GUIDE TO
Writing a Business Plan

DUQUESNE UNIVERSITY
Small Business Development Center

www.sbdc.duq.edu
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INTRODUCTION

Using This Guide
This guide covers the needs for most types of businesses. It is a general guide, however, and not all sections might apply to you or your type of business. Use your best judgment about what is relevant for you. Omit “Production,” for example, if you sell a service.

You can find numerous other business plan manuals at bookstores or libraries or on the Internet. Many business plan writing software tools are also available.

Sample Business Plans and Other Resources
We’ve included a sample excerpt for each section of the plan because we are frequently asked for references to sample plans. All information in these samples, including the company names, owners and research, is fictitious.

Business plan samples seem to provide a comfort level to the writer indicating that they are on the right track. The best plans, however, reflect your own work and personality. We don’t recommend that you obtain a sample and simply change the names.

Samples can be found on the Internet at:

- www.americanexpress.com
- www.bplans.com
- www.sba.gov/starting_business/planning/basic.html
- www.smallbusinessbc.ca/
- www.businessplanarchive.org/
- www.sbdcnet.utsa.edu/

The Carnegie Library of Pittsburgh, found at www.clpgh.org, has compiled an excellent index of sample plans by type of business with references to the source. Print sources indexed are limited to books in the Business Department of the Carnegie Library in their Small Business Collection. The bibliography includes the library’s call numbers. Other sources may be found at a Web site, and the link is provided. You can find this listing at:

www.clpgh.org/locations/business/smallbusiness/bplansindex.html

Other Books or Resources on Writing a Business Plan

- Interactive Business Planner, Canada Business Service Centres www.canadabusiness.ca/ibp/en/index.cfm
- Writing Business Plans That Get Results by Michael O’Donnell
- The Successful Business Plan by Rhonda Abrams
- Your First Business Plan by Joseph Covello & Brain Hazelgren
- Entrepreneurs Guide to Preparing a Winning Business by Keith Schilit
- The Ernst & Young Business Plan Guide by Eric S. Siegal, et al.
REASONS FOR WRITING

Communication
The most basic reason for preparing a written business plan is to communicate to others that the operational and financial success of the business is feasible. The plan demonstrates how resources, representing all operational aspects of the business, will interact to make it possible for you to achieve your goals.

- **Owner’s Operating Guide.** For a start-up business, the plan acts as the guide to make sure you’ve accounted for every aspect of the business and contingency. The plan forces you to lay out a framework for making consistent and rational decisions which further the company’s mission.

- **Financing/Investment Proposal.** The plan presents an overview of the company’s operating and financial condition, as well as a projection of the company’s future activity, with the intention of garnering interest and justifying outside financing for the business.

- **General Sales Tool.** The plan can substantiate the claims you make to prospective suppliers, customers and employees.

Goal Setting
Specifically, goals are what you want to accomplish with an expected deadline. Goals should be measurable whenever possible. Sales achieved is one example, but they can also be expressed as hiring projections or achieving personal satisfaction. Goals are not achieved without setting objectives, or the means of reaching them, with practical timetables for doing so.

Resources
From a practical point of view, a plan identifies the resources, such as capital, personnel, equipment, machinery, inventory, supplies and facilities required to execute the plan.

Managing Change
A plan can address how you handle changes in your external or internal environments. Such changes might include new competitors, industry price decreases, loss of key personnel and so forth. The plan should anticipate problems and present strategies for avoiding, minimizing and managing them.
FORMAT AND CONTENT

Consider Your Audience
Format and content will vary with the type of business and with the intended use of the plan. If you are approaching friends and relatives for financing, for example, or if the plan is solely your guide, you can be effective with a brief outline. When approaching investors and lenders, however, you should have a professional-looking document written in greater detail.

Even the perspective of your plan can vary depending upon the intended audience. Lenders, for example, are primarily interested in whether cash flow will be available to service debt payments. Outside investors are usually most interested in the growth of their equity investment over time.

Although you will want to write about your personal experiences, qualifications and goals for the business, you should use the third person rather than referring to yourself in the first person.

Length: Be Concise
A very common question is, “How long should the plan be?” Successful plans can range from a mere ten pages to 50 or more. The length of the plan is really more a matter of getting your point across in a clear and concise manner. Accomplishing this objective really depends on the complexity of the business and how much your intended audience understands your product and your business model. Plans for businesses that are readily familiar can be quite adequate within ten to 15 pages. Others require more detail. Above all, you should make the plan easy to read and understand.

Make It Easy to Read
Many people will scan your document for important information. So, provide your reader with easy to read guideposts, such as headers and subheads. If the plan is lengthy, insert a “Table of Contents” page.

Avoid lengthy narratives by replacing them with bulleted lists when appropriate, or at least use shorter paragraphs.

Avoid using jargon, or if necessary, explain terminology. Remember your audience. Explain technical factors in layman’s terms, citing examples and drawing analogies to commonly understood situations. Use visuals, such as charts and graphs, flow charts, and pictures. These devices can greatly help readers to understand your plan, as well as increase their interest level.

Assess Risks, Potential Problems and Weaknesses
Despite your inclination to paint the brightest prospects for your company, do not avoid discussing risks or problems which might affect your company’s performance. Anticipating these risks and problems and presenting a plan for dealing effectively with them will make your plan more useful to you and more credible to others. Investors are skeptical readers. Plans without risks or problems indicate that you are unprepared and may have not done all of your homework.
Avoid Clichés or Commonplace Statements
Some statements show up in business plans that are really meaningless, or worse, indicate that you’ve not given the issue much thought.

- “Growth is inevitable.”
- “The product/service will sell itself.”
- “We have no competition.”
- “The business runs itself.”
- “Our target market is the general public—everyone can use our product/service.”
- “Our past experience guarantees the success of this business.”
- “Our competitive edge will be better customer service.”

Remove these from your plan. And finally, avoid any unsubstantiated claims or superlatives, especially those followed by exclamation points.
BUSINESS PLAN OUTLINE

Table of Contents

Executive Summary/Statement of Purpose
• Overview of Plan and Projected Needs
• Sources and Uses of Funds

The Company
• Legal Ownership
• Mission and Goals

Products and Services
• Description
• Potential for Growth
• Proprietary/Ownership Position
• Special Talents, Skills, Technologies

Market Analysis and Evaluation
• The Industry: Description and Significant Trends
• Target Markets: Proposed and Existing
• The Market: Size, Location and Potential
• The Competition
  ▪ Description of Strengths and Weaknesses
  ▪ Opportunities/Threats and Competitive Advantages
• Projected Sales and Market Share

Marketing Strategies
• Product Warranties and Service Policies
• Pricing Policies
• Advertising and Promotions
• Sales Development
• Distribution (product-based companies)

Production and Operation Plans
• Location: Region, City and State
• Land and Structural Improvements
• Plant/Facility Layout
• Production Strategy
• Administrative Controls

Management
• Managers and Key Personnel
• Board of Directors/Advisors
• Personnel Needs
• Professional Services

Financial Statements and Plans
• Capital Requirements and Proposed Capital Structure
  ▪ Capital Requirements
  ▪ Start-up Costs Table
  ▪ Source of Funds
  ▪ Source and Use of Funds Table
• Historical Income Statements, Cash Flow Statements and Balance Sheets
• Projected Income Statements, Cash Flow Statements and Balance Sheets and Assumption Statement
• Projected Breakeven Analysis by Product/Service

Appendices/Exhibits
INTRODUCTORY MATERIAL

Title Page
Make sure that you include your name, name of business, address and contact information. Include the current date.

Non-disclosure Statement
Although not required, a non-disclosure statement may be included, requesting the reader’s agreement not to disclose the contents of the plan. If used, this statement should include the recipient’s signature.

Table of contents
If the plan is moderately long and specific information is perhaps difficult to find, include a table of contents.
SAMPLE

Unique Market, LLC
200 Farmer Square
Farmtown, PA  16300

Joe Marsh, owner
Phone:  724-555-1313
Fax:  724-555-1332
E-mail: jmarsh@farmer.xxx
Website: www.uniquemarket.xxx

August 200X
Non-Disclosure Statement

I understand that the Business Plan of Unique Farmer, LLC contains ideas, inventions and concepts (hereafter, “Information”) of Mr. J. Marsh. I understand that some of the Information may constitute trade secrets and that Mr. Marsh may not have taken appropriate steps to patent, copyright or otherwise protect this Information.

I agree that I will make all reasonable efforts to hold such Information in strict confidence and will not copy, reveal or disclose such Information to others and will not use any such Information for my own benefit or for the benefit of any organizations with which I am affiliated.

I agree to return the Business Plan to Unique Farmer, LLC as mutually agreed between Mr. J. Marsh and me. My signature below indicates that I agree to abide by the above confidentiality and nondisclosure provisions.

_____________________________    __________
Signature                        Date
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EXECUTIVE SUMMARY/
STATEMENT OF PURPOSE

The executive summary / statement of purpose is placed at the beginning of the plan so readers can see an overview of the proposal. This brief preface (one to three pages) should highlight the contents of the business plan. In shorter plans of less than ten pages, an executive summary is often not necessary at all.

