



Building An Agribusiness Or Small Business Plan

Texas Department of Agriculture
Todd Staples, Commissioner



Message from the Commissioner

Fellow Texan:

Texas relies on agricultural enterprises and small businesses to provide jobs and services for rural communities. Many of our rural communities are suffering from declining population and employment bases. More than ever, it is important that we foster businesses in rural areas, because those businesses serve a vital role in the economic health and stability of much of our state. This guide has been prepared to assist you in developing a sound and useful business plan.

A well thought out plan is essential to the success of any business. The plan serves as a roadmap for the enterprise, describing both where it is and where it is going. This guide includes commentary on the most important elements of a good business plan, as well as worksheets that can be used in plan preparation.

TDA is committed to rural and agribusiness development, and we have marketing and agribusiness development specialists located across the state who can provide assistance to your business. TDA also works with the Office of the Governor, Texas Cooperative Extension and other public and private partners to increase opportunities for rural communities and agricultural businesses. Along with TDA, these organizations are committed to helping Texas businesses remain strong and vibrant. We hope this guide will assist you in developing a plan for your business.

Sincerely,



Todd Staples
Commissioner

BUILDING AN AGRIBUSINESS OR SMALL BUSINESS PLAN

Document Conventions



Type	Description
Underlined Words	Hyperlinks to sections in the document and Internet sites
•	Bulleted items indicate a list of related items
<i>Italic Words</i>	Subsections of information
A, B, C	Numbered items indicate a list of related items

Tips on using this document in Electronic Format:

- Click on the [blue links](#) or [purple links](#) to find a description of the word, a sample of a worksheet or an Internet link to more information.
- Click on the blue arrow button  or the Back button  to return to your place in the document (these buttons can be found at the top left of the screen).

- Click on the gray box to type in your data.

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- Click on the down arrow  to go to the next page or click the up arrow  to go back a page in the document (these buttons can be found at the bottom right of the screen).

BUSINESS PLAN

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BUILDING AN AGRIBUSINESS OR SMALL BUSINESS PLAN

INTRODUCTION

The importance of a comprehensive, thoughtful business plan cannot be overemphasized. Much hinges on it: outside funding, credit from suppliers, management of your operation and finances, promotion and marketing of your business, and achievement of your goals and objectives.

Before you begin writing your business plan, consider four core questions:

- What service or product does your business provide and what needs does it fill?
- Who are the potential customers for your product or service and why will they purchase it from you?
- How will you reach your potential customers?
- Where will you get the financial resources to start your business?

A business plan precisely defines your business, identifies your goals and serves as your firm's resume. The basic components include a current and pro forma [balance sheet](#), an [income statement](#) and a [cash flow analysis](#). It helps you allocate resources properly, handle unforeseen complications and make good business decisions. Because it provides specific and organized information about your company and how you will repay borrowed money, a good business plan is a crucial part of any loan application. Additionally, it informs sales personnel, suppliers and others about your operations and goals.

The Texas Department of Agriculture (TDA) developed this guide by drawing on the experience of many public and private business assistance programs. This business plan model can be used as both a guideline and a workbook as you prepare your business plan. The worksheets in the appendices can be completed, removed and used as part of your individual business plan. Be as complete as possible in preparing your plan. Insert additional pages if needed, and feel free to include any pertinent additional documentation. We have also added a glossary of terms for your benefit.

If you need further assistance with your business plan, contact the Texas Department of Agriculture Rural Economic Development division through the Rural Assistance toll free line at (877) 428-7848. TDA has Rural Economic Development specialists that can assist you with the development of your rural business.

You can find more useful information on TDA's Web site at www.agr.state.tx.us.

Please use the checklist at the end of the document to help assemble the necessary documents, records and contact information you will need in completing the Business Plan.

ELEMENTS OF A BUSINESS PLAN – AN OVERVIEW

The following outline covers the basic elements of a business plan. However, the outline below is more applicable to a manufacturing business. Alternative outlines and links to samples for agribusiness and service businesses are available (see [Appendix E](#)).

- I. [Cover sheet](#)
- II. [Executive Summary](#)
- III. **Business Plan Core**
 - A. [Business and Industry Description](#)
 - B. [Product or Service Description](#)
 - C. [Market Description](#)
 - D. [Marketing Plan](#)
 - E. [Manufacturing and Operations Plan](#)
- IV. **Supporting Documents**
 - A. [Required Information](#)
 - B. [Optional Information](#)
- V. **Financial Plan**
 - A. [Source of Funds](#)
 - B. [Use of Funds](#)
 - C. [Balance sheet forecast](#)
 - D. [Break-even Analysis](#)
 - E. [Pro forma income projections](#) (profit & loss statements)
 - F. [Pro forma cash flow](#)
 - G. [Schedule of Liabilities](#)
 - H. [Personal Finances](#)

COVER SHEET

The cover sheet, of course, should be neat and attractive. It should identify the business, its location (including county), telephone and fax numbers, e-mail and/or Web site address and where the [principals](#) can be reached. The person or group who helped write the business plan should also be identified. A sample cover sheet is provided at the beginning of [Appendix A](#).

EXECUTIVE SUMMARY

It is a good idea to include a brief summary of your business plan outlining the major ideas and opportunities of the proposed agribusiness or small business. If you are using your business plan to recruit potential investors or even to get credit with suppliers, it is very important that you allocate enough time to write an appealing, unexaggerated summary since this is probably the first thing the potential investor will read about you and your business. The summary should be written after you have completed the business plan, and it should be no longer than two pages.

TDA suggests the following guidelines to ensure that all crucial elements are included in your executive summary. If you have additional information pertinent to the completion of your agribusiness or small business plan, feel free to include it.

