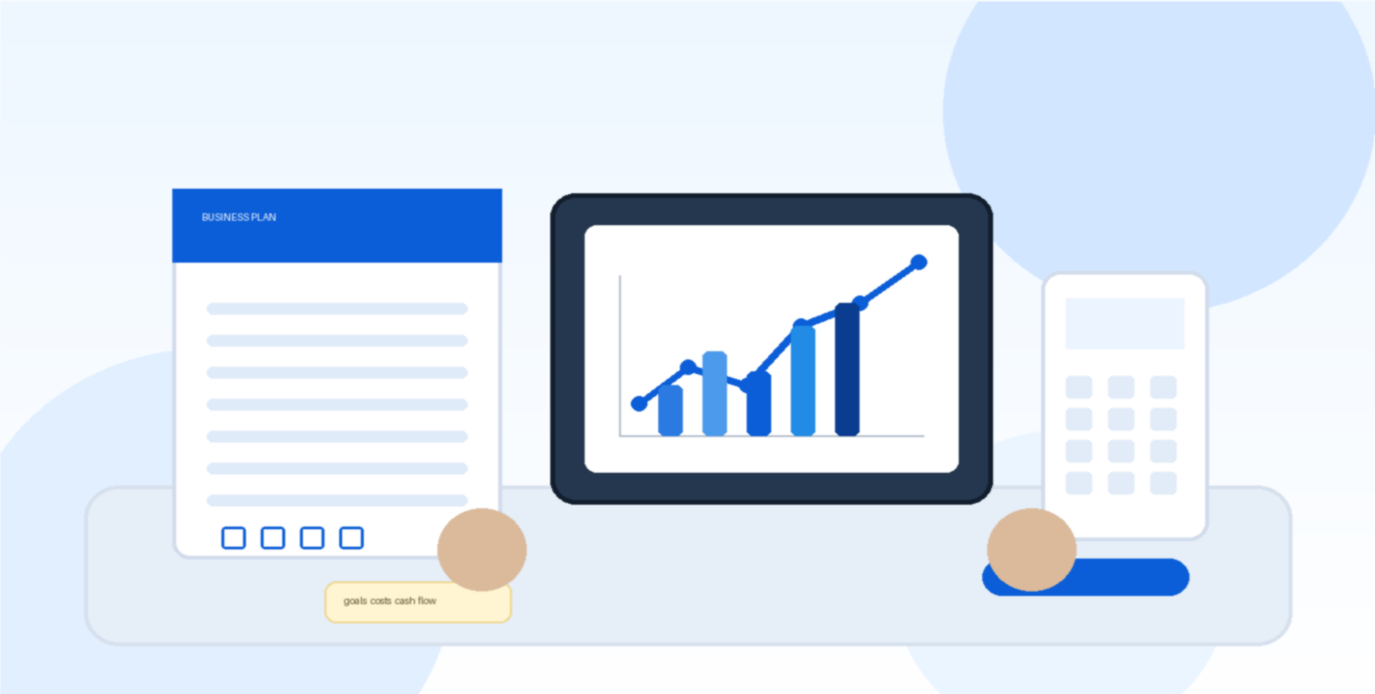
AMG Chartered Accountants

Business Plan Template

A practical workbook for startups, small businesses, funding, expansion, and investor discussions



Prepared for: ______________________

Prepared by: ______________________

Date: ______________________

Use this template to organize your business idea, market research, operations, financial projections, funding needs, and action plan.

Table of Contents

Use this index to navigate the workbook. Complete each section step by step, then review the checklist before sharing the plan with lenders, investors, partners, or advisors.

Template tip

Write the executive summary last. It appears near the beginning, but it should summarize the strongest points after the market, operations, and financial sections are complete.

How to Use This Template

This workbook is designed to help you create a complete business plan in a clear order. Each section includes short guidance, a practical example, and space to write your own information. Keep your answers specific, realistic, and supported by evidence where possible.

- [ ] Start with the business overview and basic company information.
- [ ] Use market research, customer feedback, competitor review, and real cost estimates when possible.
- [ ] Do not rely on optimistic sales numbers without explaining the assumptions behind them.
- [ ] Complete financial projections carefully, especially if the plan will be used for funding.
- [ ] Update the plan when your market, pricing, costs, team, or growth goals change.

