

Business Plan 101

Hello!

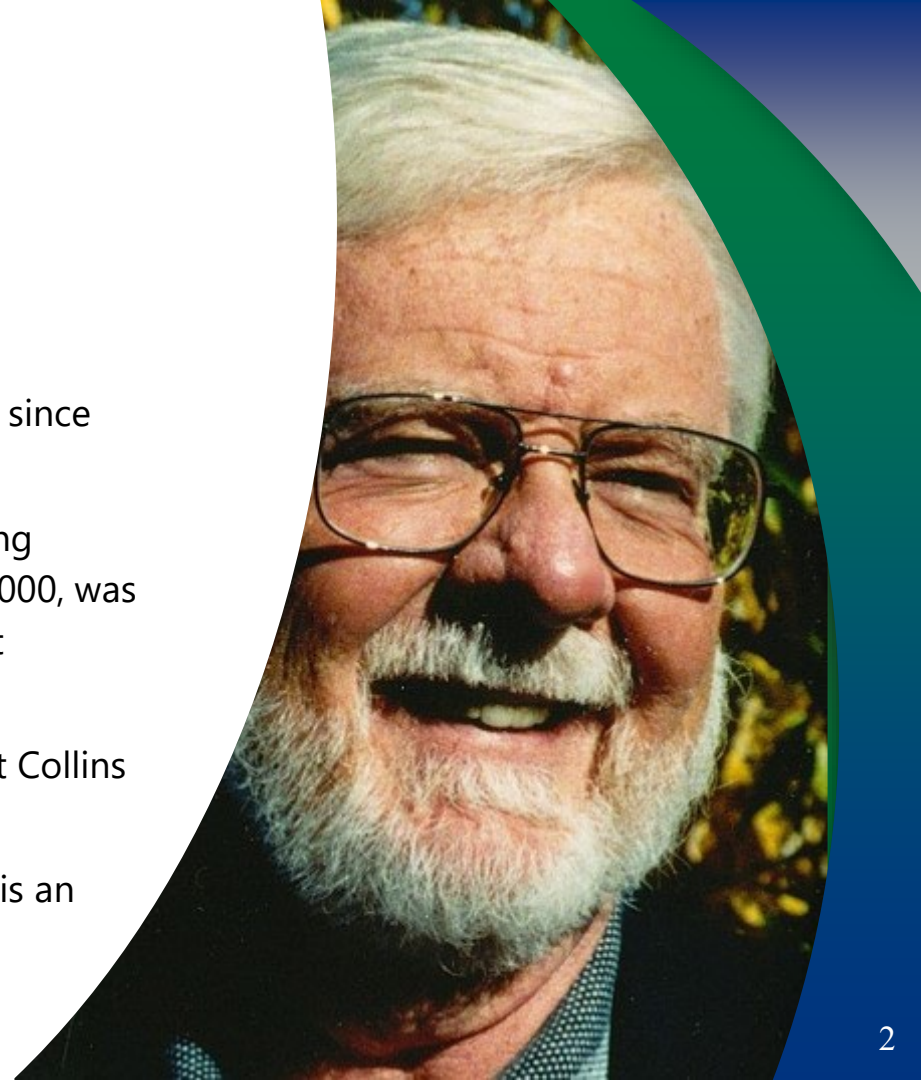
I am Mike Forney

Mike has been an SBA-sponsored small business counselor since 2004.

He sold his New Jersey-based commercial mortgage banking business to a national multi-family mortgage company in 2000, was then hired as their president and CEO, and helped take that company public in 2001.

He retired to Steamboat Springs in 2003 and moved to Fort Collins in 2017.

He was a general aviation pilot for more than 50 years and is an active children's storyteller today.



Our Agenda Today

1. One-minute introductions
2. Business challenges
3. Business plans for you and me
4. Cash – Yours and theirs
5. Business resources
6. Workshops/consulting tips
7. Wrap Up
8. Evaluations

That's my agenda. Yours?

What would you like to learn today?



- _____
- _____
- _____
- _____

Small business statistics

- 32.5 million small U.S. businesses
 - Create 1.5 million jobs annually
 - 29% formed business “being their own boss”
- High failure rate
 - 20% first year
 - 50% first five years
- Failure reasons
 - Lack of market demand – 42%
 - Ran out of cash – 29%
 - COVID 19 shuttered 31% of small businesses



Entrepreneurial challenges

Dun & Bradstreet Survey



- Insufficient planning/failure to execute
 - Reactive vs. proactive
- Inadequate financing/poor cash management
 - Staying well ahead of cash flow status/needs
- Poor marketing/Ineffective selling techniques
 - Value proposition/effective customer identification
- Lack of management experience
 - Available resources/consider partnerships
- Unrealistic dreams and expectations
 - "Too good to be true?" ***It often is.***

A business plan is:

- A way to validate a business idea
- An exercise needed to prove I know what I'm doing
- A necessary document to acquire financing
- A dynamic tool to manage my business
- Or, is it "an excruciating process that's a waste of time?"



Business plan benefits

- Determines feasibility/desirability
- Forces you to be specific (and honest)
- Decision based on facts, not dreams
- Builds a roadmap to start/grow
- Gains funding from lenders/investors

Traditional business plan

- Lender/investor driven
- Extensive narration
- Detailed. Comprehensive
 - Service or product line(s)
 - Market analysis
 - Organization and management
 - Sales strategies
 - Financial needs (Short and long-term)
 - Extensive financial projections and reports
- Barrier to many start-up entrepreneurs



Lean start-up business plan

- Can do? Want to do?
- Value proposition
 - Outcomes, not tasks
- Products or services
- Customer segments
- Competition
- Marketing/sales strategy
- Income-expense-cashflow
- Management skill/credibility



A basic model



Business Model Planning

Company Vision - Mission:		
1. COMPANY OVERVIEW	2. MARKETING & SALES PLAN	3. MANAGEMENT PLAN
A. Value Proposition	A. Marketing Message	A. Key Players (<i>duties, H.R., Contracts</i>)
B. Customer Segments		B. Key Resources
C. Products & Services	B. Sales Plan	C. Key Activities
D. Competitive Advantage		D. Key Partners
A + B + C = Competitive Advantage		
4. FINANCING	B. Revenue Streams (Income)	C. Cost Structure (Expenses)
A. Startup Capital		
D. Gross Profits	Revenue - (Expenses + Debts) = Profits	



Mission Statement

- Who you are?
- What you do?
- Why you are qualified to do it?
- Who benefits? (Outcomes)?
- What is your financial goal?



