

Business Plan 201

Hello!

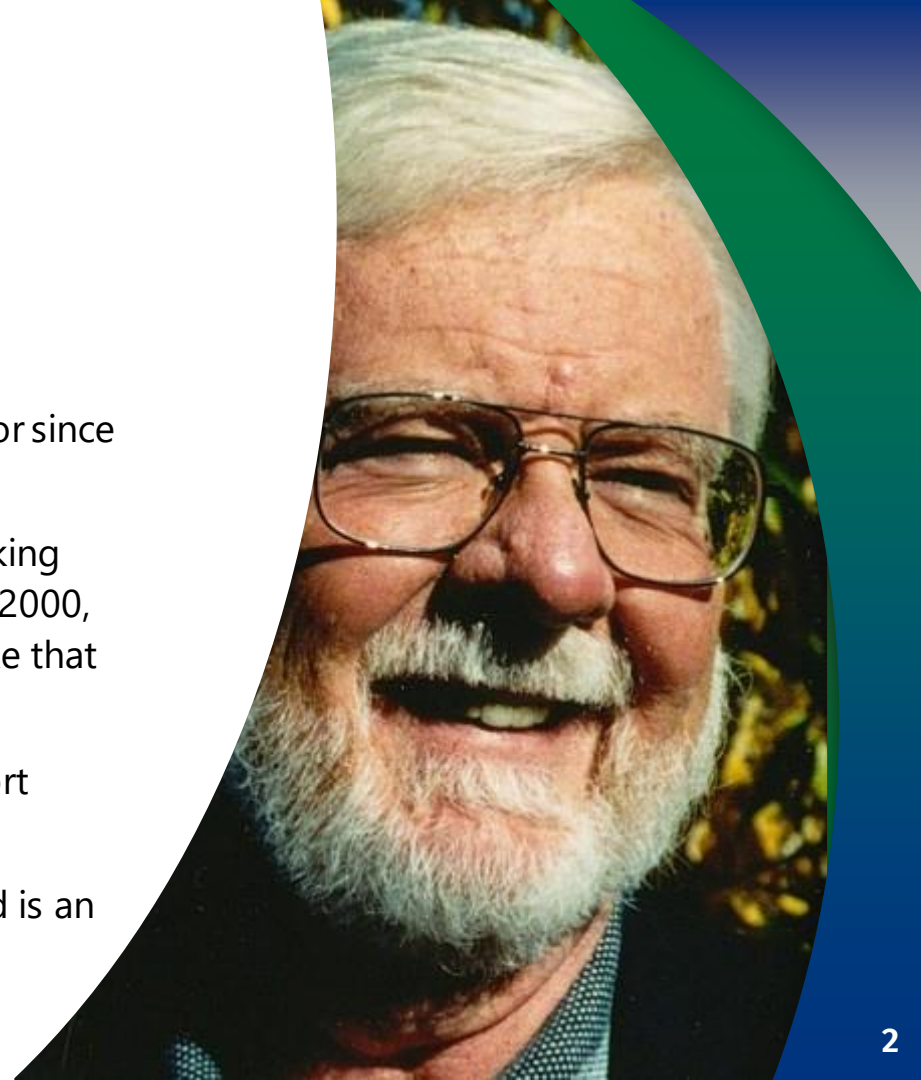
Introducing Mike Forney

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. Recap Business Plan 101
3. Business Plan "Lite"
4. Traditional Business Plan
5. Where's the money?
6. Where's the resources?
7. Wrap Up
8. Evaluations

What's your business/idea?



- _____
- _____
- _____
- _____

Make sure we cover this:

- _____
- _____
- _____
- _____



A business plan:

- Validates a business idea
- Proves you know what you're doing
- Creates financing opportunities
- Manages the business
- Sets up steps for growth and eventual sale



Business Plan "Lite"

