

Write a Business Plan In No Time

By Frank Fiore

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How many times have you thought about opening your own business? Is it a bakery to sell your delicious apple pies? Or maybe a financial consulting firm to help people safely invest their money? Or even an indulgent day-spa? The idea is great, but if you're like most would-be entrepreneurs, you know that going from thinking to doing takes more time than you may have. Writing a business plan is the important, and intimidating, first step to starting your own business, and now there is a comprehensive source on the subject that can teach you how to write your plan the fast, simple and easy way. *Write a Business Plan In No Time* is the working entrepreneur s answer to giving ideas life. Entrepreneur, businessman and author **Frank Fiore** walks you through writing a business plan step-by-step using easy-to-follow to-do lists. He'll help you determine the type of plan you need, what the various pieces of the plan should be and how to avoid common mistakes while writing your plan. Learn from the included sample business plans that illustrate the best language to use and approach to take depending on the purpose of the plan. You'll also be able to download worksheets, to-do lists and other helpful information from the book's website. With the help of *Write a Business Plan In No Time*, you will start to make your dream a reality.

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Introduction

There's an old saying about businesses. "They don't plan to fail. They fail to plan." That adage is still true today and holds whether you're a seasoned businessperson, aspiring entrepreneur, or the person pitching a new revenue-producing idea for your company. Planning to succeed in today's competitive business world takes preparation and a lot of forethought.

And that's where a business plan comes into play.

When you say *business plan* to most people, they think of a dry tome used to raise lots of money that's packed with market statistics and financial data with mysterious terms like *balance sheet*, *cash flow*, and *profit and loss statements*. It's true that, in most cases, these are necessary parts of most business plans. It's also true that if you're seeking a capital investment for your business, a sound business plan is necessary for approaching funding sources. If you're in need of company resources for an in-house project, then a business plan is necessary for that, too. But that's only half the story.

A business plan is also a planning tool and a road map to success. One that can organize your thoughts, formalize your intentions, and help sell your project. The real power of a business plan is that it forces you to think about the important aspects of your business, whether it's an ongoing operation or a startup.

Writing a business plan is no easy task. Ask anyone who has done it. Even you might have struggled to create a business plan or company strategy for your marketplace. In your quest for guidance and instruction, you probably have seen or read a number of books out today on writing business plans. You might even have contracted the services of a consultant or two. But in the end, the books (long on theory, short on how-to), consultants, and web resources came up short and, at best, left you in a state of confusion. The final product, a working, professional business plan, seemed to elude you.

It takes time and energy and much thought to write an effective, workable business plan. And even though you may have a good idea of what your business enterprise wants to do, the single hardest part about writing a business plan is where to begin. What do you do first? second? third?

That's why this book is for you! It walks you through each step of creating a professional business plan.

Who Should Read This Book

Whatever your situation or whatever your objective, writing a business plan goes a long way in helping you succeed. If you're an entrepreneur looking to start a new business, this book is for you. If you're an existing business in need of a new plan to move your company forward, this book is for you. And if you're a manager or supervisor of a department at your company and need an internal plan to promote and execute a new idea, then this book is for you.

You'll find that no matter what your business goal may be, *Write a Business Plan In No Time* is organized to help you write a plan for it.

How This Book Is Organized

The purpose of this book is plain and simple: *to help you write a business plan in no time.*

Unlike other books of its kind that talk more about business theory or describe what needs to be in a business plan, this book is organized to teach you how to write the correct plan for your business objective; part by

part, section by section, and step by step. When you finish this book, you will have a finished plan ready for presentation and/or implementation.

Business plans come in all shapes and sizes and are used for a multitude of purposes and in a variety of businesses. There is no simple formula or one-size-fits-all approach to writing a business plan. But most business plans fall into three major types:

- Startup business plan
- Full business plan
- Internal business plan

What sets this book apart from other business plan how-to guides is that it recognizes these different types of business plans and walks you through the process of writing the type of plan that's right for *your* business.

Remember, the end result of working through this book is having in your hands a completed plan for whatever business objective you had in mind.

How the Information Is Organized

Every journalism student is taught early on the proper way to write a news story. They are told to answer these simple questions in every story they write:

- Who?
- What?
- Where?
- When?
- Why?
- How?

Answering these simple questions (and one other, how much?) is also a way to ensure the business plan you write covers all the necessary and important bases. The parts of this book are organized to help you do just that. In addition, this book teaches you how to summarize and pitch your plan to investors, bankers, and/or management.

Part I, "Get a Plan!," introduces you to the world of business plans. Before you can start the actual writing of your plan, you need to know what a business plan is and why it's necessary to have one. This part also provides you with an understanding of the different types of business plans and how to avoid some common business plan errors—some of which play a role in the major reasons businesses fail. Part I also asks and answers the essential questions of a business plan and discusses the different elements that make up a successful plan.

In Part II, "Who and Why?," you start to write your individual plan. The chapters in this part answer the questions Who is your business? and Why is it a business?—in other words, What human need does it solve? This part helps you introduce your plan, identify the mission and goals for your company, prepare your company overview, explain your product or service, and describe your management team. Each of these chapters ends with a series of questions that prompt you to write the first parts of your business plan.

