



Business Plan Workbook

General Information

Organization Information:

Name of Organization:	
Address:	
Phone Number:	
Primary Contact:	
E-Mail Address:	
Secondary Contact:	
E-Mail Address:	

Business Information:

Name of Business:	
Address:	
Phone Number:	
Primary Contact:	
E-Mail Address:	
Secondary Contact:	
E-Mail Address:	

Description of Business

This section of the Business Plan will address the operational components of the business...demonstrating how the business will do what it will do. As a start-up business you need address all aspects of the business operations as outlined below. Be prepared to provide supporting documentation related to suppliers. The Description of Business should include:

1. *The type of business (i.e., Merchandising, Manufacturing, Service)*
2. *The status of the business (i.e., Start-Up, Expansion, Take-Over)*
3. *The business form (i.e., Sole Proprietorship, Partnership, LLC, Corporation)*
4. *Why will this business be profitable?*
5. *What are the days/hours of operation?*
6. *What seasonal fluctuations will impact the operations of the business?*
7. *Where the business is now, and where will it be in five years?*

Of the options below, which best describes your business operations:

Manufacturing		Retail	
Service Oriented		Construction	
Technology		Consulting	
Wholesale Service		Food Service	
Food Product Development		Other Industry	

Which legal structure will you operate the business under?

DBA/Sole Proprietor		DBA/Partnership	
LLC		C-Corporation	

What days of the week and hours of the day will the business operate?

Day of Week	From	To
Monday		
Tuesday		
Wednesday		
Thursday		
Friday		
Saturday		
Sunday		

What will your business sell?

How will you source the products/services (Vendors/Suppliers)?

Describe the business process in detail:

Sales Process:
Production Process:
Payment Process:

What is the pricing strategy for the business?

Product Category # 1	
Your Price	
Retail Mark-Up	
Retail Price	
Wholesale Mark-Up	
Wholesale Price	
Minimum Purchase Quantity	
Days to Receive	
Product Category # 3	
Your Price	
Retail Mark-Up	
Retail Price	
Wholesale Mark-Up	
Wholesale Price	
Minimum Purchase Quantity	
Days to Receive	
Product Category # 7	
Your Price	
Retail Mark-Up	
Retail Price	
Wholesale Mark-Up	
Wholesale Price	
Minimum Purchase Quantity	
Days to Receive	

Product Category # 2	
Your Price	
Retail Mark-Up	
Retail Price	
Wholesale Mark-Up	
Wholesale Price	
Minimum Purchase Quantity	
Days to Receive	
Product Category # 4	
Your Price	
Retail Mark-Up	
Retail Price	
Wholesale Mark-Up	
Wholesale Price	
Minimum Purchase Quantity	
Days to Receive	
Product Category # 6	
Your Price	
Retail Mark-Up	
Retail Price	
Wholesale Mark-Up	
Wholesale Price	
Minimum Purchase Quantity	
Days to Receive	

Product Category # 7	
Your Price	
Retail Mark-Up	
Retail Price	
Wholesale Mark-Up	
Wholesale Price	
Minimum Purchase Quantity	
Days to Receive	
Product Category # 9	
Your Price	
Retail Mark-Up	
Retail Price	
Wholesale Mark-Up	
Wholesale Price	
Minimum Purchase Quantity	
Days to Receive	
Product Category # 11	
Your Price	
Retail Mark-Up	
Retail Price	
Wholesale Mark-Up	
Wholesale Price	
Minimum Purchase Quantity	
Days to Receive	

Product Category # 8	
Your Price	
Retail Mark-Up	
Retail Price	
Wholesale Mark-Up	
Wholesale Price	
Minimum Purchase Quantity	
Days to Receive	
Product Category # 10	
Your Price	
Retail Mark-Up	
Retail Price	
Wholesale Mark-Up	
Wholesale Price	
Minimum Purchase Quantity	
Days to Receive	
Product Category # 12	
Your Price	
Retail Mark-Up	
Retail Price	
Wholesale Mark-Up	
Wholesale Price	
Minimum Purchase Quantity	
Days to Receive	

Service Category # 1	
Labor Rate	
Labor Hours	
Consumable Supplies	
Deliverable Supplies	
Billable Rate	
Per Person Add On	