Business Model Planning

Company Vision - Mission:		
1. COMPANY OVERVIEW A. Value Proposition <i>Skills, expertise, purpose, why are you starting a business?</i>	2. MARKETING & SALES PLAN A. Marketing Message <i>Marketing Message?</i> <i>Who + What + How? = Message</i>	3. MANAGEMENT PLAN A. Key Players (<i>duties, H.R., Contracts</i>) <i>Customer Relationships, Experience Staff, HR, Employee Duties, operations & fulfillment.</i>
B. Customer Segments <ul style="list-style-type: none"> • <i>Demographics (quantifiable)</i> • <i>Psychographic (need, missing, lack, problem)</i> • <i>Characteristics (what matters to them, how do they think)</i> 		B. Key Resources <i>Things you need to have be able to run your company</i>
C. Products & Services <ul style="list-style-type: none"> • <i>How are you different?</i> • <i>What's your business expertise?</i> • <i>What problem are you solving for your customers with your product or service?</i> 	B. Sales Plan <ul style="list-style-type: none"> • <i>Tactics & Strategy</i> • <i>Sales Funnel:</i> <ul style="list-style-type: none"> ~ <i>Lead Generation : Channels & Partners</i> ~ <i>Lead Qualification: Process</i> ~ <i>Lead Conversion: Pricing & packaging</i> ~ <i>Lead Nurturing: CRM</i> 	C. Key Activities <i>Things you need to do to be able to run your company</i>
D. Competitive Advantage: A + B + C = Competitive Advantage		D. Key Partners <i>People you can partner with to run company most effectively.</i> <i>Who else shares your target market, create alliance</i>
4. FINANCING A. Startup Capital <ul style="list-style-type: none"> • <i>What are your startup sources of capital.</i> • <i>Capital needed to start company? Expenses?</i> 	B. Revenue Streams (Income) <ul style="list-style-type: none"> • <i>Potential avenues of revenue</i> • <i>P&S units you expect to sell each month</i> 	C. Cost Structure (Expenses) <ul style="list-style-type: none"> • <i>Direct unit costs: Costs to produce revenue unit</i> • <i>Operating Expenses</i>
D. Gross Profits : Revenue - (Expenses + Debts) = Profits		



The Basics

Define the Business

What is your product or service?

What are your benefits (outcomes)?

What customers will pay for it?

Who else is providing it?

1. COMPANY OVERVIEW

A. Value Proposition

Skills, expertise, purpose, why are you starting a business?

B. Customer Segments

- *Demographics (quantifiable)*
- *Psychographic (need, missing, lack, problem)*
- *Characteristics (what matters to them, how do they think)*

C. Products & Services

- *How are you different?*
- *What's your business expertise?*
- *What problem are you solving for your customers with your product or service?*

D. Competitive Advantage:

A + B + C = Competitive Advantage

What's your core value?

- What do people "get from you?"
 - Outcomes
 - Relief (Pain Points)
- Why are you different or better?
 - Price?
 - Quality?
 - Service?



The Management

What's your background?

Experience
Accomplishments
Credit worthiness

What resources do you have?

Assets
Co-Founders
Investors
Suppliers
Employees
Family members

How will the business function?

3. MANAGEMENT PLAN

A. Key Players *(duties, H.R., Contracts)*

*Customer Relationships, Experience
Staff, HR, Employee Duties, operations &
fulfillment.*

B. Key Resources

*Things you need to **have** be able to run your
company*

C. Key Activities

*Things you need to **do** to be able to run your
company*

D. Key Partners

*People you can partner with to run company most
effectively.*

Who else shares your target market, create alliance

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
- SBDC consultants



Selling the “goods”

- 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?

2. MARKETING & SALES PLAN

A. Marketing Message

Marketing Message?

Who + What + How? = Message

B. Sales Plan

- *Tactics & Strategy*

- *Sales Funnel:*

- ~ *Lead Generation : Channels & Partners*

- ~ *Lead Qualification: Process*

- ~ *Lead Conversion: Pricing & packaging*

- ~ *Lead Nurturing: CRM*

The Numbers

4. FINANCING A. Startup Capital <ul style="list-style-type: none">• <i>What are your startup sources of capital.</i>• <i>Capital needed to start company? Expenses?</i>	B. Revenue Streams (Income) <ul style="list-style-type: none">• <i>Potential avenues of revenue</i>• <i>P&S units you expect to sell each month</i>	C. Cost Structure (Expenses) <ul style="list-style-type: none">• <i>Direct unit costs: Costs to produce revenue unit</i>• <i>Operating Expenses</i>
D. Gross Profits : Revenue - (Expenses + Debts) = Profits		

How much cash do you have?

