



MICRO ENTERPRISE LOAN APPLICATION BUSINESS PLAN OUTLINE

To the Micro-Enterprise Loan Applicant:

Please submit a Business Plan application to the TCRC Micro Enterprise Loan Review Committee including these categories:

1. **Introduction:** Describe the business and provide any historical or supporting details. Provide contact information about the key stakeholders in the business.
2. **Mission and Strategies:** What are the central purposes and activities of the planned business? Describe the major objectives (such as sales, provision of services) key strategies to promote the business, and primary goals (such as how much volume of sales or services per year)
3. **Present Status:** Summarize any achievements and performance (financial, sales, technical) to date.
4. **Product and Services Offerings:** Keep descriptions short and confine them to broad groups.
5. **Profile of Target Markets:** Size, segments, trends, competition and user/customer profiles.
6. **Marketing Strategies, Sales Plans, and Projections:** Explain how the business will market its products/services and sell to customers. How will sales strategies deal with competitors? Indicate costs of advertising and marketing plans. Project the first two years of sales volume.
7. **Technology, Research and Development:** If relevant, explain progress, plans, resources and highlight any technological advances.
8. **Operational/Manufacturing Plans:** Cover distribution & service activities and/or manufacturing. Highlight major elements only. Indicate organization, resources and costs.
9. **Management and Administration:** Explain how the business will be managed. Indicate administrative arrangements and specify overhead costs.
10. **Financial Projections:** Use simple tables to present key financial projections e.g. summary profit & loss, cash flows, balance sheets and key ratios.
11. **Funding Requirements and Proposals:** If applicable, summarize funding requirements, possible sources, likely terms, and, for loans, the projected payback schedule.
12. **Implementation:** Explain the major decision points, time scale and actions required to progress the plan.
13. **Conclusion:** Indicate why the business will succeed and why it should be supported.
14. **Attachments:** Attach any additional schedules, tables, data, research, or other items which reinforce the likelihood of the business development.

Resources for business plan support:

Los Angeles Small Business Administration (SBA) district serves Santa Barbara and Ventura counties

<http://www.sba.gov/localresources/district/ca/la/index.html>;

The Women's Economic Ventures (WEV) serves Santa Barbara and Ventura counties

<http://www.wevonline.org/index.php>

The Fresno SBA district serves SLO. <http://www.sba.gov/localresources/district/ca/fresno/index.html>