

BUSINESS PLAN

FOR YOUR OWN USE – UPDATE REGULARLY TO KEEP ON TARGET

- What are your SMART goals?
- Have you included all the extra jobs you now have?
- Where would more training be useful?
- Is part-time working right for you?
- Remember the value of your own time? Plan to get additional help when you can afford it, and get help with core areas right from the start.
- What will you charge your clients? Research competitors and industry averages online.
- Include your **marketing plan** with your business plan (we will cover this in the marketing session) – what are you going to do and when?
- Do you have a cash reserve for unexpected expenses? Maybe building one up first would be best?
- Do you have plans to keep up to date with your financial reporting responsibilities?

BUDGET & CASH FLOW PROJECTIONS

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