The summary should touch on the purpose of the plan, the highlights of the product, market, operations and management sections. It should also summarize the capitalization of the venture including the sources and uses of funds.

The summary should contain specific information which permits a potential investor to decide quickly whether or not to invest in your business.

A common error, however, occurs when the preparer, following the outline, writes the summary first. Much of the detail, then, appears in the summary and is not repeated, supported or documented in the main sections of the plan. Write the summary LAST.

This executive summary includes:

- who you are and the legal structure of your company.
- the products and services you sell; your industry and customers.
- how much money you are requesting, your proposed capitalization terms (equity or debt, terms of loan) and intended uses of the money.
- current net worth of the company, if applicable.
- profile of top managers/key people, including their qualifications.
- any unique competitive advantages or distinctive competencies of the business, such as patents or proprietary technologies.

This section should give the reader a reason to keep reading.

This one or two page summary should offer a brief understanding of the business, highlighting the other sections of the business plan without being blatantly redundant.
Executive Summary/Statement of Purpose

Limited Used Cars, Inc. located in Bridgewood, Pennsylvania, was established in 1996 by Mark Smith, sole shareholder. With the help of three sales associates, the company has sold over 5,000 used cars since its inception. In addition, they have been rated #1 in customer satisfaction for the last five years by the Used Car Dealer Association. Revenue for the past three years has been $550,000, $562,000 and $587,000, respectively.

According to Automotive Dealer magazine, the used car industry will continue to grow at a 15% rate over the next five years. In order to handle this growth, Limited Used Cars, Inc. plans to purchase two acres of property adjacent to the current location and build an up-to-date 10,000 square-foot showroom and two bays for auto detailing. The new showroom will allow customers to view 25 cars that range in price from $1500-5000, no matter what the weather, in a comfortable atmosphere. Adding two bays for auto detailing and bringing this service in-house will save the company $5,000 in expenses each year.

The cost of this project is $100,000. Mr. Smith will inject $25,000 of his own money (owner equity) into the project, and the additional $75,000 will be borrowed. The break-down of costs is as follows:

<table>
<thead>
<tr>
<th></th>
<th>2 Acre property</th>
<th>10,000 square foot building</th>
<th>Detailing Equipment</th>
<th>Grand re-opening Promotion</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mark Smith</td>
<td></td>
<td>$15,000</td>
<td>$10,000</td>
<td></td>
<td>$25,000</td>
</tr>
<tr>
<td>XYZ Bank</td>
<td>$45,000**</td>
<td>$30,000**</td>
<td></td>
<td></td>
<td>$75,000</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$45,000</strong></td>
<td><strong>$30,000</strong></td>
<td><strong>$15,000</strong></td>
<td><strong>$10,000</strong></td>
<td><strong>$100,000</strong></td>
</tr>
</tbody>
</table>

**Please see Appendix 1 for project bids and land sales agreement."
THE COMPANY

Description
This section should describe who organized the company and when, the legal structure of the company and specific ownership, including percentages of ownership. This section should also briefly describe the history (financial and operational) of the company to date and the relevant business backgrounds of the key players.

Finally, this should explain why the company exists. Often, this means that it will contain personalized information on why the owner(s) formed the company, previous experiences or histories or personal philosophies that will guide the company. Give an overview of the company’s history and what makes it unique.

Mission and Goals
Mission statements, goals and objectives are clearly stated here. They describe the company’s distinctive competencies or unique competitive advantages.

This section should be brief; it should not duplicate the more specific and detailed information found later in the management and financial sections.

This chapter can include:

- Organization and legal structure
- History of the company
- Personal history or interest of the owner
- Vision and Mission
- Measurable goals and objectives
- Brief description of the company’s products, location and customers, especially if an executive summary is not included.
The Company
Sally Jones has enjoyed baking since she was a small child. She entered the Pillsbury Baking Cook-off when she was just 12 and came in second place. She attended Pittsburgh Culinary Institute from 1996-2000, graduating as a master baker.

Since 2000, Sally has been working for Cranberry Confections, a local bakery in Aspin, Pennsylvania. For the first two years, she served as their premier baker, responsible for developing new recipes and purchasing inventory. In 2002, she took on the duties of kitchen manager. This meant hiring, training and scheduling staff, handling customer satisfaction issues and promoting new products.

The past four years have given Sally the experience and confidence needed to open her own bakery, Sally’s Creations, in her hometown of Penstown, Pa., about 25 miles from Cranberry Confections. Therefore, the two companies will not be competing directly.

The Penstown Economic Development Agency recently surveyed over 1000 residents about the needs of the community. A majority, 62%, felt that a local bakery was needed. The only place for residents to purchase bakery goods is in the supermarket, which has a small variety of standard bakery products but no capacity for special orders.

Sally’s Creations, a sole proprietorship opening in June 2005, will be located on 123 Main Street, a commercially-zoned street busy with foot traffic and a variety of businesses. Sally’s Creations will allow customers to create their own bakery delights. For example, the customer can come into the bakery and instead of choosing a donut that already has a glaze on it, they will get a donut to take to the “Glaze” bar, where they can chose how to embellish and decorate their treat. Their choices would include not only the typical types of glaze, sugar and chocolate, but pineapple, cherry, cinnamon and marshmallow. Each week the “Glaze” bar will change. The bakery will also feature custom cakes, pies, danish, bagels, fresh bread and croissants. For a complete menu, see Appendix A.

Company Goals
The company goals are as follows:
1. Generate first year sales of $250,000.
2. Hire four employees within the first six months.
3. Establish a reputation in the area as a fun, family-oriented world-class bakery.
PRODUCTS AND SERVICES

Description of Products

- Describe what you make and/or sell. Include:
  - key attributes and distinguishing features or characteristics
  - regulations affecting content, manufacturing process or delivery
  - component materials, if relevant
  - list of suppliers and contact information
  - supplier terms of purchase and delivery, reliability and plans for alternative supply
- Explain the benefits enjoyed by your customers and how they use your products.
- List and evaluate any substitute or complementary products. Do you plan to make or sell them? Do buyers follow a pattern in purchasing your products?
- Explain your products sales cycle. Are your products new or mature in terms of their sales cycle?
- Describe any test marketing you or others have done.
- Include drawings, pictures or specifications of your products either here or in the appendix.
- Create a model and analyze the strengths and weaknesses of your products relative to competitors’ products.

Description of Services

- Describe the services you offer. Include:
  - key attributes and distinguishing characteristics
  - regulations by government agencies
  - required licensing or qualifications required of you or your employees
- Explain the benefits enjoyed by your customers and how they use your services.
- List and evaluate any substitute or complementary services. Do you plan to sell them? Do buyers follow a pattern in purchasing your services?
- Explain your services sales cycle. Are your services new, unique or mature in terms of their sales cycle?
- Describe any test marketing you or others have done.
- Create a model and analyze the strengths and weaknesses of your services relative to competitors’ services.

Potential for Growth and Development

- What new products or services do you anticipate developing and selling, and how do they fit in with your current line in terms of manufacturing, staffing and promotional activities?

Proprietary/Ownership Position

- List relevant legal proprietary rights, such as patents, copyrights and trademarks.

Special Talents, Skills and Technologies

- Describe special talents, skills or certifications required by staff.
- Describe special processes or technological developments. Do you employ persons with unique talents or skills who have or who can develop such processes?
The Service
People Source, Inc. provides temporary employees, specializing in accounting, to small businesses in Butler County. The company has gained a reputation for being the most reliable agency in town. We guarantee that companies will be satisfied with our employees or we pay for the temporary's first 8 hours. No other agency offers this type of guarantee.

Here are a few comments from our satisfied customers:

“People Source, Inc. has always provided us with reliable and knowledgeable temporary employees. I can call on a Monday afternoon and know that People Source, Inc. will find someone to fill a position by the next morning.” - XYZ Company

“Five of the ten employees at our company started as People Source temps. I was so satisfied with their work ethic that I hired them full-time.” – ABC Company

People Source, Inc. provides temporary staff for the following positions:

- Accounting
- Bookkeeping
- Administrative Assistance
- Secretarial
- Clerical

The company has 100 temporary employees currently working for our clients. A background check is performed on all employees after their qualifications are determined and application is accepted. We also ascertain their computer skills and personality types.

According to the Association of Temporary Companies, the average temporary employee will stay with a temporary company about six months before leaving for new employment. The average stay for People Source, Inc. temporaries is two years. Several factors improve our turnover rate. First, the company provides two weeks vacation time and an opportunity to purchase group health insurance for all employees who work 1500 hours per year. Most temporary companies offer no vacation or any health benefits. Second, all employees receive training on several accounting software packages, including QuickBooks and Peachtree. Therefore, they are better prepared when they go into a company. Third, the company has a drop-off daycare center in the building that gives a 20% discount to our employees, helping to make our employees more reliable. (This was implemented after one of our employees offered this idea in our suggestion box located in our training room.)
MARKET ANALYSIS AND MARKETING STRATEGY

The Industry: Description and Significant Trends
This part of the plan should describe your industry and what is happening on a national, regional and local level that might affect your company. Make sure that you address factors such as government regulations, technological changes or improvements or other economic or social issues.