Part III, "Where and How?," leads you through the process of describing your marketplace, crafting your marketing strategy, listing your distribution channels, describing your competition, and outlining the risks and opportunities of your business. These chapters also end with questions that prompt you to write these parts of your business plan.

Part IV, "When and How Much?," shows you how to create your implementation plan. It also explains and describes what you need to know in order to detail your capital requirements and write your financial plan. As in Parts II and III, questions at the end of each chapter in this part prompt you to write the relevant sections of your business plan.

In Part V, "The Pitch," you learn how to write one of the most important parts of a business plan—the Executive Summary. A series of questions at the end of the Executive Summary chapter walk you through the process of completing this last, important part of your business plan. The book's final chapter helps you create your short *elevator pitch*, and gives you tips on how to present your plan to investors, bankers, and/or management. By elevator pitch, I mean an extremely concise summary of your business idea delivered to a potential funding source. Your pitch should last only a few minutes, or the duration of an elevator ride.

Basic Tools and Special Elements

All the information in this book is important for the formulation of an effective business plan. But certain parts of the text are important enough to bring to your attention. The book does that through the use of a series of special elements, including sidebars, tips, notes, cautions, and graphic icons.

The sidebars in this book offer interesting insights and expanded information related to the chapter topic. In addition to traditional tips, notes, and cautions, you'll also encounter a series of graphic icons unique to *Write a Business Plan In No Time.* These icons are used to draw your attention to text related to recurring themes or important issues you must keep in mind throughout the process of writing your plan.

The ***Plan to Succeed*** **icon** points out information you need to know in order to cover all of your bases as you write a particular section of your business plan. This icon might mark text advising you to pull together information before you start the section, or it might indicate particularly important advice to help you succeed in writing a good plan.

The ***Errors to Avoid*** **icon** points out common errors or mistakes people make when writing specific sections of the business plan. Take these warnings to heart. Many of the errors you'll read about have sunk a potentially successful plan.

As I mentioned earlier, *Write a Business Plan In No Time* teaches you how to write three different types of business plans. Most of the writing chapters in this book relate directly to a specific section of those plans. Look for special notes in the introductions to these chapters that explain how each type of plan uses the related section, so youÕll know how to apply the chapterÕs topic to your own work.

The ***Budget It*** **icon** points out items in the text you need to remember when preparing the financial sections of your business plan. This icon gives you a sort of heads up and can help you quickly find the information in the book that helps you take the mystery out of the balance sheet, cash flow, and profit and loss statements you add to your plan.

The ***Find It Fast*** **icon** points to additional resources that help you write that section of your business plan. There are all types of informational resources on the World Wide Web that can help you when formulating your business plan. These are referenced in many of the chapter sections.

The ***Check It Out* icon** marks cross-references to specific examples in the sample business plan and business plan sections located in Appendices A and B of the book. Follow these references to see actual examples of the business plan elements as you learn how to write your own.

How to Use This Book

I wrote this book to make it easy to end up with a completed plan ready for presentation and implementation. Using this book to write your business plan is an easy five step process.

1. **Read** chapters 1 through 3.
2. **Determine** what type of business plan you need to write.
3. **Check** the notes at the beginning of subsequent chapters to determine which parts of the sections discussed in the chapters are relevant to the type of plan you're writing.
4. **Study** the chapters as they relate to your plan.
5. **Answer** the questions at the end of the relevant chapters. Your answers to the questions create your business plan. Answer the questions on a paper pad, index cards, or directly into your word processor as you move through the chapters.

That's it. Follow this quick and easy process and by the end of the book you will have a professional business plan ready for presentation and implementation.

Some Tips Before You Start

Here are a few basic tips to keep in mind even before you start thinking of your plan. These tips are especially useful if you're looking to fund your business plan:

- It pays to take a class or two on running a business. You should have a general knowledge of the different aspects of a business before you sit down to start your plan. There are many fine courses offered by your local community college, seminars offered by non-profit organizations, and small business programs offered by the government. Take advantage of these and spend a little time learning the ins and outs of running a business.
- Check out SCORE, "Counselors to America's Small Business." They provide entrepreneurs with free, confidential, face-to-face, and online business counseling. Counseling and workshops are offered at 389 chapter offices nationwide by experienced business volunteers.
- Line up your credit. If you're looking for someone to finance your business idea or loan you money, you better have your credit rating in good shape. No one is going to loan money to someone who bounces checks or makes late installment payments. Get a copy of your credit report (it's free) and look it over. Make sure there are no bad ratings and if so, get them cleared up. Pay down your debt so your personal financial statement looks solid. Then check your credit cards. Pay those balances down so you can use them as an alternative way to fund your business or in case of emergencies.
- Open a separate business checking account with the name of your business on the checks. Ask your bank about getting a credit card merchant account so you can accept credit cards in your new business. You may be required to provide a deposit to get a merchant account. This is normal for a new business without a track record. So make sure you have the cash for this.
- Polish your résumé. You'll need it for your business plan. If you have others on your management team, make sure their résumés are updated too. Also, include the names of any professional advisors, a law firm, or accounting firm on your résumé. It enhances your credibility and shows investors and bankers you have professional guidance on hand.

Now come with me, your humble guide, and I will lead you step by step through the process of creating an

effective and usable professional business plan.

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