

Business plan

[Your business name]

Prepared by	
Date	
Version	1
Contact	

How to use this template

- Grey italic text is guidance. Replace it with your own words, then delete it.
- Start with Part A, the one-page plan. Expand into Part B when you need finance, an investor or a partner, or when the business gets more complex.
- Do the numbers in Part C early. If they don't work, change the plan before you spend money.
- Write the summary (section 1) last. Review the whole plan every three months.

General information only. This template is not financial, legal or tax advice. For advice about your situation, talk to a licensed professional.

Guide to writing each section: ausbusiness.net/start-a-business/business-plan/

Part A. One-page plan

Fill this in first. Keep each answer to one or two lines.

	Your answer
Business	<i>What you do, in one sentence.</i>
Customers	<i>Who exactly buys from you? Be specific.</i>
Their problem or need	<i>What are they trying to solve or get?</i>
What you offer and price	<i>Your products or services and what they cost.</i>
How customers find you	<i>Your two or three main marketing channels.</i>
Why they choose you	<i>What you do differently from competitors.</i>
Start-up costs	<i>Total from the start-up costs table.</i>
Break-even	<i>Sales needed each month to cover costs.</i>
12-month goals	<i>Three goals, each with a number and a date.</i>
Biggest risks	<i>Top three, and what you'd do about each.</i>

Part B. Full business plan

1. Summary

Write this last, in half a page.

What the business is, who it's for, what makes it different, what you're aiming for.

If you're asking for money: how much, what for, and how it will be repaid or returned.

2. The business and the people

Business name, structure, location, start date.

Who runs it, and the experience and skills that make you credible.

Gaps in skills and how you'll fill them (advisers, staff, training).

3. Products and services

What you sell, in plain words, and why someone would pay for it.

Prices or price ranges, and how you set them.

4. Market and customers

Who your customers are and how many of them there are in your area or niche.

How they buy today and what they care about.

Your evidence: customer conversations, pre-orders, tests, local data.

5. Competitors and what makes you different

Your 3–5 closest competitors, what they charge, what they do well.

Why a customer would choose you. Say what you'll actually do differently.

6. Marketing and sales

Main channels, monthly budget, and what you expect each to bring in.

How an enquiry becomes a paying customer.

Tip: see the [AusBusiness.net](https://www.ausbusiness.net) marketing plan template.

7. Operations

Premises, equipment, suppliers, systems, opening hours.

Who does what.

Licences, permits and registrations you need (business.gov.au lists them by industry and location).

8. Finances

Summarise the tables in Part C: start-up costs, funding, sales forecast, break-even, cash flow.

Write down the assumptions behind your numbers.

Show a slower, worse case and how you'd fund it.

9. Goals, milestones and risks

Use the tables below.

Goals for the next 12 months

Goal	Measure	By when

Risks

Risk	Likelihood	Impact	What we'd do

Part C. The numbers

State whether figures include or exclude GST. Label estimates. Keep your assumptions in writing.

Start-up costs

Item	Estimated cost (\$)	Notes
Equipment		
Fit-out or vehicle		
Initial stock		
Bonds and deposits		
Registrations and licences		
Website and branding		
Insurance		
Launch marketing		
Other		
Contingency (10–20%)		
Total start-up costs		

Funding

Source	Amount (\$)	Terms / notes
Your own money		
Loans		
Investors or partners		
Grants		
Other		
Total funding		

Total funding should cover start-up costs plus the lowest closing balance in your cash flow forecast, with a buffer.

Break-even

A. Fixed costs per month (\$)	
B. Average sale (\$)	
C. Variable costs per sale (\$) (stock, materials, fees)	
D. Contribution per sale (B – C)	
Break-even sales per month (A ÷ D)	

Sales forecast (first 12 months)

Customers × how often they buy × average sale. Ramp up slowly.

Month	Customers	Average sale (\$)	Sales (\$)	Assumptions
M1				
M2				
M3				
M4				
M5				
M6				
M7				
M8				
M9				
M10				
M11				
M12				
Total				

Cash flow forecast (first 12 months)

When money actually arrives and leaves, not when you invoice or are billed. Closing balance = opening balance + total cash in – total cash out. It becomes next month's opening balance.

	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12
Opening balance												
CASH IN												
Sales received												
Loans or capital in												
Other cash in												
Total cash in												
CASH OUT												
Start-up spending												
Stock and materials												
Rent												
Wages												
Owner drawings												
Marketing												
Utilities and software												
Loan repayments												
Other cash out												
Total cash out												
Net cash flow												
Closing balance												

Any month with a negative closing balance needs more funding, lower costs or different timing. Try a slower case: sales 30% lower and arriving a month later.