It can include historical trends in the industry, such as products, buyers and economic factors which affect industry performance. In addition, this section should cover recent changes in the economy, the industry and markets. Be sure to note how these changes affect product characteristics, price structures and distribution and promotion methods. Also explore how these changes have enabled the entry of new products into the market.

The depth or amount of detail depends on your business and the complexity of the industry. A special trade contractor, for example, may have very little industry information to report, whereas an environmental consulting firm may have to explain government regulations and size of the market. Appendix 1, “Market Analysis: Background for a Business Plan,” provides more detail on methods for gathering market trends and statistics and Appendix 2, “Business Information Sources,” covers information resources.

An industry analysis should include the following information if it is relevant to your business.

- **Industry**
  - External Environment: sociological, political, legal, environmental and regulatory developments which affect the industry
  - Market Trends: industry rate of growth or decline, patterns of growth (cyclical, seasonal, steady) and reasons for industry trends
  - Innovation: types and sources of innovation (technological, organizational) and rate of innovation.
  - Distribution Methods: logistics and channels used.

- **Product Lines**
  - Competing products: features and benefits analysis, include complementary products (products used in conjunction with each other) and substitute products (products used in place of each other)
  - Suppliers: suppliers of existing companies in the industries, locations of suppliers relative to customers and financial condition of suppliers

- **Customers**
  - Customer characteristics: target markets, consumers or other businesses, demo graphics and statistics
* Buyer Behavior: customer preferences, needs, purchasing habits and values
* Marketing Strategies: selling and promotion methods, market segmentation, pricing and other marketing practices

**Competitor Companies**
* Strategies, goals, strengths and weaknesses, distinctive competencies, images and locations

**Production**
* Current and new processes, costs, equipment available and new technologies

**Target Markets: Proposed and Existing**
* Describe your geographic market area.
* Describe your customers as clearly as possible. Think of describing your “best customer.”
* If your customers are other businesses, describe them in terms of sales or employee size, location and buying characteristics.
* If your customers are consumers, use demographic factors, such as age, income, location and buying behavior.
* Describe any imminent economic or sociological factors that will affect the buying behavior of these customer groups.
* Relate these descriptive characteristics to your local market area.

**The Market: Size, Location, and Potential**
* How many dollars worth of goods/services do companies in your industry currently sell?
* What portion of that amount do you compete for considering your geographic location and capabilities?
* How do you see your sales growing in the future?

**The Competition**

* **Description of Strengths and Weaknesses**
  * Identify your competitors both direct and indirect.
  * Describe their strengths and weaknesses, particularly in comparison to you and your strengths and weaknesses. To do this, you could select several characteristics for comparison, such as the selection or quality of products or services sold, location, price, customer service and so forth. Prepare a competitive analysis table to rate and show how they compare to you.
  * Include any product literature, trade publications, or financial information from your competitors which substantiate your statements.

* **Opportunities/Threats and Competitive Advantages**
  * Based on this analysis, explain your competitive edge. Identify new opportunities for you. Consider how you will respond to various competitors’ actions or how competitors might react to your entry into the market.

**Projected Sales and Market Share**
* Describe and substantiate your projected sales based on your depiction of the market size and your own capacity and capabilities.
* This information will translate into numbers in your financial projections.
Industry & Market Analysis
The home health care industry is growing rapidly, especially in areas with an older population. According to the U.S. Census Bureau, Pennsylvania has one of the fastest growing elderly populations with approximately two million elderly households. Almost 15.6% of Pennsylvania’s population is over 65.

By 2011, the Baby Boomer generation will be turning 65, and this rapid growth of seniors will have a huge impact on the types of services and products required by this generation. Industries such as the pharmaceutical, home health care and travel and leisure will be in demand.

As with any growing industry, the competition keeps growing as well. Below are statistics from ABC Data Collection for the home health care industry:

- Estimated number of U.S. establishments: 21,185
- Number of people employed in this industry: 570,079
- Total annual sales in this industry: $30,740.20 million
- Average number of employees per establishment: 38
- Average sales per establishment: $2.90 million

<table>
<thead>
<tr>
<th></th>
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<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>621910</td>
<td>All other Home health care services</td>
<td>19,963</td>
<td>94.2</td>
<td>509,412</td>
<td>27,442.9</td>
<td>36</td>
<td>2.8</td>
</tr>
<tr>
<td>532291</td>
<td>Oxygen tent service</td>
<td>88</td>
<td>0.4</td>
<td>745</td>
<td>38</td>
<td>10</td>
<td>0.7</td>
</tr>
<tr>
<td>621610</td>
<td>Visiting nurse service</td>
<td>1,134</td>
<td>5.4</td>
<td>59,922</td>
<td>3,259.3</td>
<td>65</td>
<td>4.7</td>
</tr>
<tr>
<td>All/Bay</td>
<td></td>
<td>21,185</td>
<td>100</td>
<td>570,079</td>
<td>30,740.199</td>
<td>38</td>
<td>2.9</td>
</tr>
</tbody>
</table>

Market Analysis for all Home health care services

<table>
<thead>
<tr>
<th>State/City</th>
<th>No Bus.</th>
<th>% Total</th>
<th>Total Empls.</th>
<th>Total Sales</th>
<th>Avg. Empls.</th>
<th>Avg. Sales</th>
</tr>
</thead>
<tbody>
<tr>
<td>PA</td>
<td>776</td>
<td>3.7</td>
<td>21,274</td>
<td>803.2 mill</td>
<td>36</td>
<td>2</td>
</tr>
<tr>
<td>Parker</td>
<td>120</td>
<td>0.7</td>
<td>3,126</td>
<td>97.4 mill</td>
<td>33</td>
<td>1.6</td>
</tr>
</tbody>
</table>

(Numbers presented in the tables are extracted from different sources of data and should not be correlated.)

****Note not all establishments have a specialty. Sales figures are in millions.
Target Market

Although At-Your-Home Nurses, Inc. will provide home health care to the elderly, the company will target the caregivers who are usually adult children. These adult children are between the ages of 45-65 with incomes ranging from $75,000-250,000 with parents who live in our four-county area. They are no longer able to care for their parent or they live out of town. These adult children look to family doctors, hospitals and other relatives or friends to help them make a decision about home health care needs.

According to the 2000 US Census, 228,416 persons over age 65 live in our geographic market area. The State Bureau of Vital Statistics reports that among this age group 15% are in need of health care services for an extended period of time, such as post-hospital recuperation or chronic illness.

At-Your-Home Nurses, Inc. has an affiliation with six of the ten hospitals in Parker, Pennsylvania. These hospitals provide clients with a short list of recommended home health care agencies. All of those listed have been certified through the Home Health Care Nurses Association.

Competition

As noted above, there are 120 home health care service providers in Parker. Of those, 25 provide medical services, including nurses and doctors who will visit homes.

At-Your-Home Nurses, Inc. Competitive Advantage

- Resource and partner to adult children with elderly parents
- Provide additional services, such as errands, light cleaning, etc.
- Competitive pricing within insurance allowance
- Superior quality and service

At-Your-Home Nurses, Inc. has the advantage of becoming a resource and partner to adult children with elderly parents before they need our services. This is the key to establishing trust and building a relationship. It can be very traumatic for an adult child to suddenly become responsible for the well-being of their parent. The company will provide free one-hour classes called “Becoming a Caregiver for Your Elderly Parent” and “How Can I Help My Parent with Alzheimer’s?” through the local health insurance companies. These are for adult children who feel they can handle helping their parent and are not ready to hire a service. According to the Home Health Care Nurses Association, adult children will take care of their parent for an average of three months before hiring medical assistance. At that time, they will have already been in contact with At-Your-Home Nurses, Inc. and feel comfortable calling us and confiding that the care giving has become too difficult.
The company has three big competitors:

<table>
<thead>
<tr>
<th>Company Name</th>
<th>Number of nurses</th>
<th>Years in Business</th>
<th>Reputation</th>
<th>Additional Services</th>
<th>Cost per visit</th>
</tr>
</thead>
<tbody>
<tr>
<td>At-Your-Home Nurses, Inc.</td>
<td>40 to start and will grow to 55 by end of 2009</td>
<td>Due to open January 2008</td>
<td>Owner has a great reputation with hospitals through past work.</td>
<td>Free seminars for adult children, Health care through nurses, Subcontract other work to Errands Unlimited – errands, light cleaning, companions, etc.</td>
<td>$25 per hour</td>
</tr>
<tr>
<td>Marshall and Associates</td>
<td>60</td>
<td>10 years</td>
<td>Great—have reached their capacity</td>
<td>Just provides health care services</td>
<td>$30</td>
</tr>
<tr>
<td>Care for You</td>
<td>50</td>
<td>3 years</td>
<td>Fair</td>
<td>Health care services, errands, light cleaning, companions, etc.</td>
<td>Varies depending on the service $12-25</td>
</tr>
<tr>
<td>Comfort, LLC</td>
<td>70</td>
<td>1 year</td>
<td>Fair</td>
<td>Health care services and limited number of additional services</td>
<td>$22</td>
</tr>
</tbody>
</table>

Marshall and Associates has the best reputation in Parker. They are known for hiring caring, friendly nurses who visit homes on-time. They are At-Your-Home Nurses, Inc.’s biggest competitor. However, Marshall and Associates has decided not to hire any additional staff and currently are taking no new patients.

