

COVER PAGE

Confidentiality Agreement

The undersigned reader acknowledges that any information provided by _____ in this business plan, other than information that is in the public domain, is confidential in nature, and that any disclosure or use of same by the reader may cause serious harm or damage to _____. Therefore, the undersigned agrees not to disclose it without express written permission from _____. Upon request, the undersigned reader will immediately return this document to _____.

Signature

_____ Name (typed or printed)

_____ Date

NOTE: This is a business plan. It does not imply an offering of securities.

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I.Executive Summary:

1. **An overview of your business idea** (one or two sentences).
2. **A description of your product and/or service.** What problems are you solving for your target customers?
3. **Your goals for the business.** Where do you expect the business to be in one year, three years, five years?
4. **Your proposed target market.** Who are your ideal customers?
5. **Your competition and what differentiates your business.** Who are you up against, and what unique selling proposition will help you succeed?
6. **Your management team and their prior experience.** What do they bring to the table that will give your business a competitive edge?
7. **Financial outlook for the business.** If you're using the business plan for financing purposes, explain exactly **how much money you want**, **how you will use it**, and **how that will make your business more profitable**.

II. Company Description

1. Company's mission statement:

("MoreDough is an app that helps consumers manage their personal finances in a fun, convenient way")

("Doggie Tales is a dog daycare and grooming salon specializing in convenient services for urban pet lovers. Our mission is to provide service, safety and a family atmosphere, enabling busy dog owners to spend less time taking care of their dog's basic needs and more time having fun with their pet.")

2. Company philosophy and vision:

- a. What values does your business live by?
- b. *Vision* refers to the long-term outlook for your business. What do you ultimately want it to become?

3. Company goals:

- a) Long- and short-term goals.
- b) Milestones or benchmarks you will use to measure your progress.

4. Target market:

Explain who your target customers are.

5. Industry:

- a) Describe your industry and what makes your business competitive.
- b) Is the industry growing, mature or stable?
- c) What is the industry outlook? (long-term and short-term)
- d) How will your business take advantage of projected industry changes and trends?

- e) What might happen to your competitors and how will your business successfully compete?

6. Legal structure:

- a) Is your business a sole proprietorship, LLC, partnership or corporation?
- b) Why did you choose this particular form of business?
- c) If there is more than one owner, explain how ownership is divided.
- d) If you have investors, explain the percentage of shares they own.

III. Products & Services

1. Your company's products and/or services:

- a) What do you sell, and how is it manufactured or provided?
- b) Include details of relationships with suppliers, manufacturers and/or partners that are essential to delivering the product or service to customers.

2. The problem the product or service solves:

- a) Explain what the problem is and how your product or service solves it.
- b) What are **its benefits, features and unique selling proposition?**
- c) Explain why your solution **is better than** the others, targets a customer base your competitors are ignoring, or has some other characteristic that gives it a competitive edge.

3. Any proprietary features that give you a competitive advantage:

- a) Do you have a patent on your product or a patent pending?
- b) Do you have exclusive agreements with suppliers or vendors to sell a product or service that none of your competitors sell?
- c) Do you have the license for a product, technology or service that's in high demand and/or short supply?

4. How you will price your product or service:

- a) Describe the pricing, fee, subscription or leasing structure of your product or service.
- b) How does your product or service fit into the competitive landscape in terms of pricing?
- c) Are you on the low end, mid-range or high end?
- d) How will that pricing strategy help you attract customers?
- e) What is your projected profit margin?

IV. Market Research:

- 1. Primary market research information.
- 2. Secondary market research information.

This section of your plan should explain:

- a. The total size of your industry
- b. Trends in the industry – is it growing or shrinking?
- c. The total size of your target market, and what share is realistic for you to obtain
- d. Trends in the target market – is it growing or shrinking?

- e. How are customer needs or preferences changing?
- f. What barriers to entry does your startup face, and how do you plan to overcome them?

Barriers to entry might include:

- High startup costs
- High production costs
- High marketing costs
- Brand recognition challenges
- Finding qualified employees
- Need for specialized technology or patents
- Tariffs and quotas
- Unionization in your industry

- g. Threats and opportunities

Explain how the following could affect your startup:

- Changes in government regulations
- Changes in technology
- Changes in the economy
- Changes in your industry

NOTE: Use the SWOT Analysis to identify your company's weaknesses and potential threats, as well as its strengths and the potential opportunities you plan to exploit.

SWOT Analysis	Weaknesses	Opportunities	Threats
Worksheet Strengths			
Product/ Service Offering			
Brand/ Marketing			
Staff/HR			
Finance			
Operations/ Management			
Market			
Can any of your strengths help with improving your weaknesses or combating your threats? If so, please describe how below. Based on the information above, what are your immediate goals/next steps?			