Before funding or investor discussions

Review startup costs, cash flow, revenue assumptions, tax considerations, and repayment expectations. Weak financial assumptions can make an otherwise strong business plan look unreliable.

Planning notes

Business Plan Overview

Use this page as the front summary of your plan. It gives readers the basic facts before they move into the detailed sections.

Business name ______________________

Owner / founder ______________________

Location ______________________

Industry ______________________

Legal structure ______________________

Website / social links ______________________

Prepared date ______________________

Purpose of this plan ______________________

Common purposes

Startup planning, bank financing, investor presentation, partnership review, expansion planning, internal management, or restructuring. Choose the purpose before deciding how much detail the plan needs.

Executive Summary

How to write this section

Summarize the business idea, target market, products or services, competitive advantage, financial goals, funding needs, and expected results. Keep it short, clear, and focused on what makes the business viable.

Example

A healthy meal delivery business will serve busy professionals and families through weekly subscription plans, one-time orders, and corporate packages. The business will focus on convenience, consistent quality, and controlled food costs.

Information to include

- [ ] Business idea and problem solved
- [ ] Target customers
- [ ] Main products or services
- [ ] Competitive advantage
- [ ] Funding need if applicable
- [ ] Expected results and key goals

Draft executive summary

Company Description

How to write this section

Explain who the company is, where it operates, what it does, why it exists, and how it is structured. Include ownership, legal structure, mission, vision, and background when relevant.

Example

The company will operate as a small food delivery business in Cairo, serving customers through online orders and subscription meal plans. The goal is to provide reliable, healthy meals for customers who have limited time to cook.

Information to include

- [ ] Company name and location
- [ ] Legal structure
- [ ] Mission and vision
- [ ] Ownership and management
- [ ] Business history or launch stage
- [ ] Main goals for the next 12 months

Company description notes

Business Goals

How to write this section

Define specific business goals that can be measured and reviewed. Strong goals usually include a target, deadline, responsible person, and reason the goal matters.

Example

Within the first 12 months, the business aims to reach 300 monthly subscription customers, maintain food cost below 35 percent of revenue, and build partnerships with at least five companies.

Information to include

- [ ] Short-term goals for launch
- [ ] Sales or customer targets
- [ ] Operational goals
- [ ] Financial goals
- [ ] Marketing goals
- [ ] Expansion goals

Goal	Target date	Owner	Success measure

Additional goal notes

Market Analysis

How to write this section

Describe the market using research, not only opinions. Explain industry trends, customer demand, pricing conditions, major competitors, opportunities, risks, and why the market can support your business.

Example

Demand is driven by busy work schedules, rising interest in healthier meals, and convenience-focused online ordering. Competitors include restaurants, meal prep brands, and delivery apps, but subscription planning can create repeat revenue.

Information to include

- [ ] Industry overview
- [ ] Market size or local demand
- [ ] Customer needs
- [ ] Trends and opportunities
- [ ] Competitive conditions
- [ ] Market risks

Market analysis notes

Target Customers

How to write this section

Define customer groups clearly. Explain who they are, what problem they need solved, how they buy, what they value, and how your business will reach them.

Example

Primary customers are office employees and entrepreneurs aged 25-45 who want convenient healthy meals during workdays. They value time-saving, consistent quality, clear pricing, and easy online ordering.

Information to include

- [ ] Customer segment
- [ ] Location or service area
- [ ] Main problem or need
- [ ] Buying behavior
- [ ] Price sensitivity
- [ ] Best marketing channels

Customer segment	Problem	Buying motivation	Best channel

Customer profile notes

Competitor Review

How to write this section

Review direct and indirect competitors. Look at their pricing, strengths, weaknesses, customer experience, marketing, and market position. Then explain how your business will compete realistically.

Example

The startup competes with restaurants, delivery platforms, and meal prep brands. Its advantage will be weekly plans, predictable pricing, healthy menus, and reliable delivery for repeat customers.

