

## SIMPLE BUSINESS PLAN

OWNER INFORMATION	
<b>OWNER NAME</b>	
<b>ADDRESS</b>	
<b>PHONE NUMBER</b>	
<b>FAX NUMBER</b>	
<b>E-MAIL</b>	
<b>APPLICATION DATE</b>	

REQUEST INFORMATION				
<b>PURPOSE (Circle One)</b>	START OR BUY A BUSINESS	RESEARCH A BUSINESS	EXPAND/ IMPROVE BUSINESS	SAVE A BUSINESS
<b>ASSISTANCE TYPE (Circle all that apply)</b>	LOAN	GRANT	ASSISTANCE	OTHER _____

PROPOSED PROJECT BUDGET			
CATEGORY	OWNER	BANK	TOTAL (Owner + Bank)
Cash			
Inventory			
Equipment			
Boats or Vehicles			
Building			
Land			
Pay off loans			
Pay Inspectors			
Pay _____			
Pay _____			
<b>TOTAL</b>			

BUSINESS DESCRIPTION							
<b>BUSINESS NAME</b>							
<b>START DATE</b>							
<b>BUSINESS DAYS</b>							
<b>BUSINESS HOURS</b>							
<b>LOCATION (S)</b>							
<b>BUSINESS GOALS</b>	1. 2. 3.						
<b>BUSINESS FORM (Circle One)</b>	Sole Proprietor	Partnership	Corporation	Other _____			
<b>BUSINESS ACTIVITY (Circle One)</b>	Agriculture	Fishing	Wholesale	Retail	Transport	Service	Other _____

<b>OWNER (S)</b>	<b>NAME</b>	<b>TITLE</b>	<b>% OWNERSHIP</b>	<b>YEARS WITH BUSINESS</b>
<b># EMPLOYEES</b>				
<b>KEY STAFF</b>	<b>FUNCTION</b>	<b>NAME</b>	<b>EDUCATION LEVEL</b>	<b>YEARS EXPERIENCE</b>
	MANAGEMENT			
	ACCOUNTING			
	MARKETING			
	HUMAN RESOURCES			

<b>PRODUCT AND SERVICES INFORMATION</b>		
<b>MAIN PRODUCT(S) OR SERVICE(S)</b>		
<b>BENEFIT TO CUSTOMER</b>		
<b>DIFFERENCE W/ COMPETITOR</b>		
<b>PERCENT OF TOTAL SALES</b>		
<b>HOW PRODUCT DELIVERED</b>		
<b>HOW PRODUCT ADVERTISED</b>		

<b>MARKET AND COMPETITOR INFORMATION</b>			
<b>MARKET DESCRIPTION</b>	<b>CHARACTERISTIC</b>	<b>PRODUCT #1</b>	<b>PRODUCT #2</b>
	Geographic		
	Consumer or Business		
	Level of Education		
	Gender		
Age			
<b>COMPETITION</b>	<b>CHARACTERISTIC</b>	<b>PRODUCT #1</b>	<b>PRODUCT #2</b>
	Competitor's Name		
	Location		
	Product Names		
	Facilities & Equipment		
	How Priced		
	How Delivered		
	Quality or Quantity		
	Next Competitor Name		
Other:			

<b>OTHER FORMS TO PROVIDE</b>
1. Signed NDBP "Credit Check" Forms.
2. Signed Employment Verification Forms if applicable.
3. Three years of projected profit/loss statements if any.
4. Completed NDBP personal financial statement form for owner (s) and guarantor (s).

## FINANCIAL SUMMARY

### BALANCE SHEET

1. Assets	YEAR 1	YEAR 2	YEAR 3	YEAR 4
a. Cash on Hand				
b. Cash in Bank				
c. Accounts Receivable				
d. Inventory				
e. Furniture & Equipment				
f. Buildings				
g. Land				
h. Total Assets				
2. Liabilities				
a. Overdrafts				
b. Accounts Payable				
c. Short Term Loans				
d. Current Portion – Long Term Debt				
e. Long Term Debt				
f. Other Liabilities				
g. Total Liabilities				
3. Equity				
a. Owner Investment				
b. Premium Paid-in				
c. Retained Earnings				
d. Total Equity				

\* Note Total Assets must equal Total Liabilities + Total Equity

### INCOME STATEMENT

1. Sales				
a. # Units				
b. Unit Price				
c. Total Sales (#1a x 1b)				
2. Cost of Goods Sold				
3. Gross Margin (#1c – 2)				
4. Expenses				
a. Salaries				
b. Lease or Rent				
c. Power				
d. Water				
e. Phone				
f. Gross Receipts Tax				
g. _____				
h. _____				
i. Total Expenses				
5. Net Income (#3 – 4i)				
6. Less Payment to Owner				
7. Add/Less Other Adjustments				
8. Profit to Retained Earnings				

\* Note Profit to Retained Earnings should equal Balance Sheet increase from between year to year if no other adjustments are made.

Add additional Sheets if necessary

Prepared by: \_\_\_\_\_

Date: \_\_\_\_\_