How much cash do you need to start?

How much cash do you need until profitable?

How realistic are your operating projections?

Realistic projections

Revenues

Expenses

Profit (Loss)

Cash Position

Twelve Month Profit and Loss Projection			
Company Name			
Fiscal Year Begins			
	Jan-24	Feb-24	
Revenue (Sales)			
Category 2			
Category 3			
Total Revenue (Sales)	100	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			
Depreciation			
Other expenses (specify)			
Other expenses (specify)			
Other expenses (specify)			
Misc. (unspecified)			
Total Expenses	50	0	
Net Profit	50	0	
Cash on hand	1,050	1,050	1
Cash as of	\$1,000		

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





Business Plan Template for a Startup Business

Table of Contents

Confidentiality Agreement

I. Instructions: Executive Summary

Executive Summary

II. Instructions: Company Description

Company Description Worksheet

III. Instructions: Products & Services

Product & Service Description Worksheet

IV. Instructions: Marketing Plan

SWOT Analysis Worksheet

Competitor Data Collection Plan

Competitive Analysis Worksheet

Marketing Expenses Strategy Chart

Pricing Strategy Worksheet

Distribution Channel Assessment Worksheet

V. Instructions: Operational Plan

VI. Instructions: Management & Organization

Management Worksheet

Organization Chart

VII. Instructions: Startup Expenses & Capitalization

VIII. Instructions: Financial Plan

IX. Instructions: Appendices

X. Instructions: Refining the Plan

Now That You're (Almost) Finished

Business Plan Template for a Startup Business

I. Executive Summary

- The business idea (Why!)
- Outcomes
- Goals
- Market
- Competition
- Management
- Financial projections

II. Company Description

- Mission (Reason for being)
- Vision (Long-term outlook)
- Goals
- Target market
- Legal Structure

Company Description Worksheet

Business Name	
Company Mission Statement	
Company Philosophy/ Values	
Company Vision	
Goals & Milestones	1. 2. 3.
Target Market	
Industry/ Competitors	1. 2. 3.
Legal Structure/ Ownership	

Business Plan Template for a Startup Business

III. Products and Services

- Benefits, features and solutions
- Creation, piece parts and delivery
- Competitive advantage
- Pricing and profit margin

Product & Service Description Worksheet

Business Name	
Product/Service Idea	
Special Benefits	
Unique Features	
Limits and Liabilities	
Production and Delivery	
Suppliers	
Intellectual Property Special Permits	
Product/Service Description	

IV. Marketing Plan

- Market research
- Challenges and barriers
- Risks and opportunities
- Features and benefits
- Primary customers
- Key competitors
- Brand/positioning
- Advertising plan
 - Budget
 - Pricing
 - Fulfillment/distribution
 - Sales forecast



V. Operational plan

- Production
- Quality control
- Physical location
- Legal requirements
- Personnel
- Inventory
- Suppliers
- Credit policies

VI. Management & Organization

- Owner(s) and key employees
- Advisors
- Roles and responsibilities

Job Analysis Worksheet

Before hiring, you need to determine what type of employee would best fit your business. Use this worksheet to determine the scope of responsibilities and the qualities needed from your employee. Once you've completed it, you can use this information to create the job description and job ad.

Job Title

Job Responsibilities

Define the overall goals of the job, such as "provide administrative and bookkeeping support for the CEO."

Duties

List the day-to-day tasks involved in the job responsibilities, such as answering phone calls or creating invoices.

Required Education/Training

If the job requires professional certifications, degrees or special training, indicate them here.

Required/Preferred Experience

What previous job experience is required or preferred?