Service Category # 2	
Labor Rate	
Labor Hours	
Consumable Supplies	
Deliverable Supplies	
Billable Rate	
Per Person Add On	

Service Category # 3	
Labor Rate	
Labor Hours	
Consumable Supplies	
Deliverable Supplies	
Billable Rate	
Per Person Add On	

Service Category # 4	
Labor Rate	
Labor Hours	
Consumable Supplies	
Deliverable Supplies	
Billable Rate	
Per Person Add On	

Service Category # 5	
Labor Rate	
Labor Hours	
Consumable Supplies	
Deliverable Supplies	
Billable Rate	
Per Person Add On	

Service Category # 6	
Labor Rate	
Labor Hours	
Consumable Supplies	
Deliverable Supplies	
Billable Rate	
Per Person Add On	

Service Category # 7	
Labor Rate	
Labor Hours	
Consumable Supplies	
Deliverable Supplies	
Billable Rate	
Per Person Add On	

Service Category # 8	
Labor Rate	
Labor Hours	
Consumable Supplies	
Deliverable Supplies	
Billable Rate	
Per Person Add On	

Service Category # 9	
Labor Rate	
Labor Hours	
Consumable Supplies	
Deliverable Supplies	
Billable Rate	
Per Person Add On	

Service Category # 10	
Labor Rate	
Labor Hours	
Consumable Supplies	
Deliverable Supplies	
Billable Rate	
Per Person Add On	

Service Category # 11	
Labor Rate	
Labor Hours	
Consumable Supplies	
Deliverable Supplies	
Billable Rate	
Per Person Add On	

Service Category # 12	
Labor Rate	
Labor Hours	
Consumable Supplies	
Deliverable Supplies	
Billable Rate	
Per Person Add On	

What are the Credit Terms of the Business?

Cash	
Debit Card	
Personal Checks	
Business Accounts	

Credit Card	
Online Payments	
Business Checks	
Other	

What is the Payment Cycle for Sales Transactions?

What % of customers will pay:

At the time of Sale	%
Within 30 Days of Sale	%
Within 31 to 60 Days of Sale	%
Within 61 to 90 Days of Sale	%
More than 90 Days after Sale	%

What types of supplies are needed to operate the business?

Production Supplies:
Safety Supplies:
Sales Supplies:
Office Supplies:

What, if any, licenses/permit are required to operate the business?

License/Permit Required	Issuing Agency	Filing Fee

Competition

It is important to note that all businesses have both direct and indirect competitors. Failure to recognize the impact of the competition on your ability to generate customers and market share can significantly hamper the return on investment for your marketing efforts.

The competitive analysis should include the following information for at least three competitors: the name of competitor, their location, operational strategies, number of employees, the products and services offered by the competitor, their pricing strategy, known marketing and advertising efforts of the business, reputation of the competitor, what they do well and what they could improve.

In order for your business to be competitive in the market place, you will need to have a firm grasp on who your competition is, how their business operates and the positive and negative aspects of their business. As part of your Business Plan you will be expected to include a competitive analysis for the direct competitors of the business.

When evaluating your competition, it is important to recognize the potential of the ambivalent factor. The ambivalent factor refers to the percentage of customers that will not be interested in your product and/or service regardless of the needs that it may fulfill. The ambivalent factor of potential customers will directly relate to the determination of the overall market size and fair share of the market.

Describe the Competitor's Location

Describe the Competitor's Products/Services

What is the Competitor's Pricing Strategy?

How does the Competitor Market/Advertise their Business?

TV	
Billboard	
Website	
Internet Interactive	
Social Media-Facebook	
Social Media-You Tube	
Social Media-Pinterest	
E-Mail Blasts	
Direct Sales	
Public Relations	

Print	
Direct Mail	
Internet Display	
Internet Pay per Click	
Social Media-Twitter	
Social Media-Instagram	
Social Media-Other	
Networking	
Professional Organizations	
Collateral Materials	

What does the Competitor do really well?

How could the Competitor improve their business?

How will you be different from the Competitor?

Describe the Competitor's Location

Describe the Competitor's Products/Services

What is the Competitor's Pricing Strategy?

How does the Competitor Market/Advertise their Business?

