

Business Plan Template

商業計劃書模板大綱

1.	Table of Contents 目錄
2.	Executive Summary 計劃摘要 (應在最後才寫; 內容應握要精簡, 約 2 頁紙)
3.	<p>General Company Description: 公司介紹</p> <ul style="list-style-type: none"> - What business will you be in? 公司做甚麼生意 - Mission statements (optional) 營商使命 - Company Goals and Objectives 公司目標和目的 - Business philosophy: What is important to you in business? 營商哲學 - 對你的生意來說, 甚麼是重要的? - To whom will you market your products? 誰是你的目標客戶 - Describe your industry. How will your company be poised to take advantage of them 描述你所屬的行業, 你如何抓緊這契機 - Describe your most important strengths and core competencies 描述你的優勢和競爭能力 - Legal form of ownership 公司結構和註冊形式
4.	<p>Products and Services: 產品和服務</p> <ul style="list-style-type: none"> - Describe in depth your products or services 詳細介紹產品或服務 - What factors will give you competitive advantages or disadvantages? 哪些因素會給你競爭上的優勢或不利 - What are the pricing, fee or leasing structures..? 收費/定價如何
5.	<p>Marketing Plan 市場推廣計劃</p> <p>Market research (primary and secondary): 市場調查</p> <ul style="list-style-type: none"> - Primary – your own data 第一手的 - 自己收集的資料數據 - Secondary – published information 第二手的 - 公開的資料數據 <p>Economics (facts about your industry) 經濟數據 (所屬行業的狀況):</p> <ul style="list-style-type: none"> - Market size 市場規模 - Your market share 你佔的市場份額 - Market demand 市場需求 - Market trend 市場趨勢 - Growth potential 發展潛力 - Barriers of entry 入行障礙; 如: 高科技、高成本、工會限制等 - How will you overcome the barriers? 如何克服這些障礙 - Impact to your business (from change of technology, government regulations, economy, your industry) 對你生意有影響的事情 (如: 科技的轉變、政府法例、經濟環境、所屬行業等)

	<p>Products 產品</p> <ul style="list-style-type: none"> - Features and Benefits 工能與效益 (從客戶的角度考慮); 售後服務如何? <p>Customers 客戶</p> <ul style="list-style-type: none"> - Target individual customers (age, gender, location, income level, social class and occupation, education, etc.) 目標個人客戶 (年齡、性別、地點、收入、社會階層、職業、教育等) - Target business customers (industry, location, size of firm, quality, technology, etc.) 目標商業客戶 (行業、地點、公司規模、品質、科技等) <p>Competition 競爭</p> <ul style="list-style-type: none"> - Major competitors (names and addresses) 主要競爭對手 (公司名和地址) - Indirect competitors 簡接競爭對手 - Niche 優勝之處 - Strategy (利用優勝之處) 制定市場推廣策略 - Promotion 宣傳 (媒體廣告、宣傳單張、互聯網等) - Promotion budget 宣傳費預算 - Pricing 定價 - Proposed location 營商地點 (交通、人流、泊車、治安等) - Distribution channels 分銷渠道 - Sales Forecast (include best & worst scenarios) 銷售預測 (應包括最好和最壞的情況)
6.	<p>Operational Plan 營運計劃--日常運作情況</p> <ul style="list-style-type: none"> - Production (products or services produced) 生產 (產品或服務) - Location 作業地點 (內外裝璜、設備、衛生等) - Business Hours 營業時間 - Legal Environment 法律環境 - Personnel 人力資源 - Inventory 貨存 - Suppliers 供應商 - Credit Policies 賒帳政策 - Managing your Account Receivables 應收帳控管 - Managing your Account Payable 應付帳控管
7.	<p>Management and Organization 管理和組織</p> <ul style="list-style-type: none"> - Professional and Advisory Support (e.g. board directors, management advisory board, attorney, accountant, insurance agent, banker, consultant, mentor and key advisors, etc.) 專業人仕和顧問的支援, (如: 董事局成員、管理諮詢團隊、律師、會計師、保險顧問、銀行家、商業顧問等)

8.	Personal Financial Statement 個人財務報表 - for each owner and major shareholder 東主和主要股東
9.	Startup Expenses and Capitalization 開業啓動費和股本 - contribution by each investor and ownership percentage 每名股東的投資額及其股權
10.	Financial Plan 財務計劃 - 12-month Profit & Loss projection 未來 12 個月收支損益預計 - 4-year profit projection (optional) 未來 4 年營利預計 (隨意的) - Projected cash flow 預計現金流情況 - Opening day Balance Sheet 開業時的資產負債表 - Break-Even Analysis 盈虧平衡分析
11.	Appendices (e.g. advertising materials, industry studies, market research studies, copies of lease and contracts, maps and photos of location, list of assets available as collateral for a loan, detailed lists of equipment owned or to be purchased, etc.) 附件 (如: 廣告單張、行業報告、市場研究報告、租約和合約副本、營業地點的地圖和相片、可作為貸款抵押的資產、自置或準備購置器材清單等)
12.	Refining the Plan—The above is a generic business plan template, you should refine your plan accordingly depending upon your purposes. 以上是撰寫商業計劃書一般的基本綱要，你應按不同需要而適當地修改計劃書 For Raising Capital 用於資金籌集: For Bankers: 銀行貸款 - Amount of loan needed 貸款額 - How the funds will be used 如何使用該筆款項 - How will it make the business stronger 此舉如何協助生意發展 - Repayment terms 還款條款 - Collateral offered 抵押品 For Investors: 找尋投資者 - Funds needed in short-term or 2 to 5 years 短期或 2 至 5 年內所需資金 - How the fund will be used 如何使用該筆款項 - How will it make the business grow 此舉如何協助生意發展 - Estimated return on investment 預計投資回報 - Exit strategy for investors 投資者退股選擇 - Investors ownership and management control to the business 投資者的股份和管理權

For Type of Business 用於不同形式的生意:

Manufacturing 製造業

- Planned production level 計劃生產數量
- Prices per product line 生產成本
- Gross profit margin 總邊際利潤
- Production capacity 生產力
- Purchasing and inventory management 採購和庫存管理

Services Businesses 服務業

- Key competitive factors 主要競爭因素
- Pricing 收費
- Quality control 質量控管
- How to measure labor productivity 如何計算生產力
- Credit, payment and collection policies 信用、結帳及收帳政策
- How to keep client base 如何保存客戶資料

High Technology Companies 高科技公司

- Industry outlook 行業前景
- Information systems 咨訊系統能否應付快速的市場轉變
- Strength of research and development 研究與發展的能力
- How does the company protect intellectual property, avoid technological obsolescence, supply necessary capital, retain key personnel, etc 公司如何保護知識產權、避免科技過時、提供所需資金、保留重要員工等
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Retail Business 零售生意

- Company image 公司形像
- Pricing 如何定價
- Inventory level 貨存控管
- Customer service policies 客戶服務政策
- Location 營商地點
- Promotion 廣告宣傳