A good mission statement



Bakery mission statement example:

Rutabaga Sweets is a hospitality company dedicated to providing high-quality desserts in a comfortable atmosphere for clients who seek a fun “gourmet” experience outside restaurants.

We intend to make enough profit to generate a fair return for our investors and to finance continued growth and development in quality products. We also maintain a friendly, fair, and creative work environment, which respects diversity, new ideas, and hard work.

Defines your business in
30 seconds (or less)

Avoids buzz words or
empty phrases

Captures what you stand for

Three primary components

- Customers
- Employees
- Owners

Another one...



Convenience store mission statement example:

The mission of Allensburg's Food and Gas is to offer commuters on Highway 310 competitive gas prices and great food. The company will make a healthy profit for its owners and provide a rewarding work environment for its employees.

An early client...

- Came to a "Business 101" workshop
 - Steamboat Springs
- Recent move from New Zealand
 - 28 years old
 - Very limited personal assets
 - "I have an idea"
- January, 2008

Basic concept: Playground for adults

- Heavy construction equipment standing idle
- Farmland available north of Steamboat
- Steamboat destination for visitors and corporate retreats

DIG IT (AKA Dig This Las Vegas)



- Mission Statement
Dig This provides exceptional experiences that help people forget their lives for a brief moment and regain their sense of confidence, accomplishment and adventure.

Poor mission statements



TOYOTA

TOYOTA

Mission Statement:

To attract and attain customers with high-valued products and services and the most satisfying ownership experience in America.



WAL-MART

Mission Statement:

Save people money so they can live better.



Vision Statement

- Where do you want to go?
- What do you want to be?
- How do you plan to get there?



A good vision statement...

- Projects 3-5 years into the future
- Dream big
- Focus on success
- Use clear, concise language
- Align it with your values



Vision statement: To accelerate the world's transition to sustainable energy

Others...

Vision Statement: To inspire and nurture the human spirit – one person, one cup, and one neighborhood at a time.



Vision Statement: Bring inspiration and innovation to every athlete* in the world.
*If you have a body, you are an athlete.

What's your value?

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A VALUE proposition

Not your product or service!

(It's the value customers get from doing business with you.)



Coffee?

Free Wi-Fi?

Food?

Music?

Service?

Tea?

Clean?

The EXPERIENCE!

Their VALUE propositions

Not your product or service!

(It's the value customers get from doing business with you.)



Simplicity



Happiness



Refreshment



Lowest Price

What's your core value?

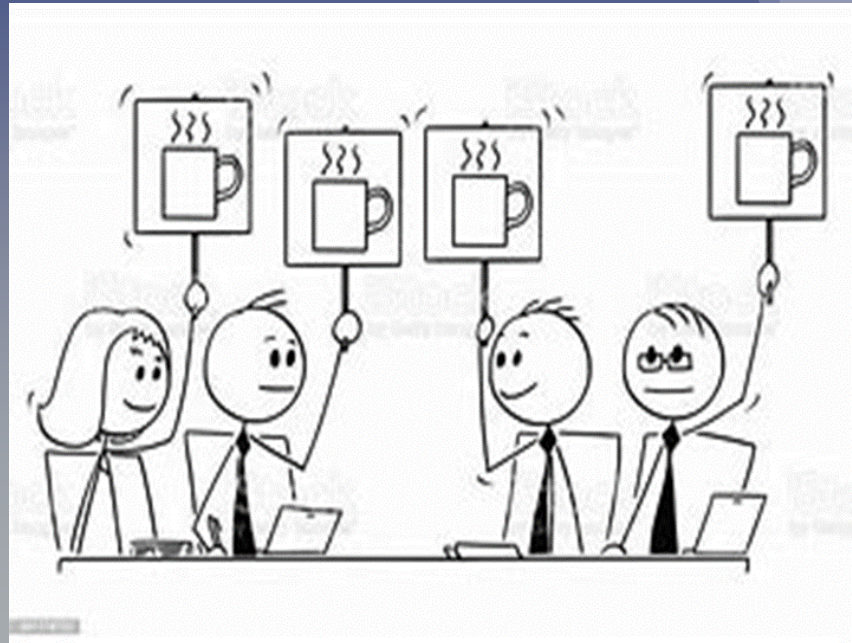
- What do people "get from you?"
 - Lawn service
 - Antique car maintenance
 - Cleaning service
- Why are you different or better?
 - Price?
 - Quality?
 - Service?



Exercise: Your core value?



Break....



Who's your customer?

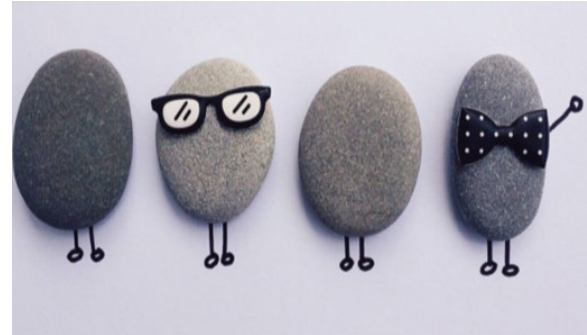
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Customer profile

- What person is a good fit for your services?
 - Interests
 - Income
 - Age
 - Location
 - Lifestyle
- What drives their purchase?
 - Personal loyalty
 - Impulse
 - Lowest price
 - Specific need
 - Just happened by



Know your customers!