TV	
Billboard	
Website	
Internet Interactive	
Social Media-Facebook	
Social Media-You Tube	
Social Media-Pinterest	
E-Mail Blasts	
Direct Sales	
Public Relations	

Print	
Direct Mail	
Internet Display	
Internet Pay per Click	
Social Media-Twitter	
Social Media-Instagram	
Social Media-Other	
Networking	
Professional Organizations	
Collateral Materials	

What does the Competitor do really well?

How could the Competitor improve their business?

How will you be different from the Competitor?

Describe the Competitor's Location

Describe the Competitor's Products/Services

What is the Competitor's Pricing Strategy?

How does the Competitor Market/Advertise their Business?

TV	
Billboard	
Website	
Internet Interactive	
Social Media-Facebook	
Social Media-You Tube	
Social Media-Pinterest	
E-Mail Blasts	
Direct Sales	
Public Relations	

Print	
Direct Mail	
Internet Display	
Internet Pay per Click	
Social Media-Twitter	
Social Media-Instagram	
Social Media-Other	
Networking	
Professional Organizations	
Collateral Materials	

What does the Competitor do really well?

How could the Competitor improve their business?

How will you be different from the Competitor?

Market Strategy

In order to be profitable, a business has to be able to sell its products/services to enough customers to cover its costs. The Market Strategy section of the Business Plan is where you will identify the need for your business in the market utilizing the following marketing concepts:

- *Define the Market*
 - *Who will need your products/services?*
- *Analyze the Size of the Market*
 - *You will need to work with the Project Coordinator to identify the Market Research Needs for the Business Plan. All business should include:*
 - *Market Potential/Market Share*
 - *Buying Patterns*
 - *Industry Trends/Market Trends*
- *Identify the Niche that your business will occupy in the Market*
 - *What is unique about your business?*
 - *What are the special abilities/strengths of your business that will provide a competitive edge in the market?*
- *Define the Pricing Strategy for the business*
 - *Where will your business fall on the Pricing/Volume/Quality/Service Matrix?*
- *Identify the Marketing and Advertising Strategy that will reach your potential customers*
 - *Identify the Marketing Strategy/Advertising Media*
 - *How the strategy will be utilized by the business?*
 - *How often will the strategy be utilized by the business?*
 - *What are the total costs of the activity?*
 - *What is the projected Return on Investment of the activity?*
- *How will you identify changes in the Market?*
 - *How is the business prepared to identify and respond to changes in the:*
 - *Economy*
 - *Market Potential/Market Share*
 - *Technology*
- *Strengths and Weaknesses*
 - *How will the business capitalize the strengths of the business in the Market?*
 - *How will the business minimalize the weaknesses of the business in the Market?*

Defining the Market

**Who will you be selling your products/services to?
What percentage of your sales will be with?**

Consumers	%
For Profit Businesses	%
Non-Profit Organizations	%
Government Agencies	%

For each of the items check above with more than 10%, describe the characteristics of your potential customers:

Consumers:

	Demographic Characteristics	Geographic Footprint
1.		
2.		
3.		
4.		
5.		

For Profit Businesses:

Demographic Characteristics		Geographic Footprint
1.		
2.		
3.		
4.		
5.		

Non-Profit Organizations:

Demographic Characteristics		Geographic Footprint
1.		
2.		
3.		
4.		
5.		

Government Agencies:

Demographic Characteristics		Geographic Footprint
1.		
2.		
3.		
4.		
5.		

Market Research

What is the Market Potential for each of the Customer Segments from above?

Consumers

	Customer Segment	Demographic Population	# of Competitors	Fair Share
1.				
2.				
3.				
4.				
5.				

For Profit Businesses

	Customer Segment	Demographic Population	# of Competitors	Fair Share
1.				
2.				
3.				
4.				
5.				

Non-Profit Organizations

	Customer Segment	Demographic Population	# of Competitors	Fair Share
1.				
2.				
3.				
4.				
5.				

Government Agencies

	Customer Segment	Demographic Population	# of Competitors	Fair Share
1.				
2.				
3.				
4.				
5.				

What are the customer buying patterns for your product/service?

