

- **What is this document?**

This is a template for a business plan that can be submitted to finance providers during your business loan application process. It provides a basic outline of what lenders will be looking for when assessing your suitability for external finance.

- **How do I use this document?**

Fill in the sections below by adding information relevant to your specific business. You can also change section titles and headings to suit your business. When completed, submit this to your prospective loan provider along with your other application documents.

- **Essential instructions and considerations**

Not all fields will relate to you and you may also want to add additional sections, to accurately capture the nature of your business plan.

When you fill in your real business loan application, your lender may require additional information to what we have set out in this template. Remember to check the requirements of your specific loan when applying.

[Cover format](#)

Business Plan

Insert your logo

Insert name

Insert business name

Insert DD/MM/YY

Contents

1. Executive summary
2. Business objectives
3. Skills and experience
4. Products and services
5. Customer base
6. Business landscape
7. Sales and marketing plans
8. Operational plans
9. Utilising external finance

Executive summary

Summarise the important information found in the rest of the document, introducing the reader to the purpose of your business plan. A few clear and concise paragraphs will suffice here to present the main points of the document in a formal tone.

Things to include are:

- Opening statement
- Company information
- Core products and services
- Market context
- Current position in market
- Company financial profile

Business objectives

Short-term business objectives

1. _
2. _

How will your business loan support these?

Mid-term business objectives

1. _
2. _

How will your business loan support these?

Long-term business objectives

1. _
2. _

How will your business loan support these?

Products and services

Core products and services

1. _
2. _

How successful are these aspects of your business?

Will your business loan impact these elements?

Additional products and services

1. _
2. _

How successful are these aspects of your business?

Will your business loan impact these elements?

Skills and experience

Past experience related to the business

Examples:

- Past work roles or positions
- Education, training and qualifications
- Experience in certain networks or business environments
- Past or current business ventures

How do these aspects impact your suitability as a business owner?

Core skills related to the business

Examples:

- Leadership
- Data analysis
- Research
- Strategy
- Communication
- Trainer and facilitator

How do these aspects impact your suitability as a business owner?

Customer base

Main target demographics

Describe the key characteristics of your main target audience (e.g. age, gender, income bracket and geographical location).

1. _
2. _

Why is this your target market?

What is their motivation for using your products or services?

What is unique about their buying behaviour?

What challenges do you face in reaching these demographics?

Does this match your existing customer base?

How will your business loan help you engage more individuals from these demographics?

Business landscape

Competition

Describe the main competitors in your sector and how they compare to your own business.

Competitor 1:

Comparison to your business:

Elements to include:

- Size
- Market share
- SEO rankings
- Product type
- Brand exposure

Competitor 2: *(Add additional if necessary)*

Comparison to your business:

What evidence do you have to support this? *(Surveys, Google Analytics analysis, personal experience, feedback from customer and client etc.)*

Will your business loan impact these elements?

How would you describe your current position in the market?

How will your business loan impact your market position?

What makes your business unique to others in your sector?

Market SWOT analysis

Analyse the strengths, weaknesses, opportunities and threats that exist for your business in your current market.

Strengths:

Weaknesses:

Opportunities:

Threats:

How will your business react to these aspects of the market?

Current sales and marketing strategy

Detail your business's current and future marketing and sales approach.

What is your current marketing strategy and which channels do you currently use to market your business?

Examples:

- Digital PR services
- Online blogs and articles
- Email newsletters
- Referrals
- Social media
- SEO campaigns

How successful have these aspects been?

Who is in charge of monitoring the success of these channels?

Do you plan to continue with these marketing channels?

Future sales and marketing activities

Detail your planned activities for promoting your business.

What channels do you currently use to market your business?

Examples:

- Digital PR services
- Online blogs and articles
- Email newsletters
- Referrals
- Social media
- SEO campaigns

Marketing activity 1:

Is additional funding required?

Marketing activity 2:

Is additional funding required?

Marketing activity 3:

Is additional funding required?

Operational plans

Operational plans

Explain how your company and its employed individuals will contribute to achieving your business's objectives.

Department / individual 1:

Examples:

- Marketing team
- Sales team
- Content writers
- Sales lead
- Designer
- Warehouse operative
- Driver

Major day-to-day responsibilities

Examples:

- Chase sales leads
- Maintain online SEO campaign
- Monitor brand integrity
- Manage junior writers

How will their activity contribute to your business objectives?

Department / individual 2:

Major day-to-day responsibilities

How will their activity contribute to your business objectives?

Department / individual 3:

Major day-to-day responsibilities

How will their activity contribute to your business objectives?

External relationships

Outline external factors that impact your operational processes (e.g. suppliers, contractors, consultants, partnerships).

Organisation / individual 1:

Examples:

- Web developer (contractor)
- Business consultant
- Stock / equipment supplier
- Major client
- Partner agency / firm

Relationship status:

Examples:

- One-off contract
- Freelance
- Retainer
- Ongoing informal partnership

How will their activity contribute to your business objectives?

Organisation / individual 2:

Relationship status:

How will their activity contribute to your business objectives?

Organisation / individual 3:

Relationship status:

How will their activity contribute to your business objectives?

Additional operational factors

Outline any other operational factors that are central to the growth of your business, as well as any plans to change these elements.

How many employees do you hire?

Where is your business based?

Do you own or lease a business premises?

What assets or equipment are central to your operations?

External finance to support business objectives

What business activities require additional funding to be completed?

How much do you hope to borrow to support your business objectives?

Is repayment of this loan contingent on any specific factors, such as increased business sales?

How you would manage these repayments in case of an unexpected event? (e.g. loss of major client, fire or theft of company property).

Are there any major threats or dangers to taking out external finance?

What is your back-up plan, if your profit and sales projections are not met?