

8. Accounting and Finance

8.1 Financial Potential

8.2 Start-Up Financing Request

8.3 Financial Plan: Cash Basis

	Year 1	Year 2
A. Revenue		
<input type="checkbox"/> _____	\$	\$
<input type="checkbox"/> _____	+ \$	\$
<input type="checkbox"/> _____	+ \$	\$
Revenue Subtotal	= \$	\$
B. Cost of Goods		
<input type="checkbox"/> _____	\$	\$
<input type="checkbox"/> _____	+ \$	\$
<input type="checkbox"/> _____	+ \$	\$
Cost of Goods Subtotal	= \$	\$
Gross Profit (Revenue minus Cost of Goods) = \$		
C. Operating Expenses		
<input type="checkbox"/> Salary and Personnel	\$	\$
<input type="checkbox"/> Office and Equipment	+ \$	\$
<input type="checkbox"/> Marketing and Sales	+ \$	\$
<input type="checkbox"/> Administrative	+ \$	\$
<input type="checkbox"/> Other	+ \$	\$
<input type="checkbox"/> Start-Up Loan Repayment	+ \$	\$
Operating Expenses Subtotal	= \$	\$
Net Profit Before Taxes = \$		
(Gross Profit minus Operating Expenses)		
D. Start-up loan funds of \$_____ will be used as follows:		
<input type="checkbox"/> _____	+ \$	
<input type="checkbox"/> _____	+ \$	
<input type="checkbox"/> _____	+ \$	
Total	\$	

Sample Business Plan

Note: Attach additional sheets, as necessary. An electronic version of this form is available at http://www.ja.org/programs/programs_high_be_entre.shtml.

Entrepreneur's Name: _____

Business Name: _____

Contact Information: _____

1. Executive Summary

1.1 Product or Service Overview

1.2 Market (Customer) Overview

1.3 Business Mission

Business ventures are subject to risk. It is the responsibility of the entrepreneur to make informed decisions through research, professional advice, and by weighing risks and outcomes. JA Worldwide's (Junior Achievement) *JA Be Entrepreneurial* programs is intended to teach general business principles as an educational experience and is not intended to give any specific business, financial, legal, or other professional advice. *JA Be Entrepreneurial* material carries no guarantee or warranty against loss of money, personal injury, or damage to property. You, the participating student, should consult your parents or guardians and professional advisors familiar with your particular factual situation for advice before making any decision or implementing any business plan.

2. Entrepreneur Business Background

2.1 Relevant Experience and Education Related to the Product and Target Market

2.2 Ownership and Work History

3. Product and/or Service

3.1 Detailed Product /Service Description

3.2 Plans for Distribution, Quality Control, and Product Manufacturing or Service Preparation

4. Market Needs Assessment

4.1 Customer and Market Need

4.2 Typical Customer Profile

4.3 Customer/Market Research Needed

5. Competitive Advantages

6. Ethics and Social Responsibility

6.1 Potential Ethical and Social Responsibility Challenges

6.2 Ethics and Social Responsibility Plan

7. Operations and Management

7.1 Ownership and Business Type

7.2 Location and Major Start-Up Needs: Facility, Operating Equipment, and Furnishings

7.3 Human Resources/Employees

7.4 Other Management Activities: Legal, Purchasing, Information Technology, Marketing, and Sales