



The
**BUSINESS
PLAN**
Template

Table of Contents

Business Plan Summary	05
1. Business	05
2. Market	06
3. Future	06
4. Finance	06
Business	07
Organisation Chart	07
Key Personnel	08
Products/services	09
Risk Management	10
Market	11
Market research	11
Market Target	13
Sales Target	13
Customers	14
SWOT Analysis	15
Competitors	16
Advertising & Sales	17
Future	19
Vision statement	19
Mission statement	19
Goals & Objectives	19
Action plan	20
Finance	21
Start-up Cost	21
Equipment/Capital Costs	22
Profit and Loss	23
Balance Sheet	24
Expected Cash Flow	25

بسم الله الرحمن الرحيم

رسول الله ﷺ فرماوے چھے

"التدبير نصف العيش"

تدبير کروو زندگی نو اردھو حصہ چھے
زندگی نا امور۔ تدبير کروا سی سہل تھئی جائی چھے

"Planning is one half of life. Proper planning is essential for a fulfilling life."



امير المؤمنین مولانا علي بن ابي طالب^ع زندگی نا امور واسطے تدبیر کیم
کروویہ واضح کرتا ہوا فرماوے چھے:

مؤمن واسطے تین ساعات چھے (مؤمن نے - تین حصہ ما - اہنا وقت نی تقسیم کروی جوئے):

- ۱ ایک گھڑی ما اہنا رب نی بندگی کرے،
- ۲ ایک گھڑی ما پوتانا معاش نا امور نے درست کرے،
- ۳ ایک گھڑی ما جہ مثل لائق تہائی تہ مثل حلال نی لذت لے

معاش: وہ روزی جہ نا سی زندگی بسر تہائی

A Mumin should divide his time into three parts:

- A time for worship and devotion to Allah Ta'ala,
- A time for attending to his **livelihood**,
- A time for pursuing pleasures that are halaal and appropriate.

الداعي الاجل الحي المقدس سيدنا محمد برهان الدين^{رض} اقا^{رض} ۱۳۸۸ ھ ما سيدنا طاہر سيف الدين
اقا^{رض} نا رسالہ شریفہ نی ذکر کرتا ہوا فرماوے چھے

مؤمنین اسریاء پر واجب چھے کہ پوتانا وپار واسطے **تہیدات بلیغہ** زمان نا تقاضہ پرمانے کرے۔

Comprehensive planning گھنی اہم ضروری چھے وپار کروا واسطے انے یہ وپار نے ودھاوا واسطے تہیدات بلیغہ

IF YOU FAIL TO PLAN, YOU PLAN TO FAIL

This template will facilitate mumineen to prepare a solid and well structured plan for their business.

May Allah Ta'ala grant a long and healthy life to our beloved Aqa Maula Syedna Aali Qadr Mufaddal Saifuddin^{TUS}.

Introduction to Business Planning

Business plan is a road map for achieving the vision and goals of the business. The process begins by focusing on key elements – firstly to establish business vision and goals. Thereafter, on the basis of the appropriate research, determine challenges and opportunities in business. Next step is to identify target market and competitors. Finally, plan all the operational and financial requirements to achieve the vision.

The real value of creating a business plan is not in having the finished product in hand; rather, the value lies in the process of researching and thinking about your business in a systematic way. The act of planning helps you to think things through thoroughly, study and research if you are not sure of the facts, and look at your ideas critically. It takes time now, but avoids costly, perhaps disastrous, mistakes later.

A standard business plan includes the following sections



Business Summary

It is generally a one or two page overview which is prepared after completing the business plan.

Business

It details the business contents, description and operation including structure, location /premises, staff, and products/services.

Market

It includes the marketing analysis, targets and strategies for achieving those targets.

Future

It includes the vision statement, business goals and key business milestones.

Finances

It includes the revenue generation and expenses foreseen by developing projected P&L and balance sheet for at least 3 years.