Information to include

- [ ] Direct competitors
- [ ] Indirect competitors
- [ ] Price comparison
- [ ] Strengths and weaknesses
- [ ] Customer reviews or complaints
- [ ] Your advantage

Competitor	Price level	Strengths	Weaknesses

Competitive positioning

Products and Services

How to write this section

Explain what you sell, why customers need it, how it is priced, and how it will be delivered. Keep the description connected to the customer problem and the business model.

Example

The business offers weekly meal plans, individual meals, corporate lunch packages, and premium diet programs. Each product will be priced based on ingredient cost, packaging, delivery, and target margin.

Information to include

- [ ] Product or service list
- [ ] Customer problem solved
- [ ] Pricing logic
- [ ] Delivery or service method
- [ ] Quality standards
- [ ] Future improvements

Product or service	Customer value	Price	Delivery method

Value proposition notes

Marketing and Sales Strategy

How to write this section

Explain how the business will attract customers, convert them into buyers, and keep them coming back. Include pricing, channels, sales process, customer retention, and measurable targets.

Example

Marketing will use social media content, search ads, referrals, gym partnerships, corporate outreach, and customer reviews. Sales will focus on subscriptions and repeat orders rather than only one-time purchases.

Information to include

- [ ] Brand positioning
- [ ] Pricing strategy
- [ ] Marketing channels
- [ ] Sales process
- [ ] Customer retention
- [ ] Sales targets

Channel	Budget	Goal	Expected result

Marketing action notes

Operations Plan

How to write this section

Describe how the business will run day to day. Include suppliers, location, staff, equipment, technology, production or delivery process, quality control, and customer service workflow.

Example

The business will use a central kitchen, selected suppliers, online ordering, packaging control, delivery partners, and daily quality checks to keep service consistent.

Information to include

- [ ] Location and facilities
- [ ] Suppliers
- [ ] Equipment and technology
- [ ] Staff and roles
- [ ] Production or delivery workflow
- [ ] Quality control

Operating workflow notes

Management Team

How to write this section

Show who will run the business and what each person is responsible for. Include founders, managers, advisors, accountants, consultants, or key employees when relevant.

Example

The founder will manage sales and supplier relationships, while an operations manager handles kitchen workflow and delivery coordination. An accountant will review records, taxes, and financial reporting.

Information to include

- [ ] Founder or owner
- [ ] Managers
- [ ] Key employees
- [ ] Advisors or consultants
- [ ] Accountant or bookkeeper
- [ ] Gaps in the current team

Name or role	Responsibilities	Experience	Support needed

Team and advisor notes

Startup Costs

Estimate the money needed before the business can operate. Include setup costs, equipment, inventory, marketing, professional fees, deposits, and working capital. Be realistic and leave room for unexpected costs.

Cost item	Estimated amount	Notes
Registration and licenses		
Rent and deposit		
Equipment		
Inventory		
Website and software		
Marketing launch		
Salaries and hiring		
Professional fees		
Working capital		
Contingency reserve		

Example

If equipment, rent, licenses, ingredients, packaging, marketing, and first-month salaries total 420,000 EGP, the business should still plan extra working capital for delays, refunds, and unexpected supplier costs.

Financial Projections

Financial projections estimate how revenue, expenses, profit, and cash flow may develop over time. They should be based on clear assumptions about pricing, customer volume, payment timing, cost of goods, salaries, rent, marketing, and funding needs.

Month	Revenue	Expenses	Net cash flow	Assumptions
1	120,000 EGP	95,000 EGP	+25,000 EGP	Launch month
2	150,000 EGP	110,000 EGP	+40,000 EGP	More orders
3	180,000 EGP	125,000 EGP	+55,000 EGP	Repeat sales
4				
5				
6				

- ☐ Revenue forecast is connected to customer volume and pricing.
- ☐ Expenses include both fixed and variable costs.
- ☐ Cash flow timing considers when customers pay and when suppliers are paid.
- ☐ Break-even point is estimated and explained.
- ☐ Funding needs are clear and connected to use of funds.

Funding Request

How to write this section

If the business needs funding, explain how much capital is required, how it will be used, what type of funding is requested, and how the business expects to repay the funding or generate returns.