**Projected Sales**

Sales are projected to be $480,000 for the first year. The first two months of operation will be spent networking and hiring nurses, therefore no income was projected. For the remainder of the first year, it is conservatively estimated that the company will have 40 nurses visiting two patients a day, six days a week at $25 per visit.

\[
40 \text{ nurses} \times 2 \text{ patients} \times 6 \text{ days} \times \$25 \text{ per visit} \times 43 \text{ weeks} = \$516,000
\]

This is conservative considering that average sales for a visiting nursing service is $4.7 million, according to data provided by www.dataUSA.xxx
MARKETING STRATEGIES

Product Warranties and Service Policies

- Describe product warranties or service policies based on your knowledge of what competitors offer, standard industry practices and what you are financially prepared to offer.
- Describe product support or customer training plans.

Pricing Policies

- Explain your pricing strategy. Three factors influence your pricing: your costs, competitors’ prices and market demand. You must consider all of these factors to determine a price that fits into your overall strategy. For example, will you be a low-price seller in order to attract volume, a high-price seller to create an image of quality, or will you place yourself somewhere in the middle?
- Explain prices or fees. Include price sheets, if relevant.
- Describe your policies for credit or payment terms and collections procedures.

Advertising and Promotions

- Describe the elements of your advertising and promotions campaign—for example, advertising (media ads, sales literature, trade shows, etc.), promotions (incentives, discounts, etc.), networking.
- Try to be specific and estimate costs.

Sales Development

- Describe your sales strategy and staffing. Do you use an in-house sales force or independent manufacturers’ representatives? Include your plans for managing or monitoring sales personnel and compensation.

Distribution (for product-based companies)

- Explain how you distribute your product via retail sales, wholesaling, direct selling or licensing.
- If you use a network of distributors, explain terms, packaging, shipping and liability arrangements.
Sales and Marketing Strategy
As mentioned, At-Your-Home Nurses, Inc. has established relationships with six of the ten local hospitals. The company will be on each hospital’s short list of recommended home health care agencies. Many of the nurses who work for At-Your-Home Nurses, Inc. also work at these hospitals and will give the company name to any patients that ask about nurse care.

Doctors will be solicited through personal visits by the owner and as an exhibitor at the Parker County Geriatric Health Show. This trade show is held every August and enables us as exhibitors to have access to over 500 doctors who specialize in geriatrics. After the show, company representatives plan to follow up with a letter and phone call. They will offer to give free seminars at the doctor’s office as a service to their clients.

Business will also be generated from:
- Yellow page ad under, “Home Health Care”
- Chamber of Commerce (owner is on the Education Committee)
- Ad in local church bulletins
- Targeted direct mail

A total monthly budget for marketing expenditures is $1500.

Distribution
Nurses throughout our four-county area will be hired to service clients. The initial visit will result in a written evaluation of the client and his/her nursing needs, which will be reviewed with family members. If they agree to use our services, a nurse will be provided within 24 hours.

Product Warranties and Service Policies
At-Your-Home Nurses, Inc. will provide a nurse within 24 hours of the request, which is standard for the industry.

Unsatisfied clients will be taken seriously. A complaint report will be completed and reviewed by management. The main goal will be to resolve any issues/problems between the company and client. At-Your-Home Nurses, Inc. will offer a 100% guaranteed satisfaction policy on the first week of our services. If a client is not satisfied for any valid reason, they will not be billed.

Pricing Policies
Clients will be charged $25 per hour for a nurse visit. Insurance companies will be billed on a weekly basis. Typically, insurance companies will pay within 60 days of receipt.

Private pay customers will be able to use Visa and MasterCard to make payments.
PRODUCTION AND OPERATIONS PLANS

Introduction
Most all businesses can use this section of the plan to describe features of overall and daily operations. Manufacturers will additionally address production strategy. Retailers or product-based businesses should also address inventory control.

Location: Region, City and Site

- Describe where your facilities or offices are located. What are the current or projected trends for that region or municipality which affect you, if any?
- Include any factors that influenced you to locate there—access to customer or suppliers, property characteristics, taxation, geography, demographics or public incentives.
- Indicate whether you lease or own the facilities. Include rent, other costs and terms.

Land and Structural Improvements

- If you need to acquire land or buildings or renovate, describe the modifications and improvement along with costs. Include specific bids in the appendix.

Plant/Facility Layout

- Include a layout of your facilities, and show how the design facilitates traffic flow for either customer traffic or production operations.
- Illustrate that you have considered not only your equipment needs, but also the most efficient or most attractive setup for the equipment.
- Address existing and needed equipment. Include specifications of newly acquired equipment. Explain how you plan for repairs and replacement.

Production Strategy

- Generally discuss the production process. For example, is it labor or capital intensive? Is it a job shop or batch process?
- Explain time and quality standards and who will monitor compliance with these.
- Indicate the nature and cost of inventory to be acquired. Explain how your production plans tie into materials purchasing and inventory control.
- Identify alternative suppliers of materials and components required for production.
- Discuss any regulations in terms of waste disposal, noise and other environmental factors.

Administrative Controls

- Describe how you plan to handle your bookkeeping, manage internal financial and other reports and communications within the company.
Production and Operation Plans

Facility
Children’s Toys, Inc. leases a warehouse (20,000 square feet) located in Bluewood, Pa., a designated Keystone Opportunity Zone. Attached to the warehouse is a 1,500 square foot office that is used by two secretaries and the owner, Shirley Mark. The location is great considering that the rent is only $5 per square foot and Route 73, a main connector, is only two miles from the warehouse.

Children’s Toys, Inc. will need to expand its warehouse from 20,000 square feet to about 50,000 square feet to increase its line of children’s toys and production. The additional space is currently available, but will need to be renovated and three pieces of equipment will need to be purchased. A bid of $50,000 for renovation and a floor plan are included in Appendix B.

The new facility and equipment will allow the company to increase production by 50%. According to a survey performed in January, 73% of the company’s wholesalers predicted a considerable increase in the amount of inventory they would purchase, therefore helping to substantiate the need for a larger facility.

To improve production efficiency, Children’s Toys, Inc. hired an independent consultant three months ago to review all operations. The suggestions from this review have all been implemented at a cost-savings of $10,000 per year. The consultant also made sure that the company was in compliance with all OSHA regulations and environmental laws affecting the toy industry.

Equipment
In order to increase production, Children’s Toys, Inc. needs to purchase additional manufacturing and warehousing equipment. A complete list of new equipment, costing $125,000, is included in Appendix C.

Staff
Currently, the company employs 10 full-time and two part-time employees (two part-time secretaries, three machinists, three plastics specialists, three salespersons and the owner, Shirley).

By January 2004, three new plastics specialists will be hired to help produce an additional $500,000 of toy inventory every season. The potential specialists have been interviewed and are very qualified for the job. Each has 10 years experience in the industry. Their benefits will include a 401K, vacation time and health benefits. (Resumes in Appendix D).
MANAGEMENT

Managers and Key Personnel

- Define the management positions and functions within the company and the chain of command—sales, marketing, finance, production and human resources.
- Include brief job descriptions for each management position. Describe compensation methods for managers, including company owners.
- Profile the key players, noting their relevant experiences and backgrounds that will enable them to successfully perform their intended duties within the company.
- Include in the appendix detailed resumes for each owner and key manager.

Board of Directors/Advisors

- List the names and qualifications of your corporate board of directors. If you have assembled an informal advisory board or use the services of a consultant, list the individuals and their qualifications.
- Include titles and roles. Attach resumes, if relevant.

Personnel Needs

- Given your operating plans discussed above, how many persons will you employ? Briefly describe job titles, job descriptions and required skills, work hours, rates of pay and benefits. This information explains payroll numbers in your financial projections.
- Describe training programs in the areas of skill development and safety. Safety training programs can have positive impact on your insurance premiums.

Professional Support

- List professionals you’ve retained for advice, such as your attorney, accountant, financial advisor and insurance carrier.
Management/Personnel

President - Cathy Jones is president and owner of Jones Marketing. (Women’s Business Enterprise (WBE) Certified)

Before starting the company in 2000, Cathy had been the marketing director for ABC Marketing for ten years where she managed advertising projects ranging from $50,000-$1,000,000. In 2001, she was awarded The Small Business Owner of the Year award from Morgan County Chamber of Commerce. Last year Ms. Jones received her MBA from Marketing University. (See Appendix D for a copy of resume.)

Ms. Jones oversees the internal operations of the company and all human resource matters. She is responsible for overall sales and marketing strategies, as well as client satisfaction.

The business employs two sales associates, three advertising specialists and five interns. Their duties are as follows:

Sales Associates – Sales associates are responsible for personal selling, specifically cold calling and visiting potential clients. They work 40 hours per week.

Advertising Specialists – Ad specialists meet with potential clients once they are qualified by the sales staff. Main responsibilities include idea creation and layout. They work 40 hours per week.

Interns – Our interns work closely with the advertising specialists to assist in meetings, layout and design. They work 10 hours per week.