Be sure to keep detailed notes on your sources of information and on the assumptions underlying your financial data.

Business Plan Summary

A Business summary gives an overview of the business by setting the Vision and Mission of the business. It is generally of one or two pages depending on the type of business. It is the first page of a business plan but written last, after the business plan has been finalized

Business

Business name

Business structure

Business location

Date established

Products/Services

Market

Target Market

Marketing Strategy

Future

Vision Statement

Goals/Objectives

Finance

Profit

[Mention how much profit you intend to make in next three years]

Year 1 -

Year 2 -

Year 3 -

Investment Required

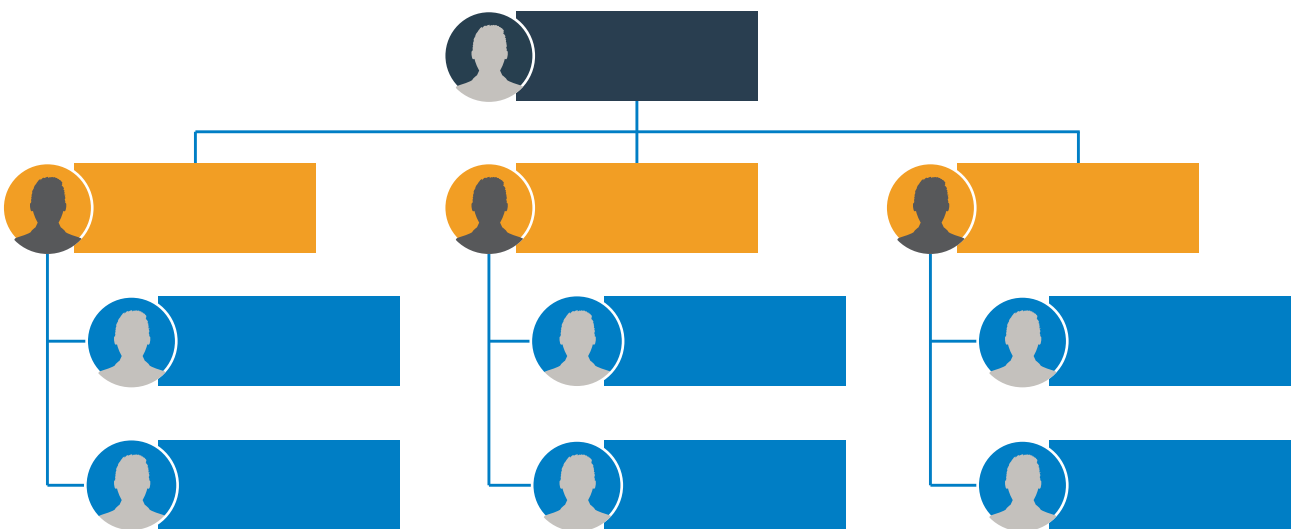
Sources of Fund

Business



Organisation Chart

Outline your business structure in an organisation chart.





Key Personnel

Current staff

Mention key staff who form your core team and their roles and responsibilities. If possible attach their job description

Name	Skills or Strengths	Job Title & Responsibilities	Salary

Required staff

Mention staff who may be required in future to achieve your business goals

Job Title & Responsibilities	Skills necessary	Salary

Personal growth and development

Mention training programs that you will undertake to enhance your skills and knowledge

Staff retention strategies

Mention retention plans for core team member



Products/services

List all of your major products or services.

For each product or service:

- Describe the most important features. What is special about it?
- Describe the benefits. That is, what will the product do for the customer?

Product/Service	Description	Price

Unique selling proposition	Mention any unique quality or feature about your product/service which differentiates it from others
Anticipated demand	
Pricing Strategy	
Growth Potential	Mention the anticipated percentage growth of your product/services in the future? What is the basis of such growth - outline all assumptions. What will drive this growth?