Business Plan Template for a Startup Business

VII. Startup expenses & capitalization

- Capital investment
- Source of funds (initial)
- Sources of fund (operating)
- Inventory
- Fixed expenses
- Contingency reserve

Startup Expenses

February 14, 2024 •



27	<u>Startup Expenses</u>		
28			
29	<u>Buildings/Real Estate</u>		
30	Purchase	\$	-
31	Construction		-
32	Remodeling		-
33	Other		-
34	Total Buildings/Real Estate	\$	-
35			
36	<u>Leasehold Improvements</u>		
37	Item 1	\$	-
38	Item 2		-
39	Item 3		-
40	Item 4		-
41	Total Leasehold Improvements	\$	-
42			
43	<u>Capital Equipment List</u>		
44	Furniture	\$	-
45	Equipment		-
46	Fixtures		-
47	Machinery		-
48	Other		-
49	Total Capital Equipment	\$	-
50			
51	<u>Location and Admin Expenses</u>		
52	Rent & Related Costs	\$	-
53	Utility deposits		-
54	Legal and accounting fees		-
55	Prepaid insurance		-
56	Pre-opening salaries		-
57	Other		-
58	Total Location and Admin Expenses	\$	-
59			
60	<u>Opening Inventory</u>		
61	Category 1	\$	-
62	Category 2		-

VIII. Financial Plan-Projections

12-Month Profit and Loss Projection

January 31, 2024 •

★★★★★



Profit and Loss Projection (12 Months)

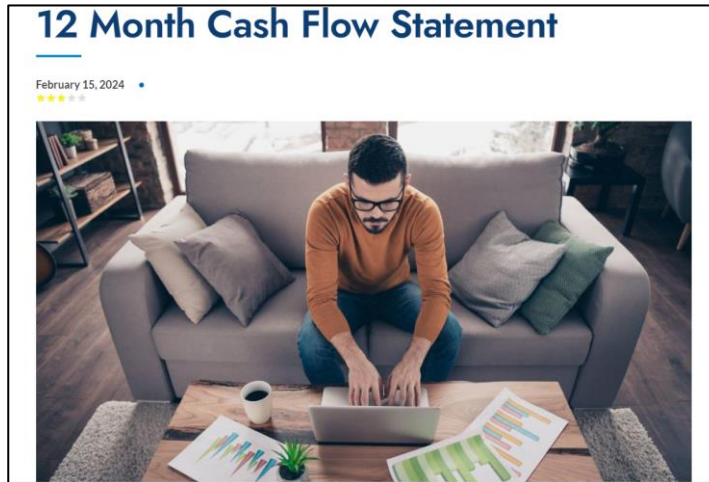
Enter your Company Name here

Fiscal Year Begins

Jan-18

	Jan-18	Feb-18	Mar-18	Apr-18	May-18	Jun-18	Jul-18	Aug-18	Sep-18	Oct-18	Nov-18	Dec-18	YEARLY
Revenue (Sales)													
Category 1													0
Category 2													0
Category 3													0
Category 4													0
Category 5													0
Category 6													0
Category 7													0
Total Revenue (Sales)	0	0	0	0	0	0	0	0	0	0	0	0	0
Cost of Sales													
Category 1													0
Category 2													0
Category 3													0
Category 4													0
Category 5													0
Category 6													0
Category 7													0
Total Cost of Sales	0	0	0	0	0	0	0	0	0	0	0	0	0
Gross Profit	0	0	0	0	0	0	0	0	0	0	0	0	0
Expenses													
Salary expenses													0
Payroll expenses													0
Outside services													0