Products

	Product Segment	Purchase Frequency	Average Items per Purchase	Average Purchase Price
	Product Category #1			
	Product Category #2			
	Product Category #3			
	Product Category #4			
	Product Category #5			
	Product Category #6			
	Product Category #7			
	Product Category #8			
	Product Category #9			
	Product Category #10			
	Product Category #11			
	Product Category #12			

Services

Product Segment	Purchase Frequency	Average Items per Purchase	Average Purchase Price
Service Category #1			
Service Category #2			
Service Category #3			
Service Category #4			
Service Category #5			
Service Category #6			
Service Category #7			
Service Category #8			
Service Category #9			
Service Category #10			
Service Category #11			
Service Category #12			

Market and Industry Trends

What are the industry standards for your product/service?

How has technology impacted the industry? What future innovations are likely?

Describe the economic climate for your geographic market.

What are the competitive trends for your geographic market?

What are the accepted points of sale for your product/service?

In Person/Location	
Web Store	
Special Events	

Telephone	
Mobile Application	
Other _____	

Niche Development

What is unique about your business in comparison to the competition?

What are the special abilities/strengths that your business will offer customers in the Market?

Pricing Strategy

Price-Volume-Service Matrix



Where will your business fall on the Price/Volume/Service Matrix?

	High	Mid	Low
Product/Service Pricing			
Customer Service Level			
Product/Service Quality			
Projected Sales Volume			

Marketing and Advertising Strategies

Which of the Marketing Strategies will be applicable for your business?

Please check all that apply.

TV	
Radio	
Website	
Internet Interactive	
Social Media-Facebook	
Social Media-You Tube	
Social Media-Pinterest	
E-Mail Blasts	
Direct Sales	
Public Relations	

Print	
Direct Mail	
Internet Display	
Internet Pay per Click	
Social Media-Twitter	
Social Media-Instagram	
Social Media-Other	
Networking	
Professional Organizations	
Collateral Materials	

What is the Marketing Budget for the business by category?

TV	
Radio	
Website	
Internet Interactive	
Social Media-Facebook	
Social Media-You Tube	
Social Media-Pinterest	
E-Mail Blasts	
Direct Sales	
Public Relations	

Print	
Direct Mail	
Internet Display	
Internet Pay per Click	
Social Media-Twitter	
Social Media-Instagram	
Social Media-Other	
Networking	
Professional Organizations	
Collateral Materials	

For each of the Marketing Strategies checked and budgeted above, please describe the tactics to be incorporated into the strategy:

Television Advertising

Station	Ad Length	Frequency	Monthly Expense
		Production Costs	

Print Advertising

Publication	Ad Size	Frequency	Monthly Expense
		Production Costs	

Radio Advertising

Station	Ad Length	Frequency	Monthly Expense
		Production Costs	

Direct Mail

Type of Mailer	Distribution	Frequency	Printing Expense	Postage Expense

Website

Type of Website	Graphic Design	Web Design	Total Expense
Type of Maintenance	SEO?	Frequency	Expense

Internet Display Advertising

Website	Ad Size	Frequency	Monthly Expense

Internet Interactive Advertising

Website	Budget Action per Month	Budget Per Action	Monthly Expense

Internet Pay per Click Advertising

Website	Budget Clicks per Month	Budget per Click	Expense

Social Media – Facebook

Activity	Call to Action	Frequency

Social Media – Twitter

Activity	Call to Action	Frequency

Social Media – You Tube

Activity	Call to Action	Frequency

Social Media - Instagram

Activity	Call to Action	Frequency

Social Media – Pinterest

Activity	Call to Action	Frequency

Social Media – Other _____

Activity	Call to Action	Frequency

E-Mail Blasts

Type of E-Mail Blast	Call to Action	Frequency

Networking Events

Organization	Type of Event	Monthly Expense

Direct Sales

Market Category	Sales Calls per Month	Monthly Expense

Professional Organizations

Organization	Monthly Obligations	Annual Dues	Monthly Expense

Public Relations

Type of Activity	Call to Action	Frequency

Collateral Materials

Item to be Purchased/Printed	Quantity	Cost per Item	Monthly Expense

Location

Proper location is very important to a business. While clientele may eagerly seek out some types of businesses, no matter how obscure their location, many businesses require an easily accessible, highly traveled location to be profitable. This is especially true if the sales are based on impulse buying.

