# business.gov.au

## Business Plan template

A good business plan can help you secure finance, define the direction of your business and create strategies to achieve your goals. The business.gov.au Business Plan template steps you through the process of creating a solid, well-structured plan tailored to your business.

Copies of the latest version of this template and the guide can be downloaded from [www.business.gov.au/businessplan](http://www.business.gov.au/businessplan).

If you need further information, assistance or referral about a business issue, please contact business.gov.au on 13 28 46.



## Using this template

Before you complete this business plan template and start using it, consider the following:

1. **Do your research.** You will need to make quite a few decisions about your business including structure, marketing strategies and finances before you can complete the template. By having the right information to hand you also can be more accurate in your forecasts and analysis.
2. **Determine who the plan is for.** Does it have more than one purpose? Will it be used internally or will third parties be involved? Deciding the purpose of the plan can help you target your answers. If third parties are involved, what are they interested in? Although don’t assume they are just interested in the finance part of your business. They will be looking for the whole package.
3. **Do not attempt to fill in the template from start to finish.** First decide which sections are relevant for your business and set aside the sections that don’t apply. You can always go back to the other sections later.
4. **Use the [*italicised text*].** The italicised text is there to help guide you by providing some more detailed questions you may like to answer when preparing your response. ***Please note:*** If a question does not apply to your circumstances it can be ignored.
5. **Download the Business Plan Guide.**  The business plan guide contains general advice on business planning, a complete overview of the business plan template and a glossary explaining the main terms used throughout this template.
6. **Get some help.** If you aren’t confident in completing the plan yourself, you can enlist the help of a professional (i.e. Single Business Service, Business Enterprise Centre, business adviser, or accountant) to look through your plan and provide you with advice.
7. **Actual vs. expected figures.** Existing businesses can include actual figures in the plan, but if your business is just starting out and you are using expected figures for turnover and finances you will need to clearly show that these are expected figures or estimates.
8. **Write your summary last.** Use as few words as possible. You want to get to the point but not overlook important facts. This is also your opportunity to sell yourself. But don’t overdo it. You want prospective banks, investors, partners or wholesalers to be able to quickly read your plan, find it realistic and be motivated by what they read.
9. **Review. Review. Review.** Your business plan is there to make a good impression. Errors will only detract from your professional image. So ask a number of impartial people to proofread your final plan.

For advice and examples on how to complete this template, please download the business.gov.au **Business Plan guide** from [www.business.gov.au/businessplan](http://www.business.gov.au/businessplan).

Scan to watch our business planning video: 

**[*INSERT YOUR BUSINESS LOGO*]**

[*Your Name*]

[*Your Title*]

[*Business Name*]

[*Main Business Address*]

**ABN:** [*ABN*]

**ACN:** [*ACN*]

[*Business Name*]

Business Plan

**Prepared:** [*Date prepared*]

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## Business Plan Summary

**[*Please complete this page last*]**

[*Your business summary should be no longer than a page and should focus on why your business is going to be successful. Your answers below should briefly summarise your more detailed answers provided throughout the body of this plan.*]

### The Business

**Business name:** [*Enter your business name as registered in your state/territory. If you have not registered your business name, add your proposed business name.*]

**Business structure:** [*Sole trader, partnership, trust, company.*]

**ABN:** [*Registered Australian business number.*]

**ACN:** [*Registered Australian company number, if applicable.*]

**Business location:** [*Main business location*]

**Date established:** [*The date you started trading.*]

**Business owner(s):** [*List all of the business owners.*]

**Relevant owner experience:** [*Briefly outline your experience and/or years in the industry and any major achievements/awards.*]

**Products/services:** [*What products/services are you selling? What is the anticipated demand for your products/services?*]

### The Market

**Target market:**

[*Who are you selling to? Why would they buy your products/services over others?*]

**Marketing strategy:**

[*How do you plan to enter the market? How do you intend to attract customers? How and why will this work?*]

### The Future

**Vision statement:**

[*The vision statement briefly outlines your future plan for the business. It should state clearly what your overall goals for the business are.*]

**Goals/objectives:**

[*What are your short & long term goals? What activities will you undertake to meet them?*]