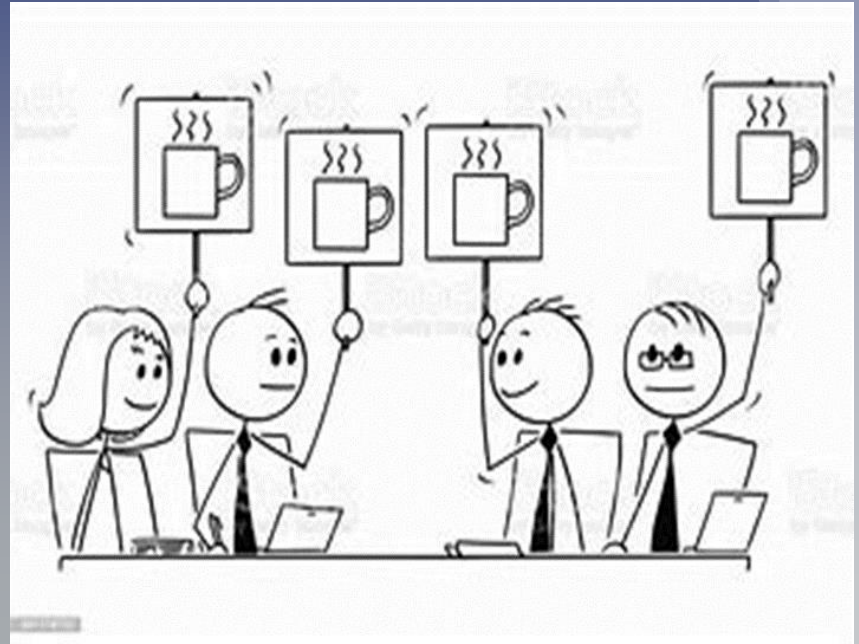
VIII. Financial Plan-Cash Flow



Cash Flow (12 months)	Pre-Startup EST	Jan-19	Feb-19	Mar-19	Apr-19	Ent
Cash on Hand (beginning of month)		0	0	0	0	
CASH RECEIPTS						
Cash Sales						
Collections fm CR accounts						
Loan/ other cash inj.						
TOTAL CASH RECEIPTS	0	0	0	0	0	
Total Cash Available (before cash out)	0	0	0	0	0	
CASH PAID OUT						
Purchases (merchandise)						
Purchases (specify)						
Purchases (specify)						
Gross wages (exact withdrawal)						
Payroll expenses (taxes, etc.)						
Outside services						
Supplies (office & oper.)						
Repairs & maintenance						
Advertising						
Car, delivery & travel						
Accounting & legal						

< | > | ≡ | **Twelve-month cash flow** | Instructions | +

Break....



Where's the money?

Loans

- Banks and Credit Unions
- SBA-Guaranteed Lenders
- Micro-Lenders

Equity

- Personal assets
- Family and Friends
- Investors
- Crowdfunding

Grants

- Foundations
- R&D and Specific Purpose Awards

Banks and Credit Unions

- Generally lower interest rates
- Require good credit (700+ FICO score)
- Demand personal guarantees
- Interested in full service “relationships”

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



U.S. Small Business
Administration

How SBA helps small businesses get loans



7(a) loans

A group of SBA loans which guarantee portions of the total amount, cap interest rates, and limit fees.



504 loans

Long-term, fixed-rate financing to purchase or repair real estate, equipment, machinery, or other assets.



Microloans

Our smallest loan program, providing \$50,000 or less to help businesses start up and expand.



U.S. Small Business
Administration

SBA BACKED FUNDING - COMMERCIAL LENDERS

Lender Match connects you to lenders

Get matched to potential lenders offering SBA-backed funding.



Content

[How it works](#)

[Get ready](#)

[Details](#)

<https://www.sba.gov/funding-programs/loans/lender-match-connects-you-lenders>



Colorado Housing and Finance Authority



Overview >

Business Loan Programs

Manufacturer Financing

Nonprofit Financing

Credit Enhancements

New Markets Tax Credits

Fresh Food Financing Fund (CO4F)

