

## ATB Business Plan Builder

### Using the ATB business plan builder

A well-researched and clearly articulated business plan is fundamental to the success of every business and necessary for your discussions with financial backers – whether they are bankers or investors. To demonstrate you've done your research, please ensure you complete each section.

The ATB Business Plan Builder is a template to help you organize and communicate information about your business.

1. Fill in the blanks on all pages except the Executive Summary.
2. After completing the details of your plan, write the Executive Summary.
3. Include the date so readers know how recent your information is.
4. Add appendices as necessary.
5. Share your plan.

The ATB Business Plan Builder includes: executive summary, business description, key personnel, SWOT summary, go to market summary, projects sales, growth margin and net profit, financing sources to date, financing needs and appendices.

Tip: Depending on the type of business you operate, some sections of your plan may be longer than others. Try to keep your total business plan between 10-20 pages in length.

## Executive Summary

(Summarize the contents of your business plan in 1-2 pages).

Company Name: \_\_\_\_\_

Contact Person: \_\_\_\_\_

Address: \_\_\_\_\_

Website: \_\_\_\_\_

Telephone: \_\_\_\_\_

Email: \_\_\_\_\_

Date Business Plan Completed: \_\_\_\_\_

Legal Structure:  Sole Proprietor  Partnership  Corporation

Owners: \_\_\_\_\_

Business Description: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Key Personnel: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

S.W.O.T. Summary: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Go to Market Summary: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Projected Sales, Gross Margin and Net Profit: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Financing Sources to Date (including personal): \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Financing Needs: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

## Vision and Mission

**Your business mission:**

In a sentence or two, explain why your company exists, along with its values, primary products and target customers/demographic.

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**Your business vision for the next three years:**

Define where you see your business in three years in terms of sales, number of employees, geographic reach, and whatever other indicators of success are right for your business.

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## Products and Services

### Product / service offering:

Focus on your primary products.

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### Pricing Strategy:

Include your strategy for pricing and the margin you expect to earn on each unit. Some examples of pricing strategies include loss leader, penetration, skimming or premium pricing.

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### Your competitive advantage:

Identify why a customer would buy your products over a competitor's.

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### Barriers to entry for more competition:

What prohibits a competitor from moving in on your competitive advantage?

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### Production / delivery process:

How are your products or services produced and delivered?

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### Guarantee policies:

What are the terms of sale?

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## Marketing and Sales

### Define your customers:

Identify your best prospective customers in terms of categories such as age, gender, interests, economic status and geographic location. In a business-to-business environment, define your customers in terms of company size, industry, decision makers, etc.

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### Do a S.W.O.T. Analysis:

Identify the strengths, weaknesses, opportunities and threats faced by your business.

Strengths: \_\_\_\_\_

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Weaknesses: \_\_\_\_\_

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Opportunities: \_\_\_\_\_

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Threats: \_\_\_\_\_

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### Marketing Plan:

What marketing tools are you going to use to market your business?

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### Sales:

Identify your sales channels in order of importance.

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## Business Operations

### Location / Facilities:

Include major equipment needs.

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### Suppliers:

Identify any suppliers that are critical to the delivery of your product.

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**Management Team, Employees and Advisors**

**Management Team:**

Include brief bios indicating why they are important to the team.

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**Employees:**

Identify how many employees you have or will need, where you'll find them and how you'll train them.

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**Advisors:**

Identify paid and unpaid advisors and their areas of expertise.

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## Financial Plan and Statements

ATB makes it easy to understand how money is flowing in and out of your business. Visit <http://www.atb.com/business/tools-and-resources/Pages/business-guides.aspx#worksheets> to download a copy of the financial statements mentioned below.

### Assumptions:

List the assumptions you've made for your projected financial statements.

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### Sales Projections:

Using the template in the appendix, show your monthly sales projections for the next three years.

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### Cash Flow Forecast:

Using the template in the appendix, show cash flow based on monthly projected sales and expenses.

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### Projected Income Statement:

Using the template in the appendix, indicate when you expect to be profitable. If applicable, include start-up costs.

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### Projected Balance Sheet:

Using the templates in the appendix, include all assets used by the company that you personally own.

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## Financial Needs

### Financing needs:

Based on the cash flow forecast, state exactly how much you need, and when.

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### Sources of financing to date:

Start with your personal investment, as this shows confidence in your business.

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### How financing will be used:

Show how financial support is a good investment.

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### Identify current loans and investments:

Disclose all current loans and investments, including your own.

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### Your personal assets and liabilities:

Investors and bankers like to know where entrepreneurs stand personally.

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### Identify any security you can offer:

Major assets such as a home or plant facilities can be used for security.

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# THE ATB BUSINESS PLAN BUILDER

## Appendices

Complete these spreadsheets to provide detailed financial information.