Business Plan

[Business name]

Prepared by: [Write here]

Date: [Write here]

Email / phone: [Write here]

Website: [Write here]

How to use this template: replace every [Write here] and delete the grey text as you go. Write the executive summary last. If you only need a quick plan, skip to the one-page plan on the last page. AI prompts to help you fill in each part are at aiwhatsnew.online/blog/free-business-plan-template/.

Free business plan template from AI What's New (aiwhatsnew.online). You can delete this line.

1. Executive summary

Keep it to one page and write it last. A reader who stops here should still know what you do and what you need.

What we sell: [Write here]

Who it's for: [Write here]

Why customers will pick us: [Write here]

Where we operate: [Write here]

Who runs it: [Write here]

Money we need, and what it's for: [Write here]

Main goal for the first 12 months: [Write here]

2. Company description

The basic facts, the problem you solve and the strengths that will help you win.

Item	Your answer
Business name	
Legal structure (sole proprietor, LLC, partnership, corporation)	
Location	
Launch date or stage (idea, launched, growing)	
Mission statement (one sentence)	

The problem we solve: [Write here]

Our competitive advantage: [Write here]

3. Products and services

List what you sell, what it costs you and what you charge. The gap between the two is your margin.

Product or service	Price to customer	Cost to make or deliver	Who it's for

How it benefits the customer: [Write here]

Plans for anything new (products, patents, trademarks): [Write here]

4. Market analysis

Who buys, how many of them there are, and who you're up against. Write down where every number came from (for example the U.S. Census Business Builder or your own survey). Never paste a market size an AI tool gives you without checking the source yourself.

Our ideal customer (age, location, income, business type, habits): [Write here]

How many of them are in our area, and the source: [Write here]

Trends that help or hurt us: [Write here]

Competitors

Competitor	What they offer	Their price	Their weak spot

5. Marketing and sales

How people will hear about you, and exactly how a sale happens, step by step.

Main ways we reach customers (channels): [Write here]

How a sale happens: [Write here]

How we keep customers coming back: [Write here]

First 90 days

When	What we'll do	Cost	Goal
Month 1			
Month 2			
Month 3			

Free business plan template from AI What's New (aiwhatsnew.online). You can delete this line.

6. Organization and management

Who does what. If it's just you, say so, and list the people you lean on (accountant, mentor, suppliers).

Name	Role	Relevant experience

People we plan to hire, and when: [Write here]

Advisers or mentors: [Write here]

7. Startup costs and funding request

Add up everything you must pay before your first sale. Get real quotes where you can.

Startup cost	Amount
Equipment and tools	
Licenses, permits and registration	
Rent deposit or first month's rent	
First stock or materials	
Website, software and phone	
Launch marketing	
Insurance	
Cash reserve (3 to 6 months of running costs)	
Total startup costs	

Funding

Item	Your answer
Money we're putting in ourselves	
Money we're asking for	
Loan or investment (debt or equity)	
Terms we want (length, rate, share offered)	
What the money pays for	

Free business plan template from AI What's New (aiwhatsnew.online). You can delete this line.

8. Financial projections

Month by month for year one, then a yearly summary. SBA suggests monthly or quarterly figures for the first year and a five-year outlook if you're asking a lender or investor for money.

Year one, month by month

Month	Revenue	Costs	Profit or loss
Month 1			
Month 2			
Month 3			
Month 4			
Month 5			
Month 6			
Month 7			
Month 8			
Month 9			
Month 10			
Month 11			
Month 12			
Year one total			

Three-year summary

	Year 1	Year 2	Year 3
Revenue			
Costs			
Profit or loss			

We break even when we reach: [Write here]

Biggest assumptions behind these numbers: [Write here]

9. Appendix (optional)

Attach anything that backs up the plan:

- *Resumes of the owners and key staff*
- *Quotes from suppliers, landlords or contractors*
- *Permits, licenses and registration papers*
- *Survey results or letters from early customers*
- *Photos, product drawings or a menu*

Free business plan template from AI What's New (aiwhatsnew.online). You can delete this line.

One-page plan (lean startup format)

Short on time? Fill in just these nine boxes. They are the lean plan elements SBA lists. A one-page plan is fine for testing an idea. Lenders usually want the full plan above.

Value proposition *Why customers pick you, in one sentence.*	[Write here]
Customer segments *Exactly who you serve.*	[Write here]
Channels *How you reach and talk to them.*	[Write here]
Customer relationships *In person or online, self-serve or personal.*	[Write here]
Revenue streams *How the money comes in.*	[Write here]
Key activities *What you must do well every week.*	[Write here]
Key resources *Staff, money, skills, equipment you rely on.*	[Write here]
Key partnerships *Suppliers and partners you need.*	[Write here]
Cost structure *Your biggest costs.*	[Write here]

Free business plan template from AI What's New (aiwhatsnew.online). You can delete this line.