

WORKING BUSINESS PLAN

A plan you will actually use, not one for a bank. Write short answers, then revisit it every quarter. Some questions will need a professional; those are marked.

Work through it in order. Where a question depends on numbers, use the free spreadsheets on the Resources page: Startup Cost Calculator, Pricing Calculator, Break-Even Calculator and the 12-Month Cash-Flow Forecast.

- [ ] **Fill in the One-Page Business Model first**
- [ ] **Keep answers to a sentence or two**
- [ ] **Mark anything you are guessing with a question mark, then find out**
- [ ] **Review it every quarter and change it**

1. THE BUSINESS

What does the business do, and for whom?

Why do you want to build it?



2. THE CUSTOMER

Describe your best customer in detail (use your avatar worksheet).

What problem do they have, in their own words?

How many of these people are within reach, and how many do you need?



3. THE OFFER AND PRICE

What exactly do you sell, and what is included?

What do you charge, and how did you work it out?

Who are the competitors, and why would someone choose you?



4. GETTING CUSTOMERS

Which two or three channels will you use first, and why?

How many leads do you need each month, and what will they cost?

How will you track where every lead comes from?

What is the sales process from inquiry to yes?



5. DELIVERY AND PEOPLE

How is the work done, step by step? Who does it?

How many customers can you serve at once?

Who will you need to hire or contract, and when? ***(Professional checkpoint: worker classification.)***

Which suppliers or tools do you depend on?



6. THE MONEY

Startup costs: one-time and monthly totals.

Break-even: how many sales per month cover your costs?

Cash: how many weeks of operating cost will you keep in reserve?

Owner pay: what do you need to take out, and from when?



7. RISKS AND PROFESSIONAL CHECKPOINTS

What are the three biggest things that could go wrong?

Have you asked a qualified accountant or attorney in your area about: business structure, licenses and permits, insurance, taxes, contracts, and customer data? Write down what you still need to ask.

This plan is a business tool, not legal or tax advice.



8. THE NEXT 90 DAYS

The three most important actions in the first 30 days.

The three most important actions in days 31 to 60.

The three most important actions in days 61 to 90.

How will you know it is working? Name the numbers you will check every month.