



Small Business  
Development Centers  
*San Diego & Imperial Regional Network*

**W**riting a business plan is hard work. One professional estimates it's as hard as writing a novel. To assist you in preparing your plan, we've prepared the following "Business Plan Questionnaire". Please answer each question to the best of your knowledge. If more writing space is required, you can use the back page of each sheet or attach additional sheets as needed. Please remember to label all attachments with your name as well as the corresponding page number.

***Key points to remember when using this template:***

- The template is a generic document.
- Use of the words PRODUCT and SERVICE are interchangeable, and you may have more than one product or service as a profit center.
- A simple YES or NO answer **WILL NOT** suffice. You must give solid reasons for your answers. Incomplete answers will only hinder us in our ability to better serve you, so it is in **YOUR** best interest to answer questions in a thorough and concise manner.

San Diego SBDC



San Diego SBDC  
880 National City Boulevard, Suite 103  
National City, CA 91950  
Tel. (619) 482-6391—Fax (619) 216-6703  
Website: [www.growmybiz.org](http://www.growmybiz.org)



# EXECUTIVE SUMMARY

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**W**hat is the most important thing you could tell an investor about your business?

What makes your business a good business prospect?

Why did you choose this particular business?

**Complete the following blanks:**

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

Seeks [loan amount] \$\_\_\_\_\_ for [use for the loan]

in order to [what goal?] \_\_\_\_\_

# BUSINESS DESCRIPTION

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**W**hat business are you in? Why?

## **Industry Background**

Tell me about your industry. Where does your company fit within the industry?

## **Business History**

Is your business a: (please check one)

- Sole proprietorship
- Partnership
- Corporation

When was it formed and by whom?

When did you first become involved? Where is the company compared to a year ago? Why?

## **Plan Objectives**

What are your immediate (within one year) business plans?

What do you want this business plan to do? How does it fit into your immediate plans?

# PRODUCT/SERVICE

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**W**hat do you make, provide or sell?

## **General & Background Information**

Where does your product fit in relation to others in its class or of its type? Why should people buy yours rather than a competitor's?

## **Research**

What are you doing to develop or improve your product/service?

## **Design**

What makes your product/service unique? Is anything about your service exclusively licensed to you, patented, copyrighted or otherwise protected?

## **Development**

How are you developing your product line? Is it growing, shrinking? How often does it change?

# MARKET ANALYSIS

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**W**hat research have you done to determine your potential market? How certain are you of your figures? Why? What are you doing to make them better or more current?

## **Target Market**

Describe your customer. Describe your target market area by size, geography, or other measurable factors.

## **Size & Trends**

How many people or companies in your market area buy your product? How does this compare to one year ago? How many will there be in one, two and five years?

➤ *Answer the same questions in terms of number of items sold.*

➤ *Answer the same questions in terms of gross sale dollars.*

## MARKET ANALYSIS (cont.)

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### **Competition**

Who are your three best competitors? Why are they successful? What do you do better? What mistakes do they make?

How many other competitors are there in your market area?

### **Other Factors**

What else influences your market? Is it seasonal? Fad related? Something else?

### **Market Share**

What percent (in gross dollar volume) of the market do you have now?

# MARKETING

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**W**hat are you going to do to be a success at selling your product?

## **Strategy/Tactics**

What specifically are you doing to sell the product? How? Why? How well does it work? What changes are you going to make? Why?

## **Pricing**

What do you charge for your product? Why? How does that compare with the competition? Why is it higher or lower?

## **Advertising & Promotion**

How do people/ companies find out about your product and company? How successful are you in your promotional efforts? What changes will you be making in the coming year? Why?

# OPERATIONS

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**A**nswer these questions either from a manufacturing, office or store perspective. Adapt the questions to your situation.

## **Facility**

How many factories/offices/stores (f/o/s) do you operate? Where is your headquarters?

## **General Description**

Describe (each) f/o/s. How big is it (are they)? Draw a rough diagram of your f/o/s showing how you use the space.

## **Location**

Where is (each) f/o/s located? Why? What kind of a neighborhood is this? Why? What else is nearby? What size is the community? How many people pass by? How do your customers find you?

## **Zoning & Permits**

What zoning does your business require? Does your location have it or a conditional use permit? Under what conditions and for how long? How likely is the zoning to remain constant?

What other licenses, permits, etc. do you need to operate? Do you have them? What are you doing to do to get/keep them?



## **OPERATIONS (cont.)**

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### **Requirements**

What kind of space, access, electrical, heating, etc. requirements does your f/o/s require?

### **Present & Future Suitability**

How long will this f/o/s fit your needs? What changes will have to be made when it is no longer suitable? How will you handle those changes? What are they going to cost?

### **Materials**

Who supplies your raw materials or the product you sell? What special handling needs do they have?

### **Equipment**

What special equipment do you need to do the work? What is the cost to purchase? Do you already have equipment? If so, what is the equipment you have worth?

### **Labor**

Tell us about your employees.

## **OPERATIONS (cont.)**

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### **Positions and Numbers**

How many classes are your employees divided into? (Example: Management, Operations, Sales, Manufacturing) How many do you have in each class? How many do you need? How do you determine their wages? What fringes do you offer? Are they represented by a union, guild, or similar organization?