- **Business Description** - Include a description of the form of the business (i. e., [sole proprietorship](#), [general partnership](#), [cooperative](#) or [corporation](#)). Is the business merchandising, processing or service-related? Is it a new business, expansion or relocation? If it is an expansion or relocation, where is the business currently located? Trace the history of your business: when it was formed, how the products/services were chosen and developed and the role that each [principal](#) played in bringing the business to where it is today.
- **Product Description** - Identify the product(s) that will be produced and/or sold. Identify any features that distinguish your product or service from those of your competitors. Also include a brief statement of your [pricing strategy](#).
- **Market Description** - Identify your customers, where they are located and how you intend to target and service them.
- **Competition** - Identify your major and your nearest competitors. Identify your [competitive advantage](#).
- **Location** - Briefly discuss any area characteristics or other factors that may have influenced your decision to choose your specific location. Explain your major location concerns, including availability of transportation and utilities.
- **Facilities** - Include a brief description of the type of facilities that you have or will need. Estimate the amount of land needed, square footage of buildings and any other information that fits your business.
- **Management/Personnel** - Briefly describe any experience you and any other business [principals](#) have that would help you develop a successful business. Include a brief description of your key personnel and their duties. Indicate if any special training is needed, and if so will training be provided? Identify what your labor requirements will be during the first and second years of operation.
- **Financial Needs** - Include an estimate of the total start-up or expansion cost for your business. From this, indicate the amount of funding desired and briefly summarize the amount and the use of funds. Also indicate what [assets](#) you will use for [collateral](#) and the [equity](#) to be contributed if such funding is provided.
- **Earnings** - Indicate in dollars what estimated total market sales would be for the first three years that your agribusiness or small business is in operation. From this, indicate what your expected sales and profits are for the first three operating years. Sales and profits should be calculated on a worst-case, best-case and most likely scenario for each year.

Also, we recommend providing sections in the summary for your specific Objectives, Mission and Keys to Success. For more information on Executive Summaries, be sure to review the sample business plans available at the Web site provided by the U.S. Small Business Administration and Palo Alto Software at www.bplan.com/samples/sba.cfm.

BUSINESS AND INDUSTRY DESCRIPTION **(Appendix A, Worksheet I)**

In this section of the agribusiness or small business plan, describe the type of business that you are in or plan to enter. Identify and describe the product you are offering and to whom it is offered. Indicate your targeted region of operation.

If the desired agribusiness or small business proposal is for an expansion, include a brief listing of your firm's financial performance (sales, profits, [return on equity](#)) for the last three years of operation.

If your company has incurred losses in the last five years, describe why they occurred and what measures you have taken to avoid such incidences in the future. Also include how your company has done since implementing these measures. Describe who the major participants in the industry are and how they are performing (including growth in sales and profits). From this, indicate how you believe you will fit in the industry.

Identify any companies that have recently entered or left these markets. When and why?

The first step in starting a business is to determine the basic legal structure of the business and to properly record the business name. This step is important when starting a business, since financial implications vary depending on which legal structure is selected. These range from [corporation](#) responsibilities for annual franchise tax fees to personal liability for business dealings as a sole proprietorship. The business name selected is the identifying and marketing component of the business. It should be given much thought and consideration. A professional tax consultant, accountant, and/or attorney should always be consulted before determining legal structure and business name.

- *Legal Structure*

There are several legal structures available for businesses operating in Texas. See the Glossary for definitions of the different structures, which include [cooperatives](#), [corporations](#), [sole proprietorships](#), [general partnerships](#), [limited liability companies](#) and [limited partnerships](#), and contact the secretary of state's office for more information.

- *Business Name*

Once the legal structure of the business has been determined, and if a separate business name will be used, the business name must be registered with the county clerk's office and/or the secretary of state. For more information, visit the web site at www.sos.state.tx.us

It is very important to do a thorough search when considering a business name. If a corporation and an unincorporated company have very similar names, neither automatically has the right to the name. If both parties have properly filed the Assumed Name Certificate, the courts will most likely have to decide this matter. Taking the time necessary to conduct the name research up front will help avoid legal costs after the business is opened and operating.

PRODUCT OR SERVICE DESCRIPTION *(Appendix A, Worksheet II)*

In this section, describe the product/service that will be produced or offered for sale including any copyrights and/or patents. List all raw materials and supplied products that will be used to produce the final goods. Who will you buy your raw materials from? How much will materials cost? In what quantities will your products be produced?

Include/emphasize any similarities or differences among your product and those of your major competitors. Explain how these similarities/differences will benefit your firm.

It is very important that enough information be presented to convince possible investors that there is a market for your product. It is also important to provide enough information to show that your sales target can be met in the face of competition.

MARKET DESCRIPTION *(Appendix A, Worksheet III)*

- *Market Size*

What is the present size of the market for the product you have or service you offer? Is it local, regional, national and/or international? Is it made up of consumers only, manufacturers, institutions, governments or others? Is the market expanding or contracting?

You can gather information concerning your market from discussions held with potential distributors, dealers, suppliers, sales representatives and customers. Published data is also a good resource for learning about your market. Information can also be obtained using census data, industry data, trade associations or government sources. Much of this data may be available on the Internet, from government entities or trade associations.

- *Market Segmentation*

HOW IS THE MARKET FOR YOUR PRODUCT DIVIDED?

- *Target Market*

Define your target market clearly. Identify the major purchasers of your product or service and where they are located. Discuss how price, quality, service and personal contacts will influence your customers' buying decisions. Do seasons affect your customers' buying patterns and the offering of the product by the business? How do you plan to attract and keep your target market? What can be done to expand your market? What are the possibilities of exporting your product?

- *Competition*

It is very important that you make a realistic assessment of your major competitors' strengths and weaknesses. Compare your products to those of your five largest competitors on the basis of price, performance, service, warranties and other features. How large are these competitors when you compare them to your business based on potential sales, number of employees and number of customers? What has been the recent trend in sales, market share and profitability? If your major competitors have not been doing well, explain why you expect to succeed.

In completing this section, explain why customers buy from your key competitors. Explain why you think you can capture a share of their business.

- *Industry Trends*

Identifying the industry trends will help you determine if the business you are beginning is in an industry that is prospering, stabilizing or declining. Explain at what stage of the [product life cycle](#) your business will be entering. Also explain why your product/service will capture a share of the existing market.

- *Market Share Data*

Estimate what percent of total sales and market share you think you can achieve. Base these estimates on your assessment of your customers and their acceptance of your product, your market size and your competitors. Your sales growth and your estimated market share should be related to the growth of the industry and its customers as well as your competitors' strengths and weaknesses.