Innovation

Research & development
/innovation activities

Risk Management

List the potential risks that could impact your business

Risk	Impact	Strategy
Description of the risk and the potential impact to your business.	High, Medium, Low	What actions will you take to minimise/mitigate the potential risk to your business?

Market



Market research - Why?

No matter how good your product and your service, the venture cannot succeed without effective marketing. And this begins with careful, systematic research. It is very dangerous to assume that you already know about your intended market. You need to do market research to make sure you're on track. Use the business planning process as your opportunity to uncover data and to question your marketing efforts. Your time will be well spent.

Market research - How?

There are two kinds of market research: primary and secondary.

Secondary research means using published information such as industry profiles, trade journals, newspapers, magazines, census data, and demographic profiles. This type of information is available in public libraries, industry associations, chambers of commerce, from vendors who sell to your industry, and from government agencies.

Primary research means gathering your own data. For example, you could do your own traffic count at a proposed location, use the yellow pages to identify competitors, and do surveys or focus-group interviews to learn about consumer preferences.

In your marketing plan, be as specific as possible; give statistics, numbers, and sources. The marketing plan will be the basis, later on, of the all-important sales projection.



Economics

Facts about your industry:

- What is the total size of your market?
- Current demand in target market.
- Trends in target market—growth trends, trends in consumer preferences, and trends in product development.
- Growth potential and opportunity for a business of your size.
- What barriers to entry do you face in entering this market with your new business? Some list of barriers are:
 - High capital costs
 - High production costs
 - High marketing costs
 - Consumer acceptance and brand recognition
 - Training and skills
 - Unique technology and patents
 - Unions
 - Shipping costs
- And of course, how will you overcome the barriers?
- How could the following affect your company?
 - Change in technology
 - Change in government regulations
 - Change in the economy
 - Change in your industry

Market research



Market Target

Sales Target

Mention your overall sales target for 03 years

		Year					
		2018		2019		2020	
		Product (Qty)	Sales (Rs.)	Product (Qty)	Sales (Rs.)	Product (Qty)	Sales (Rs.)
Month	Jan						
	Feb						
	Mar						
	Apr						
	May						
	Jun						
	Jul						
	Aug						
	Sep						
	Oct						
	Nov						
	Dec						
	Total						



Customers

Customer demographics

Identify your targeted customers, their characteristics, and their geographic locations, otherwise known as their demographics.

Potential Customers

Manage and Retain Customer Strategy





SWOT Analysis

List each of your businesses strengths, weaknesses, opportunities or threats in the table below and then outline how you plan to address each of the weaknesses/threats.

STRENGTHS	WEAKNESSES
OPPORTUNITIES	THREATS



Competitors

Competitive Analysis

Factors	Competitor	Strengths	Weaknesses
	Competitor name	What are your competitor's main strengths?	What are your competitor's main weaknesses?
Products			
Price			
Quality			
Selection			
Service			
Reliability			
Stability			
Expertise			
Company Reputation			
Location			
Appearance			
Sales Method			
Advertising			



Advertising & Sales

Advertising & promotional strategy

Planned promotion /advertising	Expected business improvement	Cost	Target date
Banner, Brochure, online advertising, emails, SMS, whatsapp,events.	How do you expect it will improve your business success?	Rs	Month/Year





Sales & Distribution Channels

Channel type	Products/services	Percentage of sales (%)	Advantages	Disadvantages
e.g. Wholesaler, Retailer, Internet, Export	List all the products/services sold via this channel	What percentage of overall sales do you expect to sell via this channel?	What advantages are there of using this channel for these products?	What challenges do you expect to face using this channel? How will you overcome them?