### **Training and Skills**

What specific skills and training do your employees require? How do you determine if they have them? What OJT do you provide?

### **Availability and Future Plans**

How big of a qualified labor pool do you draw from? How do you get employees? How well will this plan meet your future labor needs? What changes will you make, if any?

### **Special Considerations**

Are there any special requirements (e.g. state licenses), special circumstances (e.g., under a quota hiring system), or special considerations (e.g., have to employ Cousin Bill even though he is a flake) that effect your personnel management?

## **OPERATIONS (cont.)**

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### **Distribution**

How do you get your raw materials/product? How do your customers get the product? How satisfactory is this system for the short term/in the long run? What changes will you be making? Why?

### **Daily Operations**

Describe a typical day's operations.

### **Quality Control**

How do you maintain a consistently high quality for your product?

### **Cost Control**

What do you do to keep your costs from increasing? How do you hold the line on prices?

# ORGANIZATION & MANAGEMENT

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**T**ell how your company is organized and who is part of it.

## **Organization**

Sole Proprietor: DBA is good until \_\_\_\_\_ in \_\_\_\_\_ County.

Partnership: DBA is good until \_\_\_\_\_ in \_\_\_\_\_ County.

Corporation: Incorporated \_\_\_\_\_ in \_\_\_\_\_ County.

List each officer (with title and percent owned) and each person owning more than 5 percent of the stock.

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.

## **Legal Agreements**

List any patents, copyrights, franchises, licenses, etc. that you have in force or must negotiate to do business. Tell their basic terms or include a copy.

## **Equity Considerations**

Are you willing to give shares in your company in exchange for money? How much and under what terms? Have you done so in the past to other investors? How much and under what terms?

List the names, titles, duties (if any), and compensation for everyone owning 5 percent of the company or more.

# **ORGANIZATION & MANAGEMENT (cont.)**

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## **Management Structure**

Draw a rough organizational chart for your company. Please use the back of this page.

## **Personnel**

**List the names, titles, duties and pay scales, including a resume or summary of relevant experience for the following:**

Top management (first two lines on organizational chart):

Key personnel (anyone essential to the company):

Major investors (anyone owning more than 5 percent of the company):

## **Other Personnel**

List the names, titles, duties and pay scale of any specially trained/qualified people and any relatives of any owner/partner/corporate official/major (5 percent+) stockholder or manager who is also working for the company.

## **Professional Consultants**

Provide Name, Company, Address and Phone Number for each of the people below:

Banker:

Accountant:

Attorney

Insurance

What other professional people do you contract with? Who are they and what do they do?

# **ORGANIZATION & MANAGEMENT (cont.)**

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## **Goals**

What are your goals in business? How likely are you to achieve them? Why? Where, in specific, measurable terms, do you want to be in 1, 2 and 5 years? How are you going to get there?

## **Risk Management** (Please do not gloss over risks!)

What might conceivably happen to keep you from reaching your goals?

What might conceivably happen to keep you from being successful in business?

What are you doing/going to do to minimize negative effects if they happen anyway?

## **Contingencies**

If things don't go exactly as planned, what alternative plans do you have? What decision points are still in the future? What are the alternatives? How will you decide between them?

## **Other Issues**

# ORGANIZATION & MANAGEMENT (cont.)

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## **Insurance**

Against what are you insured and for how much? Which of the following types of insurance do you have, for how much and provided by whom?

a) Key Man

b) Business Liability

c) Product Liability

d) Fire & Casualty

e) Workers' Comp

f) Heath

g) Owner's Disability

h) Other

# FINANCIAL

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**P**rovide the following financial statements for the past three years, including the current year.

## **1. Income Statement**

This is how much money you receive, from where and how you spend it.

## **2. Balance Sheet**

This is assets (everything of value) and liabilities (everything you owe).

## **3. Accounts Payable**

List all business related debts you have including to whom, how much, payment terms, status (on time, 30 days late, etc.). If you owe on anything you are offering for collateral, list that as well.

## **4. Accounts Receivable**

List all business related amounts people owe you including whom, how much, payment terms, status (on time, 30 days late, etc).

## **5. Projections**

You will be given a cash flow projection form to fill out.



## FINANCIAL (cont.)

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### 6. Assumptions

List any assumptions you used in filling it out. (Examples: inflation to rise at 5 percent; employee health care @ 25 percent of salary, etc.)

### 7. Principles

Tell how you got the figures (guessing, comparing competition, extending current amounts, etc.). Explain any unusual items.

### 8. Funding

How much money do you want?

Under what term do you want to repay it?

What are you offering for collateral? What is it worth?

### 9. Uses

List exactly how you will spend the money. For what? How much? To whom? Etc.

## SUMMARY

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**P**lease add any additional information that you feel would be helpful. This includes information that may be of the sensitive nature or may prove damaging if not disclosed. Client information is kept confidential and will never be shared with outside agencies or persons.

## APPENDIX

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**P**lease include samples of products, ads, reviews, etc.