### The Finances

[*Briefly outline how much profit you intend on making in a particular timeframe. How much money will you need up-front? Where will you obtain these funds? What portion will you be seeking from other sources? How much of your own money are you contributing towards the business?*]

##

## The Business

### Business details

**Products/services:** [*What products/services are you selling? What is the anticipated demand for your products/services?*]

### Registration details

**Business name:** [*Enter your business name as registered in your state/territory. If you have not registered your business name, add your proposed business name.*]

**Trading name(s):** [*Registered trading name(s).*]

**Date registered:** [*Date business name registered.*]

**Location(s) registered:** [*State(s) you are registered in.*]

**Business structure:** [*Sole trader, partnership, trust, company.*]

**ABN:** [*Registered Australian Business Number.*]

**ACN:** [*Registered Australian Company Number, if applicable.*]

**GST:** [*Are you registered for Goods and Services Tax? Date registered?*]

**Domain names:** [*Registered domain names.*]

**Licences & permits:** [*List all the licences or permits you have registered*]

### Business premises

**Business location:** [*Describe the location and space occupied/required. What is the size of the space you occupy/require? Which city or* *town? Where in relation to landmarks/main areas? If you have a retail business, where are you in relation to other shops? What is the retail traffic like?*]

**Buy/lease:** [*If you have purchased a business premises or are currently leasing, briefly outline the arrangements. If you are still looking for a lease, outline your commercial lease requirements and any utilities/facilities required.*]

### Organisation chart

[*Outline your business structure in an organisation chart.*]

Figure 1: Example Organisation Chart.



### Management & ownership

**Names of owners:** [*List all of the business owners.*]

**Details of management & ownership:** [*As the owner(s), will you be running the business or will a Chief Executive Officer (CEO) be running the business on your behalf? What will be your involvement? If it is a partnership briefly outline % share, role in the business, the strengths of each partner and whether you have a partnership agreement/contract in place?*]

**Experience:** [*What experience do the business owner(s) have?* *How many years have you owned or run a business? List any previous businesses owned/managed. List any major achievements/awards. What other relevant experience do you have? Don’t forget to attach your resume(s) to the back of your plan.*]

### Key personnel

**Current staff**

[*List your current staff in the table below.*]

| Job Title | Name | Expected staff turnover | Skills or strengths |
| --- | --- | --- | --- |
| [*e.g. Marketing/ Sales Manager*] | [*Insert name*] | [*12-18 months*] | [*Relevant qualifications in Sales/Marketing. At least 5 years experience in the industry. Award in marketing excellence.*] |
| [*e.g. Marketing/ Sales Manager*] | [*Insert name*] | [*12-18 months*] | [*Relevant qualifications in Sales/Marketing. At least 5 years experience in the industry. Award in marketing excellence.*] |
| [*e.g. Marketing/ Sales Manager*] | [*Insert name*] | [*12-18 months*] | [*Relevant qualifications in Sales/Marketing. At least 5 years experience in the industry. Award in marketing excellence.*] |
| [*e.g. Marketing/ Sales Manager*] | [*Insert name*] | [*12-18 months*] | [*Relevant qualifications in Sales/Marketing. At least 5 years experience in the industry. Award in marketing excellence.*] |

**Required staff**

[*List your required staff in the table below.*]

| Job Title | Quantity | Expected staff turnover | Skills necessary | Date required |
| --- | --- | --- | --- | --- |
| [*e.g. Office Manager*] | [*1*] | [*2-3 years*] | [*Relevant qualifications in Office Management. At least 2 years experience.*] | [*Month/Year*] |
| [*e.g. Office Manager*] | [*1*] | [*2-3 years*] | [*Relevant qualifications in Office Management. At least 2 years experience.*] | [*Month/Year*] |
| [*e.g. Office Manager*] | [*1*] | [*2-3 years*] | [*Relevant qualifications in Office Management. At least 2 years experience.*] | [*Month/Year*] |
| [*e.g. Office Manager*] | [*1*] | [*2-3 years*] | [*Relevant qualifications in Office Management. At least 2 years experience.*] | [*Month/Year*] |

**Recruitment options**

[*How do you intend on obtaining your required staff? Advertising in the local paper, online advertising, and/or training current staff members?*]

