



# BUSINESS PLAN TEMPLATE

**Owners:**

**Address:**

**City, State, Zip Code:**

**Telephone:**

**Email:**



888.339.3334  
HorizonFC.com

# Business Overview

**WHAT:** What is the objective of your business? What products/services will your business offer?

**HOW:** Describe your business operations. What makes your business unique? (Ex: size of operation, location of operation, expansion plans, etc.)

**WHO:** Who is your target audience? Who will benefit from your products or services?

**WHY:** Describe the desire and drive behind why you want to pursue this business. What is the mission statement of your business?

**IF APPLYING FOR A LOAN:** Clearly state how much money you are applying for, how you plan to use it, and how it will make your business more profitable, thereby ensuring repayment.

## Business Management and Organization

**BUSINESS HISTORY:** How long have you been in operation? Were there any previous owners?

**ORGANIZATION:** How is the business organized? (Corporation, partnership, sole proprietorship, etc.) Who is involved? Please list their roles and responsibilities and/or titles.

**STRENGTHS & WEAKNESSES:** Describe the strengths and weaknesses of your business.

**IMPLEMENTATION TIMELINE:** What is your plan of action? What specific tasks need to be completed in order to reach business goals?

**GOALS:** Please list your operation’s short and long term goals. (short-term are 1-3 years, long-term are 3-10 years)

**RISK MANAGEMENT:** What risk management practices do you have in place? (Insurance, contingency plan, product or market diversification, etc.)

## Marketing

**INDUSTRY OUTLOOK:** What is your target market? What are the current industry trends?

**MARKET SHARE:** How will you remain competitive? Who are your biggest competitors? Are there any anticipated obstacles?

**INCOME:** How is your product sold and priced? What is your projected/estimated income? How are you going to gain commitments/contracts to sell your product?

**MARKETING:** What promotional marketing/communication tools will your business use?

# Financials

These are basic templates. Feel free to use more detailed documents if desired.

## Balance Sheet

Assets	
<b>Current Assets:</b> (Others include: Prepaid Expenses & Investment in Growing Crops; Market Livestock; Other Liquid Assets)	
Cash	\$
Accounts Receivable	\$
Feed, Seed & Supplies	\$
Crops for Resale	\$
Other	\$
<b>Total Current Assets</b>	<b>\$</b>
<b>Noncurrent Assets:</b> (Others include: Retirement Accounts; Other Term Assets)	
Real Estate	\$
Equipment	\$
Vehicles	\$
Breeding Livestock	\$
Cooperative Investments (Farm Credit Stock)	\$
Other	\$
<b>Total Noncurrent Assets</b>	<b>\$</b>
<b>Total Assets (Current Assets + Noncurrent Assets)</b>	<b>\$</b>

Liabilities	
<b>Current Liabilities:</b> (Others include: Loans with Terms less than 1 year; Current portion of Term Liability Principal due within next 12 months)	
Accounts Payable	\$
Accrued Expenses	\$
Operating Loans	\$
Other	\$
<b>Total Current Liabilities</b>	<b>\$</b>
<b>Noncurrent Liabilities:</b> (Balances should be less than the Principal due in the next 12 months that will be shown as Current Liability)	
Loans (terms greater than 1 year)	\$
Capital Leases	\$
<b>Total Noncurrent Liabilities</b>	<b>\$</b>
<b>Total Liabilities: (Current Liabilities + Noncurrent Liabilities)</b>	<b>\$</b>
<b>Owner's Equity or Net Worth: (Total Assets - Total Liabilities)</b>	<b>\$</b>
<b>Total Liabilities and Owner's Equity (must equal Total Assets)</b>	<b>\$</b>

## Income & Expenses

Farm Revenue	
Crops	\$
Livestock	\$
Cull Breeding	\$
Government Payments	\$
Custom Work	\$
Other Farm Income	\$
<b>Total Revenue</b>	\$

Farm Expenses	
Car and Truck	\$
Chemicals	\$
Conservation	\$
Custom Hire	\$
Depreciation	\$
Feed	\$
Fertilizer	\$
Freight and Trucking	\$
Gas, fuel, oil	\$
Insurance	\$
Interest	\$
Labor	\$
Rent	\$
Repairs, maintenance	\$
Seed	\$
Supplies	\$
Taxes	\$
Utilities	\$
Vet, breeding, medicine	\$
Other Farm Expenses	\$
<b>Total Expenses</b>	\$
<b>Net Farm Income (Total Revenue - Total Expenses)</b>	\$

### Certification:

By signature hereto, the undersigned certifies the information set forth above, and on the attached schedules and Income Statement, is true and correct, containing no material misrepresentations or omissions.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

# Business Advisors

Optional: This can be included as supplemental information.

Type:	Name:	Organization/Business Name:	Contact Information (Phone/Email):	Notes:
Attorney				
Accountant				
Lender/Banker				
Insurance Agent				
Consultants				
Other				



NMLS# 452721