Your Business Plan Starter Kit

Four files. Free, from Business Plan Firm, the US practice of Avvale.

WHAT IS INSIDE

Business Plan Template (Word)
business-plan-template.docx. A nine-section, fill-in-the-blanks plan: summary, company overview, industry analysis, customer analysis, competitor analysis, marketing strategy, operations, management team and funding request, and an appendix. Instructions sit inside every section, and a find and replace on [Company] renames the whole document.

Financial Forecast Model, USD (Excel)
financial-forecast-usd.xlsx. A five-year model in eight sheets: Inputs, Sales Forecast (month by month for year 1, then years 1 to 5), Income Statement, Cash Flow, Balance Sheet, Loan Amortization, Ratios and Breakeven. You type into the Inputs sheet only; every other sheet is formula driven.

Financial Forecast Model, GBP (Excel)
financial-forecast-gbp.xlsx. The same model in pounds sterling for UK businesses. Use one or the other, not both.

Start Here guide (PDF)
This page.

WHERE TO START

1. Open the Financial Forecast Model first and fill in the Inputs sheet: start-up costs, funding, your revenue streams, operating expenses, payroll and the six assumptions at the bottom. Nothing else needs typing.
2. Read the Ratios and Breakeven sheets. They tell you whether the business you have just described works. If it does not, change the inputs, not the output.
3. Write the plan in the Business Plan Template, using the numbers the model produced. Delete the instruction text as you replace it.
4. Check the plan and the model agree with each other before anyone else reads them. Payroll in the model should match the staffing you described; the funding request should match the use of funds.

> **One number to watch.** If you are going to a bank or an SBA lender, look at the DSCR line on the Ratios sheet. It is EBITDA divided by that year's loan principal and interest. Every lender sets its own floor, so ask yours what it is; we model SBA plans to at least 1.25 unless the lender names a different figure.

Want it done for you? We write lender-ready and investor-ready business plans, pitch decks and financial models. Business plans start at $1,000 and every price we charge is published at businessplanfirm.com/pricing. Book a free 30-minute call at businessplanfirm.com.

The template and the model are generic starting points, not advice about your business, and the example figures in the model are there so it calculates on opening. Replace them.
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