



You can get help and training in writing business plans from the following website:  
<http://www.sba.gov/smallbusinessplanner/plan/writeabusinessplan/index.html>

You can also get one-on-one training at your local SBDC (Small Business Development Center). This site will help you locate the one nearest to you:  
[http://www.sba.gov/aboutsba/sbaprograms/sbdc/sbdclocator/SBDC\\_LOCATOR.html](http://www.sba.gov/aboutsba/sbaprograms/sbdc/sbdclocator/SBDC_LOCATOR.html)

You can get facts about your area from your local Chamber of Commerce and Business Development Council. Or you can use national online sources like:  
<http://www.hometownlocator.com/>  
<http://www.bestplaces.net/>

- Business Plan. Your business plan can be in the form of a series of items rather than a formal composition. No matter what the format, you will need to address the following:
- a. Describe the business. Be specific! Are the sales seasonal?
  - b. History of the business.**
  - c. Identify your customers (generally). How do you know the customers will continue to do business with you? If you have a significant customer, (representing 10% or more of your overall business) identify and describe the relationship. How will you retain this customer?
  - d. Identify your competition. Who are they, where are they located, what do you do differently or better? How will you keep or increase your market share?**
  - e. Identify the owners, day-to-day manager, key employee(s)
  - f. Describe the site, the neighborhood, the town. What are the advantages of this location?**
  - g. Resume and/or narrative about each person important to the success of the business. Please brag on accomplishments, skills, and experience. Tell me why you are going to be successful.**
  - h. Project Costs. Describe each expense related to this project. This will help me get you all the financing you need and the longest term possible on your loan**
  - i. Describe your short (and long) term plans for the business (if any). Are you planning to do anything differently than the past? How will it impact your customer base, your sales, your operating expenses?
  - j. Projections One year projected business financial statements (Profit & Loss/Income and Balance Sheet). P&L must be projected by month with annualized total and an explanation of how projections will be met and the assumptions used. If this is a start-up or expansion, you will also need to prepare annual projections for the second and third year.**

This is a generic list, so not all these apply to every loan. However most of these do. The most important are b,d,f,g,h,and j.

And I usually suggest the client include something visual. A menu. A picture of them in front of their business sign. Company advertising. Anything visual....anything at all. Makes the business plan interesting, and underwriters are people too (we think). They are influenced by visuals.

Hope this helps!!!!