The costs of renting commercial property are different than residential. Be prepared as a commercial tenant to be responsible for additional expenses related to the property based on the square footage rented. These fees are typically referred to as triple net expenses and can include:

- *Property Taxes*
- *Common Area Fees*
- *Maintenance Expenses*
- *Snow Removal/Landscaping Fees*
- *Security Fees*
- *Utilities*
- *Trash Removal*

It will be important to understand the total costs associated with the location before entering into a rental agreement with the landlord. The landlord should be able to provide a record of historical triple net expenses associated with the space.

Dedicated Location

What type of commercial location are you leasing? Check all that apply

Office Space	
Warehouse	
Strip Mall	
Existing Organization Space	

Manufacturing	
Retail Storefront	
Stand Alone Building	
Other	

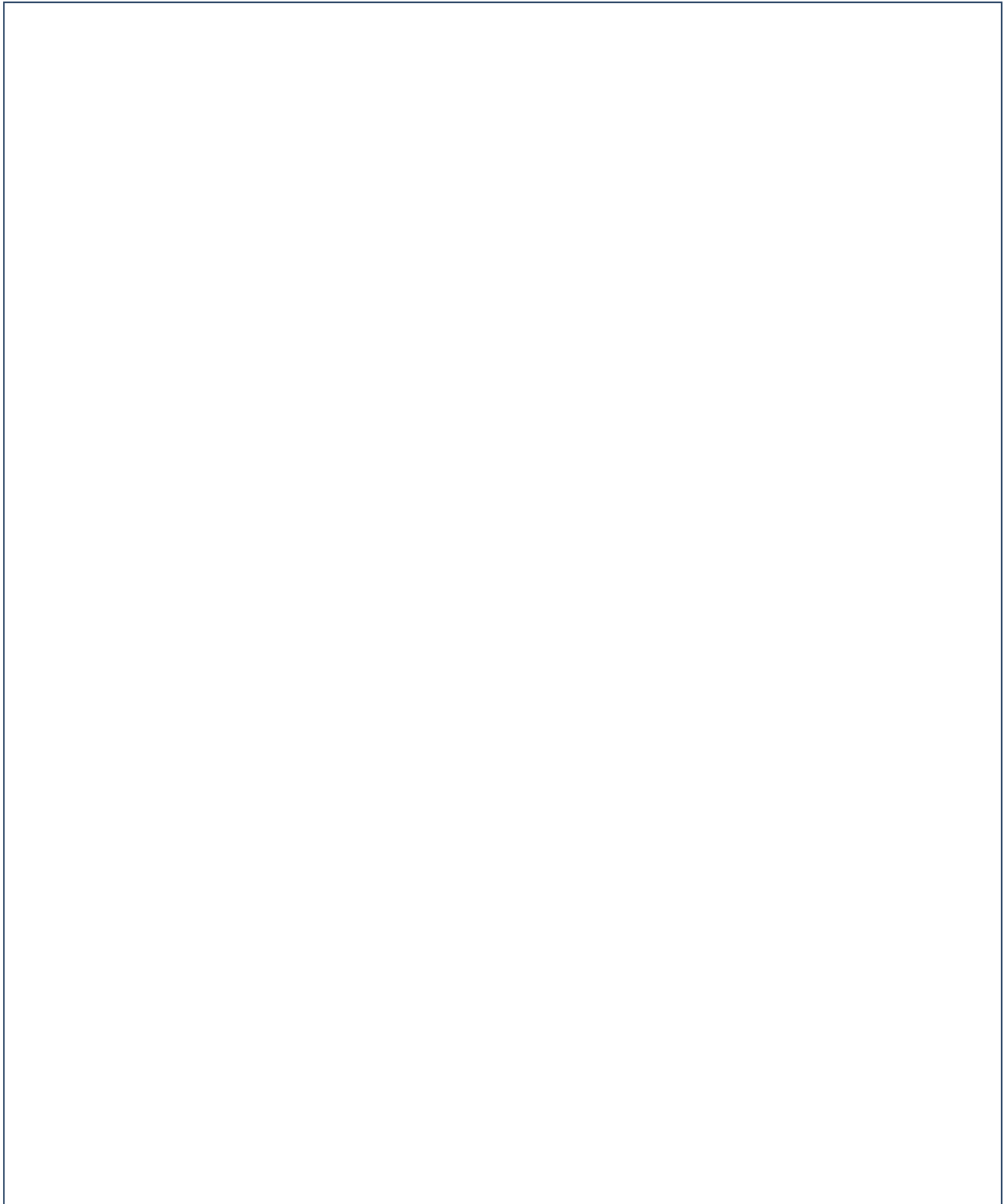
What are the physical features of the location?

