

SMALL BUSINESS *Plan*

Click into any white field and type over the prompt text. Keep answers concise, evidence-based and specific to your business. Add or delete rows where needed.

How to use this template

- Start with the one-page snapshot, then complete the sections in order.
- Amounts are assumed to be in AUD unless you note otherwise.
- For Australian businesses, confirm your structure, ABN / GST status, licences, insurance and staffing obligations before sharing the plan.

Plan snapshot

| | | | |
|--------------------|--|-------------------|--|
| Business name | | Prepared by | |
| Trading name | | Date prepared | |
| Owner / founder | | Email / phone | |
| Business structure | | State / territory | |

Registration and plan context

| | | | |
|------------------|--|-------------------|--|
| ABN | | ACN | |
| GST status | | Website / socials | |
| Current stage | | Location / market | |
| Funding required | | Plan purpose | |

Before you share the finished plan

- The executive summary matches the rest of the document.
- Pricing, margins and cash assumptions are realistic.
- Required licences, permits and insurance items have been checked.
- Any staffing assumptions line up with wages, super and payroll obligations.
- Supporting attachments are listed on the final page.



EXECUTIVE SUMMARY

Keep this section tight. Most readers should understand the business within one page.

| | |
|---|--|
| <p>Business overview <i>What the business does, where it operates and who it serves.</i></p> | |
| <p>Customer problem <i>What need, frustration or gap are you solving?</i></p> | |
| <p>Your solution <i>What do you sell and why is it valuable?</i></p> | |
| <p>Target market <i>Who is most likely to buy from you?</i></p> | |
| <p>Competitive advantage <i>Why will customers choose you?</i></p> | |
| <p>Revenue model <i>How will the business make money?</i></p> | |
| <p>Funding use <i>If funding is needed, say how it will be spent.</i></p> | |
| <p>12-month goal 1</p> | |
| <p>12-month goal 2</p> | |
| <p>12-month goal 3</p> | |

BUSINESS OVERVIEW

Use this page to explain the background, direction and leadership behind the business.

| | |
|--|--|
| <p>Mission <i>The day-to-day purpose of the business.</i></p> | |
| <p>Vision <i>What success looks like in 3 to 5 years.</i></p> | |
| <p>Background <i>How the idea started and any milestones so far.</i></p> | |
| <p>Owner experience <i>Relevant skills, industry experience and credibility.</i></p> | |
| <p>Key advisers / support <i>Accountant, bookkeeper, mentor, lawyer, directors or partners.</i></p> | |



PRODUCTS AND SERVICES

Describe what you sell, how you price it, and what makes the offer commercially attractive.

Products / services and pricing

| Offer – Product or Service | Pricing | Why customers buy / notes |
|----------------------------|---------|---------------------------|
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| <p>Value proposition <i>Why your offer is worth buying and how it stands out.</i></p> | |
| <p>Delivery model <i>How customers receive the product or service.</i></p> | |
| <p>Key suppliers / inputs <i>Main suppliers, contractors, materials or platforms.</i></p> | |
| <p>Brand / IP assets <i>Trade marks, know-how, content, proprietary methods or reputation.</i></p> | |
| <p>Future offers <i>Planned additions, upsells or service extensions.</i></p> | |



MARKET ANALYSIS

Show that demand exists and that you understand the customers, trends and location you are targeting.

| | |
|--|--|
| <p>Industry overview <i>What industry are you in and what is changing?</i></p> | |
| <p>Ideal customer <i>Describe your best-fit customer clearly.</i></p> | |
| <p>Customer pain points <i>List the problems or frustrations that trigger a purchase.</i></p> | |
| <p>Market need <i>Why is the offer needed now?</i></p> | |
| <p>Geographic market <i>Local, regional, state-wide, national or online.</i></p> | |
| <p>Key trends / evidence <i>Demand shifts, regulation, technology, seasonality or market behaviour.</i></p> | |

5. Competitors and positioning

Compare your business with current alternatives and state your point of difference clearly.

Competitor scan

| Competitor | What they do well | Gap / opportunity for your business |
|------------|-------------------|-------------------------------------|
| | | |
| | | |
| | | |

Your positioning statement

One clear statement explaining the place you want to own in the market.

