

Business Plan Template

A simple fill-in template for funders, banks and applications

Print this template or type your answers into a copy. It follows the structure banks, funders and government programmes expect. Keep each section short and clear. Where you do not know an answer yet, that is a sign of what to research next.

Tip: Write the Executive Summary last. It is the first thing a funder reads, so it should be the strongest page.

1. Executive Summary

In half a page: what you do, who you serve, how you make money, and how much funding you need.

2. Business Details

Business name, registration number, date started, address, owners and contact details.

3. Products and Services

What exactly do you sell? Include prices and what makes your offer different.

4. The Problem You Solve

What need or pain point do your customers have?

5. Target Market

Who are your customers? Where are they? How many are there?

6. Competitors

Who else serves your customers, and why would people choose you instead?

7. Marketing and Sales

How will customers find you and buy? Consider social media, referrals, tenders, and local advertising.

8. Operations

Where do you work from? What equipment, suppliers and processes do you need day to day?

9. Team and Management

Who runs the business? List each person, their role, skills and experience.

10. Legal and Compliance

Registrations you hold (CIPC, SARS, COIDA, CIDB, CSD, B-BBEE) and any licences you still need.

11. Financial Plan

Fill in your best estimates for the first 12 months. Use realistic numbers, not hopes.

Item	Amount
Start-up costs (once-off)	R
Equipment and tools	
Stock or materials	
Registration and licences	
Marketing and branding	
Working capital	
Total start-up costs	

Monthly estimate	Amount (R)
Monthly income (sales)	
Monthly costs (rent, salaries, transport, data, etc.)	
Monthly profit or loss	
Break-even: sales needed each month to cover costs	

12. Funding Request

How much do you need, what will you spend it on, and how will you repay it or reward the funder?

13. Goals for the Next 12 Months

List three to five clear goals with dates, such as number of clients, turnover or new staff.

Need help getting this done? Olukuhle Consultants handles CIPC, SARS, COIDA, CIDB, CSD, B-BBEE, tenders, OHS safety files, business plans and company profiles. WhatsApp us on **+27 64 787 6994** or visit **olukuhle.co.za**.

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