- Household spending – 100's of products/services
 - Who spends the most?
 - Which account for the largest share?
- Product-by-product spending trends
 - Past
 - Present
 - Future

(Bureau of Labor Statistics)

www.poudrelibraries.org

- Research –Demographics Now

Selling your wares...

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Marketing Plan

- Who are my customers?
 - Customer profile
- What drives their purchase
 - Need? Price? Loyalty?
- What is my message?
 - Value proposition
- How do I reach them?
 - Social media? Direct? Referral?
- Who is my competition?
 - How am I better?



Marketing “presence”

64%

of surveyed small businesses use social media in their marketing strategy.

(The Manifest, 2019)



- Advertising platforms
 - Google Ads
 - Google Places
 - Yelp
 - Facebook
 - Facebook Messenger
 - YouTube
 - WhatsApp

- Selling platforms

- Oracle
- Big Commerce
- Shopify
- Big Commerce
- Web.com
- Squarespace
- Etsy

- Website

- Business legitimacy
- Product information
- Testimonial home
- Business expertise
- Customer communication
- Sales generation

Pricing your product or service



- Choose what you want to be known for:
 - LOWER PRICE?
 - HIGHER QUALITY?
 - BETTER PERFORMANCE?
- Know all of your expenses
- Establish and meet your profit margins
- Track what competitors are charging.
- Understand customer expectations

Competitive Analysis

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

Who's minding the store?

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The money game

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Why you?



- Your personal and business assets
 - Successful “outcomes”
 - Credit score
 - Financial capacity
 - Business relationships
 - Reputation
- Your competencies
 - Passion
 - Work ethic
 - Problem-solving
 - Creativity
 - Adaptability
 - Communication
 - Resilience

Key management resources

Partners

- Co-owners
- Investors
- Suppliers
- Distributors
- Clients

Professionals

- Lawyers
- Accountants
- Insurance agents
- Bankers
- Counselors

Advisors *"Kitchen Cabinet"*

- Immediate family
- Business associates
- Colleagues
- Informal "board" members




Start up costs



- Capital expenditures
- Insurance
- Professional services
- Equipment and supplies
- Inventory
- Sales and marketing materials
- Internet and social media presence
- Cash reserve

Is it real? Really?

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Show me the money!



Realistic projections

Twelve Month Profit and Loss Projection													
Company Name													
Fiscal Year Begins													
	Jan-19												
	Jan-19	Feb-19	Mar-19	Apr-19	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19	YEARLY
Revenue (Sales)													
Category 1													
Category 2													
Category 3													
Total Revenue (Sales)	100	0	0	0	0	0	0	0	0	0	0	0	0
Expenses													
Salary expenses													
Payroll expenses													
Outside services													
Supplies (office and operating)													
Repairs and maintenance													
Advertising													
Car, delivery and travel													
Accounting and legal													
Rent													
Telephone													
Utilities													
Insurance													
Taxes (real estate, etc.)													
Interest													
Other expenses (specify)													
Other expenses (specify)													
Other expenses (specify)													
Other expenses (specify)													
Misc. (unspecified)													
Total Expenses	50	0	0	0	0	0	0	0	0	0	0	0	0
Net Profit	50	0	0	0	0	0	0	0	0	0	0	0	0
Cash on hand	1,050	1,050	1,050	1,050	1,050	1,050	1,050	1,050	1,050	1,050	1,050	1,050	1,050
Cash as of	\$1,000												

Financing

- Personal assets
 - Savings
 - Home Equity
 - 401 K
 - Credit cards
- Three F's...
- Commercial loan
- SBA guaranteed loans
- Venture Capitalist (equity, not debt)
- Crowd funding



Five "C's" of credit

- CAPACITY (Why? What? How?)
- COLLATERAL (Personal assets)
- CREDIT (FICO rating; Character)
- CAPITAL ("Skin in the game.")
- CIRCUMSTANCES/Conditions



Applying for a loan

New business projections

- Income statements 1-3 yrs
- Cash flow statements 1 yr
- Balance sheets 1-3 yrs

Existing business statements

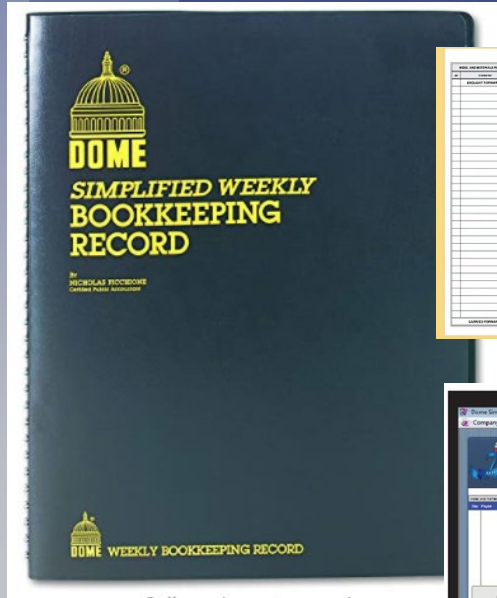
- Balance sheets (last 3 yrs)
- Income (last 3 yrs)
- Cash flow (12 months)