- *Distribution Patterns*

How will you get your product to your customers and potential customers? What are the advantages of the distribution methods you have chosen?

MARKETING PLAN **(Appendix A, Worksheet IV)**

The marketing plan should describe how you intend to meet your sales target. This plan should include a description of your sales and service policies. Pricing, distribution, advertising and promotional strategies should also be discussed.

- *Pricing Strategy*

Pricing is an important decision that must be made carefully. The price you determine must be "right" if you intend to penetrate the market, maintain your market position and produce the profits you project.

Once a pricing strategy has been chosen, discuss the prices that are to be charged for your product and compare your pricing strategy with those of your major competitors. In your discussion, explain how your pricing strategy will allow you to secure/increase acceptance of your product, maintain or increase your market share, and at the same time, produce profits. Discuss the relationship between the price and the image you are trying to create. If your product price is higher than similar products, explain the reason for such a difference. What makes your product worth more? If prices are set below your competitors' products, explain how you intend to do this and still maintain profitability.

- *Sales/Distribution Strategy*

In this section, describe the method by which you intend to sell and distribute your product. Will your product be available where your customers wish to purchase it? Do you intend to use your own sales force, sales representatives and/or distributors? What will be the mix between wholesale and retail markets?

- *Promotion Strategy*

How do you intend to promote your product/service so prospective customers are aware of it? What type of advertising techniques will be used (i.e., mail, radio, television, Internet, magazines, newspapers, etc.) to help promote your product?

- *Marketing Strategy*

Your marketing strategy should include a list of the customers who will be targeted the heaviest. What method will be used to identify potential customers, and how will they be contacted? What feature of the product (price, quality, delivery, warranty, service, etc.) will be emphasized to generate sales? If your business has established markets, include letters of "intent to purchase" from each firm.

- *Service and Warranty Policies*

Briefly describe what type of service/warranty policy, if any, your company will offer.

MANUFACTURING AND OPERATIONS PLAN **(Appendix A, Worksheet V)**

Describe the manufacturing process (if applicable) involved in making your product.

Describe the type of facilities, space requirements, capital equipment, plant location and labor force your company will need. For a processing business, discuss the type of purchasing, inventory control and production control policies that will be in force. How will you meet regulatory requirements?

- *Facilities and Improvements*

If you are already in business describe the facilities from which you are conducting business; include plant and office space, storage and land areas, machinery and other capital equipment. Discuss any plans to improve or add to existing plant space or to move facilities. Explain the type of equipment needed to improve the facilities and the cost.

If your business is a start-up, how and when will the necessary facilities be purchased/acquired to start production? Indicate whether equipment and space will be leased or acquired, new or used. What size facility will be needed? What will such a facility cost? Indicate what amount (percentage) of the financing will be devoted to plant and equipment purchases.

- *Plant Location*

Describe your business location. Discuss the advantages and disadvantages of your firm's location in terms of wage rates, labor availability, proximity to customers or suppliers, access to transportation and utilities. Don't forget to address federal, state and local taxes and regulations, and zoning issues. In addition, identify any financial incentives provided by the city and/or county and the permits required. Attach a map of the site if one is available.

- *Labor Force*

Describe the labor market within the area. How many jobs will be created through the development of this business? What distance will workers be expected to travel to work? If the

skills of the labor force are inadequate, what type of training program will be available and for how long? See [Appendix D](#) for more details about your requirements as an employer.

- *Management Team*

This section should include a description of the key members of the management team and their duties. Resumes of these key individuals should be included in the appendix. Also discuss the organizational structure of the company and of the board of directors.

- *Personnel Plan*

- *Insurance*

Include a list of all insurance policies that will be in force. Identify the issuing company, expiration date, coverage amount and deductible. Below is a brief list of some insurance policies to include:

- A. General liability
- B. Workers' Compensation
- C. Property loss – all hazards
- D. Theft
- E. [Product liability](#)
- F. Vehicles owned and leased
- G. Other (specify)

SUPPORTING DOCUMENTS

Include any documents that help support statements already made in the business plan.

- *Required Information:*

- A. Articles of Incorporation, Assumed Name Certificate, partnership agreement, etc.
- B. Bylaws
- C. Resumes of officers and board of directors
- D. Tax returns of principals for last three years
- E. For franchised businesses, a copy of franchise contract and all supporting documents provided by the franchisor

- *Optional Information:*

- A. Letters of Intent to Purchase from prospective customers
- B. Letter(s) of commitment from other sources of financing
- C. Contracts with buyers
- D. Contracts with suppliers
- E. Feasibility study
- F. Personnel policies (Including Code of Ethics)
- G. Visuals or diagrams of equipment/facilities
- H. Business brochures or catalogs
- I. Letters of support
- J. Permits and licenses
- K. Copy of proposed lease or purchase agreement for facility space
- L. Other relevant information

FINANCIAL PLANNING

No matter where you seek financing, you will be required to provide certain business and personal financial information. This information is very important to any potential investor to use in evaluating your business. The financial data helps investors determine the feasibility of your plan, the size of investment required and your ability to repay the debt. We recommend that three sets of income and [cash flow](#) projections be included in the plan, identifying a best-case, worst-case and most likely scenario. For financial planning, we recommend that you use an interest rate that is 1 or 2 percent higher than what you expect to be charged to allow for rate changes since many loans are made on a floating rate basis.

- *Important Assumptions*

What are you assuming about the economy and its impact on your growth? Changes in the consumer market? Access to financing? What do you expect your interest rate and other expenses, etc.?

Source of Funds (Appendix B, Worksheet I)

Summarize from your cash flow analysis (see sample in [Appendix B](#)) the amount of money needed over the next three years to carry out the development and/or expansion of your business. Indicate how much of this money you expect to obtain yourself (through investors, sale of stock, etc.) and how much you anticipate borrowing from banks, loan companies, finance companies, state agencies or other sources. If you plan to sell stock, describe the type, unit price and total amount of securities to be sold.

- *Use of Funds*

Investors are very interested in knowing how their money will be spent. Identify how this capital will be used. Show what amount will be spent on such things as product development, capital equipment, marketing and general working capital needs, etc. It is best to itemize your working capital requirements, including a list of capital equipment and supply needs.

