**Shape

Description automatically generated Business Case Summary for Start-ups**

**What is the Business?**

Describe your business idea. What will you sell? Why are you developing this business?

**Team and Key Roles**

Who is on your team, give some credentials, why are you and your partners/employees suited for the business?

**Your Customers and Products**

Describe your products or services. What customer problem or need do they solve?

Who are your customers? What do they want? Where are they located?

**The Competition**

List all the places where your potential customers are buying these products and services now. How will your business differentiate itself from the competition? Why will they start buying from you?

**Sales Process**

Do you have sales and customer service experience? What payment methods will you use? What is your plan for a bookkeeping system?

**Sales Forecast**

What is your estimate for how many products and services you can sell each day, each week, each month?

Use these monthly sales totals on your 12-month cashflow forecast.

**Profit Margins**

What is your retail and /or wholesale price for each product and service? What are the costs to produce those products and services, and the profit margins on each of them.

**Expenses**

What are your monthly operating expenses? List out everything you will need to pay out each month.

**Cash Flow Forecast**

Include a 12-month cashflow forecast showing estimated sales and expenses. Also demonstrate the seasonal fluctuation in sales and expenses throughout the year, don’t show every month with the exact same sales values, as there are likely months where sales are high and some where sales are very low.

**Marketing Highlights**

How are you going to reach your customers? What does your Marketing Plan look like? What social media platforms will you use? What is your website?

**Milestones**

What steps do you need to take to create a successful business? List your milestones for the next few months. What do you need to do to make these milestones a reality?

**Loan Request:**

How much are you asking for? What specifically will you be spending this money on? List all your business start-up costs.

**What is the ownership structure of your business?**

Will you be a sole proprietor, a partnership or corporation? If a corporation list all your shareholders.