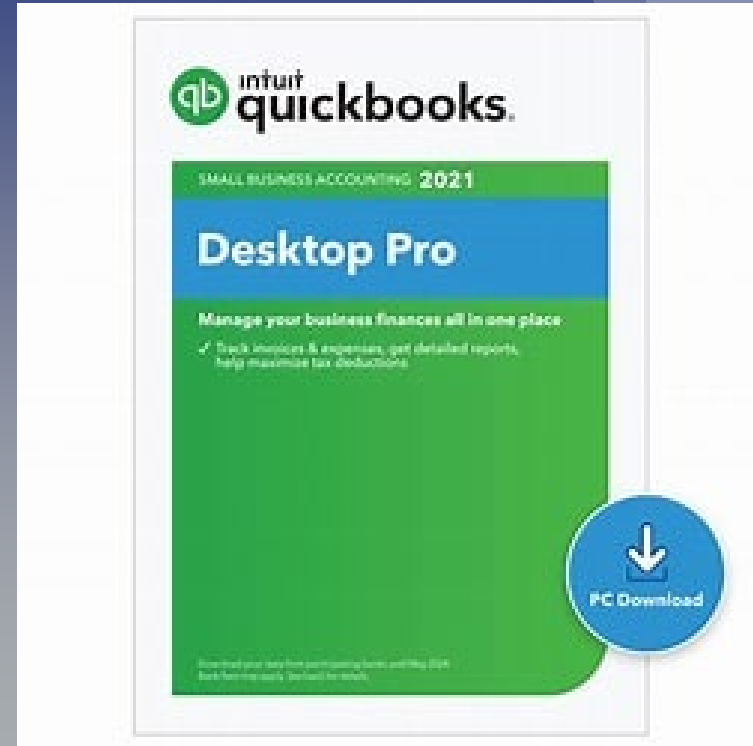
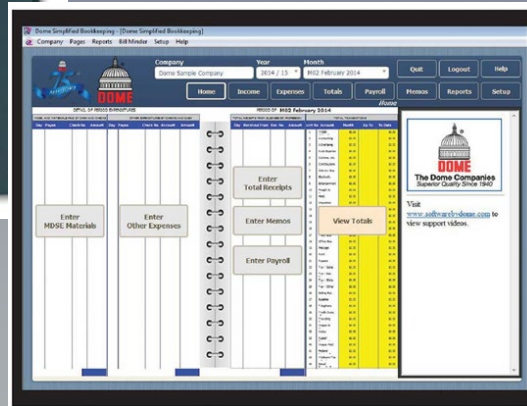
Lender requirements

- Current personal financials
- Prior year tax return
- Review of projected ratios
 - Liquidity
 - Leverage
 - Operating
 - Profitability

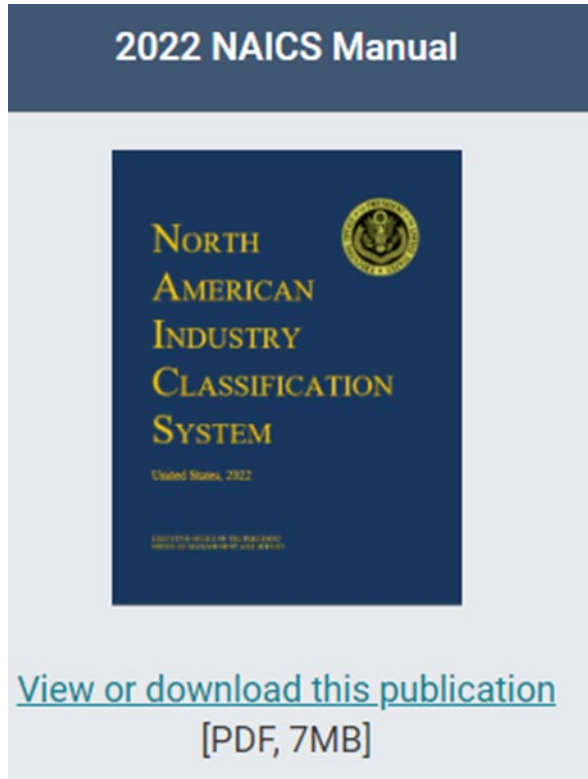
Business accounting



The image shows two pages from the notebook. The left page is a table with columns for "DATE", "DESCRIPTION", "DEBIT", and "CREDIT". The right page is a table with columns for "DATE", "DESCRIPTION", "DEBIT", and "CREDIT", and a "TOTALS" section at the bottom.



Business resource: NAICS

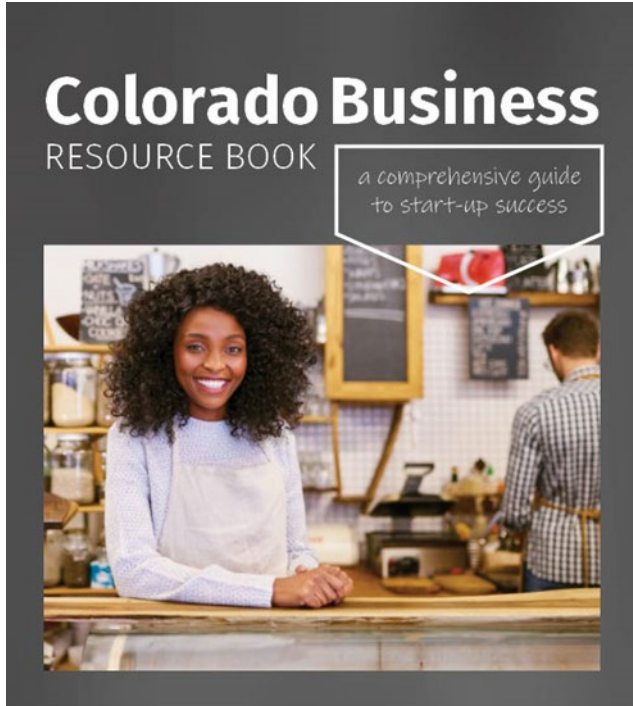


- Business data base
 - Primary business activity
 - Keyword describes business
- Industry specific data
 - Payroll
 - Sales

www.poudrelibraries.org

Research-

Business resource



STARTING A BUSINESS CHECKLIST

Starting a business is risky, but understanding the risks and reducing them through careful planning can improve the chances for success



BUSINESS ENTRY OPTIONS

There are typically three avenues available when going into business: starting a new venture, purchasing an existing business and purchasing a franchise.