Balance Sheet Forecast (Appendix B, Worksheet II)

The *balance sheet* shows the business assets, [liabilities](#) and [net worth](#) at any point in time. Investors and bankers look at the balance sheet for information such as debt-to-equity ratios, working capital, current ratios, inventory turnover and accounts receivable turnover. Forecasted balance sheets should be prepared at start-up (incorporating the requested financing), quarterly for the first year and annually for the next two years of operation.

Break-even Analysis (Appendix B, Worksheet III)

Break-even analysis is a tool used to determine when a business will be able to cover all its expenses and begin to make a profit. It is extremely important to know your startup costs, which provide you with the information you need to generate enough sales revenue to pay the ongoing expenses to run your business.

A startup business owner must understand that \$5,000 of product sales will not cover \$5,000 in monthly [overhead](#) expenses. The cost of selling \$5,000 in retail goods could easily be \$3,000 at the wholesale price, so the \$5,000 in sales revenue only provides \$2,000 in gross profit

available for overhead costs. The break-even point is reached when revenue equals all business costs.

To calculate your break-even point you will need to identify your fixed and variable costs. Fixed costs are expenses that do not vary with sales volume, such as rent or administrative salaries. These costs have to be paid regardless of sales and are often referred to as overhead costs. Variable costs vary directly with the sales volume, such as the costs of purchasing inventory, shipping or manufacturing a product.

***Pro forma Income Statement
(Appendix B, Worksheet IV)***

Submit a 3 year income projection summary. The first year should be projected monthly. The second and third years should be projected annually. Be thorough with your expenses. It is better to understate your expected sales and to overstate your expenses. We recommend that any assumptions made to complete this section be defined on a separate page. A sample pro forma [income statement](#) is provided in [Appendix B](#) and may be used as a guideline.

***Pro forma Cash Flow Analysis
(Appendix B, Worksheet V)***

The cash flow analysis shows all cash requirements, when the cash will be used and what the funding sources will be. A 3 year summary will be needed. The first year must be broken down on a monthly basis. Years two and three should be done on an annual basis.

***Schedule of Liabilities
(Appendix B, Worksheet VI)***

Identify all of your existing debt, including term and [collateral](#) debt.

***Personal Finances
(Appendix B, Worksheet VII)***

Lenders are interested in the personal financial stability of the individual(s) seeking financing. All [principals](#) and/or stockholders who own 20 percent or more of the business should provide the following information:

- A. Personal [balance sheet](#) less than 90 days old
- B. Personal [cash flow](#) statement less than 90 days old
- C. Schedule of personal liabilities.

REGISTERING YOUR BUSINESS

- *State Registration*

All businesses operating in Texas as [limited partnerships](#), registered limited liability partnerships, [limited liability companies](#), [corporations](#), professional corporations, nonprofit corporations and professional associations must register with the secretary of state. If a corporation will transact business under names other than that stated in the articles of incorporation, the corporation must file an Assumed Name Certificate with the secretary of state and with the county clerk in which the principal office and registered office of the corporation are located. (See next section for details on Assumed Name Certificates.)

For more information, contact the Secretary of State, Corporations Section, P.O. Box 13697, Austin, Texas 78711-3697, or on the Web at www.sos.state.tx.us/index.html.

- *Local Registration (Assumed Name Certificate)*

If the business will operate as a sole proprietorship or a general partnership, an Assumed Name Certificate or d.b.a. (doing business as) for each name (or deviation of that name) the business will use must be on file with the county clerk in each county where a business premise will be maintained. If no business premise will be maintained, it should be filed in each county where business will be conducted.

Each county clerk office may use a different form; however, the information requested should be the same. Be prepared to provide the business name, mailing address, city, state, zip, expected period of operation, business type and owner information.

Period of operation is the period of time the business will use the name. Ten years is the maximum length of time an assumed name filing is valid. However, if the name will be used for a period of less than 10 years, indicate this on the form. Note that names must also be renewed every 10 years.

Business type refers to the legal structure of the business. Indicate whether the business will operate as a [corporation](#), partnership, [sole proprietorship](#), etc. Owner information is the name(s) of the owner(s), personal address(es) and signature(s). All owners' signatures must be notarized. This service is sometimes offered at the county clerk's office. The form cannot be filed until all owners have signed it and all signatures have been notarized.

The following information will be helpful in filing the Assumed Name Certificate in the county the business will operate.

First write down the name of the business you will be considering. Pay close attention to capitalization, spacing, punctuation, etc. Consider this carefully as this name will identify the business to the public.

Next search the county records for that exact business name in the assumed name books or computer. An assumed name filing is valid for 10 years, so search records for the last 10 years to verify that the name is available. One book will not necessarily encompass one year of filings, so check the front of the book for dates. Some records are computerized; however, a computerized index may not contain 10 years of filing history. Use the computer for the period it covers, and then use the books for any of the remaining 10 years. If the business name has been used, look in the margin to see if it has been abandoned. If the name has been abandoned, it can legally be used again. Many county clerk offices will provide a name search service for a nominal fee. The whole search process will often be taken care of through the mail. Please contact the local county clerk for verification of their process.

Finally, if the company name is available, fill out the assumed name form and have it notarized. Then file it with the county clerk's office. The county clerk will keep the original Assumed Name Certificate, so be sure to request several certified copies (at least one for the bank and one for your business records). For filing fee information and accepted form of payment, contact the local county clerk's office. Most county clerk offices accept cash, certified checks, or money orders. If processing via mail, send the forms by certified mail with a return receipt requested to verify receipt by the county clerk.

TAX RESPONSIBILITIES

One key step for starting a business is to determine the federal, state and local tax obligations. The following sections briefly discuss each of these areas. It is strongly recommended that a professional tax advisor, accountant, and/or attorney be consulted before starting a business.

