THE CUMBERBATCH GROUP

Business Plan Template

A structured framework for defining how a business will create value, operate, compete, grow, and achieve financial sustainability

Business name	
Prepared by	
Version	
Date prepared	
Planning period	
Confidentiality	

How to use this template

Complete the evidence-based sections first, then write the executive summary last. Use conservative financial assumptions, cite important sources, assign ownership for major commitments, and update the plan when material conditions change. The plan should guide decisions and execution rather than serve only as a presentation document.

01 EXECUTIVE SUMMARY

Complete this section after the full plan. Present the business, opportunity, model, priorities, financial outlook, and request in a concise form.

Business concept and purpose

Customer problem, target market, and proposed solution

Business model, competitive advantage, and growth priorities

Financial outlook, funding requirement, and intended use of funds

02 BUSINESS OVERVIEW

Define the enterprise, its current stage, ownership, purpose, direction, and principal objectives.

Business detail	Information
Legal name and trading name	
Legal structure	
Location and markets served	
Ownership	
Current business stage	
Primary contact	

Mission

Vision

Strategic objectives for the planning period

03 PROBLEM AND OPPORTUNITY

Describe the verified customer problem and the commercial opportunity created by solving it.

Customer problem and its consequences

Evidence that the problem is important and sufficiently common

Opportunity factor	Evidence	Implication
Customer urgency		
Market change or trend		
Unmet need		
Ability and willingness to pay		
Timing		

Opportunity statement

04 CUSTOMER AND MARKET

Define the priority customer segments, market boundaries, demand drivers, and realistic market potential.

Customer segment	Need or trigger	Buying behavior	Priority
Primary			
Secondary			
Future			

Market measure	Estimate	Method or source
Total addressable market		
Serviceable available market		
Initial obtainable market		
Expected market growth		

Most important customer evidence and research findings

Market limitations or uncertainties

05 INDUSTRY AND COMPETITIVE POSITION

Assess the industry environment, direct and indirect alternatives, and the position the business can defend.

Competitor or alternative	Customer served	Strength	Weakness	Our response

Industry structure, trends, regulation, and barriers to entry

Defensible competitive position

Conditions that could weaken that position

06 OFFER AND VALUE PROPOSITION

Define what the business will sell, the result customers receive, and the evidence supporting the offer.

Offer	Customer need	Core benefit	Price	Stage

Core value proposition

Proof, credibility, or validation supporting the promise

What is intentionally excluded from the initial offer

07 BUSINESS MODEL

Explain how the business will acquire customers, deliver value, collect revenue, manage costs, and retain profitable relationships.

Model element	Definition
Revenue streams	
Pricing structure	
Sales channels	
Delivery model	
Key partners	
Critical resources	
Major cost drivers	
Retention or repeat revenue	

How the model creates and captures value

Most important model assumptions requiring validation

08 MARKETING STRATEGY

Connect positioning, messages, channels, activities, budget, and measures to defined customer segments.

Segment	Positioning or message	Channel	Action	Measure

Brand position and principal messages

Marketing priority	Owner	Budget	Timing	Expected result

Marketing risks and corrective actions

09 SALES AND CUSTOMER JOURNEY

Define how prospects become qualified customers and how the experience supports retention and advocacy.

Journey stage	Customer need	Business action	Owner	Measure
Awareness				
Consideration				
Decision				
Onboarding				
Retention				

Sales process, qualification standard, and expected sales cycle

Customer service, retention, and referral approach

10 OPERATIONS PLAN

Describe how the business will produce and deliver consistently, including capacity, suppliers, systems, controls, and compliance.

Operational area	Current approach	Requirement or gap	Owner
Production or service delivery			
Facilities and equipment			
Suppliers and partners			
Technology and data			
Quality control			
Legal and compliance			

Critical operating process and capacity assumptions

Business continuity and contingency arrangements

11 ORGANIZATION AND LEADERSHIP

Define the current leadership structure, decision authority, capability gaps, and workforce requirements.

Role	Name or status	Key responsibility	Authority	Gap or action
Founder or CEO				
Operations				
Finance				
Sales and marketing				
Technology or delivery				

Leadership strengths and relevant experience

Hiring, advisory, training, or outsourcing priorities

12 IMPLEMENTATION ROADMAP

Translate the plan into sequenced initiatives, measurable milestones, assigned ownership, and clear completion evidence.

Priority or milestone	Owner	Start	Due	Completion evidence	Status

Critical dependencies and decision points

First 90-day priorities

13 RISKS AND ASSUMPTIONS

Identify conditions that could materially affect the plan and define prevention, response, ownership, and review requirements.

Risk or assumption	Likelihood	Impact	Prevention or response	Owner
	H / M / L	H / M / L		
	H / M / L	H / M / L		
	H / M / L	H / M / L		
	H / M / L	H / M / L		
	H / M / L	H / M / L		
	H / M / L	H / M / L		

The assumption most capable of invalidating the plan

Trigger conditions requiring leadership review or plan revision

14 FINANCIAL ASSUMPTIONS

Document the logic behind revenue, cost, cash, funding, and capacity projections before presenting the forecast.

Assumption	Value	Basis or source	Confidence
Average selling price			
Monthly sales volume			
Sales growth rate			
Direct cost percentage			
Customer acquisition cost			
Collection timing			
Payroll and contractor costs			
Operating overhead			
Startup or expansion investment			

Break-even conditions and expected timing

Financial assumptions requiring immediate validation

15 TWELVE-MONTH FINANCIAL FORECAST

Prepare monthly estimates using the assumptions above. Reconcile this summary with detailed supporting schedules.

Measure	M1	M2	M3	M4	M5	M6
Revenue						
Direct costs						
Gross profit						
Operating expenses						
Net result						
Ending cash						

Measure	M7	M8	M9	M10	M11	M12
Revenue						
Direct costs						
Gross profit						
Operating expenses						
Net result						
Ending cash						

Annual summary	Amount	Notes
Total revenue		
Gross profit		
Operating expenses		
Net result		
Lowest cash balance		
Break-even month		

Financial interpretation and required corrective actions

16 FUNDING AND CAPITAL PLAN

Define the amount, timing, structure, intended use, and expected result of any required funding.

Use of funds	Amount	Timing	Expected result

Funding source	Amount	Terms or conditions	Status
Founder capital			
Operating cash flow			
Debt			
Equity			
Grant or strategic partner			

Funding request and rationale

Consequences if funding is delayed or unavailable

17 PLAN REVIEW AND APPROVAL

Record the final assessment, unresolved conditions, approvals, and schedule for maintaining the plan.

Review criterion	Assessment	Status
Customer and market evidence		Ready / Revise
Offer and competitive position		Ready / Revise
Business model		Ready / Revise
Operations and team		Ready / Revise
Financial viability		Ready / Revise
Implementation readiness		Ready / Revise

Conditions that must be satisfied before approval or additional investment

Approval role	Name	Decision	Date
Plan owner			
Executive reviewer			
Financial reviewer			

Next formal review date and required participants