

Business Plan

Standard 9-section format — built for banks, SBA loans, and traditional investors. 2026 edition.

Company name: _____

Prepared by: _____ Date: _____

1. Executive Summary

A 1-page snapshot written LAST. Include: mission, product/service, target market, competitive advantage, financial highlights, and the funding ask (if any).

Mission statement

One sentence describing why your company exists.

Company overview

Legal structure, location, founding date, current stage (idea, MVP, revenue, scale).

Product/service summary

What you sell and the core benefit to the customer.

Target market

Who you serve and approximate market size.

Competitive advantage

Why you win vs. the next-best alternative.

Financial snapshot

Current revenue (if any), 3-year projection, capital required, expected use of funds.

2. Company Description

Detail of the legal entity, ownership, history, mission, and the specific problem you solve.

Legal structure & ownership

LLC / C-Corp / S-Corp / Sole Prop · jurisdiction · cap table summary.

History & milestones

Founding story + 3-5 key milestones to date.

Mission, vision, values

Mission (now), vision (10 years), values (3-5 principles).

Problem you solve

Quantified pain point. Who has it. Cost of NOT solving it.

Objectives (next 12-24 months)

3-5 SMART objectives tied to revenue, customers, or product milestones.

3. Market Analysis

Evidence that a real market exists, who's in it, and how it's changing.

Industry overview

Size (TAM), growth rate, key trends shaping it in 2026.

Target market & ICP

Demographics, firmographics, behavior, buying triggers. Estimate SAM and SOM.

Customer needs & pain points

Top 3 jobs-to-be-done. Evidence from interviews, surveys, or data.

Competitive landscape

Direct (5 names), indirect, and emerging competitors. One-line positioning each.

Competitive advantage

Your unfair advantage: tech, distribution, data, brand, network effects, IP, or speed.

4. Organization & Management

Who's running the business and why they're the right people.

Org chart

Roles today + roles to hire in next 12 months.

Founder bios

2-3 sentences each. Relevant experience and unfair advantages.

Advisors & board

Names, expertise, what they unlock.

Gaps & hiring plan

Critical roles still missing + when you'll hire.

5. Product or Service Line

What you sell, how it's made/delivered, and what's protected.

Product/service description

What it is, what it does, what it doesn't do.

Lifecycle stage

Concept, prototype, MVP, beta, general availability, mature.

Intellectual property

Patents, trademarks, trade secrets, proprietary data, exclusive partnerships.

Roadmap (12-24 months)

Quarterly major releases or service expansions.

Suppliers & operations

Key vendors, fulfillment model, dependencies, risks.

6. Marketing & Sales Strategy

How you acquire, convert, and retain customers — with numbers.

Positioning

One-sentence positioning statement: 'For [ICP], who [need], we are [category] that [unique benefit] because [reason].'

Pricing strategy

Tiers, model (subscription / one-time / usage / freemium), price anchors, discount policy.

Acquisition channels

Top 3-5 with expected CAC, conversion rate, payback period.

Sales process

Stages from lead → close. Average sales cycle. Tools used.

Retention & expansion

Onboarding, customer success motion, upsell / cross-sell paths.

7. Funding Request

If raising capital: how much, what it buys, and what investors get.

Amount requested

Total ask + tranches (if applicable).

Use of funds

% allocation across product, hiring, marketing, operations, runway.

Runway

Months of operation the funding provides at planned burn rate.

Future funding needs

Next round size, timing, expected milestones reached.

Exit strategy

Acquisition targets, IPO horizon, or cash-flow business — be honest.

8. Financial Projections

Three-year forward projections with stated assumptions.

Revenue forecast (Y1–Y3)

Monthly for Y1, quarterly for Y2-Y3. Bottom-up: units × price.

Cost structure

Fixed (rent, salaries, software) and variable (COGS, paid acquisition).

Gross & operating margin

Show trajectory and benchmark vs. industry norms.

Cash flow & burn

Monthly burn, runway, cash-out date if no revenue/funding change.

Key assumptions

List the 5-10 assumptions your forecast depends on. Cite sources.

Break-even analysis

Units / MRR / months required to reach break-even.

9. Appendix

Supporting evidence and detailed materials.

Resumes & references

Full founder/team CVs.

Customer letters & case studies

Proof of demand. Letters of intent, signed contracts, pilots.

Detailed financials

Full P&L, balance sheet, cash flow statement.

Market research

Survey data, interview notes, third-party reports.

Legal & permits

Incorporation docs, key contracts, licenses, IP filings.