Federal Taxes

Information regarding federal income taxes, tax identification numbers, business tax credits and employment tax regulations may be obtained by contacting the following agencies:

[Income Taxes, Tax Identification Numbers, and Business Tax Credits](#)

Internal Revenue Service
825 E. Rundberg Ln, Suite H-4
Austin, Texas 78753
(800) 829-1040 (Individual) or (800) 829-4933 (Business) or (800) 829-4059 (TTY)
www.irs.ustreas.gov

[Employment Taxes](#)

Social Security Administration
1029 Camino La Costa
Austin, Texas 78752
(512) 916-5404 or (800) 325-0778 or (512) 206-3700 (TTY)
www.ssa.gov

State Taxes

[Business Taxes](#)

The comptroller of public accounts is charged with the administration and collection of state and local sales tax from businesses operating in Texas and also collects any franchise taxes owed by Texas corporations. There is no state income tax in Texas. The comptroller maintains field offices in most major Texas cities to provide assistance and aid in complying with tax regulations. For further information on these taxes, contact:

Comptroller of Public Accounts
P.O. Box 13528 Capital Station
Austin, Texas 78711
111 E. 17th St.
Austin, Texas 78774
(512) 463-4600 or (800) 252-5555
www.cpa.state.tx.us

The permits required for taxes collected by the comptroller are defined and outlined in the section titled "Alphabetical Listing of Business Licenses and Permits" at <http://www.texasonline.com/category.jsp?language=eng&categoryId=9.1>

Employment Taxes

The Texas Workforce Commission collects all unemployment taxes for workers employed in Texas. For information regarding these taxes, to obtain a state employer's identification number or for information on tax credits, contact:

Texas Workforce Commission

Tax Department

101 E. 15th St.

Austin, Texas 78778

www.twc.state.tx.us

New Employer Accounts/Status of Accounts (512) 463-2731 or (800) 832-9394

Tax Rates (512) 463-2887

Unemployment Insurance Customer Service (800) 939-6631

Labor Market Information (512) 491-4922

Work Opportunity Tax Credit (800) 695-6879

Local Taxes

Business Taxes

If the business owns tangible personal property that is used to produce income, the property must be reported on a rendition form to the local county appraisal district after January 1 and no later than March 31 each year. Business owners must report all inventories, equipment and machinery. For additional information, contact the local county appraisal district. See the government pages of your local telephone directory for telephone numbers.

REFERENCES AND RESOURCES

Information contained in this business plan proposal package was taken from:

Haslett, B. and L.E. Smollen, ***Preparing a Business Plan***, in *Pratt's Guide to Venture Capital* (10th edition).

Markham, J. and R. Sundergill, ***Business Plan Outline***. Published by *Campaign for Human Development*.

Texas Department of Economic Development. ***Texas Road Map to Starting a Business***. Fourth Edition, February 1999.

There is an abundance of other information available. We haven't listed all of the sources here, but we may be able to provide you with additional help if you call us. Owning and operating a small business can be rewarding but will be a lot of hard work. We wish you success.

If you need additional help in assembling information for your business plan, we suggest the following:

Texas Department of Agriculture

Call us toll free at (877) 428-7848, or check out our Web site at www.agr.state.tx.us. Our publication "*A Bright Future for Rural Communities: A Guide to Economic Development*" is available in print or on-line, and Appendix A of the Bright Future Guide contains an extensive list of agencies and organizations to contact for help.

SMALL BUSINESS DEVELOPMENT CENTERS (SBDC)

Texas Small Business Development Centers work with existing and startup small companies to help them grow and compete in today's global economy. SBDCs are available for small companies in every phase of the business life cycle, providing management expertise and objectivity to help entrepreneurs make sound decisions and succeed. The SBDC regional offices are listed below. There are also field centers located across the state. Call us at (877) 428-7848 for assistance in locating the office nearest you.

Lubbock District Office
1205 Texas Ave.
Room 408
Lubbock, Texas 79401-2693
(806) 472-7462
Fax (806) 472-7487

El Paso District Office
10737 Gateway West
El Paso, Texas 79935
(915) 633-7001
Fax (915) 633-7005

San Antonio District Office
17319 San Pedro, Suite 200
San Antonio, Texas 78232-1411
(210) 403-5900
Fax (210) 403-5936
TTY (210) 403-5933

Houston District Office
8701 S. Gessner Drive, Suite 1200
Houston, Texas 77074
(713) 773-6500
Fax (713) 773-6550

Harlingen District Office
222 E. Van Buren St., Suite 500
Harlingen, Texas 78550
(956) 427-8533

Corpus Christi Branch Office
3649 Leopard St., Suite 411
Corpus Christi, Texas 78408
(361) 879-0017

Dallas District Office
4300 Amon Carter Blvd., Suite 114
Fort Worth, Texas 76155
(817) 684-5500
Fax (817) 684-5516

SMALL BUSINESS ADMINISTRATION (SBA)

The U.S. Small Business Administration provides financial, technical and management assistance to help Americans start, run and grow their businesses. With a portfolio of business loans, loan guarantees and disaster loans worth more than \$45 billion, SBA is the nation's largest single financial backer of small businesses.

4300 Amon Carter Boulevard
Suite 108
Fort Worth, Texas 76155
Telephone: (817) 684-5581
Fax: (817) 684-5588
TTY: (817) 684-5552
www.sba.gov

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**APPENDIX A:
BUSINESS PLAN WORKSHEETS**

The electronic version of these appendices can
be completed using Microsoft Word

COVER SHEET

Business:

Mailing Address:

Physical Address:

City, State, Zip:

County:

Telephone:

Fax:

E-Mail Address:

Web site Address:

Principals and Phone
Numbers:

Contact:

BUSINESS PROPOSAL PREPARED BY:

Phone Number:

**BUSINESS & INDUSTRY DESCRIPTION
WORKSHEET I**

Business description:

Primary Region of Operation:

Potential customers or distribution channels:

- 1.
- 2.
- 3.
- 4.
- 5.

WORKSHEET I (continued)

Page 2

For expansion - Financial Performance (for last three years):

Year			
Sales			
Gross Profits			
Net Profits before Taxes and Depreciation			

If losses occurred, explain:

Preventative measures taken and outcome:

Major industry participants:

How are they performing?

