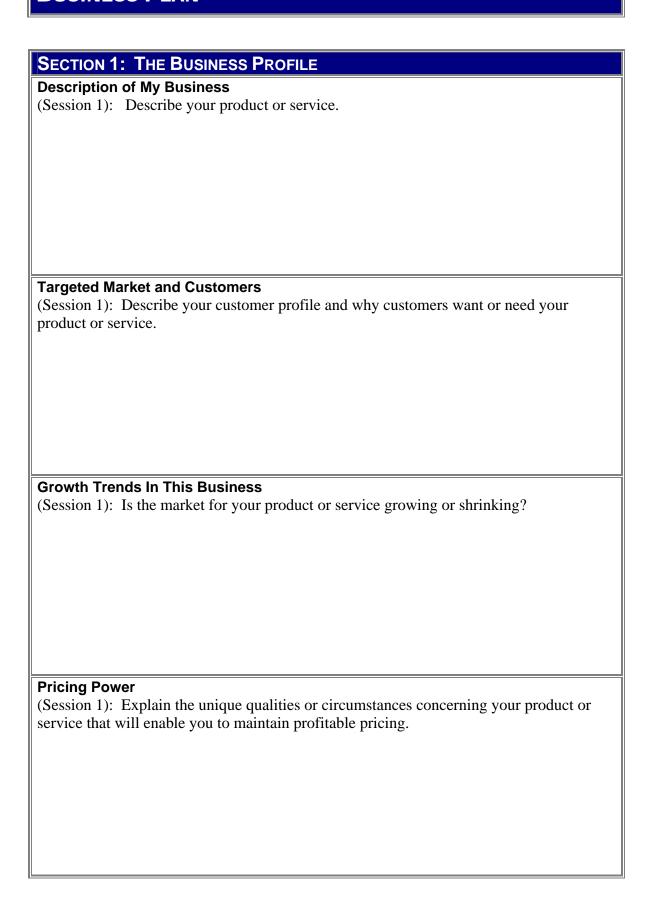
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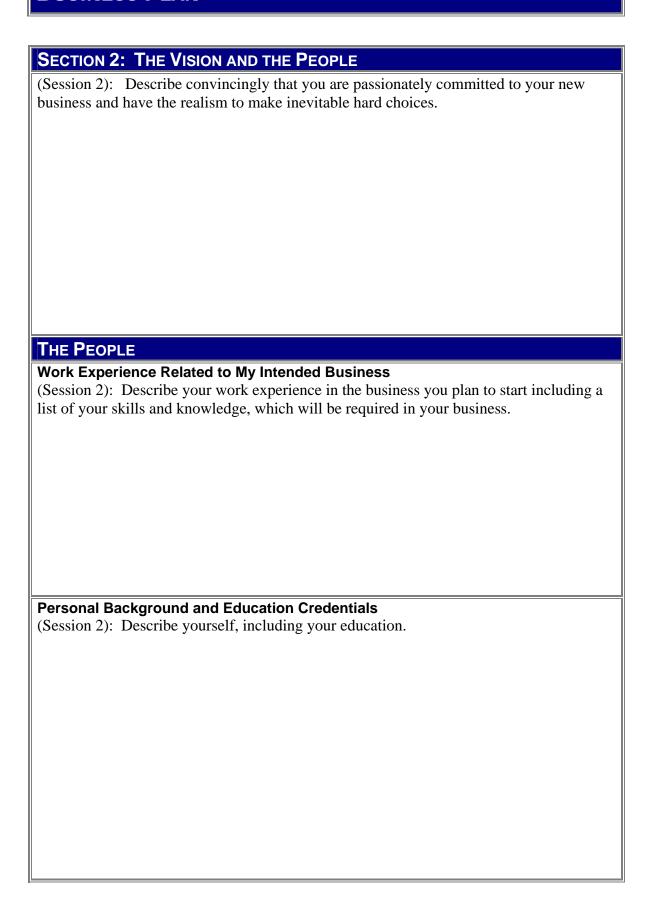
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October 16, 2012





SECTION 3: HOME BASED BUSINESS ISSUES

1. Factors in Selecting the Business

(Session 3): Describe your considerations for selecting your home business and list:

- 1. Your experience in the business
- 2. Why appropriate for home based
- 3. Your utilization of Internet and communications tools
- 4. Home based zoning and licensing required
- 5. Your competition

2. The Home Based Business Format

(Session 3): Describe if the business is part-time (moonlighting) or full time.

