Upmetrics

[Your Company Name]

[Your Tagline]

Small Business Plan [Year]

For a business that already trades

Prepared by _____ Date _____

START HERE

How to use this template

1. Fill in the easy factual sections first. Company overview, products and the team are mostly things you already know.
2. Do the market section with a browser open. Competitor prices, what reviews complain about.
3. Build the financials from one unit upward: what you charge, what it costs you, how many you sell in a week.
4. Write the executive summary last, once the other sections give you something to summarise.
5. Delete what does not apply. A shorter plan that is all relevant beats a padded one.

Written for a business with a track record. The financial tables carry two years of actuals alongside three projected, with the boundary drawn, because a modest forecast anchored in real figures persuades a lender more than an ambitious one built from assumptions. Pull the actuals from your accounts, not from memory.

Upmetrics

Rather not write it from scratch?

Upmetrics asks you questions and drafts each section, then builds the projections, cash flow and balance sheet so the numbers stay consistent.

4.9 Capterra ★★★★★

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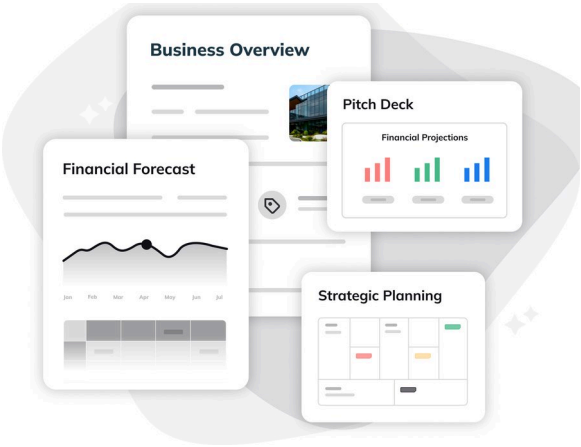

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Mariia Yevlash
Student, Sumy State University - Ukraine
★★★★★
“The most helpful feature was to make a business plan out of a simple idea. Thankful for all the tools provided, especially AI which did a great impact on my work.”

110K+ entrepreneurs are already planning smarter with Upmetrics

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CHAPTER 1

Executive Summary

Write this chapter last. Once the other ten are drafted it is mostly a matter of lifting the strongest line out of each.

Business Name and Location

> State the name of your business, where it operates, when it was founded and what it does. Say why the location works for your customers, your suppliers or your costs.

Vision Statement

> Where you want the business to be in three to five years. One or two sentences. Resist writing something that could apply to any company.

Market Opportunity

> The gap you are filling, with a number against it where you have one. Who is underserved today, and what they do instead.

Key Products and Services

> What you sell, and what problem each thing solves. Lead with the one that makes the most money.

Marketing Strategies

> The two or three channels you will actually use. A list of nine reads as a plan to do none of them.

Financial Highlights

> Projected revenue, when you break even, and what funding you need. Three or four numbers, not a paragraph.

CHAPTER 2

Business Overview

The factual section. Most of this you already know, so it is a good place to build momentum before the harder sections.

Business Concept

> The problem your business solves and how it delivers value. Explain why your approach beats what customers do today.

Legal Structure

> LLC, corporation, partnership or sole proprietorship. Say why that structure suits your operations, taxes and liability.

Owners

> Who owns the business, what share each holds, and what they bring to it beyond money.

Mission Statement

> A short statement of purpose. What the business is for, in plain words.

Background History

> How and why you started. Milestones, challenges you got past, anything that explains why you are the one doing this.

Goals and Objectives

> Specific and measurable, with dates. 'Grow the business' is not a goal. 'Open a second location by March' is.

CHAPTER 3

Market Analysis

The chapter most first drafts fill with general statements. Everything here should come from something you looked up, not something you assume.

Industry Overview

> Your industry's size, direction and outlook, and where your business sits inside it.

Market Size and Growth Potential

> Estimate your market using industry reports or your own counts. Cite the source. An unsourced number is worse than no number.

Target Market

> The specific segment you are going after, and why that one rather than the whole market.

Customer Analysis

> Who buys, what they need, and what actually makes them decide. Pull this from real customers or real reviews.

Potential Customers

> Groups most likely to need what you sell, and roughly how many of them there are within reach.