Square Footage	
Space Layout	
Road Visibility	
Signage	

What are the terms of the lease?

Monthly Rent	
Property Taxes by SF	
Snow Removal	
Common Area Expenses	
Projected Utilities	
Length of Lease	
Parking	
Deposit Requirements	

Please draw the floor plan of the space



What other businesses are in the neighborhood?

What impact will the location have on the business operations?

What type of signage is allowed/will be installed for the business?

Type of Sign	
Dimensions	
Construction Costs	
Installation Costs	

Management

According to research studies on the failures of small businesses, approximately 98% fail because of some managerial weakness. They are as follows:

- *Managerial Incompetence – 45%*
- *Unbalanced Expertise – 20%*
- *Inexperienced Management – 18%*
- *Inexperience in the Field – 9%*
- *Neglect, Fraud and Disaster – 6%*

If management is inexperienced or unbalanced, you must gain the experience yourself before opening the business; acquire a partner with the necessary experience; and/or identify professional consultants that will assist the business with the operations to balance the management needs of the business.

This section will need to include the following information:

1. *Personal history of the principals. Include anyone who will have an ownership stake in the business or have the capacity to make decisions that will affect the business.*
 - a. *Business Background*
 - b. *Management Experience*
 - c. *Education, both formal and informal*
 - d. *Personal Data: age, abilities, interests, etc.*
 - e. *Reasons for going into business*
 - f. *Physical condition*
 - g. *Why you will be successful*
2. *Related Work Experience*
 - a. *Operational experience in this type of business*
 - b. *Managerial experience in this type of business*
 - c. *Managerial experience in other types of businesses/industries*
3. *Duties and Responsibilities (Chain of Command)*
 - a. *Who does what*
 - b. *Who reports to whom*
 - c. *Who makes the final decisions*
4. *Salaries*
 - a. *Reasonable, but not excessive*
 - b. *Cost of living budgets*

Position # 1

Position Title	
Primary Responsibilities	
Prior Experience Required	
Certifications Required	
Education Required	
Annual Salary	
Benefits Offered	
Benefits Expense	

Position # 2

Position Title	
Primary Responsibilities	
Prior Experience Required	
Certifications Required	
Education Required	
Annual Salary	
Benefits Offered	
Benefits Expense	

