**Cooperative Business Plan Detailed Outline**

1. Executive Summary
2. Company Overview
   1. Company Name
   2. Location
   3. Legal structure and date formed
   4. Type (service, retail, manufacturing, construction)
   5. Size (sales, number of employees, building size)
   6. History highlights
   7. Mission
   8. Vision
   9. Important company features (customers, employees, other stakeholders' value)
3. Nature of the Business
   1. What product/service does the business sell?
   2. For what need/problem/opportunity?
   3. For what market area and target audience?
   4. What are the alternatives to this product/service?
   5. What is the business’s competitive advantage?
   6. Key Characteristics of the Industry
      1. Brief summary of the size of the industry, types of businesses, history, trends, critical issues, and business’s ‘fit’ in the industry.
4. Strategic Management
   1. How are internal strengths/weaknesses and external opportunities/ threats being addressed?
   2. Summary of short and long term goals
   3. Compelling, market-driven reason this business will succeed
   4. Identity: 30-second commercial or ‘elevator speech’
5. Governance, Management and Human Resources
   1. Key Experiences and Skills
      1. Experiences and key skills of steering committee
      2. Experiences and key skills of directors and manager(s)
   2. Employee policies and procedures
      1. Job analysis and job descriptions
      2. Hiring strategy, compensation, performance evaluation process
      3. Employee training, retention, motivation)
   3. Consultants and advisors (Attorney, accountant, insurance agent, etc.)
   4. Organizational structure
      1. Who does what and reports to whom? (Including directors, managers, employees, and members)
      2. What are the rights and responsibilities of directors, members and management?
   5. Management strategies
      1. How will the business make the most of the people involved?
      2. What help and support is needed?
      3. Describe the organizational culture.
6. Operations
   1. Location, Equipment and Inventory
      1. Where is the business located and conducted? (Why?)
      2. What equipment and inventory items are required to start and run the business? (What is currently owned? What will be leased? What will be purchased?)
      3. How does the business design, source, purchase, produce and distribute? (New product development/sourcing, production and inventory procedures/sales and distribution/quality)
      4. How will the business make the most of location, purchasing & production processes?
      5. When does the business operate? (regular business hours, seasonal/special events)
      6. Describe business cycles in production, delivery, sales, inventory, and financials.
   2. Data and Risk Management
      1. How does the business manage data? (entry, processing, back-up, contacts, correspondence, bookkeeping, other files)
      2. How does the business protect designs, copyrights and other intellectual property?
      3. How does the business manage risk? (consider financial, liability, environmental, safety, security, data, political, legal, market and other types of risk)
      4. What has the business learned from an insurance broker about costs/types of insurance needed?
   3. Business Taxation
      1. Which local, state and federal regulations and taxes apply to the business?
      2. Does the business have special tax considerations? (Exemptions, excludable income, etc.)
   4. Licensing
      1. What permits and licenses apply to the business?
7. Marketing
   1. Business, Industry and Situation Overview
      1. Industry history and background
      2. Life cycle of industry (expanding, stable, declining)
      3. Current and future trends (product/service, marketing, operations, finance, legal, political, environmental, and other)
      4. Economic impacts (interest rates, consumer spending, business investment/production, housing, labor, trade, etc.)
      5. Types and size of businesses in the industry compared to this business
      6. Key associations, publications, events, contacts, and other resources
   2. Target Market and Trade Area
      1. Customers demographics (Who they are and how/why they behave)
      2. Business-to-business sales
      3. Consumer market (End user)
      4. Where are customers located? (Counties, states, countries, regions)
   3. Products/Services, Packaging and Pricing
      1. Describe product(s) and benefits as well as product mix
      2. Describe product packaging
      3. Pricing and payments (How will you price your products and/or services? Will these prices give an adequate profit? Are prices competitive? Will the business accept credit cards? Will credit be offered to customers? How? How will collections be handled?)
   4. Distribution
      1. How does the business make products/services available and convenient to customers?
   5. Customer Relationship Management
      1. Policies and procedures for customer service
      2. How does the business attract, create interaction with and call customers to action?
      3. How will the business develop customer satisfaction, loyalty, and commitment?
   6. Competitive Advantage
      1. Who are the business’s competitors? (Existing and potential/direct and indirect competitors? How do they compete? What are their strengths and weaknesses?
      2. What is this business’s competitive advantage? What the business’s key resources, capabilities and contacts?)
   7. Overall industry attractiveness (Industry competitors, potential entrants, threat of substitutes, supplier power, buyer power)
   8. Marketing and sales strategies and results
      1. Sales and marketing mix, positioning, and strategic alliances
      2. As a result of these strategies, what is the current level of sales and profit?
      3. What is the business’s market share?
   9. Describe the who, what, when, where, how much money, and how of the business’s marketing.
      1. Who? Customer profile/target market
      2. What? Message elements including offer, benefit, proof, call to action
      3. When? Time, frequency, and consistency of marketing
      4. Where? Media choices and channels of marketing as wells as product positioning
      5. How Much Money? Marketing budget justification
      6. How? Tactics for marketing/communications/public relations/sales
8. Money
   1. Sales forecast
   2. Breakeven point
   3. Key measurable "drivers" that impact costs, revenue and business goals? (Ratios such as number of clients per year, number of projects per year, average revenue per client, return on investment, number of employees compared to sales, inventory turns, product rejection rate, quality, capacity, etc.)
   4. Financial Assumptions
      1. Discuss assumptions made to arrive at financial projections (How did was cost of production, pricing, sales, etc. determined?)
      2. Ratio Analysis (liquidity, leverage, activity, profitability, growth)
   5. Financing
      1. Discuss how much money is needed and how money will be used?
      2. How will the money be repaid and do financial worksheets support this?
      3. Where will needed funding be obtained? (personal savings, equity financing, debt financing, other financing)
      4. Discuss factors such as character, capacity, capital, collateral, credit, cash flow, conditions of the industry, market and economy, as well as commitment

