

Business Plan for

Date/Place

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1 Business Idea

What is your business idea?

Describe in concise terms what your enterprise is supposed to do. Describe the products and/or services and the specific market needs that are addressed. What is the unique strength of the enterprise in the competition for customers? Try to highlight the advantages of yourself and your products/services.

Business Idea	

Company essentials

Company Name	
Organisation Number (9 digits) (if the company is registered at the Brønnøysund Register Centre)	
Postal Address	
Postal no. and Place/City	
Visiting Address	
Phone No.	
Fax No.	
E-mail Address	
Website	
The Company's Contact Person (Name and Title)	
Bank and the Bank's Contact Person	
Bookkeeper	
Auditor	
If applic: Chairperson of the Board (Name and Title)	
Type of Company	
Industrial Sector	

2 Personal Information

Enter information about the person/persons having produced this business plan. Copy these two pages if more than one person establishes the company – one set of pages for each person.

Name		Nat. ID No.	
Home Address		Private Phone No.	
Postal No.		Mobile Phone No.	
Place/City		E-mail Address	
Present Position			
Education			
Work Experience			
Do you have work experience or education that is particularly relevant for the enterprise start-up? If so, explain.			
What personal qualities make you particularly suitable for starting up and running your own business?			
References			

Have you participated in some kind of entrepreneurship training? If so, which one?	
Name of the adviser / consultant	

Describe in short terms why you want to start your own business. What is your ambition?

Describe your personal network, i.e. people that may assist you in making the enterprise a reality.			
Name	Phone No.	Position	Role/Contribution in the Project

3 Products/Services

Describe your products and/or services. What are the characteristics and/or competitive advantages of your product/service (market appeal)? And what are the possible hurdles?

Explain how the product/service is produced until presented to the market.

Describe the necessary supplies of goods and services and how you intend to maintain these.

4 The Market

Describe your market as precisely as possible. Who are your customers, what characterise them, and what are their preferences when faced with your type of product/service? Where are your customers located? How do you assess the development of the identified market? Have you had a market analysis done? If so, attach a presentation of the methods and corresponding results.

Elaborate on your customers' profiles.
Who are your customers, what are their procurement habits, how often do they buy, how much, what are their payment records, etc.?

What are the primary concerns of the customers when a supplier of this kind of product/service is chosen (purchasing criteria)?

List the 3 – 5 most important purchasing criteria in descending order and comment on your ability to comply with these criteria compared to your competitors.	
Purchasing criteria (e.g. price, quality, functionality, design after sale service, etc.)	My ability to comply with the criteria, i.e. my position in the market.

More on the market place:

Geographic area where the products/services are offered.

What is the approximate size of the market, measured in potential turnover and number of target customers?

How do you expect the market to develop in the near future?

Who are your main competitors? What are their strengths and weaknesses? How are they perceived in the market?

6.3 Operating Budget

The operating budget is an overview of the company's cumulative earnings and costs.

Three Year Profit Projection (1 000 NOK)						
	200x	%	200x+1	%	200x+2	%
Sales						
Other Income						
Total Earnings		100.0 %		100.0 %		100.0 %
Variable Costs:						
Cost of Goods Sold (COGS)						
Wages incl. Social Benefits						
Other Variable Costs						
Total Variable Costs						
Gross Profit (Contribution Margin)						
Operating Expenses						
Salary (Office & Overhead) incl. Social Benefits						
Rent						
Electricity						
Telephone, Postage						
Marketing, Advertising						
Car, Delivery and Travel Expenses						
Repairs/ Maintenance						
Accounting and Legal						
Insurance						
Taxes (real estate etc.)						
Auditing						
Depreciation						
Other expenses (specify)						
Total Expenses		100.0 %		100.0 %		100.0 %
Net Operating Profit						
Finance Costs/Income						
Net Profit Before Tax						
Owner withdrawal/ Dividends						
Adj. to Retained Earnings						

Describe how you intend to allocate the profit. If you run a sole proprietorship your own earnings must be specified as private withdrawals (owner withdrawal) and not as wage/salary. Also indicate how losses will be handled.

Allocation of profit/loss	

Key figures:

Contribution Ratio = $\frac{\text{Contribution Margin} \times 100}{\text{Sales Income}}$

Zero Point Turnover = $\frac{\text{Operating Expenses} \times 100}{\text{Contribution Ratio}}$