Company Board of Advisors:
- Marsha Franks – Franks and Frasier Law Firm
- Chris Smith – Advertising World Magazine
- Madison Parker – Parker Accounting, LLC
- Ron Branch – Peoples Temporary
FINANCIAL STATEMENTS AND FINANCING PLANS

Capital Requirements and Proposed Capital Structure

Capital Requirements. Explain how you plan to use the requested funds. Include a detailed list of equipment, property and other uses of funds, including quotes from suppliers when possible. These may be placed in the appendix.

Start-up Costs Table. Show in table format your start-up costs covering:
- property or business acquisition
- renovation
- equipment and inventory
- deposits or other start-up costs
- working capital

Source of Funds. Explain how you plan to finance the business, how much money are you seeking, and whether it is in the form of debt or equity.

Source and Use of Funds Table. Bring both pieces together in a table that shows the major uses of funds and the sources for those funds. This information explains how this capital infusion will affect the capital structure of the business.

Historical Income Statements, Cash Flow Statements and Balance Sheets

- Include all historical financial statements, if reasonable, or at least statements from the last three years, preferably reviewed or compiled, if not audited by your accountant.
- Include business tax returns and personal tax returns for majority owners for the last three years.
- Include notes that explain the statements and any unusual transactions or events.

Projected Income Statements, Cash Flow Statements, Balance Sheets and Assumption Statement

- Projections should cover a two- to three-year period into the future. The first year should be detailed by month, although the subsequent two years can be prepared quarterly or annually.
- The Assumption Statement should explain the rationale or methodology behind your estimates. A note for each item on the statements explaining the units or estimates is ideal. This allows the reader to evaluate the validity of the numbers as well as to rework them based on his or her assumptions about the future.
- In these assumptions, provide such details as receivable collection periods, timing and quantities of inventory orders and timing of payable payments.
- To illustrate how your projected financial statements compare to average industry performance, you might include a ratio analysis of your statements along with published industry averages.
Projected Breakeven Analysis by Product or Service

- Calculate your breakeven sales volume, in terms of units and/or dollars.
- Show how the addition of new products/services affects your fixed costs, and therefore, your breakeven point.

Debt Financing

- If you are applying for a loan, expect to provide three years past tax returns and a personal financial statement.
Financial Information for Eagle Market

Capitalization Plan
The opening of Eagle Market will require the purchase of property and building at 325 Sauter Street for $200,000 (signed Offer to Purchase conditioned upon financing is attached). Additionally, the owners will need to purchase equipment and inventory. The capitalization structure is shown in the table below. Eagle Market is requesting a loan of $250,000 supplemented by personal equity of $50,000. In addition to the real estate and business property at this location, the principals have additional equity in their personal residence at 1105 Pine Street, Skyberg, Pa.

Sources and Uses of Funds

<table>
<thead>
<tr>
<th>Sources</th>
<th>Uses</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loan $250,000</td>
<td>Property $200,000</td>
</tr>
<tr>
<td>Equity $50,000</td>
<td>Equipment $45,000</td>
</tr>
<tr>
<td></td>
<td>Furniture/fixtures $30,000</td>
</tr>
<tr>
<td></td>
<td>Purchase inventory $15,000</td>
</tr>
<tr>
<td></td>
<td>Working capital $10,000</td>
</tr>
<tr>
<td>TOTAL $300,000</td>
<td>TOTAL $300,000</td>
</tr>
</tbody>
</table>

Financial Statements
The plan includes three years of projections for cash flow statement, income statement and opening balance sheet. Attached to this plan are personal income tax statements for the past three years and personal financial statements for the principals. The projections are based on the following assumptions.

Assumption Statement
Sales Projections. According to the 2005 U.S. Economic Census, the average in-store prepared food sales in convenience stores was approximately $54,000 annually. During the course of May 2008, the principals of Eagle Market conducted a survey among customers to identify the number of customers that will purchase prepared foods. On a typical day, Ann’s Market, a competitor, serves 60 customers. In Eagle Market's survey, they found that 94% said they would purchase hot food items. For the estimation of calculating new store sales, Eagle Market used a conservative figure of 50 customers a day.
Using an annual average between the industry standard for sales and Eagle Market’s survey, annual sales of prepared foods are estimated to reach $65,000.

The Census also reports that the average grocery sales in 2005 were $407,000. Because this is a startup business, we’ve discounted this value by %30 estimating that first year sales will be $285,000. Sales in years two and three are estimated to increase by 5% according to industry averages.

Cost of Goods Sold. According to the National Association of Convenience Stores (NACS) and supported by BizStats, the average cost of goods percentage for grocery, general in-store items, and prepared foods is 45%.

Expenses

Payroll taxes are calculated at 15%.

Insurance expense includes general business and liability coverage, vehicle coverage, and workers’ compensation.
## Sample Year 1 Cash Flow Statement - ABC Grocery

<table>
<thead>
<tr>
<th></th>
<th>Start-Up</th>
<th>Month 1</th>
<th>Month 2</th>
<th>Month 3</th>
<th>Month 4</th>
<th>Month 5</th>
<th>Month 6</th>
<th>Month 7</th>
<th>Month 8</th>
<th>Month 9</th>
<th>Month 10</th>
<th>Month 11</th>
<th>Month 12</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Cash on Hand</strong></td>
<td>10,000</td>
<td>2,500</td>
<td>1,125</td>
<td>1,625</td>
<td>3,275</td>
<td>5,650</td>
<td>11,700</td>
<td>20,100</td>
<td>28,450</td>
<td>35,925</td>
<td>39,625</td>
<td>41,050</td>
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</tr>
<tr>
<td><strong>Cash Receipts</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash Sales (70% of total sales)</td>
<td>12,250</td>
<td>14,700</td>
<td>17,150</td>
<td>17,150</td>
<td>19,600</td>
<td>26,950</td>
<td>26,950</td>
<td>26,950</td>
<td>24,500</td>
<td>17,150</td>
<td>19,600</td>
<td>22,050</td>
<td>245,000</td>
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</tr>
<tr>
<td>Collections from Credit Accounts</td>
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<td>5,250</td>
<td>6,300</td>
<td>7,350</td>
<td>7,350</td>
<td>8,400</td>
<td>11,550</td>
<td>11,550</td>
<td>11,550</td>
<td>10,500</td>
<td>7,350</td>
<td>8,400</td>
<td>95,550</td>
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<tr>
<td>Bank Loan or Other Cash Injection</td>
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<td>0</td>
<td>0</td>
<td>0</td>
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<td>0</td>
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</tr>
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<td>Owner's Equity</td>
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<td>0</td>
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<td>0</td>
<td>50,000</td>
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</tr>
<tr>
<td><strong>Total Cash Available</strong></td>
<td>22,250</td>
<td>22,450</td>
<td>24,575</td>
<td>26,125</td>
<td>30,225</td>
<td>41,000</td>
<td>50,200</td>
<td>58,600</td>
<td>64,500</td>
<td>63,575</td>
<td>66,575</td>
<td>71,500</td>
<td>640,550</td>
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<tr>
<td><strong>Expenses</strong></td>
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<td></td>
<td></td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>Grocery &amp; Food Purchases</td>
<td>15,000</td>
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<td>9,450</td>
<td>11,025</td>
<td>11,025</td>
<td>12,600</td>
<td>17,325</td>
<td>17,325</td>
<td>17,325</td>
<td>15,750</td>
<td>11,025</td>
<td>12,600</td>
<td>12,899</td>
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</tr>
<tr>
<td>Gross Wages (Excl. Withdrawals)</td>
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<td>2,500</td>
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<td>2,500</td>
<td>2,500</td>
<td>2,500</td>
<td>2,500</td>
<td>30,000</td>
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</tr>
<tr>
<td>Payroll Expenses (Taxes, Wk Comp. @ 15%)</td>
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<td>375</td>
<td>375</td>
<td>375</td>
<td>375</td>
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<td>375</td>
<td>375</td>
<td>375</td>
<td>4,500</td>
<td></td>
</tr>
<tr>
<td>Owners Withdrawal</td>
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<td>31,200</td>
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<td>Supplies (Office and Operating)</td>
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<td>200</td>
<td>200</td>
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<td>2,400</td>
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<tr>
<td>Repairs and Maintenance</td>
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<td>Advertising</td>
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</tr>
<tr>
<td>Car, Delivery, and Travel (Van)</td>
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<td>0</td>
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<td></td>
</tr>
<tr>
<td>Accounting &amp; Legal Services</td>
<td>200</td>
<td>200</td>
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<td>200</td>
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<td>200</td>
<td>200</td>
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<td>100</td>
<td>100</td>
<td>100</td>
<td>1,500</td>
<td></td>
</tr>
<tr>
<td>Utilities</td>
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<td>900</td>
<td>900</td>
<td>900</td>
<td>900</td>
<td>900</td>
<td>900</td>
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<td>900</td>
<td>900</td>
<td>900</td>
<td>10,800</td>
<td></td>
</tr>
<tr>
<td>Insurance (Liability &amp; Property)</td>
<td>500</td>
<td>500</td>
<td>500</td>
<td>500</td>
<td>500</td>
<td>500</td>
<td>500</td>
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<td>500</td>
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<td>500</td>
<td>6,000</td>
<td></td>
</tr>
<tr>
<td>Property</td>
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<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>200,000</td>
<td></td>
</tr>
<tr>
<td>Equipment &amp; furniture/fixtures</td>
<td>75,000</td>
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<td>0</td>
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<td>0</td>
<td>0</td>
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<td>0</td>
<td>0</td>
<td>0</td>
<td>75,000</td>
<td></td>
</tr>
<tr>
<td>Loan Payment ($250K @ 10%/7 yr)</td>
<td>4,150</td>
<td>4,150</td>
<td>4,150</td>
<td>4,150</td>
<td>4,150</td>
<td>4,150</td>
<td>4,150</td>
<td>4,150</td>
<td>4,150</td>
<td>4,150</td>
<td>4,150</td>
<td>4,150</td>
<td>49,800</td>
<td></td>
</tr>
<tr>
<td><strong>Total Cash Paid Out</strong></td>
<td>19,750</td>
<td>21,325</td>
<td>22,950</td>
<td>22,850</td>
<td>24,575</td>
<td>29,300</td>
<td>30,100</td>
<td>30,150</td>
<td>28,450</td>
<td>25,925</td>
<td>25,525</td>
<td>25,724</td>
<td>594,774</td>
<td></td>
</tr>
<tr>
<td><strong>Cash Position</strong></td>
<td>10,000</td>
<td>2,500</td>
<td>1,125</td>
<td>1,625</td>
<td>3,275</td>
<td>5,650</td>
<td>11,700</td>
<td>20,100</td>
<td>28,450</td>
<td>35,925</td>
<td>39,625</td>
<td>41,050</td>
<td>45,776</td>
<td></td>
</tr>
</tbody>
</table>
## Sample Year 1 Income Statement - ABC Grocery