Buyer Persona

> One named, specific profile of your ideal customer: their situation, their goal, and what currently stops them.

Market Trends

> Shifts in demand, technology or behaviour that affect you, and whether each one helps or hurts.

Regulatory Compliance

> The licences, permits, insurance and regulations that apply to you. Name the specific ones, say which you already hold, and what the renewal cycle is.

CHAPTER 4

Competitive Analysis

Its own chapter, not a paragraph inside market analysis. Lenders read this one closely, because it shows whether you have looked outside your own head.

Key Competitors

> Name three. Their prices, what customers praise them for, and what the reviews complain about. Thirty minutes of reading beats any amount of describing the market in general.

Competitive Advantages

> What you have that is hard to copy: a location, a licence, a relationship, a cost advantage, years in the trade. If nothing comes to mind, that is the most useful thing this chapter can tell you.

SWOT Analysis

Strengths

What you do well that customers notice.

Weaknesses

Be honest. What you plan to do about each.

Opportunities

Trends or gaps you could take.

Threats

Competition, costs, rules. How you protect against them.

CHAPTER 5

Products and Services

Product and Service Description

> What each thing is, how it works, and what goes into delivering it.

Benefits to Customers

> What it saves them, spares them or lets them do. Practical benefits, not adjectives.

Pricing Strategy

> Your prices and how you arrived at them. Say how they compare to the competitors you named earlier.

Future Expansion

> What you would add next, and what would have to be true first.

CHAPTER 6

Sales and Marketing Strategies

Unique Selling Proposition

> The one thing you would want a customer to repeat about you. One sentence.

Branding Strategy

> How the business presents itself: name, look, tone, and what you want people to feel about it.

Marketing Plan

> Your channels, with a cost against each. If you cannot cost it, you have not thought it through enough to include it.

Sales Tactics

> How an interested person becomes a paying one. Who does that, and how long it takes.

Customer Retention

> What brings people back. Cheaper than finding new ones, and usually the thinnest section in a first draft.

CHAPTER 7

Operations Plan

The day to day. What has to happen every week for the business to run.

Staffing and Training

> The roles you need, when you need them, and what each costs. Include yourself.

Daily Operations

> Opening to closing. The workflow, the schedule, and who is responsible for what.

Suppliers and Vendors

> Who supplies you, on what terms, and what you would do if one of them fell through.

Technology and Tools

> The systems you run on: bookings, payments, accounting, inventory. What each costs per month.

CHAPTER 8

Management Team

Who is running this, and what they have done before. A lender is deciding whether to back the people as much as the idea, so do not treat it as a formality.

Owner and Founder Profile

> Your relevant experience, stated plainly. What you have run, built or done before that makes this credible.

Key Managers

> Who else is senior, what they are responsible for, and what they did before.

Organizational Structure

> Who reports to whom, and who decides what. A simple chart does this better than a paragraph.

Compensation Plan

> Salaries, bonuses and benefits for owners and staff. Owner pay belongs in the costs, not in a footnote.

Advisory Board Members

> Advisors, mentors or accountants who are genuinely involved. Leave it blank rather than padding it.

CHAPTER 9

Financial Plan

The section a lender checks first. Fill the tables in from real quotes and your own prices, not from a target you worked backwards from.

Important Assumptions

> The handful of figures everything else rests on: your price, your cost per sale, and how many you expect to sell. Write them down so a reader can judge them.

Sales and Revenue Forecast

PERIOD	UNITS SOLD	REVENUE	GROWTH
Last year			
This year			
Year 1			
Year 2			
Year 3			

> Base these on your own price and a realistic weekly volume, built up from one unit. Starting from a revenue target and working backwards produces numbers nobody believes, including you.

Profit and Loss Statement

CATEGORY	LAST YEAR	THIS YEAR	YEAR 1	YEAR 2	YEAR 3
Revenue					
Sales revenue					
Other income					
Total revenue					
Cost of goods sold					
Materials and supplies					
Labour costs					
Other direct costs					
Total cost of goods sold					
Gross profit					
Operating expenses					
Salaries and wages					
Owner pay					
Rent					
Utilities					
Marketing and advertising					
Insurance					
Depreciation					
Office supplies					
Miscellaneous					
Total operating expenses					
Operating profit					
Interest expense					
Income tax (enter your rate)					
Net profit after tax					

> Revenue minus what it costs to earn it. If the bottom line looks healthy, check that your own pay is in the costs above it.