1. If a full time business describe your preparations before quitting your job (see check list in session)

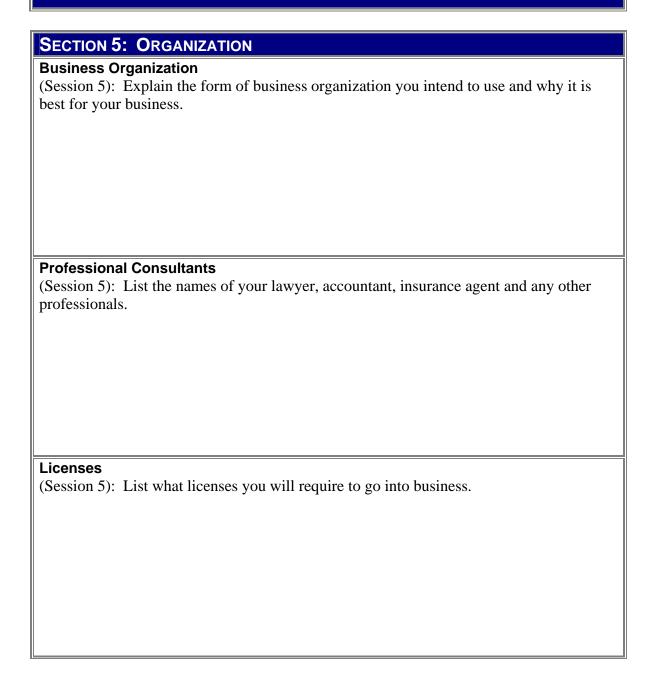
3. Conflict of interest management

(Session 3): If business is part-time describe your conflict of interest policy and compartmentalization of job and business.

4. Operating personnel

(Session 3: Describe the personnel who will be involved in operating the business including any family members. Describe participation and responsibilities.

SECTION 4: FINANCING Financing Strategy (Session 4): Provide a chart or spreadsheet showing all of the sources of your start-up capital. Explain any government assistance or loan guarantee programs you intend to apply for. If your business is for use with potential lenders, include a cash flow projection and projected income statements to show sources of repayment of loans. Be conservative in your forecasts. List your sources of referrals to lending institutions. (Your accountant, etc.)



SECTION 6: LICENSES, PERMITS AND BUSINESS NAMES

Due Diligence Procedures for Licenses, Permits and Business Names (Session 6): List the following:

DBA: List the name you intend to do business as

Zoning: Indicate if the zoning if appropriate for your intended office location

Licenses: List the appropriate licenses you will need at the local, state, and federal level

Local:

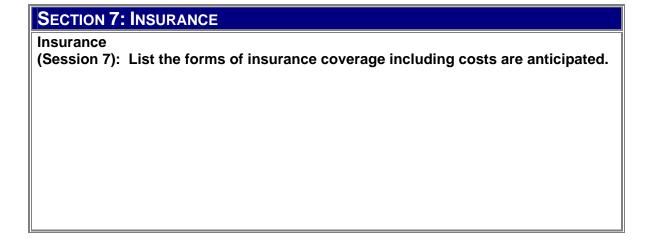
State:

Federal:

Trademark: Indicate your trademark intentions if any exist

Sellers Permit: List any sellers permits that you may need

EIN: Indicate if you will obtain an employers identification number



SECTION 8: COMMUNICATIONS

Computer and Communications Tools

(Session 8): Furnish a tabulation of each piece of equipment you intend to use including a description and the budget for each. You can use the following as a guide.

Resource Requirements:

Communications

Enter a description and budget of all communications equipment.

Telephones

Enter a description and budget for all telephone equipment.

Pagers

Enter a description and budget for pagers.

Facsimile

Enter a description and budget for all fax equipment.

Computers

Enter a description and budget for all computer equipment.

Internet

Enter a description and budget for necessary Internet access and providers.

SECTION 9: ACQUISITIONS

Due Diligence Procedures for Acquisitions

(Session 9): List the following:

Your consulting team: Attorney, accountant, banker, broker, etc.

Verification of seller's revenues: how you plan to authenticate.

Sellers records to be inspected: Financial statements, income tax returns, sales backlog, cash deposit records, utility bills, accounts payable and receivable, backlog, financial comparisons of similar businesses, etc.

Inspections and approval of leases and contracts.

Appraisals, as appropriate.

If a franchise, interview with randomly selected franchisees.

Finance plan for acquisitions: include sources including seller financing.