<table>
<thead>
<tr>
<th>Month</th>
<th>Month</th>
<th>Month</th>
<th>Month</th>
<th>Month</th>
<th>Month</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Month 1</td>
<td>Month 2</td>
<td>Month 3</td>
<td>Month 4</td>
<td>Month 5</td>
<td>Month 6</td>
</tr>
<tr>
<td>Sales</td>
<td>14,250</td>
<td>17,100</td>
<td>19,950</td>
<td>22,800</td>
<td>25,650</td>
<td>28,500</td>
</tr>
<tr>
<td>Grocery</td>
<td>14,250</td>
<td>17,100</td>
<td>19,950</td>
<td>22,800</td>
<td>25,650</td>
<td>28,500</td>
</tr>
<tr>
<td>Prepared foods</td>
<td>3,250</td>
<td>3,900</td>
<td>4,550</td>
<td>5,200</td>
<td>5,850</td>
<td>6,450</td>
</tr>
<tr>
<td>Total Sales</td>
<td>17,500</td>
<td>21,000</td>
<td>24,500</td>
<td>28,000</td>
<td>31,500</td>
<td>35,000</td>
</tr>
<tr>
<td>Cost of Goods Sold</td>
<td>6,413</td>
<td>7,695</td>
<td>8,978</td>
<td>10,260</td>
<td>11,543</td>
<td>12,825</td>
</tr>
<tr>
<td>Prepared foods</td>
<td>1,463</td>
<td>1,755</td>
<td>2,048</td>
<td>2,340</td>
<td>2,633</td>
<td>2,925</td>
</tr>
<tr>
<td>Total Cost of Goods Sold</td>
<td>7,876</td>
<td>9,450</td>
<td>11,026</td>
<td>12,600</td>
<td>14,176</td>
<td>15,750</td>
</tr>
<tr>
<td>Gross Profit</td>
<td>9,624</td>
<td>11,550</td>
<td>13,474</td>
<td>15,400</td>
<td>16,624</td>
<td>18,174</td>
</tr>
<tr>
<td>Expenses</td>
<td>9,808</td>
<td>9,791</td>
<td>9,824</td>
<td>9,706</td>
<td>9,839</td>
<td>9,821</td>
</tr>
<tr>
<td>Gross Wages (Excl. Withdrawals)</td>
<td>2,500</td>
<td>2,500</td>
<td>2,500</td>
<td>2,500</td>
<td>2,500</td>
<td>2,500</td>
</tr>
<tr>
<td>Payroll Expenses (Taxes, Wk Comp.)</td>
<td>375</td>
<td>375</td>
<td>375</td>
<td>375</td>
<td>375</td>
<td>375</td>
</tr>
<tr>
<td>Total Expenses</td>
<td>9,808</td>
<td>9,791</td>
<td>9,824</td>
<td>9,706</td>
<td>9,839</td>
<td>9,821</td>
</tr>
<tr>
<td>Net Profit</td>
<td>(184)</td>
<td>1,759</td>
<td>3,650</td>
<td>3,768</td>
<td>5,561</td>
<td>5,175</td>
</tr>
</tbody>
</table>
## Sample Opening Balance Sheet

<table>
<thead>
<tr>
<th><strong>Assets</strong></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Current Assets</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash</td>
<td>10,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Inventory</td>
<td>15,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Prepaid Expenses</td>
<td>0</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total Current Assets</strong></td>
<td>25,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Long-term Assets</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Building</td>
<td>200,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Furniture &amp; Fixtures</td>
<td>45,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Equipment</td>
<td>30,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(Less Accumulated Depreciation)</td>
<td>(0)</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total Long-term Assets</strong></td>
<td>275,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total Assets</strong></td>
<td>300,000</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Liabilities</strong></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Current Liabilities</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Payables</td>
<td>0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Payroll Expenses</td>
<td>0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Short-term Debt</td>
<td>25,969</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total Current Assets</strong></td>
<td>25,969</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Long-term Liabilities</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loan payable</td>
<td>224,031</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total Long-term Liabilities</strong></td>
<td>224,031</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Equity</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Owner’s Equity</td>
<td>50,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total Equity and Liabilities</strong></td>
<td>300,000</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
APPENDICES

Place at the end any lengthy materials that illustrate more detail. Make sure that these are referenced in the plan so that they are easy to find. This type of information could include:

- legal agreements, e.g., partnership agreement, articles of incorporation
- sales agreements or offers
- product specifications
- sales materials, such as a brochure, menu
- past tax returns, if requested for funding
- lease terms
- facility layout, land maps
- bids, equipment specifications
- resumes
- sample advertising pieces
APPENDIX 1
MARKET ANALYSIS: BACKGROUND FOR A BUSINESS PLAN

Introduction
A thorough market analysis tells as much as possible about the marketplace, providing valuable information about the entire sales chain, from producer through distribution to consumer. Information or intelligence gathered here helps to make decisions about your products, promotions and advertising, price and distribution. Moreover, industry sources can advise about best practices and the most effective operating policies and procedures for your operation. Once you have initially planned your operation based on a market analysis, you should stay informed about industry developments to continue to successfully manage your venture.

Including this information in your business plan gives others outside the business the confidence that you are thoroughly knowledgeable about the industry. In the case of a lender or investor, your understanding of the industry helps justify a decision to approve funding, especially for a start-up business.

Businesses operate within a greater environment that can affect their success or failure, and an industry analysis alerts you to those factors that might influence your business. Begin by summarizing major economic, social, regulatory, technological or political trends associated with your industry. You usually have little or no control over these factors, but they can affect you tremendously. Economic factors include government regulations, economic conditions and technological advancements. Industry factors include availability of raw materials, suppliers, competing businesses and distribution channels. Then, evaluate how these factors will affect business opportunities within your defined market area—local, regional, national or global.

You may have been in this business for a long time and are intimately familiar with the industry and how it works. Preparing an industry analysis for you may be an easy task. If, however, this business is new to you, you will want to know as much as possible about how it works and what will affect sales and operations.

An industry analysis can also be helpful when selling your products or services to a new business-to-business customer. Understanding how to solve a customer’s problem or open new market opportunities may require that you know their industry well.

This is a typical outline for a market analysis detailing industry conditions and trends.

- Background/Introduction
- Organization and Structure
  - Geography (i.e. regional, national, international)
  - Trade associations
  - Special licenses, etc.
  - Government regulations
Current Conditions (Dominant Economic Characteristics)
- Market size and growth rate
- Stage in life cycle: early, mature
- Number of companies in industry and value of revenue
- Customers
- Ease of entry (breaking into the industry)
- Technology/innovation
- Product/service characteristics
- Scale economies
- Industry profitability

Future of Industry—Forecast

Data Sources
Industry information comes in two forms: primary or field data and secondary or published data. Original primary data consists of information gathered from personal interviews and your own observations. Secondary data relies on information from sources already in existence, gathered from sources published or available from government agencies, trade associations, market research firms, and other organizations. Secondary data include statistics, newspaper and magazine articles, industry reports and company information. It is readily available through Internet and library research.

Secondary research can tell you, for example, how much companies spend on employee training, but primary research may reveal how much companies are willing to pay you for a program on stress management.

Secondary or Published Information
The best approach to performing an industry analysis is to first gain a broad understanding of the industry by looking at secondary or previously published information. Easier to gather, you will most likely rely first on secondary information because it gives you a broad understanding of a new industry or customer before you gather information on your own. Furthermore, it saves time and expense by helping you avoid duplication before doing any primary research, and it allows you to focus the primary research more successfully.