**Training programs**

[*Are there any training programs you will be organising in the event you cannot find the required skills? Are these in-house or external providers? What training will you as the business owner/manager undertake to keep your skills current?*]

**Skill retention strategies**

[*What procedural documentation will you provide to ensure the skills of staff are maintained? Do you have an appropriate allocation of responsibilities? How are responsibilities documented and communicated to staff? What internal processes will you implement to regularly check that the current skills of staff members are still appropriate for the business?*]

### Products/services

| Product/Service | Description | Price |
| --- | --- | --- |
| [*Product/service name*] | [*Brief product/service description*] | [*Price including GST*] |
| [*Product/service name*] | [*Brief product/service description*] | [*Price including GST*] |
| [*Product/service name*] | [*Brief product/service description*] | [*Price including GST*] |
| [*Product/service name*] | [*Brief product/service description*] | [*Price including GST*] |

**Market position**: [*Where do your products/services fit in the market? Are they high-end, competitive or budget? How does this compare to your competitors?*]

**Unique selling position**: [*How will your products/services succeed in the market where others may have failed? What gives your products/services the edge?]*

**Anticipated demand**: [*What is the anticipated quantity of products/services your customers are likely to purchase? For example, how much will an individual customer buy in 6 months or 12 months?*]

**Pricing strategy**: [*Do you have a particular pricing strategy? Why have you chosen this strategy?*]

**Value to customer**: [*How do your customers view your products/services? Are they a necessity, luxury or something in between?*]

**Growth potential**: [*What is the anticipated percentage growth of the product in the future? What will drive this growth?*]

### Innovation

**Research & development (R&D)/innovation activities**

*[What R&D activities will you implement to encourage innovation in your business? What financial and/or staff resources will you allocate?]*

**Intellectual property strategy**

[*How do you plan to protect your innovations? List any current trade marks, patents, designs you have registered. Do you have confidentiality agreements in place?*]

### Insurance

**Workers compensation**: [*Provide details if you have workers compensation insurance? This is mandatory if you have employees.*]

**Public liability insurance**: [*Provide details if you have public liability insurance? This covers any third party death or injury.*]

**Professional indemnity**: [*Provide details if you have professional indemnity insurance? This covers any legal action taken out as a result of your professional advice.*]

**Product liability**: [*Provide details if you have product liability insurance? This covers any legal action taken out as a result of injury, damage or death from your product.*]

**Business assets**: [*Provide details if you have insured your business assets in the event of a fire, burglary, or damage? For example: building, contents, motor vehicles.*]

**Business revenue**: [*Provide details if you have insured your business in the event of business interruption where you cannot trade because of a particular event and are unable to make money?*]

### Risk management

[*List the potential risks (in order of likelihood) that could impact your business.*]

| Risk | Likelihood | Impact | Strategy |
| --- | --- | --- | --- |
| [*Description of the risk and the potential impact to your business.*] | [*Highly Unlikely, Unlikely, Likely, Highly Likely*] | [*High, Medium, Low*] | [*What actions will you take to minimise/mitigate the potential risk to your business?*] |
| [*Description of the risk and the potential impact to your business.*] | [*Highly Unlikely, Unlikely, Likely, Highly Likely*] | [*High, Medium, Low*] | [*What actions will you take to minimise/mitigate the potential risk to your business?*] |
| [*Description of the risk and the potential impact to your business.*] | [*Highly Unlikely, Unlikely, Likely, Highly Likely*] | [*High, Medium, Low*] | [*What actions will you take to minimise/mitigate the potential risk to your business?*] |
| [*Description of the risk and the potential impact to your business.*] | [*Highly Unlikely, Unlikely, Likely, Highly Likely*] | [*High, Medium, Low*] | [*What actions will you take to minimise/mitigate the potential risk to your business?*] |

### Legal considerations

[*List the legislation which will have some impact on the running of your business. For example: consumer law, business law, or specific legislation to your industry.*]

### Operations

**Production process**

[*What is the process involved in producing your products or services. This process will vary depending on your product or service. Here are some examples of questions you may consider. Is there a manufacturing process? Who is involved in the process? Are there any third parties involved? What is involved in delivering the service to your customers?*]