LEGAL STRUCTURE & REGISTRATION

Examine the characteristics of each legal structure along with the needs and desires you have for your business.

INCOME & PROPERTY TAX

Ready about the general income tax laws that you will encounter when you own your own business.



COLORADO SALES TAX

If you sell, rent or lease tangible personal property in Colorado, you must obtain a sales tax license.



INTERNET SALES

The sale of goods through the Internet is treated the same as the sale of tangible personal property through traditional selling methods.

BOOKKEEPING

Accurate books and records are essential for business planning and useful to management in making informed decisions.



SOURCES OF ASSISTANCE

The assistance Colorado organizations provide entrepreneurs is unlike any other state.



A GUIDE TO CHOOSING YOUR ADVISORS

Small businesses may need to hire external professional services to help work within their organization.



BUSINESS PLAN

A well-written business plan is an important document for any business seeking financing. However, a thorough business plan is an essential tool for all businesses.



MARKETING

Your business should be driven by the customer. The marketing plan should fit your product development, pricing, promotion and distribution around the customers' needs.

FINANCING OPTIONS

Financing for your business may be obtained from private investors, lenders and other financial institutions.

LIABILITIES AND INSURANCE

Before starting your business, you should be aware of the potential liabilities that may be incurred when operating a business.



TRADEMARKS, COPYRIGHTS AND PATENTS

Trademarks, trade secrets, copyrights and patents are all ways to protect your work.



EMERGING VENTURES

Colorado is one of the hubs for emerging ventures in the country, including aerospace, bioscience and energy.

<https://coloradobusinessresourcebook.com/>

(English and Spanish versions)

Business resource: OEDIT



COLORADO
Office of Economic Development
& International Trade

Search 

[About](#)

[Expand or Relocate](#)

[Industries](#)

[Programs and Funding](#)

[Resources and Partners](#)

Resources and Partners

Economic development in Colorado is a group effort. Below you'll find a list of resources that will help you find the right partner to support you.

▼ [Find your local economic development office](#)

▼ [Broadband](#)

▼ [Business registration](#)

▼ [Consumer fraud](#)

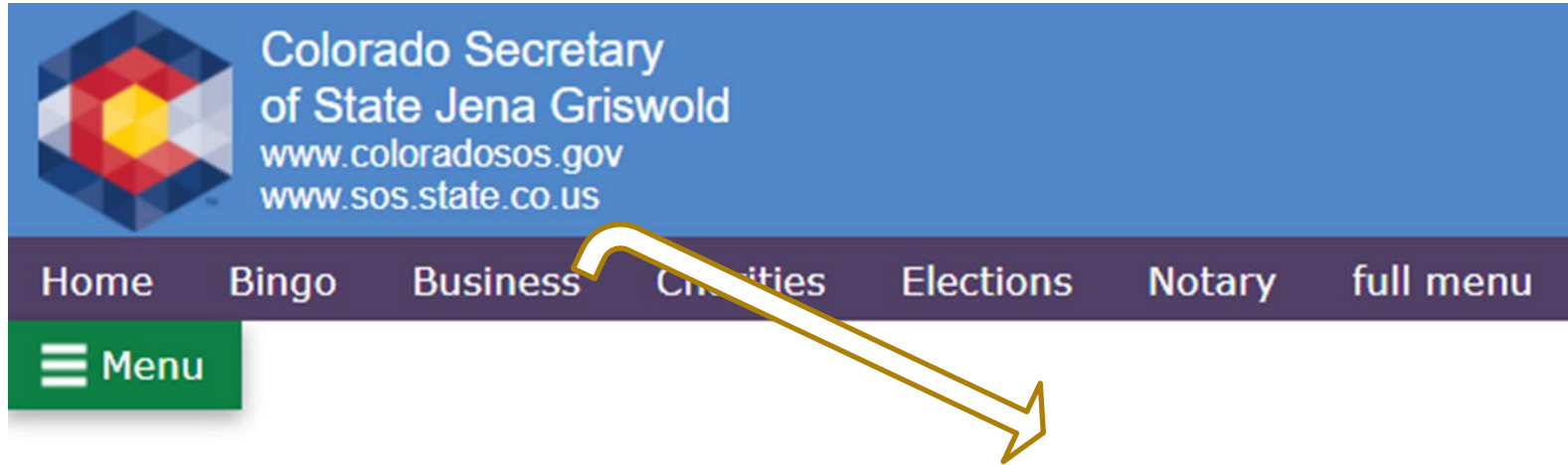
▼ [Demographics and labor](#)

▼ [Education](#)

▼ [Business licenses and permits](#)

▼ [Transportation](#)

Business resource: C.S.O.S



Business FAQs

www.coloradosos.gov
www.sos.state.co.us

Business resource: Library



**POUDRE RIVER
PUBLIC LIBRARY**
DISTRICT

LIBRARY HOURS
Old Town Library
Harmony Library
Council Tree Library

Catalog Events Site
Books, ebooks, audiobooks & more **Search**

Advanced Search
(970) 221-6740



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Locations

What's New

Research

Download

How do I?

