit us?

Requirements to organise

Which registrations, licences, insurance, contracts, safety, privacy or other obligations need attention? Identify relevant professional help.

5 Financial plan

How the plan will earn money, use cash and fund its commitments.

Period and basis

Use the same period and currency throughout. State whether income and costs include tax and what accounting basis you use. Get help where needed.

Profit planning summary

Enter your records and forecast. This Word table does not calculate. Revenue less cost of sales gives gross profit; subtract operating expenses for the operating result before interest and tax. Avoid double counting.

For the period above	Latest actual if available	Planned	Basis or assumption
Revenue			
Cost of sales			
Gross profit			
Operating expenses			
Operating result before interest and tax			

Cash and funding

Profit is not the same as cash. Include timing and commitments, not only the accounting result.

Question	Our position or plan
Cash available now and any restrictions	
Large payments, investments, tax, debt or other commitments	
When customers pay and when we must pay	
Funding needed, if any: what for and when?	

Use the separate 13 week cash forecast workbook

For detailed timing, build a cash forecast alongside this plan. Attach financial statements or a fuller forecast if the reader needs them.

6 Priorities and review

Turn the plan into manageable work and keep it useful as things change.

Our next priorities

Choose the work that matters next. Agree responsibilities, dates and resources with the people involved.

Action and intended result	Who	By when	Resources needed

Risks and preparation

Focus on risks that could materially affect customers, the business or the people doing the work.

What could go wrong	Early sign to watch	Prevention or response

Priorities and review continued

What could change the numbers

Consider lower sales, slower payments, higher costs or less capacity. What would we change, and what help might we need?

Review and useful measures

Who will review the plan, when, and what will tell us whether it is helping? Record changes rather than silently replacing the old assumptions.

Supporting information and help

List useful research, forecasts, agreements or other attachments. What needs an adviser, consultant or partner contribution?

Use this as your working plan and adapt its detail to the business. A lender, investor or other recipient may require additional information and their own format.