V. Product/service features and benefits:

1. Focus on the customer's point of view.
2. Describe the most important features of each product or service.
3. What is special about it?
4. Describe the most important benefits. What does it do for the customer?
5. How do you plan to provide product delivery?
6. Warranty/ guarantee
7. Service contracts
8. Ongoing support
9. Training
10. Refund policy

VI. Target customer:

Describe your target customer.

(This is also known as the *ideal customer* or *buyer persona*.)

For consumers:

- Age
- Gender
- Location
- Income
- Occupation
- Education level

For businesses:

- Industry
- Location
- Size
- Stage in business (startup, growing, mature)
- Annual sales

VII. Key Competitors:

- List key companies that compete with you (including names and locations), products that compete with yours and/or services that compete with yours.
- Do they compete across the board, or just for specific products, for certain customers or in certain geographic areas?
- Include indirect competitors.

Competitor Data Collection Plan

Price		
Benefits/Features		
Size/profitability		
Market strategy		

Once you've identified your major competitors, use the Competitive Analysis Worksheet on the next page to compare your business to theirs.

Competitive Analysis Worksheet

For each factor listed in the first column, assess whether you think it's a strength or a weakness (S or W) for your business and for your competitors. Then rank how important each factor is to your target customer on a scale of 1 to 5 (1 = very important; 5 = not very important). Use this information to explain your competitive advantages and disadvantages.

FACTOR	Me	Competitor A	Competitor B	Competitor C	Importance to Customer
Products					
Price					
Quality					
Selection					
Service					
Reliability					
Stability					
Expertise					
Company Reputation					
Location					
Appearance					
Sales Method					
Credit Policies					
Advertising					
Image					

VIII. Positioning/Niche:

- Mention your business's niche (your unique segment of the market)
- Mention your positioning (how you want to present your company to customers).

IX. Marketing strategies:

1. Explain the **marketing and advertising tactics** you plan to use.

Advertising may include:

- Online
- Print
- Radio
- Cable television
- Out-of-home

Marketing may include:

- Business website
 - Social media marketing
 - Email marketing
 - Mobile marketing
 - Search engine optimization
 - Content marketing
 - Print marketing materials (brochures, flyers, business cards)
 - Public relations
 - Trade shows
 - Networking
 - Word-of-mouth
 - Referrals
2. What image do you want to project for your business brand?
 3. What design elements will you use to market your business? (This includes your logo, signage and interior design.)
 4. Explain how they'll support your brand.

X. Promotional budget:

1. How much do you plan to spend on the marketing and advertising outreach above:
2. Before startup (These numbers will go into your startup budget)
3. On an ongoing basis (These numbers will go into your operating plan budget)

XI. Pricing:

1. How do you plan to set prices?
2. Does your pricing strategy reflect your positioning?
3. Compare your prices with your competitors'. Are they higher, lower or the same? Why?
4. How important is price to your customers? It may not be a deciding factor.
5. What will your customer service and credit policies be?

XII. Location or proposed location:

1. If you have a location picked out, explain why you believe this is a good location for your startup.
2. If you haven't chosen a location yet, explain what you'll be looking for in a location and why, including:
 - Convenient location for customers
 - Adequate parking for employees and customers
 - Proximity to public transportation or major roads
 - Type of space (industrial, retail, etc.)
 - Types of businesses nearby

XIII. Distribution channels:

What methods of distribution will you use to sell your products and/or services?

These may include:

- Retail
- Direct sales
- Ecommerce
- Wholesale
- Inside sales force
- Outside sales representatives
- OEMs

XIV. 12-month sales forecast:

XV. Operational Plan

This section explains the daily operation of your business, including its location, equipment, personnel and processes.

1. Production

- How will you will produce your product or deliver your service?
- Describe your production methods, the equipment you'll use and how much it will cost to produce what you sell.

2. Quality control

- How will you maintain consistency?
- Describe the quality control procedures you'll use.

3. Location

- Where is your business located?
- Size of your location
- Type of building (retail, industrial, commercial, etc.)
- Zoning restrictions
- Accessibility for customers, employees, suppliers and transportation if necessary
- Costs including rent, maintenance, utilities, insurance and any buildout or re-modelling costs
- Utilities

4. Legal environment

- What type of legal environment will your business operate in?
- How are you prepared to handle legal requirements?
- Any licenses and/or permits that are needed and whether you've obtained them.
- Any trademarks, copyrights or patents that you have or are in the process of applying for.
- The insurance coverage your business requires and how much it costs
- Any environmental, health or workplace regulations affecting your business
- Any special regulations affecting your industry
- Bonding requirements, if applicable

5. Personnel

- What type of personnel will your business need?
- What types of employees?
- Are there any licensing or educational requirements?
- How many employees will you need?
- Will you ever hire freelancers or independent contractors?
- What is the pay structure (hourly, salaried, base plus commission, etc.)?
- How do you plan to find qualified employees and contractors?
- What type of training is needed and how will you train employees?