Research

ABCDEFGHIJKLMNOPQRSTUVWXYZ

Investigar en español

Arts, Music, & Theatre
Books & Literature
Business & Finance
Genealogy & History
Health & Medicine

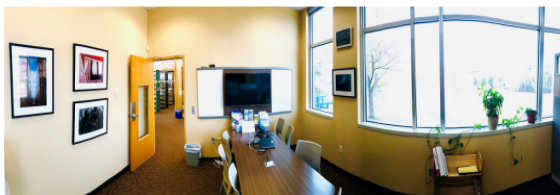
Homework: Gr. K-12
Jobs & Careers
Lifelong Learning
Magazines & Journals
Newspapers
Nonprofit & Grant Information

People & Biography
Primary Sources
Repair
Science & Technology
Test Preparation

Business resource:

Business Research Appointments

Harmony
Nonprofit & Business Center



Book an appointment with a business librarian to get help with your business market research that includes:

- Business Plans
- Competitive Analysis
- Demographics
- Industry Overview and Trends
- Residential Mailing Lists
- Lifestyle Statistics
- National and Regional News
- Business Statistics
- Heat Maps

The Harmony Business & Nonprofit Center located at Harmony Library (4616 S. Shields), is a redesigned space that offers a private place for nonprofits and small businesses to consult one-on-one with the library's nonprofit and business librarians. Get assistance on business research and how to use the various databases and other eResources.

To make an appointment:
Matt West
Business Librarian
mjwest@poudrelibraries.org
970-204-8429



Business Services & Resources

Here to help with your business research.

Matt West
Business Librarian
970-204-8429
mjwest@poudrelibraries.org



CONNECT
TO CURIOSITY

www.poudrelibraries.org, 221-6740

DEMOGRAPHICS & STATISTICS

Explore Census Data
<https://data.census.gov/cedsci/>
The Census Bureau is the leading source of quality data about the nation's people and economy.

Demographics Now
www.poudrelibraries.org/research/business
Provides detailed U.S. demographic data with reporting and mapping capabilities. Good for comparing macro and micro trends of a selected population and for comparing the demographics and market potential of any geographies in the United States.

State Demography Office
<https://demography.dola.colorado.gov/>
Find county, state, and regional demographic information.

Statista
www.poudrelibraries.org/research/business
Statista provides multi-disciplinary statistics, facts and market data covering various markets and industries. Library use only.)

MARKETING, COMPETITION, AND FINDING CUSTOMERS

Mergent Intellect
www.poudrelibraries.org/research/business
Detailed information on over 80 million U.S. private and public business, includes information on sales volume and number of employees.

Reference USA
www.poudrelibraries.org/research/business
Useful for searching your business competitors, for B2B or B2C prospect lists and locating your potential customers.

INVESTMENT RESOURCES

Morningstar
www.poudrelibraries.org/research/business
Provides fast and easy access to Morningstar Mutual Funds.

Value Line
www.poudrelibraries.org/research/business
Information and advice on approximately 1,700 stocks, more than 90 industries, the stock market, and the economy. (Library use only)

BUSINESS AND TRADE JOURNALS

Business Source Premier
www.poudrelibraries.org/research/business
Access to thousands of business journals, including popular and academic business publications.

Regional Business News
www.poudrelibraries.org/research/business
Comprehensive full text coverage for regional business publications.

INDUSTRY INFORMATION

First Research
www.poudrelibraries.org/research/business
Unlimited access to online profiles for over 900 industries.

ADDITIONAL RESOURCES

<https://read.poudrelibraries.org/adult/business/>

STARTING A BUSINESS

Small Business Development Center
<http://www.lairmersbdc.org/>
Central point for learning how to start and run a small business. Workshops and free counseling available. 970-498-9295

Business Loans/Grants
<https://www.sba.gov/>
Find information on starting or expanding your business with loans guaranteed by the Small Business Administration.

Business Plans Handbook
www.poudrelibraries.org/research/business
Actual business plans from businesses in a wide range of industries.

Business USA
www.usa.gov/business
Guides you through all aspects of starting, running, growing and exiting a business

Colorado Business Guide
www.coloradosbdc.org/resources/resource-book
Reading this guide is the first step in starting a business in Colorado.

Colorado Secretary of State Business Organizations
<http://www.sos.state.co.us/pubs/business>
Resources available on starting a business and searching business databases and business name availability.

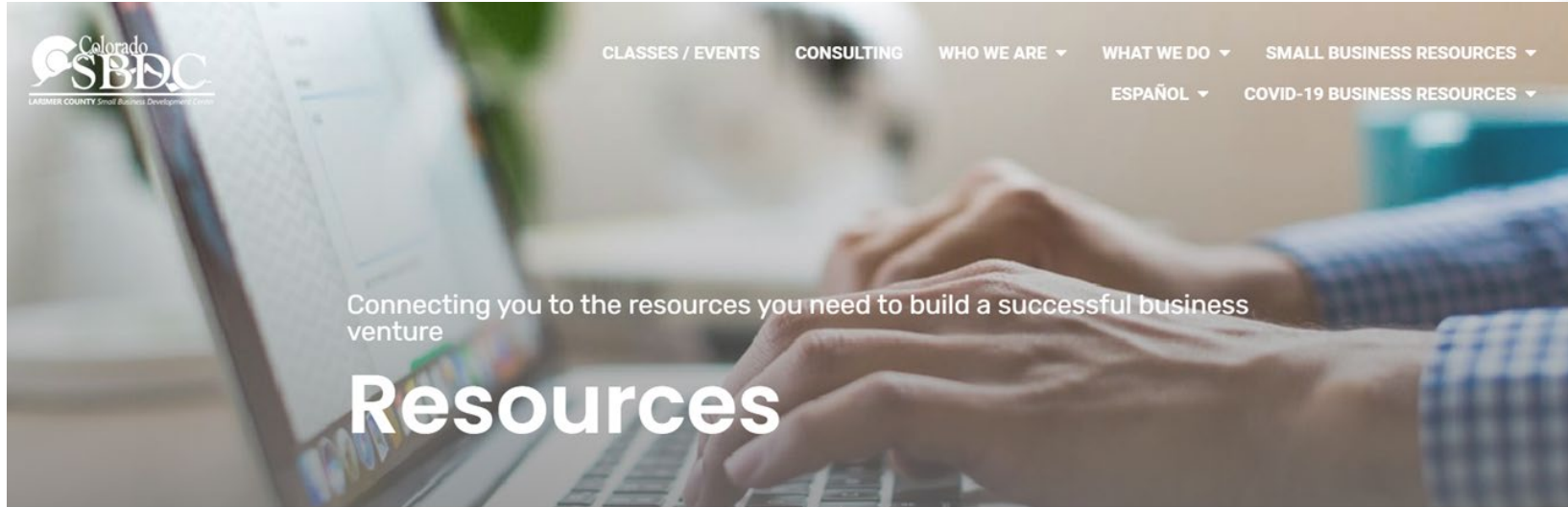
Doing Business in Fort Collins
<https://www.fcgov.com/business/>
If you're opening a business in Fort Collins, this site has links to licensing, sales tax, demographics and trends in Fort Collins.