Companies entering or leaving market:

Type of legal structure:

**PRODUCT OR SERVICE DESCRIPTION
WORKSHEET II**

Give a detailed description of the product and/or service offered (attach any patents or copyrights granted):

List raw materials and supplied products to be used, in what quantities, at what cost, and from whom purchased:

Materials/Products	Quantity	Cost	Supplier

Identify any similarities/differences between your product and those of your major competitors:

Similarities:

Differences:

WORKSHEET II (continued)

Page 2

Explain how these similarities/differences will benefit your agribusiness or small business:

**MARKET DESCRIPTION
WORKSHEET III**

MARKET SIZE

Estimate the size of your market in both units and dollars:

Describe the growth potential of the market for your product. What type of growth potential is seen for the industry?

Market size in terms of dollars:

	Local		Regional
	National		International

Who makes up your market (check the appropriate box)?

- Consumers only Manufacturers Other (specify)
 Institutions Government _____

Discuss the growth potential for the industry:

WORKSHEET III (continued)

Page 2

Target market description:

Major Purchases	Location

Discuss the impact of price, quality, service, personal contacts and political constraints on buying decisions:

Discuss the importance of product/service seasonality:

WORKSHEET III (continued)

Page 3

How do you intend to attract and keep your target market?

Identify the competitors' strengths and weaknesses:

Identify your largest competitors:

- 1.
- 2.
- 3.
- 4.
- 5.

WORKSHEET III (continued)

Page 4

Discuss how your product compares to your competitors based on service, price, performance, warranties, etc.:

List trends in sales, market share and profitability:

List recent entries into the market (who and when):

Recent exits from the market (who and when):

WORKSHEET III (continued)

Page 5

Discuss the current and projected industry sales and profit trends:

At what stage of the product and/or service life cycle will your business be entering? Explain:

New	
Growth	
Maturity	
Saturation	
Decline	

MARKET SHARE DATA

What is the estimated percentage of the total market sales volume and market share you plan to capture?

	Year 1	Year 2	Year 3
Sales Volume			
Percentage			

Explain how you plan to capture the market share stated above:

How will you get your product to your customers?

**MARKETING PLAN
WORKSHEET IV**

PRICING STRATEGY

What are your sales and services policies?

Discuss the type of pricing strategy to be used:

Discuss/compare your pricing strategy with those of your major competitors:

WORKSHEET IV (continued)

Page 2

SALES/DISTRIBUTION STRATEGY

Method of selling and distributing product:

PROMOTION STRATEGY

Method of product promotion:

Briefly describe the advertising techniques chosen for your product (radio, tv, mail, Internet, etc):

WORKSHEET IV (continued)

Page 3

MARKETING STRATEGY

Discuss which customers will be targeted and why:

Method of identifying and contacting potential customers:

SERVICE AND WARRANTY POLICIES

Briefly describe what type of service/warranty policy, if any, your company will offer:

**MANUFACTURING AND OPERATIONS PLAN
WORKSHEET V**

Describe the manufacturing process involved:

Space requirements and type of facilities needed:

Capital equipment needed:

Labor force needed:

For a Processing Business:

Discuss the purchasing, inventory control and production control policies you plan to use:

WORKSHEET V (continued)

Page 2

FACILITIES AND IMPROVEMENTS

For an Existing Business

Describe the existing facilities:

Discuss your plans to improve/expand plant space:

To improve facilities, discuss what equipment is needed, at what cost and when it will be purchased:

For a Start-Up:

Discuss facility acquisition:

WORKSHEET V (continued)

Page 3

PLANT LOCATION

Business location description (attach map):

Discuss advantages/disadvantages of your business location in terms of wages, labor availability, proximity to customers and suppliers, access to transportation, taxes, utilities, zoning and any incentives offered by the city and/or county:

List any Federal/State taxes and regulations:

WORKSHEET V (continued)

Page 4

Describe the labor market in the area:

LABOR FORCE

	<u>Year 1</u>	<u>Year 2</u>
Full-time jobs created:	_____	_____
Part-time jobs created:	_____	_____

Discuss the training that will be offered and the length of time that it will be offered:

MANAGEMENT TEAM

List the key members of the management team and their duties below:

<u>Key Members</u>	<u>Duties</u>
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

WORKSHEET V (continued)

Page 5

Describe the organizational structure of your company (attach a chart if available):

Board of Directors:

Name	Address	Telephone
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

WORKSHEET V (continued)

Page 6

INSURANCE

Type: _____
Issuing Company: _____
Expiration Date: _____
Coverage Amount: _____
Deductible: _____

Type: _____
Issuing Company: _____
Expiration Date: _____
Coverage Amount: _____
Deductible: _____

Type: _____
Issuing Company: _____
Expiration Date: _____
Coverage Amount: _____
Deductible: _____

Will there be a "key member" life insurance policy on essential personnel?

**APPENDIX B:
FINANCE WORKSHEETS**

**SOURCE OF FUNDS
WORKSHEET I**

DESIRED FINANCING

List the amount requested and the sources of financing:

\$ _____	_____
\$ _____	_____
\$ _____	_____
\$ _____	_____

Stock:

Type sold and unit price: _____

Total issuance: _____

Identify the uses of the funds and the amount:

Land	\$ _____
Building	\$ _____
Equipment	\$ _____
Improvements	\$ _____
Inventory	\$ _____
Working Capital	\$ _____
Product Development	\$ _____
Marketing	\$ _____
Other	\$ _____
TOTAL AMOUNT NEEDED:	\$ _____

Equity contributed to project: \$ _____

**BALANCE SHEET FORECAST
WORKSHEET II**

(AS OF DATE)

ASSETS

Current assets:

Cash on hand and in banks:	\$ _____
Accounts receivable- Trade	\$ _____
Less reserve for bad debts	\$ _____

Inventories	\$ _____
-------------	----------

Notes receivable – Current Portion	\$ _____
Prepayment of expenses	\$ _____

TOTAL CURRENT ASSETS	\$ _____
-----------------------------	-----------------

Plant and Equipment

Land	\$ _____
Building	\$ _____
Equipment	\$ _____
Furniture and Fixtures	\$ _____
Vehicles	\$ _____
Less allowance for depreciation	\$ _____

Other Assets:

Organizational Costs	\$ _____
Less Amortization	\$ _____
Notes Receivable – Long Term	\$ _____

TOTAL ASSETS:	\$ _____
----------------------	-----------------

LIABILITIES

Current liabilities:

Current maturities of long-term debt	\$ _____
Notes payable	\$ _____
Accounts payable	\$ _____
Taxes payable	\$ _____
Other payables	\$ _____

TOTAL CURRENT LIABILITIES	\$ _____
----------------------------------	-----------------

Long-term debt (Net of Current Maturities)	\$ _____
--	----------

TOTAL LIABILITIES	\$ _____
--------------------------	-----------------

CAPITAL

Capital stock	\$ _____
Retained Earnings	\$ _____
Current Profit (Loss)	\$ _____

TOTAL CAPITAL OR NET WORTH	\$ _____
-----------------------------------	-----------------

TOTAL LIABILITIES AND CAPITAL	\$ _____
--------------------------------------	-----------------

BREAK-EVEN ANALYSIS

Fixed costs, incurred after the decision to enter into a business activity is made, are not directly related to the level of production. Fixed costs include, but are not limited to, depreciation on equipment, interest costs, taxes and general overhead expenses. Total fixed costs are the sum of the fixed costs.

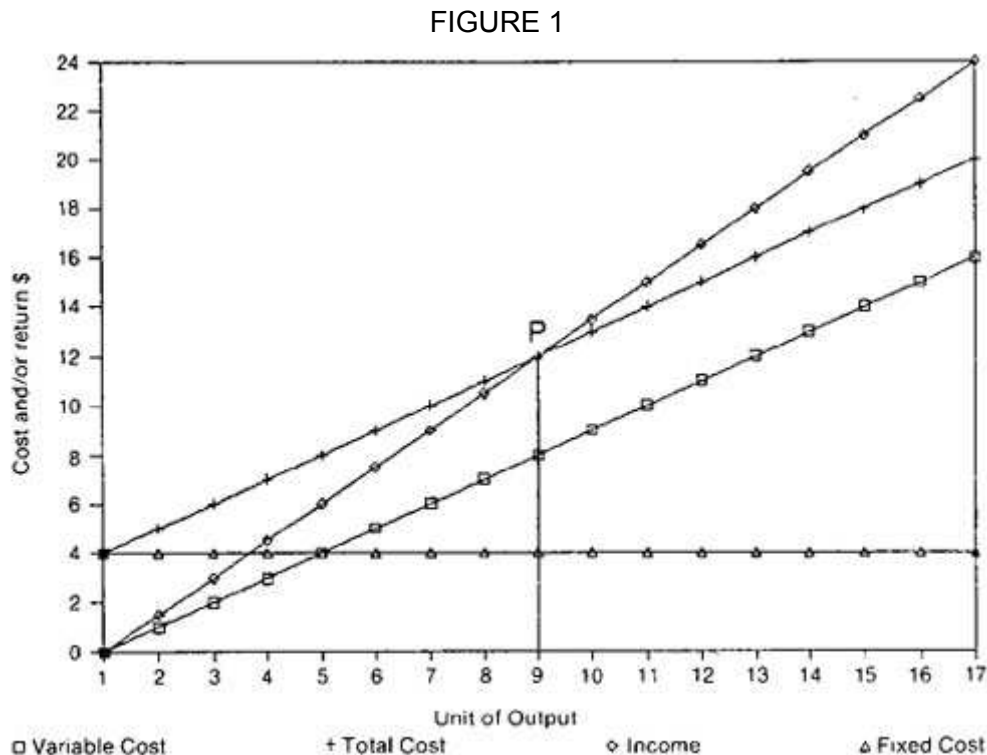
Variable costs change in direct relation to volume of output. They may include cost of goods sold or production expenses such as labor and power costs, feed, fuel, veterinary, irrigation and other expenses directly related to the production of a commodity or investment in a capital asset. Total variable costs (TVC) are the sum of the variable costs for the specified level of production or output. Average variable costs are the variable costs per unit of output or of TVC divided by units of output.

Total fixed costs are shown in Figure 1 by the broken horizontal line. Total fixed costs do not change as the level of production increases. Total variable costs of production are indicated by the broken line sloping upward, which illustrates that total variable costs increase directly as production increases.

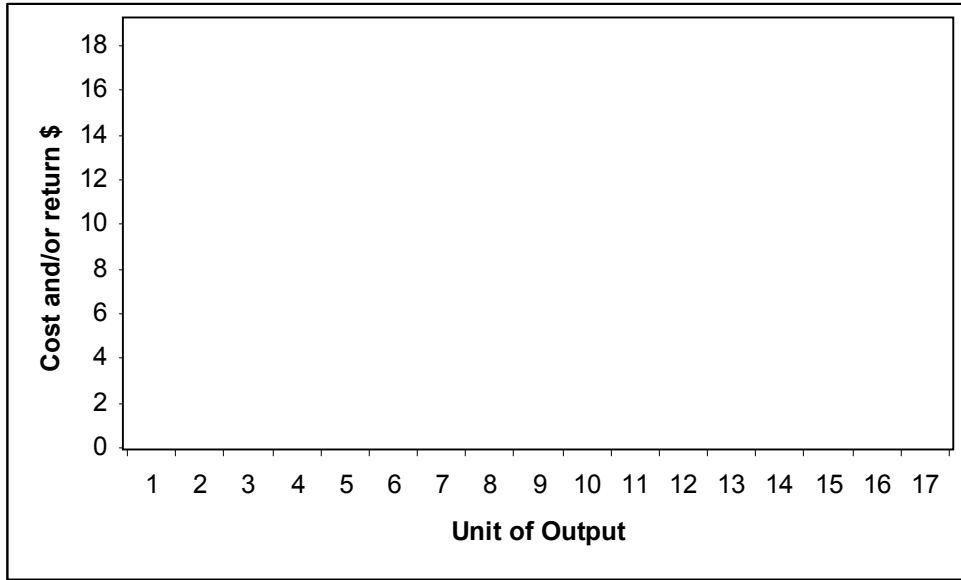
The total cost line is the sum of the total fixed costs and total variable costs. The total cost line parallels the total variable cost line, but it begins at the level of the total fixed cost line.

The total income line is the gross value of the output. This is shown as a dotted line, starting at the lower left of the graph and slanting upward. At any point, the total income line is equivalent to the number of units produced multiplied by the price per unit.