Example

The business requests 500,000 EGP to purchase kitchen equipment, launch marketing campaigns, cover packaging inventory, and support working capital during the first three months.

Information to include

- [ ] Total funding required
- [ ] Purpose of funding
- [ ] Use of funds
- [ ] Preferred funding type
- [ ] Repayment or return plan
- [ ] Timeline and milestones

Use of funds	Amount	Timing	Expected benefit

Funding explanation notes

Risks and Solutions

How to write this section

Every business plan should explain important risks and how they will be managed. This shows that you understand the market, financial pressure, operations, compliance, and customer acquisition challenges.

Example

A healthy meal delivery startup may face supplier price increases, late deliveries, customer churn, food waste, and slow subscription growth. The plan should include supplier backup options, quality control, and retention campaigns.

Information to include

- [ ] Market risks
- [ ] Financial risks
- [ ] Operational risks
- [ ] Customer acquisition risks
- [ ] Compliance risks
- [ ] Actions to reduce each risk

Risk	Possible impact	Mitigation plan

Risk review notes

Milestones and Action Plan

How to write this section

Turn the plan into actions. Milestones should show what needs to happen, who is responsible, when it should be completed, and how success will be measured.

Example

Launch milestones may include registering the business, confirming suppliers, building the website, preparing the first menu, hiring staff, starting marketing, and reaching the first 100 customers.

Information to include

- [ ] Launch milestones
- [ ] Responsible person
- [ ] Target date
- [ ] Budget or resources
- [ ] Success measure
- [ ] Current status

Milestone	Target date	Responsible person	Success measure

Action plan notes

Egypt Business Planning Notes

If the business will operate in Egypt, the plan should consider local setup, tax, bookkeeping, payroll, invoicing, and compliance needs. These items can affect startup costs, operations, financial projections, and funding discussions.

Planning area	Questions to review
Legal structure	What structure fits the ownership, tax, and growth plan?
Tax registration	What tax file, VAT, or filing responsibilities may apply?
Bookkeeping	How will invoices, receipts, bank records, and expenses be organized?
Payroll	How will salaries, deductions, and staff records be managed?
Invoicing	Does the business need to prepare for electronic invoicing or receipt systems?
Funding	Will capital come from owners, partners, banks, or investors?
Compliance review	What professional advice is needed before launch or expansion?

Local planning questions to confirm

Appendix

How to write this section

Attach supporting documents that help verify the plan. The appendix should not overload the main sections, but it should make it easy for a bank, investor, partner, or advisor to review the evidence behind your assumptions.

Example

Helpful documents may include supplier quotes, lease offers, licenses, product photos, management resumes, customer research, financial statements, loan documents, and tax documents.

Information to include

- [ ] Market research notes
- [ ] Supplier quotations
- [ ] Product or service images
- [ ] Licenses and legal documents
- [ ] Team CVs or profiles
- [ ] Financial records or assumptions
- [ ] Bank or funding documents
- [ ] Tax or compliance documents

Document	Attached?	Notes

Appendix notes

Final Business Plan Checklist

Use this checklist before sharing the plan with banks, investors, partners, or advisors. A complete business plan should be clear, realistic, and supported by research and financial assumptions.

- [ ] Business idea is clear and easy to understand.
- [ ] Target customers are defined.
- [ ] Market research and competitor review are included.
- [ ] Products or services are explained clearly.
- [ ] Marketing and sales strategy is realistic.
- [ ] Operations plan explains how the business will run.
- [ ] Management responsibilities are clear.
- [ ] Startup costs are estimated.
- [ ] Revenue forecast and expenses are realistic.
- [ ] Cash flow is included.
- [ ] Funding request is clear if funding is needed.
- [ ] Risks and solutions are explained.
- [ ] Milestones and action plan are included.
- [ ] Appendix documents are attached.
- [ ] Financial assumptions were reviewed before sharing.

Need help reviewing your business plan?

AMG Chartered Accountants can help review startup costs, bookkeeping setup, cash flow assumptions, financial projections, funding needs, tax planning, and business growth decisions.

Website: amgeca.com | Services: Accounting, bookkeeping, tax, audit, payroll, and business consultation