



MEMBER OF  
**SAICA**  
THE SOUTH AFRICAN INSTITUTE  
OF CHARTERED ACCOUNTANTS



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## **YOUR BUSINESS PLAN SHOULD INCLUDE...**

### **Executive Summary**

- Key issues only
- Essential to commit initial interest

### **Business Description**

- Brief description of your vision
- Key differentiating factors

### **Market Analysis**

- Your knowledge of the market
- Why you will succeed
- Customer research
- Main competitors
- Location
- Size of total market
- Your target market penetration
- Pricing strategies
- Price cutting

### **Product Research and Development**

- List of products
- Differentiating characteristics
- Unique features
- Why do people want your products?

### **Manufacturing / Production Operations**

- Equipment required
- Availability of labour
- Labour cost
- Union activities
- Security
- Equipment breakdown and backup
- Management expertise in the process
- Proven ability to deliver
- Resumes of key personnel

### **Management and Ownership**

- Experience of owner(s)
- Level of full-time involvement
- Track record
- Management expertise
- References
- What gives you the edge?

### **Organisation and Personnel**

- Total staffing requirement
- Specialised skills / backup
- Use of shifts
- Availability of skilled people in SA
- How will you attract and retain staff?

### **Financial Data**

- Month by month projections
  - Sales
  - Production inputs
  - Overheads
  - Capital expenditure
  - Non-recurring costs
  - Loan repayments
  - Tax payments
- Budgets and cash flow forecasts
- Projected monthly balance sheets
- Breakeven analysis
- Worst case scenario
- Support of professional advisors
  - Financial
  - Legal

### **Funds Required**

- Immediate and future
- Startup
- Capital expenditure – detailed list
- Working capital
- Cost of borrowing
- Concise summary