With respect to secondary data, the amount available varies according to the size and age of the industry and according to the industry's rate of technological change. You will find more and better published information about industries that are large, older and possibly experience slower and fewer technological changes than industries with fewer members, newer industries with rapid technological advances. Two industries that illustrate this contrast are the steel industry and the fiber optics industry.

When consulting these published materials, remember two important research principles. First, search every source, but also note references to other sources, both published data and persons or groups. Articles, for example, will often cite industry observers and participants, such as security analysts or prominent industry executives, who are excellent sources for you to pursue because they are informed observers and/or recognized experts.

Second, compile a bibliography of every source you use, noting name, author, date of publication and source. This will eliminate retracing your steps, and it saves time when preparing your final report or plan. It also enables you to recover lost material or material you need to consult again.

The published information you will likely want to consult when preparing your industry analysis for your business plan can generally be found in several sources:
• Industry studies and market research reports
• Articles in trade journals and newspapers
• Directories
• Annual reports
• Government publications

Where can you find this information? With the advent of the Internet, much of this information is at your fingertips. In fact, we have access to almost too much information, so you must sort through and prioritize what's relevant. Your local library is also an excellent resource; your librarian can provide invaluable guidance to finding research.

We've compiled a listing of common resources in the areas of government resources, general reference and business, demographics and economic statistics, industry, market, and company trends and directories and company information in Appendix B.

Primary or Field Information
Primary research is valuable when you have exhausted all published sources and still need to know more about your customer or industry. It is timely and more specifically targeted to your customer or your interests.

Ideally, a market research firm can address both quantitative and qualitative research that is credible, reliable and statistically valid. Original data you gather yourself can be useful, however, once you recognize the limitations. Potentially, it could be biased because your sources may not be entirely representative of your customer base, or the results may be subject to your own interpretation rather than by an impartial third party.

Primary research can be gathered by using several tools. Interviews or focus groups are typical methods for qualitative research, such as customer motivations, behaviors, opinions, or wants and needs. Research about these concepts on a broader scale can be achieved through questionnaires and surveys.

Sources of Market and Industry Information

• Industry and Economic Reports
  Reports on the overall status of industries are published by several government agencies and by private analysts. You can locate these reports at:

  www.stat-usa.gov
  www.activemedia-guide.com
  www.rh.edu/library/industry
  www.sbdcnet.utsa.edu/

• Trade Associations
  List all relevant trade associations. You can find a list of associations by referring to the Encyclopedia of Associations or by searching the Internet via a search engine, such as www.google.com or by searching www.associationcentral.com.

  Although resources made available by trade associations vary depending on its size and budget, a good trade group can be a source of expert advice, publish membership directories, gather and publish statistical information about the industry size and sales, and provide advice on how to operate a business. Most trade associations are represented on the Internet making access to the information relatively easy.
• **Trade Journals and Newsletters**
List all relevant trade journals. You can learn about trade journals either from the trade associations or by consulting a publishers’ directory like Newsletters in Print and Ulrich’s International Periodical Directory.

If you locate a trade journal relating to your industry, subscribe. The articles often contain information to help you improve the management of your company.

North American Industrial Classification System (NAICS) (formerly Standard Industrial Classification System SIC)

The U.S. government maintains a classification system for every industry in the U.S., Canada, and Mexico based on their activities. The system facilitates the consistent collection and analysis of data by various government agencies and private sources of business information. The U.S. Census bureau, for example, uses the NAICS system to report the economic census. Various publishers of business information organize their data using either SIC or NAICS.

You can find NAICS and SIC codes in the manual, North American Industry Classification System, United States, 1997 or by searching Web sites such as www.census.gov or www.naics.com.

• **Statistics**
The U.S. Census conducts an economic census every five years and publishes the data by industry using the NAICS. The results will tell you the number of establishments in each broad industry and subsector, revenue produced, number of employees and payroll. The data are available at the state, county, and municipality levels. You can compare growth trends by comparing data from different census periods.

• **Published Articles and Reports**
Articles about industries or businesses may also appear in trade journals and newspapers and can be found by searching periodical indexes. These articles may be about recent industry research or surveys or about companies in an industry. The Carnegie Library (www.clpgh.org) maintains several searchable indexes accessible from your home computer, all you need is an Allegheny County library card. Elsewhere, check your local library for an index to trade periodicals. Universities also maintain subscriptions to similar indexes on a wide variety of topics. Unless you are a student, you cannot access these from home, but you may be able to use them at the library.

These indexes are searchable by title, author or subject matter, and you can print the entire article or abstract, or get the citation, and the library can try to get the article for you.

Newspapers and some journals are archived and accessible over the Internet. These are searchable at the publisher’s website.
APPENDIX 2
BUSINESS INFORMATION SOURCES

PA Government Resources

Attorney General
www.attorneygeneral.gov
Contact for complaints against PA companies

Department of Community & Economic Development (DCED)
www.paopen4business.state.pa.us or www.newpa.com
Main portal for PA business information

Department of Environmental Protection
www.dep.state.pa.us
State information on environment, permits, funding

Department of Labor and Industry
www.dli.state.pa.us
Employment information, median wage data

Department of Revenue
www.revenue.state.pa.us
Information on Pennsylvania taxes

Department of State
www.dos.state.pa.us/corps/site/default.asp
Information on legal requirements, fictitious names, forms

Department of Transportation
www.dot.state.pa.us
Information on traffic counts

PennTAP
www.penntap.psu.edu
Free scientific and technical assistance

Federal Government Resources

Department of Commerce
www.commerce.gov
Information for business and international trade

Energy Information Administration
www.eia.doe.gov
Statistics on energy topics

Environmental Protection Agency
www.epa.gov/small business
News, publications and information for small business
Federal Business Opportunities  
www.fedbizopps.gov  
Electronic access to government-wide federal procurement that exceeds $25,000

Federal Trade Commission  
www.ftc.gov  
Information on consumer product law; franchises and business opportunities

FedWorld Home Page  
www.fedworld.gov  
Provides links to many federal government resources

Internal Revenue Service  
www.irs.gov  
Useful information on topics including personal and business taxes

National Technical Information Service  
www.ntis.gov  
Science, technology and business information

SBA: Small Business Administration Home Page  
www.sba.gov  
Basic information on starting, financing and expanding businesses

STAT-USA  
www.stat-usa.gov  
Dept. of Commerce; Nat’l Trade Data Bank

US Business Advisor  
www.business.gov  
SBA site; government information on business

General References

North American Industrial Classification System (NAICS)  
www.census.gov or www.naics.com  
Definitions of all current industrial classification numbers

General Business Information

Encyclopedia of Business Information Sources  
Library  
Lists major sources of information by industry

SBDC Library National Information Clearinghouse  
www.sbdcnet.org  
Good reference site for small business information

Small Business Profiles  
Library  
Start-up information on many specific businesses

Small Business Sourcebook  
Library  
Lists sources on starting various types of businesses
Demographics and Economic Statistics

CACI Lifestyle Demographics (zip code)
www.esribis.com
Profile of communities; general spending characteristics

National Center for Education Studies
nces.ed.gov/surveys/sdds/tablemain.asp
Federal agency responsible for collecting education statistics

Pennsylvania State Data Center
pasdc.hbg.psu.edu
State census information

Sourcebook of Zip Code Demographics
Eighty+ variables for every zip code in the U.S.

StateMaster.com
www.statemaster.com
State statistics; various topics

Statistical Abstract of the United States
www.census.gov/compendia/statatab
Industrial, social, economic statistics with data sources cited

STAT-USA
www.stat-usa.gov
Dept. of Commerce; Nat’l Trade Data Bank; economic/housing statistics

University of Michigan Statistical Info on the Web
www.lib.umich.edu/govdocs/stats.html
www.lib.umich.edu/index.html

US Bureau of Labor
www.bls.gov
Employment statistics; spending patterns

US Census Bureau; Population & Economic Census
National, state and local census data for population and economy

US Small Business Administration, Office of Advocacy
Small business statistics and research reports

Zip Code Map, City of Pittsburgh
Boundary maps for city zip codes
Industry, Market and Company Trends

ABI/Inform Global and Proquest
Library
Citations to business, finance and management journals

Advertising Age Data Center
adage.com/datacenter
Information on advertising and consumer markets

American Demographics Magazine
adage.com/americandemographics
Monthly magazine with demographic articles

Article First
Library
Citations to sources, technology, business and popular journals

RDS Business & Industry
Library
Full-text articles on public and private companies

Business & Management Practices
Library
Practical aspects and approaches to business management

Business Dateline
Library
Full-text of business articles from local publications

Business Periodicals Index
Library
Periodicals list useful for industry information

Business.com
www.business.com
General industry and company info, numerous links

ClickZ Network
www.clickz.com/showPage.html?page=stats
Trends on the Web, formerly CyberAtlas

SEC Edgar Filings
edgarscan.pwcglobal.com/servlets/edgarscan
Summaries of SEC industry reports; search public company in your industry

Encyclopedia of American Industries
Library
Vol. I Manufacturing; Vol. II Service—good background on industries