www.poudrelibraries.org, 221-6740

970-204-8429

Business resource: SBDC



Business Planning

www.LarimerSBDC.org



Business Plan Components:




 [Business plan template](#)

[Sample Business Plans](#)

[SBA Guide to Writing a Business Plan](#)


[Online Tutorial: How to Write a Business Plan](#)

Research Resources:

-  [Creating a marketing strategy](#)
-  [Community libraries](#)
-  [Target market demographics](#)

Sample business plans

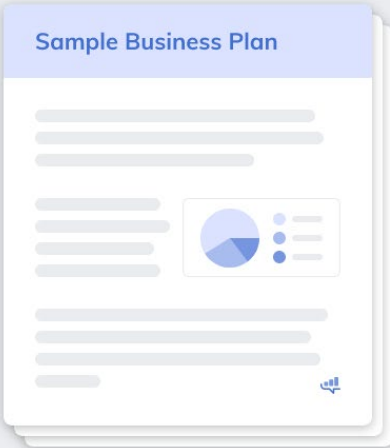
Bplans Business Planning Sample Plans Articles Templates Guides ▾ More ▾ →




500+ Free Sample Business Plans

Choose from 500+ free sample business plans in a wide variety of industries. If you're looking for a tool to walk you through writing your own business plan step-by-step, we recommend [LivePlan](#), especially if you're seeking a bank loan or outside investment and need to use an SBA-approved format.

Sample Business Plan




Find your business plan category



Accounting, Insurance & Compliance Business Plans

Accounting • Compliance • [View All 25](#) →



Children & Pets Business Plans

Children's Education & Recreation
• [View All 33](#) →

www.bplans.com

Launch & Grow With Confidence

Easily write a business plan, get funded, and know exactly how to reach your goals.

VIDEO TOUR

START YOUR PLAN



- Partner with SBDC
- Discounts available
- Schedule free session!

WWW.LARIMERSBDC.ORG

Latest News

SBA Disaster Loans Available to CO Businesses Recovery Information in Northern Colorado Keep NoCo Open On Demand Workshops Now Available!!! Alert! - Effective August 10, masks are required on all FRCC Campuses

< || >



WHO WE ARE ▾

WHAT WE DO ▾

SMALL BUSINESS RESOURCES ▾



We help entrepreneurs and businesses start, grow and prosper through street-smart business education and assistance

MONDAY - FRIDAY | 8:00AM - 4:00PM

FRCC is working hard to create maintain a safe environment for on-campus classes and services.

Please be prepared to wear a mask in all indoor areas.

Thank you for your consideration!

Free, Confidential One-on-One Consulting

- ✓ We will match you with one of our 40+ Business Consultants whose experience and expertise can best assist you
- ✓ Consulting is free, confidential and tailored to your business
- ✓ Provide specific, in-depth assistance with your business
- ✓ Our consultants can advise you on a wide range of business opportunities and challenges

<https://larimersbdc.org/what-we-do/consulting/>



STARTING YOUR BUSINESS

Business planning
Demographic and industry data
Licensing and registration



GROWING YOUR BUSINESS

Financial analysis
Marketing and sales
Social media and websites
Pricing products and services



SUSTAINING YOUR BUSINESS

Disaster preparedness
Strategic planning
Lean manufacturing
Contracting opportunities
Capital formation



HELPING YOU PROSPER

Expanding locations and products
Export opportunities
Rebranding and retooling
Exit strategies

REQUEST AN INITIAL APPOINTMENT

New to the SBDC? To request your first consulting appointment through Colorado SBDC website, please click the button below.

REQUEST INITIAL APPOINTMENT

REQUEST A FOLLOW-UP APPOINTMENT

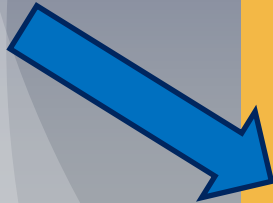
If you've already met with an SBDC consultant, request a follow-up appointment here:

REQUEST FOLLOW-UP APPOINTMENT

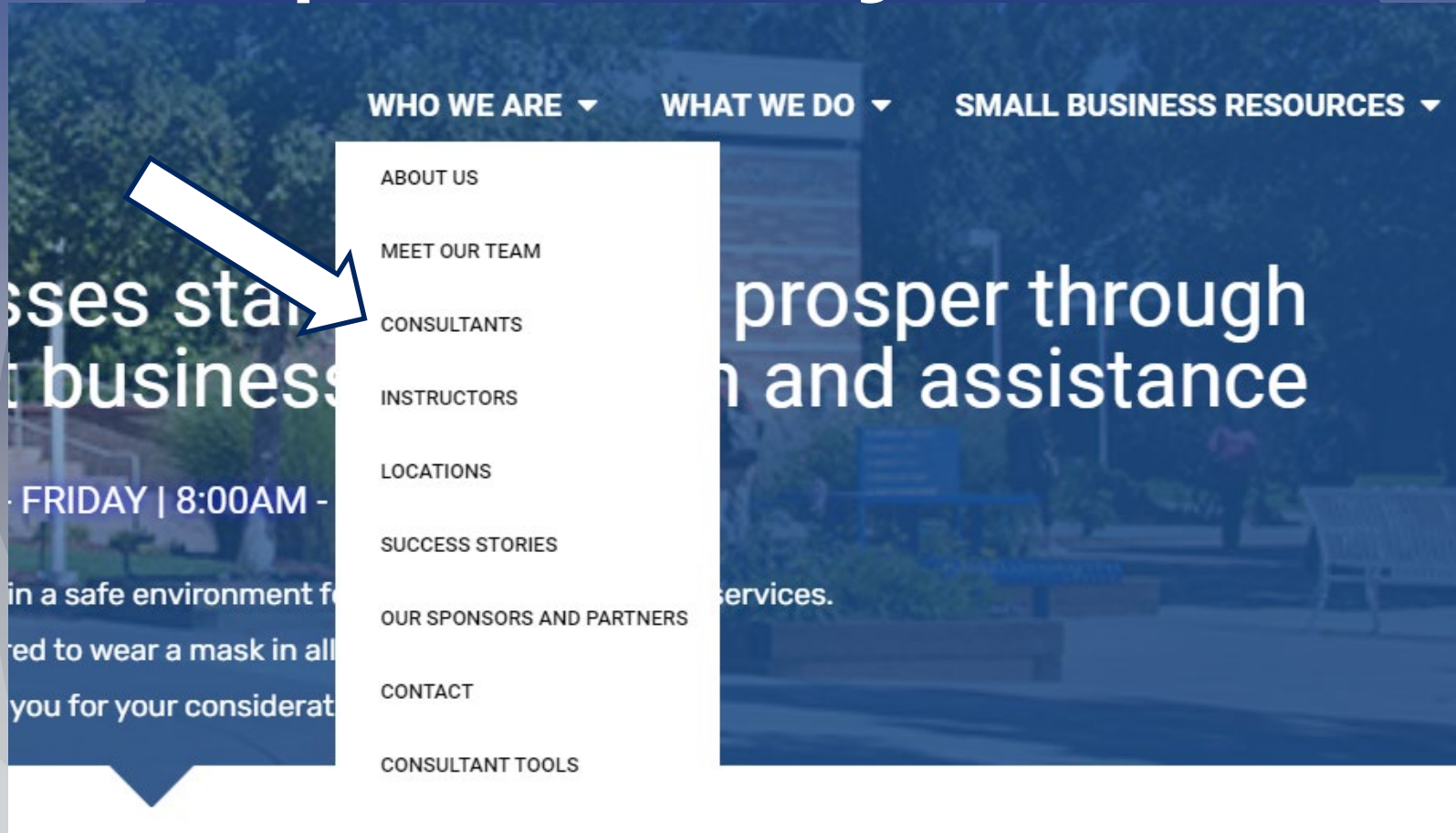
SIGN INTO YOUR CLIENT DASHBOARD

Sign into your client dashboard on the Colorado SBDC website to view upcoming appointments, register for workshops and more:

EXISTING CLIENT SIGN-IN



<https://larimersbdc.org/consultants/>



<https://larimersbdc.org/consultants/>

Larimer SBDC Consultants

All Fort Collins Loveland Estes Park Apparel Business Consultant Business Recovery Programs Buying/Selling a Business

Construction Creative Financial Financing Franchises Government Relations Health / Wellness Human Resources

International Business Relationships Inventions / Product Development Legal Management Market Research

Marketing / Digital Marketing Media Non-Profit Publishing Restaurant Retail Social Media Spanish Specialist

Technology Transportation Veteran Websites



Adam Shake



Bill Scott



Bonnie Johnson



Brandon Lee



Curt Bear

Today's review

- Business Plans
 - Traditional
 - Lean startup
- Value proposition
 - “Outcomes”
- Financial considerations
 - Realistic projections
 - Cash flow!
- Valuable resources
 - Market research
 - Larimer SBDC
 - Northern Colorado SCORE



Your requests?

What would you like to learn today?



- _____
- _____
- _____
- _____

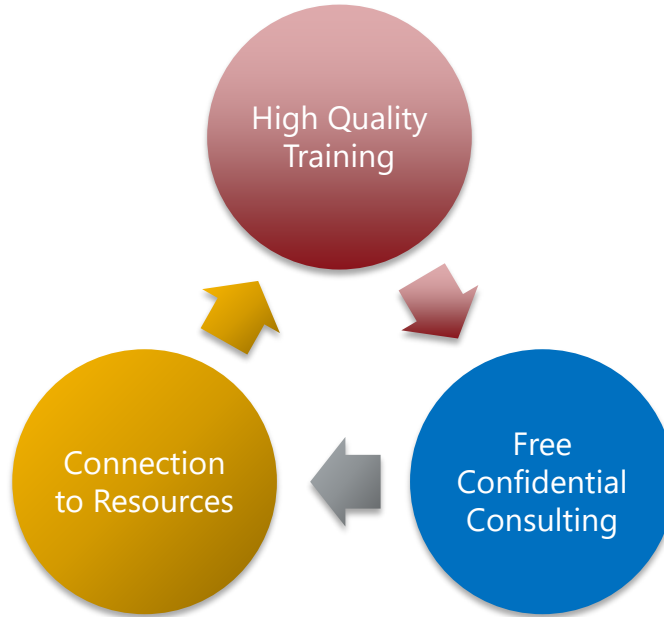
Questions?



Who we are & what we do



www.LarimerSBDC.org



Funded in part through a cooperative agreement with the SBA



www.score.org

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The End