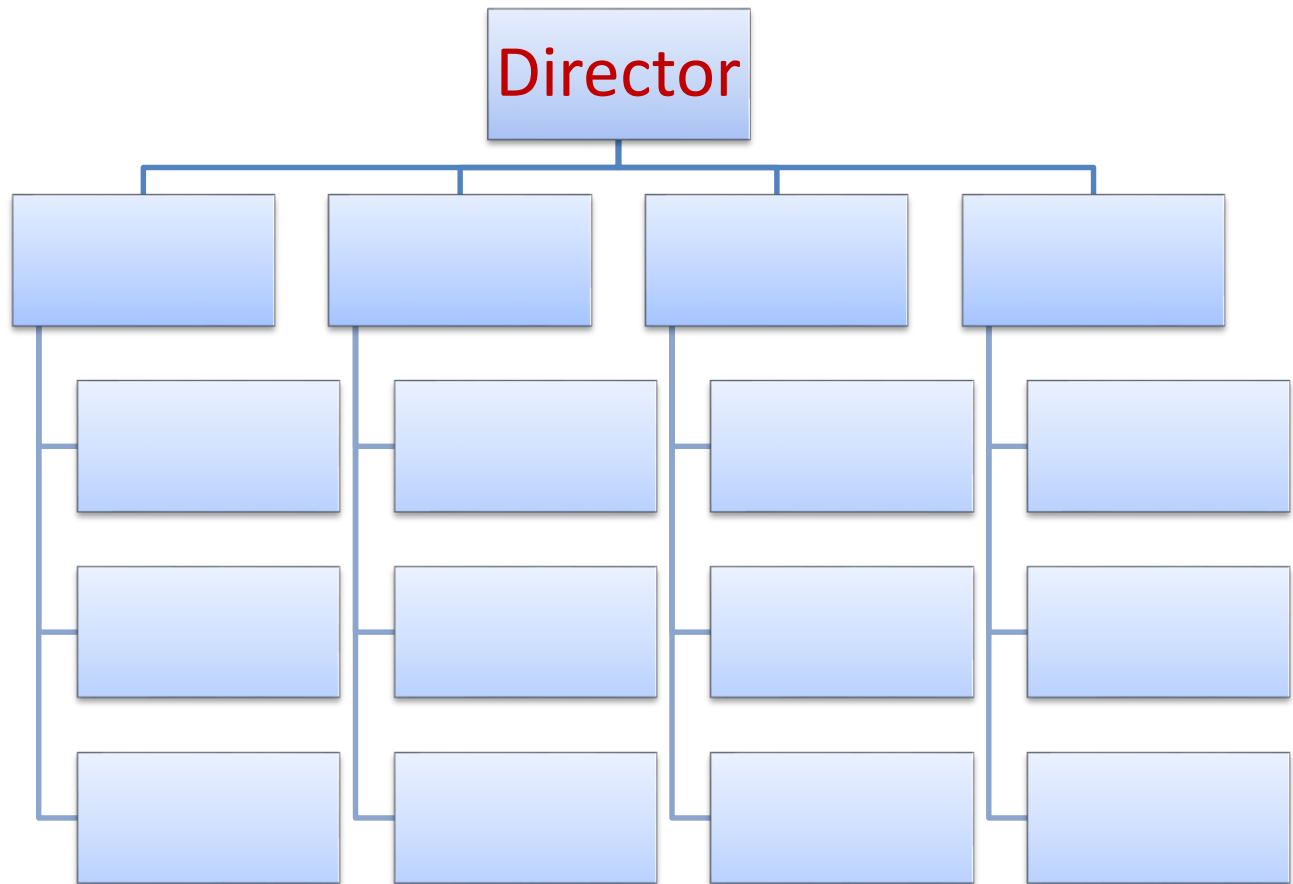
Position # 3

Position Title	
Primary Responsibilities	
Prior Experience Required	
Certifications Required	
Education Required	
Annual Salary	
Benefits Offered	
Benefits Expense	

Position # 4

Position Title	
Primary Responsibilities	
Prior Experience Required	
Certifications Required	
Education Required	
Annual Salary	
Benefits Offered	
Benefits Expense	

Organizational Chart:



For each position within the business, identify the chain of command in the boxes above.

Personnel

The employees hired by the business are often critical to the success of the business. The ability of various staff members may increase management's knowledge, or make up for some expertise needed in the business that management lacks.

You will need to prepare a staffing model for the Business Plan that will include:

- 1. Personnel needs of the business by position.*
- 2. What skills and education will be required for the position?*
- 3. How many people will be needed to staff the position?*
- 4. The approximate hours that each person within the position will work on a weekly basis.*
- 5. How the employee will be paid?*
- 6. What benefits will be offered to the employee?*
- 7. What training will you need to provide the employees?*
- 8. What will the training cost?*
- 9. What Independent Contractor needs will the business have?*
- 10. How will you find qualified employees and independent contractors?*

Research studies have shown that over 70% of all customers who stop patronizing a business do so because of the lack of prompt, courteous attention. Therefore, it is important to remember that good employees can make a marginal business successful, while poor employees can easily destroy a successful business.

