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STARTUP BUSINESS PLAN

Startup costs, funding and 3-year forecast

BUSINESS NAME	OWNER(S)	LOCATION	OPENING DATE	PLAN DATE

Startup costs and where the money comes from

Startup cost item	Cost	Funding source (savings, loan, investor, grant)	Amount
Totals			

Cash left on opening day (funding minus costs)	

3-year forecast (enter sales and costs; the other columns are worked out)

Year	Sales	Cost of sales	Gross profit	Payroll	Rent, utilities	Marketing	Other costs	Expenses	Net profit	Break-even	Loans, draws	Year-end cash
Year 1												
Year 2												
Year 3												

Figures before income tax. Break-even sales = total expenses divided by the gross margin. Cash at year end is a simple view: opening cash plus net profit, minus loan principal repaid, equipment bought and owner draws. It assumes customers pay and bills are paid within the year. Put loan interest in other expenses.

NOTES ON THE FORECAST (WHAT HAS TO BE TRUE FOR THESE NUMBERS)

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STARTUP BUSINESS PLAN

The idea, key assumptions, milestones and risks

CUSTOMER, PROBLEM, OFFER AND PRICE

HOW CUSTOMERS WILL FIND YOU

WHY THEY WILL CHOOSE YOU

Key assumptions behind the forecast

Assumption	Year 1	Year 2	Year 3	Where the number comes from

Milestones

Milestone	Target date	Who	Cost	Done
				❑
				❑
				❑
				❑
				❑
Total cost				

BIGGEST RISKS AND WHAT YOU WILL DO ABOUT EACH