**Suppliers**

*[Who are your main suppliers? What do they supply to your business?* *How will you maintain a good relationship with them?]*

**Plant & equipment**

[*List your current plant and equipment purchases. These can include vehicles, computer equipment, phones and fax machines.*]

| Equipment | Purchase date | Purchase price | Running cost |
| --- | --- | --- | --- |
| *[e.g Personal Computer]* | *[eg. 20/03/2010]* | *[e.g $2100]* | *[e.g $100 a month]* |
| *[e.g Personal Computer]* | *[eg. 20/03/2010]* | *[e.g $2100]* | *[e.g $100 a month]* |
| *[e.g Personal Computer]* | *[eg. 20/03/2010]* | *[e.g $2100]* | *[e.g $100 a month]* |
| *[e.g Personal Computer]* | *[eg. 20/03/2010]* | *[e.g $2100]* | *[e.g $100 a month]* |

**Inventory**

[*List your current inventory items in the table below. If you have a substantial inventory, you may prefer to attach a full inventory list to the back of this business plan.*]

| Inventory item | Unit price | Quantity in stock | Total cost |
| --- | --- | --- | --- |
| *[e.g flour]* | *[e.g $5.00kg]* | *[e.g Five kilograms]* | *[e.g $25.00]* |
| *[e.g flour]* | *[e.g $5.00kg]* | *[e.g Five kilograms]* | *[e.g $25.00]* |
| *[e.g flour]* | *[e.g $5.00kg]* | *[e.g Five kilograms]* | *[e.g $25.00]* |
| *[e.g flour]* | *[e.g $5.00kg]* | *[e.g Five kilograms]* | *[e.g $25.00]* |

**Technology (Software)**: [*What technology do you require? For example: website, point of sale software or accounting package? What will be the main purpose for each? Will they be off-the-shelf or purpose built? What is the estimated cost of each technology solution?*]

**Trading hours**: [*What are your trading hours? What are your expected peak trading times? Which times do you expect to be more profitable? How will this change over different seasons? How do your trading hours accommodate these changes?]*

**Communication channels**: [*How can your customers get in contact with you? These channels can include: telephone (landline/mobile), post box, shopfront, email, fax, internet blog or social media channel.*]

**Payment types accepted**: [*What payment types will you accept. cash, credit, cheque, gift cards, Paypal etc*]

**Credit policy**: [*What is your credit policy for customers/suppliers? How long is the credit period? What are your collection strategies/procedures? What credit does your business receive? What are the terms?*]

**Warranties & refunds**: [*If you manufacture certain goods, what are the warranty terms? What is your business refund/exchange policy?]*

**Quality control**: [*Describe your quality control process. What checks or balances do you have in place to ensure the product or service you offer is produced to the same standard of quality? What steps do you take to meet product safety standards?]*

**Memberships & affiliations**: [*Is your business a member of any particular industry association or club? Do you have any affiliations with any other organisation?*]

###

### Sustainability plan

**Environmental/resource impacts**

[*Describe the impact your business could potentially have on the environment. E.g. a particular manufacturing process may contribute negatively on the local water supply.*]

**Community impact & engagement**

[*How does your environmental impact* *affect the local community? How can you engage the community in minimising your impact?*]

**Risks/constraints**

[*List any risks/constraints to your business resulting from this environmental impact?*]

**Strategies**

[*What strategies will you implement to minimise/mitigate your environmental impact and any risks to your business? Will you conduct an environmental audit? Have you introduced an Environmental management system?*]

**Action plan**

[*List your key sustainability/environmental milestones below?*]

| Sustainability milestone | Target | Target date |
| --- | --- | --- |
| [*Reduce water consumption*] | [*60% reduction*] | [*Month/Year*] |
| [*Reduce water consumption*] | [*60% reduction*] | [*Month/Year*] |
| [*Reduce water consumption*] | [*60% reduction*] | [*Month/Year*] |
| [*Reduce water consumption*] | [*60% reduction*] | [*Month/Year*] |

## The Market

### Market research

[*What statistical research have you completed to help you analyse your market? Did you use a survey/questionnaire? If so, you may like to attach a copy of your survey/questionnaire to the back of this plan.*]