Market conditions.

Value of goodwill.

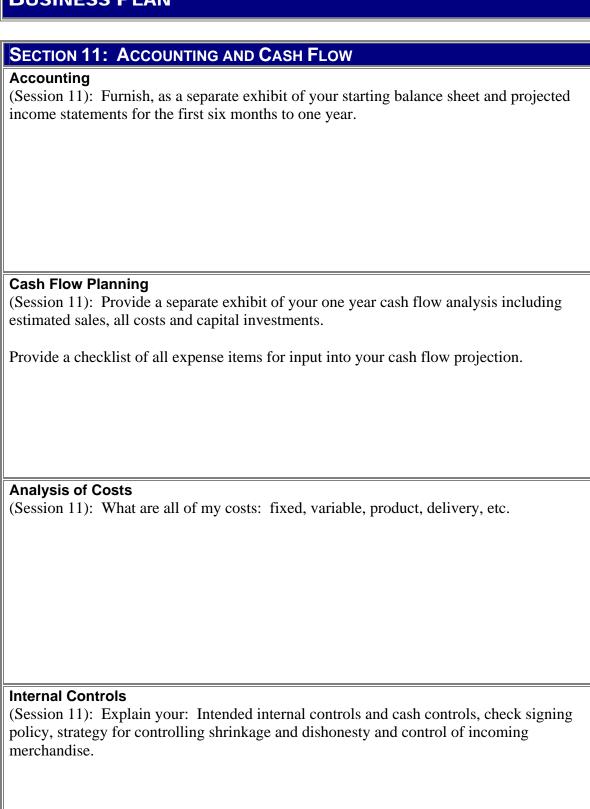
Method of purchase: stock, assets, etc.

SECTION 10: PREMISES

Location Criteria

(Session 10): Outline your location criteria.

- space requirements
- future requirements
- site analysis study if needed (attach)
- demographic study if needed (attach)
- lease check-off list (attach)
- estimated occupancy cost as a % of sales
- zoning and use approvals



| SECTION 12: E-COMMERCE |
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| E-Commerce Plans |
| (Session 12): Describe in detail how you plan to use the Internet in marketing your |
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| product or service. |
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| E-Commerce Budgeting |
| (Session 12): Provide a detailed breakdown of the costs involved in creating, operating |
| and maintaining your e-commerce activities. |
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| F-Commerce Competition |
| (Session 12): Describe how your best competitors utilize e-commerce and your strategy |
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| to improve on their practices. |
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| SECTION 13: MARKETING |
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| Marketing Plan |
| (Session 13): Describe your overall marketing and sales strategy including how you plan |
| to get and retain customers. |
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| Advertising and Promotion Plans |
| (Session 13): Describe your plans and budgets for advertising and promotions. |
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| Purchasing and Inventory Control |
| (Session 13): See "how to buy" checklist. |
| (Session 13). See now to buy enceknist. |
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| Section 13: Marketing |
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| Training Policies |
| (Session 13): Describe your plans for hiring and training your sales associates. |
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| The Competition |
| (Session 13): Describe your strongest competitors and how you intend to compete. |
| How I Plan to Take Advantage of Competitors Weak Points |
| (Session 13): List your competitor's shortcomings and how you can capitalize on them. |

| SECTION 14: MANAGING EMPLOYEES |
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| (Session 14): Describe the services to be provided by your Payroll Service Provider and identify the provider. |
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| (Session 14): Include copies of job descriptions for all employees you intend to hire. |
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| (Session 14): Include a copy of the job application form and screening procedures you intend to use. |
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| (Session 14): Provide a copy of your intended benefits package. |
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| SECTION 14: MANAGING EMPLOYEES |
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| (Session 14): Provide a copy of your employee handbook. |
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| (Session 14): Outline your initial and ongoing training programs for employees. |
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| (Session 14): Identify the labor attorney who will be advising you on employee matters. |
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| SECTION 15: GROWTH PROGRAM |
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| Expansion (Session 15): Describe your growth: You might include development of profitable pilot operation, sources of financing, cash flow, accounting system in place, incentive compensation plan for managers, benefits package and policies, economics of scale. |
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| Handling Major Problems (Session 15): Describe scenarios of adverse conditions and how you intend to respond to them. For example how you would plan to handle a 25% reduction in sales, or new competitions, etc. |
| Prepare a cash flow projection based on lowered expectations and show how and where you would reduce costs to maintain liquidity. |
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