

Executive Summary

DATE PREPARED _____

BUSINESS NAME _____

BUSINESS ADDRESS _____

TELEPHONE _____

TYPE OF ORGANIZATION _____

REGISTRATION AND LICENSES _____

MISSION STATEMENT

KEY BUSINESS ACTIVITIES

PRODUCTS AND SERVICES

COMPANY MANAGEMENT AND ADVISORS

NAME	ADDRESS	ROLE	YEARS EXPERIENCE	OWNERSHIP (%)
1.				
2.				
3.				
4.				
5.				

Business Environment and the Market

TRENDS

MAJOR TRENDS AND ISSUES	IMPLICATIONS AND RISK FACTOR	PLANNED RESPONSE
1		
2		
3		
4		
5		

MARKET SEGMENTATION

		SIZE OF TARGET MARKETS	
		IN UNITS	IN PESOS
SERVICE AND PRODUCTS	CUSTOMER BASE		
1			
2			
3			
4			

Sales and Marketing Plan I

PLANNED DIFFERENTIATION FROM COMPETITORS			
COMPETITOR AND TYPE OF COMPETITION	SIZE OF COMPANY/ MARKET SHARE	COMPETITOR'S STRENGTHS	PLANNED DIFFENTATION
1			
2			
3			
4			

CUSTOMER ANALYSIS AND SELLING STRATEGY				
SERVICE AND PRODUCTS	CUSTOMER TYPE	BUYING CRITERIA	SALES TARGETS	SELLING STRATEGY
1				
2				
3				
4				
5				

Sales and Marketing Plan II

ADVERTISING AND SALES PROMOTION				
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CUSTOMER GROUP	ADVERTISING STRATEGY	PROMOTIONAL STRATEGY	OBJECTIVE	BUDGET
1.				
2.				
3.				
4.				
5.				

PROJECTED SALES						
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PRODUCT / SERVICE	1999 (ACTUAL)		2000 (FORECASTED)		2001 (FORECASTED)	
	UNIT	PESOS	UNIT	PESOS	UNIT	PESOS
1.						
2.						
3.						
4.						

Operating Plan I

Location and Facilities

BUSINESS ADDRESS

DESCRIPTION OF THE LOCATION

SIZE AND SPACE DESCRIPTION

ADVANTAGES OF THE FACILITIES

LEASE OR OWNERSHIP DETAILS

LEASEHOLD IMPROVEMENTS

DESCRIPTION OF EXISTING FACILITIES	VALUE	NEEDED FACILITIES, DEADLINE FOR ACQUISITION	BUDGET / MODE OF FINANCING
1			
2			
3			
4			
5			
TOTAL			

Operating Plan II

Suppliers and Services

SUPPLIERS AND SOURCES					
PRODUCTS AND SERVICES	SUPPLIERS	UNITS	PESOS	TERMS	COMMENTS
1					
2					
3					
4					
ALTERNATE(S)					

SERVICES AND SUPPORT		
NAME AND ADDRESS	NATURE OF SERVICES AND SUPPORT	IMPORTANCE AND IMPACT OF SUPPORT
1		
2		
3		
4		

Human Resource Plan

EMPLOYEES				
JOB TITLE	KEY RESPONSIBILITIES	SKILLS REQUIREMENT	COMPENSATION (P 000)	
			WEEKLY	ANNUAL
1				
2				
3				
4				
5				
OTHERS				

EMPLOYEE POLICIES AND PROCEDURES

HOURS OF OPERATION

VACATION PROGRAM

PERFORMANCE MANAGEMENT

TRAINING AND DEVELOPMENT PLAN

BENEFITS AND EMPLOYEE ASSISTANCE PROGRAMS

Profitability

INCOME STATEMENT (P 000)	1999 (ACTUAL)	2000 (FORECAST)	2001 (FORECAST)
SALES			
COST OF GOODS SOLD (CGS): Cost or raw material, direct manufacturing costs and direct labor			
SALES – CGS = GROSS PROFIT (GP)			
Selling expenses Office Supplies Salaries Rent Utilities Repair / Maintenance Lease of equipment Insurance Vehicles expenses Delivery costs Ad & Promo Legal and Accounting Taxes, Licenses, Permits Depreciation			
TOTAL OPERATING EXPENSES (OP. EXP.)			
GP – OP EXP. = OPERATING INCOME (OP. INC.)			
Less: Bank charges and Interest Less: Taxes Payable			
= NET INCOME			

Cash Budget

(P 000)	1999 (ACTUAL)	2000 (FORECAST)	2001 (FORECAST)
Actual Cash Receipts from Sales Add: Collections from past credit sales Add: Other cash receipts for the Period (refunds, dividends from affiliates, interest income, sale of assets, etc.) = TOTAL CASH RECEIPTS (TCR)			
Cash payment for labor, fuel, raw material Rent Selling Expenses Utilities Other Operating Expenses Payment of Past Credit Purchases Payment on Loan Principal Interest Payments Professional Fees Personal Withdrawals Purchase of Machinery, Equipment, Vehicles Other Cash Purchases, Payments, Investments = TOTAL CASH DISBURSEMENTS (TCD)			
= TCR – TCD = NET CASH Add: Beginning Cash = SURPLUS (DEFICIT) AT END OF PERIOD			
REQUIRED BRIDGE FINANCING ENDING CASH			

INPUTS FOR THE BALANCE SHEET

(P 000)	1999 (ACTUAL)	2000 (FORECAST)	2001 (FORECAST)
Minimum Cash Balance			
Expected Level of Receivables			
Expected Level of Inventories			
Fixed Assets Net of Depreciation			
Value of Investments			
Other Assets			
Expected Level of Trade Payables			
Balance of Short-term Loans			
Balance of Long-term Loans			
Other Liabilities			
Balance of Capital Infusion			
Retained Earnings Net of Withdrawals			

Performance Indicators

FINANCIAL RATIOS				
	INDUSTRY AVERAGE	BUSINESS RESULTS	VARIANCE	COMMENTS AND STRATEGIES
NET PROFIT / SALES (%)				
GROSS PROFIT / SALES (%)				
NET PROFIT / INVESTMENTS (% ROI)				
CURRENT RATIO (ratio) = current assets / current liabilities				
AVERAGE AGE OF RECEIVABLES (days)				
AVERAGE AGE OF ACCOUNTS PAYABLE (days)				
AVERAGE AGE OF INVENTORIES (days)				
DEBT TO EQUITY (ratio) Total Liabilities / Net Worth				
INTEREST COVERAGE (ratio) = earnings before interest / interest expense				
SALES INCREASE/YEAR (%)				

Long-range Planning

LONG-RANGE PLANNING	
COMPANY GOALS AND OBJECTIVES	TIME FRAME

ADDITIONAL SKILLS AND ASSISTANCE REQUIRED TO SUPPORT GROWTH

ADDITIONAL MANAGEMENT, PRODUCTION OR MARKETING SKILLS REQUIRED	COMMENTS
A)	
B)	
C)	
D)	
FUNDING OR FINANCIAL ASSISTANCE REQUIRED	COMMENTS
A)	
B)	
C)	
D)	