Business Lenders >



Business Lender Forms



For Business Lenders

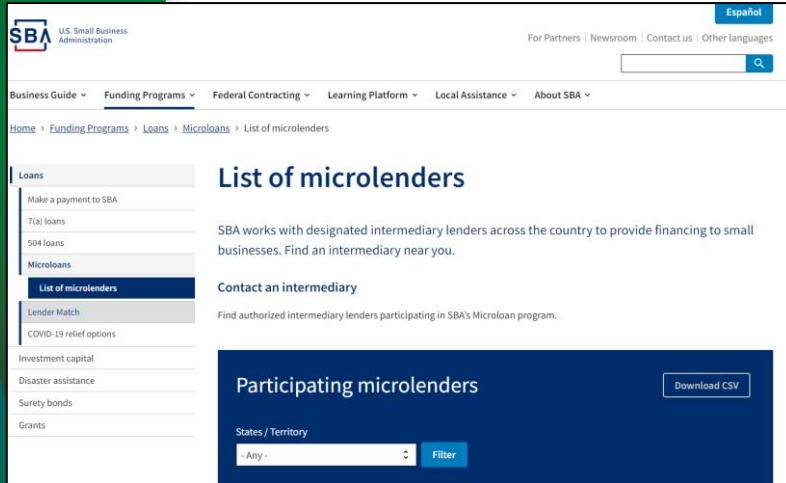


Make a Payment



Commercial Loan Servicing

Community and Micro-Lenders



Name	State / Territory	Contact information
AltCap	Colorado, Kansas, Missouri, Nebraska, Texas	3200 Wayne Avenue Kansas City, MO 64109 info@altcap.org 833-549-2890
Colorado Enterprise Fund	Colorado	1888 Sherman Street, Suite 530 Denver, CO 80203 info@coloradoenterprisefund.org 303-860-0242
Community Enterprise Development Services	Colorado	1450 S. Havana St. #620 Aurora, CO 80012 303-569-8165
Region 10 LEAP for Economic Development	Colorado	300 North Cascade Street, Suite 1 Montrose, CO 81401 Michelle@Region10.Net 970-249-2436
Region 9 Economic Development District of SW Colorado	Colorado	135 Burnett Drive, Unit #1 Durango, CO 81301

- Lower credit requirements
- Fewer personal assets
- Lower loan proceeds
- Higher interest rates
- Relationship to lender's "mission"

[HTTPS://WWW.SBA.GOV/FUNDING-PROGRAMS/LOANS/MICROLOANS/LIST-](https://www.sba.gov/funding-programs/loans/microloans/list)



Overview

Type: Loans

For: Small businesses

Application period: Businesses to apply directly with lenders beginning in September 2022 and applications will be accepted on a rolling basis through March 2032

Amount: Loans between \$10,000-\$150,000 dependent upon offerings of lender

OEDIT division: [Business Funding and Incentives](#)

- New and existing businesses
 - * No access to traditional loans
- Covid 19 impacted business
- Businesses in underserved areas

Equity Sources

- Personal assets
 - Family and friends
 - Crowd Funding
 - Angel Investors
 - Venture Capital
- Source of advice/support
 - Some investor control
 - Ownership diluted
 - More difficult to obtain





COLORADO
Office of Economic Development
& International Trade

Equity Investors

Venture Capital Authority

Summary

- Official Colorado State association
- \$50,000-\$3.25M
- Seed and early-stage startups
- Five active funds

<https://oedit.colorado.gov/venture-capital-authority>



Venture Capital Investor & Angel Investor in Colorado

- Investors by location
- By industries
- By investment stages
- By location
- By market

<https://angelmatch.io/investors/by-location/colorado>



Funding is one of the most vital aspects of starting or growing a business. It's also notoriously hard to obtain. The Startup Colorado Funding Database aims to remedy that problem by providing an inclusive and easily-navigable list of funding options for startups and early-stage businesses in Colorado.

Below you'll find the following funding categories:

- Loans
- Venture Capital
- Grants
- Revenue-sharing
- Crowd-funding

<https://startupcolorado.org/resource-center/funding-database>

Grants



Foundation and Federal Grants

- Nonprofits
- Small businesses
- Individuals

<https://www.grantwatch.com>



<https://www.sbir.gov>



For non-profits, targeted
community programs

Government-funded programs and projects

- Search for grants
- Grant policies
- Granting agencies

<https://grants.gov>

Innovation Research and Technology

Resources



Legal Information Reference Center

- Access full-text legal reference books provided through NOLO, a nationally respected resource for legal information.
- NOLO texts will assist you in finding and utilizing the many legal forms available through the EBSCO Legal Information Reference database.

LinkedIn Learning

- Browse thousands of courses taught by industry experts covering startup fundamentals such as building a business plan, researching your market, business finances, and marketing.
- Build and track your learning objectives by saving selected courses and setting weekly goals.

www.PoudreLibraries.org/business

BUSINESS DATABASE RESOURCES


**AMADA SIMENTAL
BUSINESS & NONPROFIT LIBRARIAN**
970.818.8035
asimental@poudrelibraries.org

**Harmony Library at
Front Range Community College**
4616 S. Shields Street
Fort Collins, Colorado 80526

**POUDRE RIVER
PUBLIC LIBRARY
DISTRICT**

www.PoudreLibraries.org
Answer Center: 970.221.6740

2/2023



Amada Simental
Business & Nonprofit Librarian
970-818-8035
asimental@poudrelibraries.org

Contact the Business & Nonprofit Librarian for a personalized introduction and guidance on leveraging database features to enhance your business research.

