

Contents

Introduction 1

01 Writing a business plan 5

Clarity 5

Brevity 6

Logic 6

Truth 6

Figures 6

Designing the business plan 6

Deciding how much to write 7

Getting down to it 7

How to set about it 8

Tackling each section 8

02 Simple cash flow forecasts 19

Is a cash flow forecast of any real use? 20

Principles to observe when filling in a simple cash flow form 21

The break-even analysis 34

03 The very small business 37

Example 3.1: Alexander Battersby 39

Example 3.2: Nicola Grant 54

04 Retail and catering 59

Example 4.1: Robert Herrick and Deirdre Williams 64

Catering 74

Example 4.2: Osbert Wilkinson 75

- 05 Manufacturing 83**
Example 5.1: Marcus Garside 84
Example 5.2: Rosemary Rambler and Muriel Tonks 85
Example 5.3: James Turbotte, Brian Fletcher and Julia
Watchman 97
- 06 The internet and your business plan 107**
Example 6.1: Peter Sprat and Frank Knox 112
The very small businesses 115
- 07 Expanding a business 121**
Example 7.1: John S Brook 125
Example 7.2: Kenneth Jackson Allen and Anthony
Kevin Spooner 131
Example 7.3: George Weston 137
- 08 The market 143**
Example 8.1: Norbury Williams 148
- 09 Planning the borrowing 151**
- 10 How not to write a business plan – or run
a business 161**
- 11 Maintaining the plan 169**
- 12 Small business and the trade cycle 177**
- 13 Monitoring progress 183**
Example 3.1: Alexander Battersby 185
Example 5.2: Rosemary Rambler and Muriel Tonks 189
Example 4.2: Robert Herrick and Deirdre Williams 195
Example 4.3: Osbert Wilkinson 199
Example 5.1: Marcus Garside 200
Example 5.3: Turbotte Manufacturing Company 201
- Postscript 203*
Where to go for further advice 205
Appendix Useful websites 209
Index 213