### Market targets

[*Outline your planned sales targets. What quantity of your products/services do you plan to sell in a planned timeframe? Are they monthly or yearly targets?*]

### Environmental/industry analysis

[*Detail the results of the market research you have performed. Is the area experiencing population growth? Are there long-term employers in the area? Is the region's economy stable? Are there seasonal variations?*

*What is the size of the market? What recent trends have emerged in the market? What growth potential is available and where do you fit in? How will the market/customers change when you enter the market?*]

### Your customers

**Customer demographics**

[*Define who your target customers are and how they behave. You can include age, gender, social status, education and attitudes.*]

**Key customers**

[*Identify your key customers. (These can be large consumers of your products or individuals whose satisfaction is key to the success of your business.) How will you target your products/service to them?*]

**Customer management**

[*How will you maintain a good relationship with your customers? What techniques will you use? How will you keep your customers coming back? Have you introduced customer service standards?* *Do you follow any particular code of practice?*]

### S.W.O.T. analysis

[*List each of your businesses strengths, weaknesses, opportunities or threats in the table below and then outline how you plan to address each of the weaknesses/threats.*]

| Strengths | Weaknesses |
| --- | --- |
| *[e.g High traffic location]* | *[e.g High rental costs]* |

| Opportunities | Threats |
| --- | --- |
| *[e.g build on customer and brand loyalty]* | *[e.g Cash flow problems]* |

### Your competitors

[*How do you rate against your competitors? How can your business improve on what they offer?]*

**Competitor details**

*[List at least 5 competitors in the table below.]*

| Competitor | Established date | Size | Market share (%) | Value to customers | Strengths | Weaknesses |
| --- | --- | --- | --- | --- | --- | --- |
| [*Competitor name*] | [*When were they established?*] | [*Number of staff and/or turnover*] | [*Estimated percentage of market share*] | [*Unique value to customers. E.g. convenience, quality, price or service?*] | [*What are your competitor's main strengths?*] | [*What are your competitor's main weaknesses?*] |
| [*Competitor name*] | [*When were they established?*] | [*Number of staff and/or turnover*] | [*Estimated percentage of market share*] | [*Unique value to customers. E.g. convenience, quality, price or service?*] | [*What are your competitor's main strengths?*] | [*What are your competitor's main weaknesses?*] |
| [*Competitor name*] | [*When were they established?*] | [*Number of staff and/or turnover*] | [*Estimated percentage of market share*] | [*Unique value to customers. E.g. convenience, quality, price or service?*] | [*What are your competitor's main strengths?*] | [*What are your competitor's main weaknesses?*] |
| [*Competitor name*] | [*When were they established?*] | [*Number of staff and/or turnover*] | [*Estimated percentage of market share*] | [*Unique value to customers. E.g. convenience, quality, price or service?*] | [*What are your competitor's main strengths?*] | [*What are your competitor's main weaknesses?*] |
| [*Competitor name*] | [*When were they established?*] | [*Number of staff and/or turnover*] | [*Estimated percentage of market share*] | [*Unique value to customers. E.g. convenience, quality, price or service?*] | [*What are your competitor's main strengths?*] | [*What are your competitor's main weaknesses?*] |

### Advertising & sales

**Advertising & promotional strategy**

*[What strategies do you have for promoting and advertising your products/services in the next 12 months?]*

| Planned promotion /advertising type | Expected business improvement | Cost ($) | Target date |
| --- | --- | --- | --- |
| [*Print media advertising, online advertising, mail-out, giveaway, media release, social media campaign or event.*] | [*How do you expect it will improve your business success?*] | [*$*] | [*Month/Year*] |
| [*Print media advertising, online advertising, mail-out, giveaway, media release, social media campaign or event.*] | [*How do you expect it will improve your business success?*] | [*$*] | [*Month/Year*] |
| [*Print media advertising, online advertising, mail-out, giveaway, media release, social media campaign or event.*] | [*How do you expect it will improve your business success?*] | [*$*] | [*Month/Year*] |
| [*Print media advertising, online advertising, mail-out, giveaway, media release, social media campaign or event.*] | [*How do you expect it will improve your business success?*] | [*$*] | [*Month/Year*] |