Find local and regional data that covers:

- Demographics
- Industry trends
- Consumer lifestyle statistics
- Competitor profiles
- Economic indicators

BUSINESS DATABASE RESOURCES

Visit our Business & Finance webpage to access our online Business databases. You can browse each database from home by using your library card number or onsite at any of our three locations; Harmony, Council Tree, Old Town.

www.PoudreLibraries.org/business

DemographicsNow

- Evaluate a select geographic location or market in the US to profile potential customers using an array of lifestyle segmentation criteria.
- Create your own data-enhanced maps to visualize results.
- Customize reports to detail a specific region and demographic indicator.

Mergent Intellect (Dun & Bradstreet/Hoovers product)

- Detailed information on over 97 million US private businesses and over 15,000 US public companies.
- Conduct searches on executives, specific industries and new US businesses.
- Find company information on sales volume, size and other specific keywords.

First Research (Dun & Bradstreet/Hoovers product)

- Access industry profiles for over 900 industries.
- Find industry overviews covering sales, industry competitiveness, labor statistics and regulations.
- Use the industry prospector to sort and rank industries on key economic and financial metrics.

Gale: Business Plan Handbooks

- Find sample business plans from businesses in various industries as examples.
- Use the Business Plan Template resource to structure or finetune your business plan.
- Search current or previous handbooks and narrow your search by industry using keywords.

Data Axle (Formerly Reference USA)

- Detailed information on over 70 million verified active businesses and 300 million consumers.
- Narrow your search by selecting various filters relevant to your planning scope.
- Create visuals to better understand your business and consumer search results.

Harmony Library at
Front Range Community College
4618 South Shields Street
Fort Collins, Colorado 80525

Business Databases P



Industry:

- Industry overviews
- Growth ratings & drivers
- Industry opportunities
- Business challenges



Market:

- Demographics
- Brand/product preferences
- Lifestyle segmentations
- Psychographics

data axle



Competition:

- Filter equipped business directories
- U.S. & international businesses
- Financial information
- Industry codes

Colorado Business

RESOURCE BOOK

*a comprehensive guide
to start-up success*



✓ 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)

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

Colorado SBDC
LARIMER COUNTY Small Business Development Center

WHO WE ARE **WHAT WE DO** **SMALL BUSINESS RESOURCES** **Q**

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:

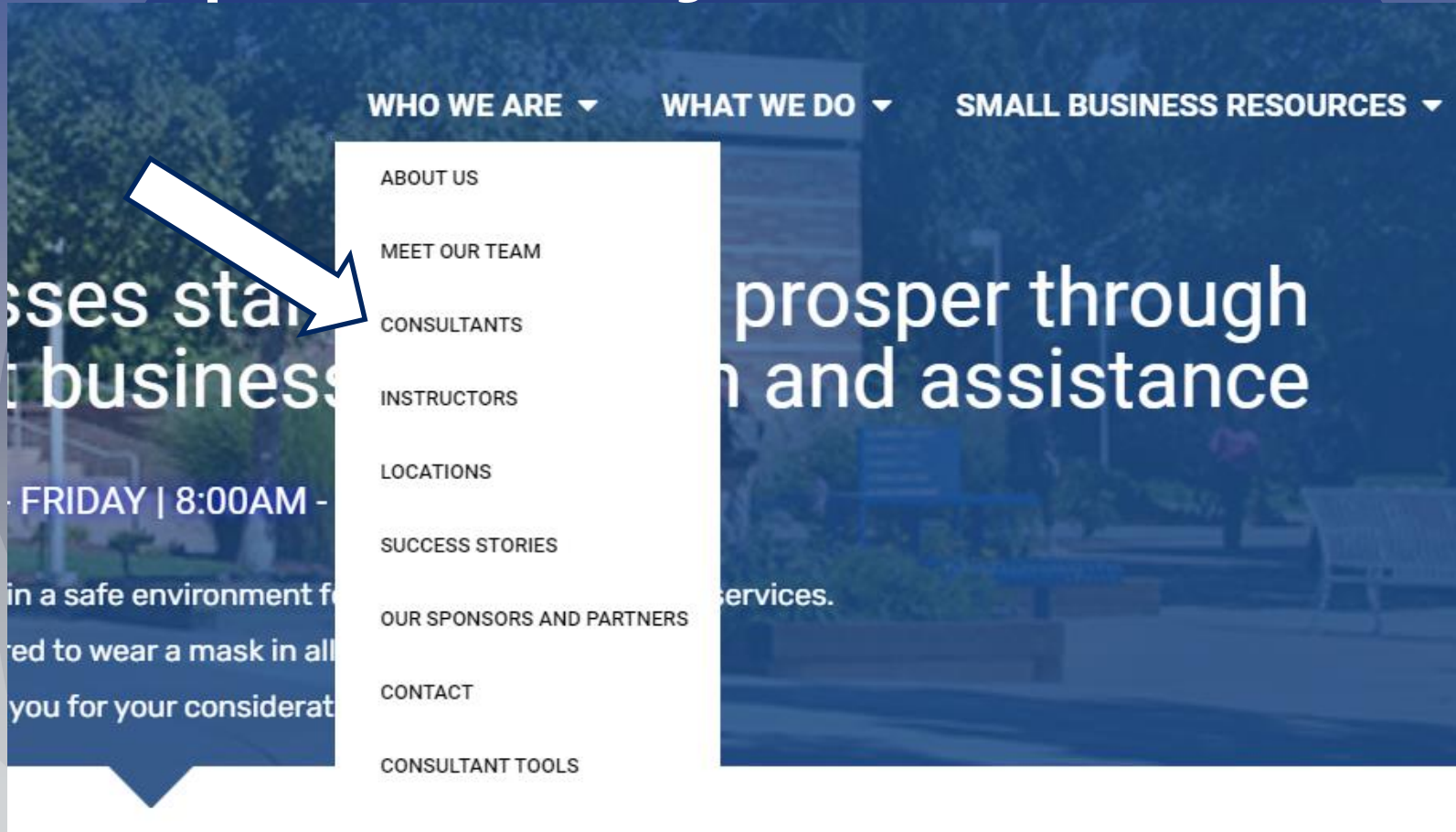
REQUEST FOLLOW-UP APPOINTMENT

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



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Today's Review

Business Plans

- * "Lite"
- * Traditional

Where's the money?

- * Loans
- * Investors
- * Grants

Where's the help?

- * Colorado OEDIT
- * SBDC
- * Poudre Library



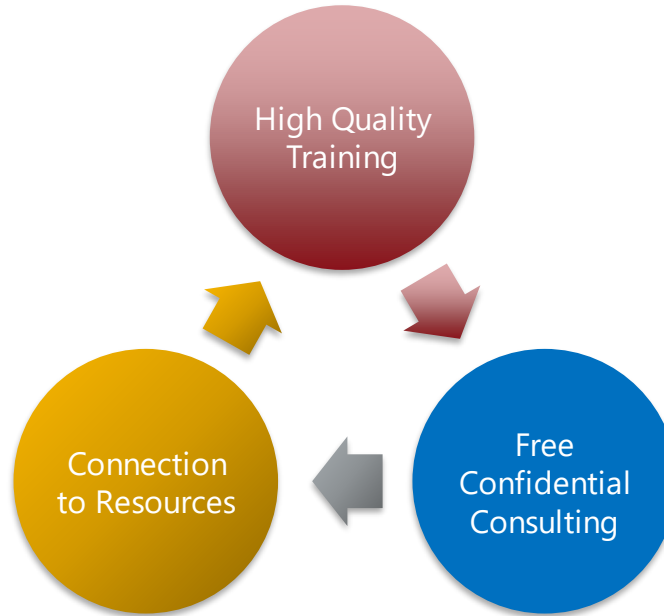
Questions?



Who we are & what we do



www.LarimerSBDC.org



U.S. Small Business
Administration

Funded in part through a cooperative agreement with the SBA



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Thank you!

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The End