Cash Flow Statement

CATEGORY	LAST YEAR	THIS YEAR	YEAR 1	YEAR 2	YEAR 3
Cash from operating activities					
Net income					
Depreciation					
Change in accounts receivable					
Change in inventory					
Change in accounts payable					
Net cash from operations					
Cash from financing					
Loan proceeds					
Loan repayments					
Capital introduced					
Net cash from financing					
Net change in cash					
Opening cash balance					
Closing cash balance					

> The one that catches people out. A business can be profitable on paper in month three and still run out of money in month two, which is what this table is for.

Balance Sheet

CATEGORY	LAST YEAR	THIS YEAR	YEAR 1	YEAR 2	YEAR 3
Assets					
Cash					
Accounts receivable					
Inventory					
Prepaid expenses					
Total current assets					
Property, plant and equipment					
Less accumulated depreciation					
Intangible assets					
Total non-current assets					
Total assets					
Liabilities					
Accounts payable					
Short-term loans					
Taxes payable					
Total current liabilities					
Long-term loans					
Total liabilities					
Equity					
Owner's capital					
Retained earnings					
Total equity					
Total liabilities and equity					

> What the business owns against what it owes. Total assets must equal total liabilities plus equity, which is a useful check that the rest of your figures hang together.

Break-Even Analysis

ITEM	AMOUNT
Rent	
Salaries and owner pay	
Utilities	
Insurance	
Marketing	
Other fixed costs	
Total fixed costs (A)	
Materials per unit	
Labour per unit	
Packaging and shipping	
Selling price per unit (B)	
Variable cost per unit (C)	
Contribution per unit (B minus C)	
Break-even in units (A divided by contribution)	
Break-even in revenue (Break-even units times B)	

> How much you have to sell before you stop losing money. One calculation, not a year-by-year forecast.

Funding Needs

> How much you need in total, where it comes from, and over what period you would repay it.

Use of Funds

> What the money actually buys, line by line. A lender compares this against the amount you asked for.

CHAPTER 10

Risk Management

One of the two chapters people leave out, usually because the business has not failed yet so the risks feel hypothetical. A lender reads it as evidence you have thought past the optimistic case.

Risk Identification

> The realistic ones: losing a key customer, a supplier failing, a quiet season, equipment breaking. Not every possible risk, the likely ones.

Mitigation Strategies

> What you have in place for each. Insurance, a second supplier, a cash buffer, a maintenance contract.

Crisis Management Plans

> Who does what if something goes badly wrong, and how you would tell customers.

Legal Compliance Risks

> Where you could fall foul of a rule, and how you stay on top of it.

CHAPTER 11

Exit Strategies

The other commonly skipped chapter. Relevant for an investor-facing plan, and worth a short answer even if the honest one is 'not planning to sell'.

Acquisition Targets

> Who might buy the business one day, and what would make it attractive to them.

Public Offering

> Only relevant for a small number of businesses. Say so plainly if it is not yours.

Succession Planning

> Who takes over if you step back, and how they would be ready.

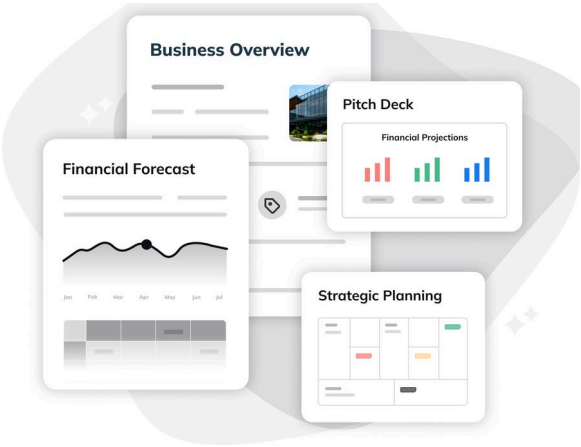
Liquidation Plans

> How you would wind the business down, settle debts and sell assets if it came to that.

Upmetrics

The plan is the easy half. The financials are the half that gets checked.

Upmetrics builds the projections, cash flow and balance sheet so they stay consistent with each other as you change a number.



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