MARKETING AND SALES

Explain how customers will discover you, buy from you and keep buying from you.

| | |
|--|--|
| <p>Brand position <i>How you want the business to be perceived.</i></p> | |
| <p>Marketing channels <i>Website, referrals, social, partnerships, networking, SEO, ads and other channels.</i></p> | |
| <p>Sales process <i>How an enquiry turns into a paying customer.</i></p> | |
| <p>Launch / promotion plan <i>Opening campaign, offer, event, referral push or seasonal activity.</i></p> | |
| <p>Marketing budget <i>Monthly or quarterly spend and where it goes.</i></p> | |

Key performance indicators

| KPI | Target / measure |
|---------------------------------|------------------|
| Leads per month | |
| Conversion rate | |
| Average sale value | |
| Repeat purchase / referral goal | |



OPERATIONS

Describe how the business will run day to day, including systems, premises, suppliers and delivery workflow.

| | |
|---|--|
| <p>Business location <i>Home-based, leased premises, mobile, online or hybrid.</i></p> | |
| <p>Operating hours <i>When the business is available to customers.</i></p> | |
| <p>Facilities and equipment <i>Premises, vehicles, machinery, fit-out, software or tools.</i></p> | |
| <p>Systems and software <i>Accounting, CRM, booking, inventory or project tools.</i></p> | |
| <p>Workflow <i>Summarise the steps from lead or order through to delivery.</i></p> | |
| <p>Inventory / logistics <i>Stock holding, ordering, shipping, returns or subcontracting.</i></p> | |
| <p>Sustainability practices <i>Waste, packaging, sourcing, energy or broader ESG considerations.</i></p> | |



PEOPLE, COMPLIANCE AND INSURANCE

This section is especially important if the business will hire staff, operate from premises, or need licences.

Australian compliance reminders

- Record the chosen structure and registration details consistently throughout the plan.
- Check licences and permits by business activity, state or territory, and local council area.
- If hiring staff, align any plan assumptions with wages, superannuation, payroll and workplace law obligations.

| | |
|---|--|
| <p>Current team <i>Owner, employees, contractors and external support.</i></p> | |
| <p>Hiring plan <i>Roles, timing and why they are needed.</i></p> | |
| <p>Training plan <i>Onboarding, systems, safety and quality training.</i></p> | |
| <p>Workplace compliance <i>Awards, payroll, super, leave, recordkeeping and WHS process.</i></p> | |
| <p>Licences / permits <i>List required items, issuing bodies and status.</i></p> | |
| <p>Insurance cover <i>Public liability, professional indemnity, workers comp, cyber, vehicle or other cover.</i></p> | |
| <p>Privacy / consumer / WHS notes <i>Any obligations that are especially relevant to this business.</i></p> | |



RISK MANAGEMENT

Think about the most likely things that could interrupt sales, cash flow, delivery or compliance.

Top risks and controls

| Risk | Likelihood <i>Low / medium / high</i> | Impact <i>Low / medium / high</i> | Mitigation / response |
|------|--|--------------------------------------|-----------------------|
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|---|--|
| <p>Business continuity plan <i>What happens if a key person, supplier, system or site becomes unavailable?</i></p> | |
|---|--|

FINANCIAL PLAN

Use this section for assumptions, start-up costs, funding sources and a high-level Year 1 forecast. Attach detailed forecasts separately if needed.

Finance setup tips

- Keep assumptions consistent with your pricing, sales capacity and supplier terms.
- Separate one-off setup costs from ongoing operating expenses.
- Label whether figures are GST-inclusive or GST-exclusive and stay consistent.

Start-up or setup costs

| Category / source | Amount (AUD) | Notes |
|--|--------------|-------|
| Equipment / fit-out | | |
| Registrations / licences / legal setup | | |
| Insurance | | |
| Opening stock / materials | | |
| Marketing launch | | |
| Working capital | | |

Funding sources

| Category / source | Amount (AUD) | Notes |
|-------------------|--------------|-------|
| Owner funds | | |
| Loan / overdraft | | |
| Investor / grant | | |
| Other | | |

Revenue assumptions

Average sale value, customer volumes, seasonality and margins.

Expense assumptions

Fixed and variable costs, wages, rent, software, marketing and finance costs.

Break-even point

What level of sales covers all costs?

Year 1 forecast summary

| Measure | Value | Comment |
|----------------------------|-------|---------|
| Revenue | | |
| Gross profit | | |
| Operating expenses | | |
| Net profit | | |
| Cash buffer / closing cash | | |



MILESTONES AND ATTACHMENTS

Turn the plan into a practical action list and note the supporting documents you will attach or keep on file.

Action plan and milestones

| Timeframe | Action / milestone | Owner | Due date | Success measure |
|--------------|--------------------|-------|----------|-----------------|
| Next 30 days | | | | |
| Next 90 days | | | | |
| 6 months | | | | |
| 12 months | | | | |

Useful attachments

- 12-month cash flow forecast or spreadsheet model
- Pricing sheet or service menu
- Supplier quotes or fit-out estimates
- Licences, permits or application confirmations
- Insurance certificates or broker summary
- Founder CVs or capability summaries
- Lease details, premises notes or equipment list
- Market research, testimonials or letters of support

Appendix notes

List any extra documents, assumptions or caveats that should travel with this plan.