Common Independent Contractors/Professional Services/Consultants can include:

- 1. Accountant*
- 2. Attorney*
- 3. Insurance*
- 4. IT Consultants*

Position # 1

Position Title	
Job Responsibilities	
Special Skills Required	
Education Required	

How many people will fill the position?				
	FT		PT	
	Hourly		Salary	
Rate of Pay				

Position # 2

Position Title	
Job Responsibilities	
Special Skills Required	
Education Required	

How many people will fill the position?				
	FT		PT	
	Hourly		Salary	
Rate of Pay				

Position # 3

Position Title	
Job Responsibilities	
Special Skills Required	
Education Required	

How many people will fill the position?				
	FT		PT	
	Hourly		Salary	
Rate of Pay				

Position # 4

Position Title	
Job Responsibilities	
Special Skills Required	
Education Required	

How many people will fill the position?				
	FT		PT	
	Hourly		Salary	
Rate of Pay				

Position # 5

Position Title	
Job Responsibilities	
Special Skills Required	
Education Required	

How many people will fill the position?				
	FT		PT	
	Hourly		Salary	
Rate of Pay				

Position # 6

Position Title	
Job Responsibilities	
Special Skills Required	
Education Required	

How many people will fill the position?				
	FT		PT	
	Hourly		Salary	
Rate of Pay				

Position # 7

Position Title	
Job Responsibilities	
Special Skills Required	
Education Required	

How many people will fill the position?				
	FT		PT	
	Hourly		Salary	
Rate of Pay				

Position # 8

Position Title	
Job Responsibilities	
Special Skills Required	
Education Required	

How many people will fill the position?				
	FT		PT	
	Hourly		Salary	
Rate of Pay				

Independent Contractors

Contractor # 1

Type of Contractor	
Duties Performed	
Projected Expense	

Contractor # 2

Type of Contractor	
Duties Performed	
Projected Expense	

Contractor # 3

Type of Contractor	
Duties Performed	
Projected Expense	

Uses and Sources of Funds

This section of the Business Plan is used if the company is planning to finance the project by obtaining a loan or through individual investors. This section should include responses to the following:

1. What are all of the costs associated with starting the business?
2. What are the actual items that will be purchased? What will the actual cost be?
 - a. Include Model Numbers
 - b. Include Sales Tax, Freight, Installation Charges if applicable
3. Who will supply these items?

Be prepared to provide actual estimates for every item associated with the start-up of the business.

This section of the Business Plan will also tie into the Statement of Purpose, but will provide greater detail into the costs associated with starting or expanding the business.

Inventory

Items to per Purchased	Quantity Needed	Cost Per Item	Estimated Expense

Renovations

Description of Renovation Activity	Estimated Expense

Vehicles

Make/Model to be Purchased	Estimated Expense

Prepaid Expenses

Type of Expense	Estimated Expense
Insurance	
Rent Deposits	
Utility Deposits	

Initial Advertising and Marketing

Type of Activity	Estimated Expense

Statement of Purpose

This section of the Business Plan should be a summary of the plans objectives in this instance a combination of operating document and loan proposal. The Statement of Purpose should include the following information:

1. *Why you are establishing the business?*
2. *How the business relates to the organization's mission.*
3. *How the organization will benefit from operating the business.*
4. *How the constituents will benefit from the business.*
5. *The type of business (i.e., Sole Proprietorship, Partnership, LLC, Corporation)*
6. *How much money is required to start the business?*
7. *Where the start-up funds will come from.*
8. *Why does the business make sense.*

It is important that you have completed the Uses and Sources of Funds section of the Business Plan, the start-up expenses associated with the business and working capital needs of the business before completing this section.

Why are you establishing the business?

How will the business relate to the organization's mission and purpose?

How much money is required to start the business?

Type of Expense	Estimated Expense
Inventory	
Renovations	
Licenses/Permits	
Furniture, Fixtures and Equipment	
Vehicles	
Prepaid Expenses	
Initial Advertising and Marketing	
Professional Fees	
Other	
Working Capital	
Total Start-Up Expenses	

Where will the start-up funds come from?

Source of Funds	Amount Projected

Financial Projections

A Cash Flow Projection will need to accompany the Business Plan to demonstrate the financial feasibility of the business. The Cash Flow Projection will incorporate:

1. *Revenue Projections*
2. *Revenue Payment Terms*
3. *Cost of Goods Sold*
4. *Gross Profit Margins*
5. *Operating Expenses*
6. *Projected Income/Loss*
7. *Debt Repayment*
8. *Owner's Compensation*
9. *Working Capital Needs of the Business*