6. Inventory

- What kind of inventory will you keep on hand (raw materials, supplies, finished products)?

- What will be the average value of inventory (in other words, how much are you investing in inventory)?
- What rate of inventory turnover do you expect?
- How does this compare to industry averages?
- Will you need more inventory than normal during certain seasons?
- What is your lead time for ordering inventory?

7. Suppliers

- Names, addresses, websites
- Type and amount of inventory furnished
- Their credit and delivery policies
- History and reliability
- Do you expect any supply shortages or short-term delivery problems? If so, how will you handle them?
- Do you have more than one supplier for critical items (as a backup)?
- Do you expect the cost of supplies to hold steady or fluctuate? If the latter, how will you deal with changing costs?
- What are your suppliers' payment terms?

8. Credit policies:

- Whether this is typical in your industry (do customers expect it)?
- What your credit policies will be?
- How much credit will you extend?
- What are the criteria for extending credit?
- How will you check new customers' creditworthiness?
- What credit terms will you offer?
- Detail how much it will cost you to offer credit, and show that you've built these costs into your pricing structure.
- How will you handle slow-paying customers?

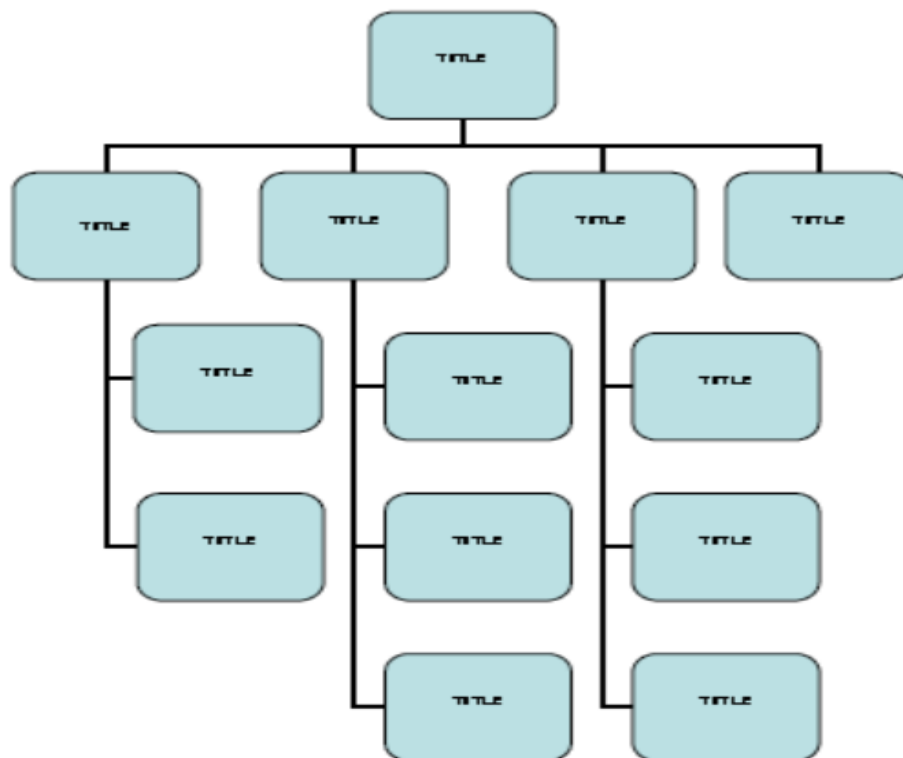
XVI. Management & Organization:

1. Biographies

2. Advisors :

- a. Attorney
- b. Accountant
- c. Board of directors
- d. Advisory board
- e. Insurance agent
- f. Consultants
- g. Banker
- h. Mentors and other advisors

Organization Chart



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XVII. Startup Expenses & Capitalization

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1. Start-Up Expenses
2. Opening Day Balance Sheet
3. Personal Financial Statement

XVIII. Financial Plan

1. 12-month profit & loss projection
2. **Optional:** 3-year profit & loss projection
3. Cash flow projection
4. **Optional:** 3-year cash flow statement
5. Projected balance sheet

XIX. Appendices

1. Agreements (Leases, contracts, purchase orders, letters of intent, etc.)
2. Intellectual property (trademarks, licenses, patents, etc.)
3. Resumes of owners/key employees
4. Advertising/marketing materials
5. Public relations/publicity
6. Blueprints/plans
7. List of equipment
8. Market research studies
9. List of assets that can be used as collateral

XX. CSR: Corporate Social Responsibility

1. Environmental responsibility
2. Ethical responsibility
3. Philanthropic responsibility
4. Economic responsibility