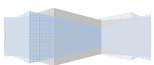


For detailed guidelines on developing an effective business plan, visit <http://www.business-plan.co.za>

1	Cover Page	<ul style="list-style-type: none"> ▪ Name of business ▪ Physical and postal address of business ▪ Contact details: telephone number, email and fax ▪ Contact person ▪ Business logo
2	Confidentiality Agreement or legal Page	If desired, provide a confidentiality agreement to be signed by whoever you submit the business plan to.
3	Index of Contents	Use your word processor to automatically generate this for you. Ensure that the key headings and sub headings are showing and that references to the page numbers are accurate or correspond
4	Executive Summary	<p>Provide a summary of the key points of your business plan. Address:</p> <ul style="list-style-type: none"> ▪ Who? ▪ What? ▪ Where? ▪ When? ▪ Why? ▪ How? <p>Write this section last and ensure that you include all the key decision making points such as:</p> <ul style="list-style-type: none"> ▪ Brief business concept or description ▪ Brief history of your business if available ▪ The products or services of your business ▪ Gap in the market ▪ Opportunity in the market ▪ Size of the opportunity and growth potential ▪ Market analysis summary

		<ul style="list-style-type: none"> ▪ The target market ▪ Who are your competitors? ▪ What will be your competitive advantage strategies? ▪ Who is in your management team? ▪ What the funding requirements of the business ▪ Proposed security ▪ Financial projections ▪ Inherent risks ▪ Exit strategy
5	Company description or background	<p>Company description – Describe your business entity using well written literature. What does your entity do? Where does your company operate?</p> <p>Company background - when, how and where you started. Articulate where you are currently with your business entity</p> <ul style="list-style-type: none"> ▪ Vision ▪ Mission ▪ Values ▪ Strategic objectives
6	External Environment Analysis	<p>Identify the main opportunities and threats in the external environment. Make reference to your business in line with how the changes in the environment impact (in a positive or negative manner) on your business.</p> <ul style="list-style-type: none"> ▪ Industry analysis ▪ Political changes ▪ Economic changes ▪ Social Changes ▪ Technological changes ▪ Environmental changes ▪ Regulatory or legislative changes
7	Internal Environment Analysis	<p>Assess and analyse the following factors that are internal to your business so as to deduce the strengths and weaknesses of the business. Take the following into consideration:</p>

		<ul style="list-style-type: none"> ▪ Strategy ▪ Organisational Structure ▪ Style of leadership ▪ Staff ▪ Skills ▪ Systems ▪ Shared values
8	Strengths, Weakness, Opportunities and Threats (SWOT Analysis)	<p>Summarise your external and internal environment analysis.</p> <ul style="list-style-type: none"> ▪ Strengths ▪ Weaknesses ▪ Opportunities ▪ Threats
9	The market and competitors	<p>Provide an analysis of the market and competitors in this section of your business plan</p> <ul style="list-style-type: none"> ▪ Market overview ▪ Market segmentation ▪ Market attractiveness ▪ Target Market ▪ Positioning ▪ Customer analysis ▪ Competitor analysis ▪ Competitive advantages <p>Provide a clear statement of what market you are targeting as well as the characteristics of that market in terms of needs, preferences, size, growth, trend and current and anticipated future direct and indirect competition.</p>



10	Product or service offering	<p>Describe your product or service offering in detail. What unique feature does your product or service offer? What value does your product or service offer? In essence, highlight all the competitive advantages of your product or service offering (s)</p> <ul style="list-style-type: none"> ▪ Provide details on the following: ▪ Applicable patents, trademarks and licenses ▪ Anticipated product life cycles ▪ Research and development ▪ Technological aspects associated with your product or service
11	Marketing and sales plan	<p>What strategy and plan do you have in place to capture your desired market share and achieve your business and market oriented goals and objectives? You may take the following aspects into consideration:</p> <p>Key marketing avenues –</p> <ul style="list-style-type: none"> ▪ Advertising ▪ sales promotion ▪ personal selling ▪ public relations ▪ direct mailing ▪ Social networking on sites such as Twitter and Facebook helps build relationships ▪ Branding and brand development - business logo, business cards, brochures, business presentations <p>Also consider the following:</p> <ul style="list-style-type: none"> ▪ Pricing policy or strategy ▪ Distribution channels ▪ Customer value proposition ▪ Strategic alliances ▪ Sales strategy and plan
12	Operational plan	<p>What physical necessities are necessary for your business operations? Take the following into consideration:</p> <ul style="list-style-type: none"> ▪ Location and premises ▪ Layout of the business ▪ Accessibility of your business taking into account the key business stakeholder -

		<p>employees, customers, suppliers, community and others</p> <ul style="list-style-type: none"> ▪ Machinery, equipment, motor vehicles and other fixed assets ▪ Capacity of fixed assets used for operations ▪ The production process ▪ Policies ▪ Inventory and raw materials ▪ Quality control systems ▪ Customer service plans ▪ Any present and future research and development plans ▪ Legal environment
13	Human resource or staffing plan	<p>This section documents your staffing plan. The following must be taken into consideration:</p> <ul style="list-style-type: none"> ▪ Provide an organisational chart or organogram ▪ Roles and responsibilities - provide key job descriptions ▪ Provide information on the Board of Directors (If applicable) ▪ Attach resumes from key management highlighting the skills, competence and expertise ▪ Details pertaining to compensation plans and policies ▪ Training requirements ▪ Information on consultants, advisers other support parties ▪ Performance management system and other related systems
14	Risks and Contingencies	<p>What risks does your business face and what contingencies do you have in place?</p> <ul style="list-style-type: none"> ▪ Business risks ▪ Financial risks ▪ Market risks ▪ Operational risks ▪ Health and safety risks ▪ Economic risks
15	Financial Information	In this section of your business plan, provide the

		<p>following details:</p> <ul style="list-style-type: none"> ▪ Funding requirements ▪ Business assumptions ▪ Proposed security ▪ Application of funds ▪ Data on overall financial picture ▪ Debt schedule ▪ Include financial projections based on future business assumptions. Statement of financial performance (Income Statement), Statement of financial position (Balance Sheet), Cash flow statement, Sensitivity analysis and Break analysis ▪ Valuations ▪ Financial history - attach past financial statements
16	Supporting documents	<p>The supporting documents of your business plan may include the following:</p> <ul style="list-style-type: none"> ▪ Resumes of key management ▪ Memorandum and articles of association ▪ Founding statement - CK1 in the case of a Close Corporation ▪ Provide copy of CK2 where applicable ▪ Association agreement ▪ Shareholder's agreement ▪ Partnership agreement ▪ Banker's reference ▪ Credit reference ▪ The past financial statements in the case of an existing business. The past 3 years historical financial statements would be ideal ▪ Valid quotations from suppliers and other related parties ▪ Projected financial statements (at least 3 to 5 years) ▪ Record of unrecorded income ▪ Management letter from the company's auditors for the past 2 years ▪ Income tax returns and tax assessments of the company for the last 2 years ▪ Tax clearance certificate ▪ Letters of intent ▪ Certified copies of operating licenses and permits

- Bank statements for the last month of the financial year
- VAT return for the last 12 months and VAT receipts
- Offers to purchase documents , where available purchase and sale agreements may also be attached
- Agency or distribution agreements
- Intellectual property documentation as well as other related documents - patents, licenses, copyrights, trademarks, etc
- Sales Contracts
- Franchise agreement

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