EPM Communications - Consumer research
www.epmcom.com
Research firm; reports on consumer behavior; trends, analyzes new develop, fee
Find Articles
www.findarticles.com
Index of over 300 trade journals, free, full-text

Forrester Research
www.forrester.com
Research firm publishing abstracts and industry reports

Frost & Sullivan
www.frost.com
Research firm publishing abstracts and industry reports

Gartner Group
www.gartner.com
Research firm publishing abstracts and industry reports

Inc. Online
www.inc.com
Searchable archive of over 4,000 articles

Industry Week's Interactive Benchmarking Database
Library
Reports by Best Manufacturing Practices, Center of Excellence

Infoseek Personal
infoseek.go.com
Obtain daily updates on newswires, newspapers and newsgroups

Infotrac
www.einetwork.net/ein/libraries.html
Articles on all types of industries, company profiles

Know This.com
www.knowthis.com/research/online/onlinedata.htm
Links to market and industry research sources

Maritz Poll
www.maritzresearch.com
Summaries of consumer polls for numerous products and services

MarketResearch.com
www.marketresearch.com
Directory of 50K+ publications of 350 research firms; articles; free registration; fees

Market Share Reporter
Library
Amounts and % markets held by companies and products

Money Magazine
money.cnn.com
Extensive news on the economy and other business matters

Moody's Manuals
www.moodys.com
Public company information divided into eight industries
Standard & Poor's Industry Surveys
Library
Good current overviews of 20+ industries

**Newspapers and Current Information**

American City Business Journals
www.bizjournals.com
Business related news for many US cities

Business Wire
www.businesswire.com
Database of company press releases

DejaNews
groups.google.com
Postings to listservs and newsgroups; consumer opinions

New York Times Index
Library
Complete index of article abstracts found in New York Times

Newslink
www.newslink.org
Links to 4,000 magazines, newspapers and publishers on Web

Pittsburgh Business Times
www.bizjournals.com/pittsburgh
Information on local businesses, industries and trends

Pittsburgh Post Gazette
www.post-gazette.com
Information on local businesses, industries and trends

PR Newswire
www.prnewswire.com
Database of company press releases

Wall Street Journal Index
www.wsj.com
Indexes WSJ

**Directories and Company Information**

Information 555-1212
www.555-1212.com
Business lists; zip code finder and more

American Business Disk
Library
CD-ROM of companies and industries. Great for company analysis

American Wholesalers and Distributors Directory
Library
27,000 national and regional wholesalers and distributors
AnyWho Toll-Free Directory  
www.anywho.com  
Source for toll free numbers

ASAE Trade Associations Online  
www.asaenet.org/find  
American Executives members with Web sites

Attorney General Offices  
www.naag.org  
Contact information for every state; source of company complaint information

Better Business Bureau  
www.bbb.org  
Source of company complaint information

Business Organizations, Agencies & Publications Directory  
Library  
New and established organizations and agencies

Catalog of Mail Order Catalogs  
Library  
Mail order catalogs

Cole’s Directory of Pittsburgh and Allegheny County  
Library  
Address and telephone information classified by product and/or service

Companies Online  
www.tripod.lycos.com/smallbiz/index.html  
Directory of U.S. companies with Web sites

CorpTech  
www.corptech.com & Library  
U.S high-technology companies; basic data available free

D & B Million Dollar Directory  
Library  
Abstracts of America’s leading public and private companies

D & B Regional Directory  
Library  
Abstracts of regional public and private companies

Directories In Print  
galenet.gale.com  
Lists 15,000+ published directories

Directory of Corporate Affiliations  
Library  
Information on major US parent companies; cross-referenced by subsidiary

Directory of Manufacturers’ Sales Agencies  
Library  
List of agents
Dun's Guide to Health Care Companies  
Library  
Information on 15,000+ health care companies—supply side

Dun's Regional Directory  
Library  
Top 20,000 companies in southwestern Pennsylvania

Edgar Online  
www.edgar-online.com  
SEC corporate reports

Encyclopedia of Associations  
Library  
Listing of national and international associations

F & S Index of Corporations and Industries  
Library  
Index of corporations and industries

Franchise Update Online  
www.franchise-update.com  
Franchises for sale and company profiles

Harris Industrial Directory - Pennsylvania  
Library  
Companies by product and/or service

Hoover's Online  
www.hoovers.com  
9,000 large companies, both public and private

MacRae's State Industrial Directory  
Library  
Company information—geographical, alphabetical and product indexes

MarketPlace & Zapdata.com  
www.b2bsalesandmarketing.com  
Directory of 10 million U.S. companies; lists for a fee

Media Finder  
www.mediafinder.com  
Magazines, newsletters, catalogs, mailing lists

Moody's Complete Corporate Index  
Library  
Guide to Moody's Corporate Indexes

National Trade & Professional Association Directory  
Library  
National trade & professional associations, indexed by budget

Netpartners Company Site Locator  
www.netpart.com  
www.help4web.net/search
Newsletters in Print  
Library  
National newsletters  

Pittsburgh Business Times Book of Lists  
Library  
Compilation of various lists in Pittsburgh area  

Pittsburgh Technology Council Directory  
www.pgtech.org  
Information on local high technology companies and trends  

Reference USA  
www.clpgh.org  
Company lists  

Small Business Guides  
www.patsula.com/businessplanguides  
Useful guides on numerous business management topics  

Sports Market Place  
Library  
Sports teams and associations  

SRDS Direct Marketing List Source In Print  
Directory of mailing lists  

Standard & Poor’s Register  
www.standardandpoor.com & In Print  
Provides company information arranged alphabetically  

Standard Directory of Advertising Agencies  
Library  
Directory of companies that advertise nationally; trade names  

Telephone Directories  
www.superpages.com  
Address and telephone information  

The Franchise Handbook Online  
www.franchise1.com  
Franchise information, directories, news, articles  

The National Directory of Mailing Lists  
www.mediafinder.com  
Directory of mailing lists  

Thomas Food Industry Register  
Library  
Food manufacturers and suppliers  

Thomas Register  
www.thomasnet.com  
Information on American manufacturers
Ulrich's International Periodical Directory
Library
Purchasing and advertising info for over 90,000 publishers

USPS Address and Zip Code Information
www.usps.gov/ncsc

Value Line Investment Survey
Library
Company information pertinent to investment decisions

Ward's Business Directory
Library
Information on international public and private companies

**Financial Information and Analysis**

BizMiner
www.bizminer.com
Industrial financial information

BizStats
www.bizstats.com
Industrial financial information

D&B Industry Norms and Key Business Ratios
www.clpgh.org
Financial information and ratio data

Fair Isaac
www.myfico.com
Source for credit score and information on credit

Financial Studies of the Small Business
Library
Financial information and ratio data

RMA Annual Statement Studies
Library
Financial information and ratio data

**Patents, Trademarks and Copyrights**

Brands and Their Companies
Carnegie Business Library
Trade and brand names, trademarks for 250,000 products

Copyright Office
www.loc.gov/copyright
Registered U.S. copyrights

Derwent World Patent Index
www.scientific.thomson.com/products/dwpi
Patents from 33 issuing authorities worldwide
Online through Dialog
U.S. Patent & Trademark Office Trademark Database
www.uspto.gov
Trademarks registered with the U.S. Patent and Trademark Office

European Patent Office
ep.espacenet.com
Search international patents

**Business Plans**

American Express
www.americanexpress.com
Plan template; “Small Business” tab; select “startup issues”

Bplans.com
www.bplans.com
Plan template, samples

More Business.com
www.morebusiness.com
How to write a business plan

US Small Business Administration
www.sba.gov
Plan template

Office Depot
www.officedepot.com
Free forms for business and samples business plans

**International Trade**

Office of International Trade, US Sm Business Admin
www.sbaonline.sba.gov/OIT
International business plans

www.export.gov/comm_svc
Foreign country industry analyses

Stat-USA/Internet
www.stat-usa.gov
Market analysis information, currency exchange

Country Watch.com
www.countrywatch.com
Current reports on country risk information

Federation of International Trade Associations
www.fta.org
Lists of international trade web sites
Global EDGE
globaledge.msu.edu
Industry and country information

Global Trade Source Ltd.
www.globalsources.com
Trade statistics and country information

Trade Port
tradeport.org
Export process from A to Z

Worldskip.com
www.worldskip.com
Basic country information

Nation Master.com
www.nationmaster.com
National statistics; various topics

Trade Shows

FITA’s Trade Shows Worldwide
www.fita.org/tshows.html
US and worldwide listing of shows

ExpoWorld.net
www.expoworld.net
Information about trade shows worldwide

go-events.com
www.go-events.com
A database of events worldwide

Trade Show Central
www.prnewswire.com/
Lists over 30,000 domestic and international trade shows

Trade Shows World Wide Directory & Conventions
Library
National and international exhibits, conferences, conventions

How To Research

Find US company information
www.nypl.org/research/sibl/company/c2index.htm
Learn about a company or industry
www.virtualpet.com/industry/howto/search.htm

Business Research Lab
www.busreslab.com/evaluhd.htm
Information on primary research and resources—surveys, etc.

The Internet Public
www.ipl.org