Future



Vision statement

Mission statement

Objectives

Goals (2018)

Goals (2019)

Goals (2020)



Finance



Start-up Cost

Start-Up Costs	Cost (Rs)
Registrations	
Business name	
Licences	
Permits	
Domain names	
Trade marks/designs/patents	
Vehicle registration	
More	
Accountant fees	
Rent	
Utility connections (Electricity, gas, water)	
Phone connection	
Internet connection	
Computer	
Training	
Salary and Wages	
Stock/raw materials	
Printing	
Stationery & office supplies	
Marketing & advertising	
Others	
Total start-up costs	



Profit and Loss

Profit & Loss Forecast	2018	2019	2020
Sales			
less cost of goods sold			
Gross Profit/Net Sales			
Expenses			
Accountant fees			
Advertising & marketing			
Bank fees & charges			
Utilities (Electricity, Gas, Water)			
Telephone			
Salary and Wages			
Rent			
Vehicle expenses			
Repairs & Maintenance			
Stationery & Printing			
Courier			
Total Expenses			
Net Profit			



Balance Sheet

Balance Sheet Forecast	2018	2019	2020
Current Assets			
Cash			
Petty cash			
Inventory			
Bank			
Fixed assets			
Premises			
Property & land			
Machinery			
Furniture			
Vehicles			
Equipment/tools			
Computery			
Others			
Total Assets			
Current/Short-Term Liabilities			
Qardan Hasana			
Bills payable			
Creditors			
Others			
Total Liabilities			
NET ASSETS			



Expected Cash Flow

Expected Cash Flow	Jan	Feb	Mar	Apr
OPENING BALANCE				
Cash incoming				
Funds of Family/Friends				
Qardan Hasana				
Own Funds				
Sales				
Others				
Total Incoming				
Cash outgoing				
Qardan Hasana Repayment				
Accountant fees				
Purchases (Stock etc)				
Accountant fees				
Advertising & marketing				
Sales and Wages				
Courier				
Utilities (electricity, gas, water)				
Telephone				
Conveyance				
Rent				
Vehicle expenses				
Repairs & maintenance				
Stationery & printing				
Personal Drawing				
Others				
Total Outgoing				
Monthly Cash Balance				
CLOSING BALANCE				



Expected Cash Flow

Expected Cash Flow	May	Jun	July	Aug
OPENING BALANCE				
Cash incoming				
Funds of Family/Friends				
Qardan Hasana				
Own Funds				
Sales				
Others				
Total Incoming				
Cash outgoing				
Qardan Hasana Repayment				
Accountant fees				
Purchases (Stock etc)				
Accountant fees				
Advertising & marketing				
Sales and Wages				
Courier				
Utilities (electricity, gas, water)				
Telephone				
Conveyance				
Rent				
Vehicle expenses				
Repairs & maintenance				
Stationery & printing				
Personal Drawing				
Others				
Total Outgoing				
Monthly Cash Balance				
CLOSING BALANCE				



Expected Cash Flow

Expected Cash Flow	Sep	Oct	Nov	Dec
OPENING BALANCE				
Cash incoming				
Funds of Family/Friends				
Qardan Hasana				
Own Funds				
Sales				
Others				
Total Incoming				
Cash outgoing				
Qardan Hasana Repayment				
Accountant fees				
Purchases (Stock etc)				
Accountant fees				
Advertising & marketing				
Sales and Wages				
Courier				
Utilities (electricity, gas, water)				
Telephone				
Conveyance				
Rent				
Vehicle expenses				
Repairs & maintenance				
Stationery & printing				
Personal Drawing				
Others				
Total Outgoing				
Monthly Cash Balance				
CLOSING BALANCE				

Al- Tijaarat al-Raabehah Head office

 +91 022 49216552

 tr@alvazarat.org  www.dbohra.com

 B2 Taj Building, Fort, Mumbai 400 001

 [/dbohraofficial](https://www.linkedin.com/company/dbohraofficial)

 [/groups/dbohra](https://www.facebook.com/groups/dbohra)

 [@dbohra_official](https://www.instagram.com/dbohra_official)

 [@dbohraofficial](https://twitter.com/dbohraofficial)