



Objectives, Strategies, and Plans

Short-term objectives: How do you see your business one year from now? How will your market share, revenues and profit increase?

Medium-term objectives: How do you see your business in three years?

Long-term objectives: How do you see your business in five years?



How do you intend to increase your competitive advantage? Will you improve your products/services? Offer new products/services? Other?

What are your research and development plans? What current R&D projects are underway?

What are your pricing strategies and how will you adjust them to a changing market?

Do you intend to expand your market area? How (by creating new business or capturing market share from competitors)?

Your facilities and workforce: How many employees will you need to hire and what skills will be needed to take your business into the future?

How much longer will your premises serve your business needs? Discuss plans and reasons for replacement of equipment, renovations to buildings or additions to either.



Financing or financial support required to achieve objectives

Financial objectives

In the table below, provide highlights of your Two or Three Year Financial Plan, including projected financial statements (with underlying assumptions) and cash flow forecast for the next twelve months.

a) Three year projected financial forecast

	200_	200_	200_
Sales			
Net earnings			
Total assets			
Total outside debt			
Owner's equity			

b) Details of all financing now in place or being requested

Lender	Present amount	Proposed amount	Payments required	Security held or available
Operating loans				
Term loans				
Other loans				
Other lender				
Other lender				
Owners/investors				
Other equity				
Totals				