**Sales & marketing objectives**

[*Who makes up your sales team? What sales techniques will they use? What tools/material will they use to help sell your products/services? What sales goals/targets will they meet?*]

**Unique selling position**

[*Why do you have an advantage over your competitors? How will your products/services succeed in the market where others may have failed?*]

**Sales & distribution channels**

| Channel type | Products/services | Percentage of sales (%) | Advantages | Disadvantages |
| --- | --- | --- | --- | --- |
| [*e.g. Shopfront, internet, direct mail, export or wholesale*] | *[List all the products/services sold via this channel*] | [*What percentage of overall sales do you expect to sell via this channel?*] | [*What advantages are there of using this channel for these products?*] | [*What challenges do you expect to face using this channel? How will you overcome them?*] |
| [*e.g. Shopfront, internet, direct mail, export or wholesale*] | *[List all the products/services sold via this channel*] | [*What percentage of overall sales do you expect to sell via this channel?*] | [*What advantages are there of using this channel for these products?*] | [*What challenges do you expect to face using this channel? How will you overcome them?*] |
| [*e.g. Shopfront, internet, direct mail, export or wholesale*] | *[List all the products/services sold via this channel*] | [*What percentage of overall sales do you expect to sell via this channel?*] | [*What advantages are there of using this channel for these products?*] | [*What challenges do you expect to face using this channel? How will you overcome them?*] |
| [*e.g. Shopfront, internet, direct mail, export or wholesale*] | *[List all the products/services sold via this channel*] | [*What percentage of overall sales do you expect to sell via this channel?*] | [*What advantages are there of using this channel for these products?*] | [*What challenges do you expect to face using this channel? How will you overcome them?*] |

## The Future

### Vision statement

[*What is your business' vision statement? It should briefly outline your future plan for the business and include your overall goals.*]

### Mission statement

[*What is your business' mission statement? I.e. how will you achieve your vision?*]

### Goals/objectives

[*What are your short & long term goals? What activities will you undertake to meet them?*]

### Action plan

**Please note:** This table does not include sustainability milestones as they are listed in the sustainability section above.

| Milestone | Date of expected completion | Person responsible |
| --- | --- | --- |
| [*What are the business milestones that you need to complete starting from today?*] | [*When do you expect to complete them?*] | [*Who is responsible for delivering this milestone?*] |
| [*What are the business milestones that you need to complete starting from today?*] | [*When do you expect to complete them?*] | [*Who is responsible for delivering this milestone?*] |
| [*What are the business milestones that you need to complete starting from today?*] | [*When do you expect to complete them?*] | [*Who is responsible for delivering this milestone?*] |
| [*What are the business milestones that you need to complete starting from today?*] | [*When do you expect to complete them?*] | [*Who is responsible for delivering this milestone?*] |

## The Finances

### Key objectives & financial review

**Financial objectives**

*[List your key financial objectives. These can be in the form of sales or profit targets. You could also list your main financial management goals such as cost reduction targets.]*

**Finance required**

*[How much money up-front do you need? Where will you obtain the funds? What portion will you be seeking from loans, investors, business partners, friends or relatives, venture capital or government funding? How much of your own money are you contributing towards the business?]*

### Assumptions

The financial tables on the subsequent pages are based on the assumptions listed below:

* *[List your financial assumptions. These can include seasonal adjustments, drought or interest rates etc.]*

### Start-up costs for [YEAR]

[*Double-click the table below to enter your details or attach your own start up costing sheet at the back of this business plan*.]



### Balance sheet forecast

[*Double-click the table below to enter your details or attach your own profit & loss sheet at the back of this business plan*]



### Profit and loss forecast

[*Double-click the table below to enter your details or attach your own profit & loss sheet at the back of this business plan*]

****

### Expected cash flow

[*Double-click the table below to enter your details or attach your own profit & loss sheet at the back of this business plan*]



### Break-even analysis

[*Double-click the table below to enter your details or attach your own table. Refer to the Business Plan guide from* [*www.business.gov.au/businessplan*](http://www.business.gov.au/businessplan) *for the calculations.*]



## Supporting documentation

Attached is my supporting documentation in relation to this business plan. The attached documents include:

* *[List all of your attachments here. These may include resumes, inventory list, survey/questionnaire and/or financial documents.]*.