The key point (break-even point) is the intersection of the total cost line and the total income line (Point P). A vertical line down from this point shows the level of production necessary to cover all costs. Production greater than this level generates positive revenue; losses are incurred at lower levels of production.



Break-even Analysis Form
WORKSHEET III



**FINANCE WORKSHEETS
WORKSHEET IV
COMPANY NAME:**

PRO FORMA

**MONTHLY INCOME
STATEMENT
YEAR 1, PAGE 1
MONTHS 1 - 6**

	1	2	3	4	5	6	SUBTOTAL
SALES							
TOTAL SALES							
COST OF GOODS							
TOTAL COST OF GOODS							
GROSS PROFIT							
Operating Expenses							
Salaries							
Payroll Taxes							
Rent							
Lease							
Utilities							
Office Supplies							
Insurance							
Travel							
Repairs/ Maintenance							
Telephone							
Depreciation							
Advertising							
Misc.							
Interest							
TOTAL OPERATING EXPENSES							
PROFIT/(LOSS) BEFORE TAXES							

PRO FORMA

**MONTHLY INCOME
STATEMENT
YEAR 1, PAGE 2
MONTHS 7-12**

	7	8	9	10	11	12	SUBTOTAL
SALES							
TOTAL SALES							
COST OF GOODS							
TOTAL COST OF GOODS							
GROSS PROFIT							
Operating Expenses							
Salaries							
Payroll Taxes							
Rent							
Lease							
Utilities							
Office Supplies							
Insurance							
Travel							
Repairs/ Maintenance							
Telephone							
Depreciation							
Advertising							
Misc.							
Interest							
TOTAL OPERATING EXPENSES							
PROFIT(LOSS) BEFORE TAXES							

**PRO FORMA
YEARLY INCOME STATEMENT
YEARS 2 AND 3**

COMPANY NAME: _____

	YEAR 2	% Change	YEAR 3	% Change		
SALES						
TOTAL SALES						
COST OF GOODS						
TOTAL COST OF GOODS						
GROSS PROFIT						
Operating Expenses						
Salaries						
Payroll Taxes						
Rent						
Lease						
Utilities						
Office Supplies						
Insurance						
Travel						
Repairs/ Maintenance						
Telephone						
Depreciation						
Advertising						
Misc.						
Interest						
TOTAL OPERATING EXPENSES PROFIT(LOSS) BEFORE TAXES						

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FINANCE WORKSHEETS
WORKSHEET V
COMPANY NAME: _____

PRO FORMA
MONTHLY CASH FLOW
YEAR 1, PAGE 1
MONTHS 1 - 6

	1	2	3	4	5	6	SUBTOTAL
BEGINNING CASH (A)							
Cash Receipts							
Cash Sales							
Collections from credit accounts							
Loans or other cash injections							
TOTAL CASH RECEIPTS (B)							
TOTAL CASH AVAILABLE (A + B)							
CASH PAID OUT							
Cost of Goods							
Salaries							
Payroll Taxes							
Rent							
Lease							
Utilities							
Office Supplies							
Insurance							
Repairs/Maintenance							
Travel							
Interest							
Telephone							
Advertising							
Miscellaneous							
TOTAL OPERATING EXPENSES (C)							
CAPITAL EXPENSES							
Principal On Loan							
Capital Purchases							
Owner's Withdrawal							
Other							
TOTAL CAPITAL EXPENSES (D)							
TOTAL PAID OUT (C + D)							
ENDING CASH [(A+B) - (C+D)]							

COMPANY NAME: _____

**PRO FORMA
MONTHLY CASH FLOW
YEAR 1, PAGE 2
MONTHS 7-12**

	7	8	9	10	11	12	SUB TOTAL
BEGINNING CASH (A)							
Cash Receipts							
Cash Sales							
Collections from credit accounts							
Loans or other cash injections							
TOTAL CASH RECEIPTS (B)							
TOTAL CASH AVAILABLE (A + B)							
CASH PAID OUT							
Cost of Goods							
Salaries							
Payroll Taxes							
Rent							
Lease							
Utilities							
Office Supplies							
Insurance							
Repairs/Maintenance							
Travel							
Interest							
Telephone							
Advertising							
Miscellaneous							
TOTAL OPERATING EXPENSES (C)							
CAPITAL EXPENSES							
Principal On Loan							
Capital Purchases							
Owner's Withdrawal							
Other							
TOTAL CAPITAL EXPENSES (D)							
TOTAL PAID OUT (C + D)							
ENDING CASH [(A+B) - (C+D)]							

**PRO FORMA
MONTHLY CASH FLOW
YEARS 2 AND 3**

COMPANY NAME: _____

	YEAR 2	% Change	YEAR 3	% Change		
BEGINNING CASH (A)						
Cash Receipts						
Cash Sales						
Collections from credit accounts						
Loans or other cash injections						
TOTAL INCOME (B)						
TOTAL CASH AVAILABLE (A + B)						
CASH PAID OUT						
Cost of Goods						
Salaries						
Payroll Taxes						
Rent						
Lease						
Utilities						
Office Supplies						
Insurance						
Repairs/Maintenance						
Travel						
Interest						
Telephone						
Advertising						
Miscellaneous						
TOTAL OPERATING EXPENSES (C)						
CAPITAL EXPENSES						
Principal On Loan						
Capital Purchases						
Owner's Withdrawal						
Other						
TOTAL CAPITAL EXPENSES (D)						
TOTAL PAID OUT (C + D)						
ENDING CASH [(A + B) - (C + D)]						

**SCHEDULE OF LIABILITIES
WORKSHEET VI**

CREDITOR	ORIGINAL NOTE DATE	ORIGINAL AMOUNT	PRESENT BALANCE	PAYMENT AMOUNT/ TERMS	INTEREST RATE	COLLATERAL FOR LOAN	MARKET VALUE

SCHEDULE OF COLLATERAL

COLLATERAL DESCRIPTION	MARKET VALUE	LIENHOLDER

**PERSONAL BALANCE SHEET
WORKSHEET VII**

(AS OF DATE)

CURRENT ASSETS

Current assets:

Cash on hand and in banks: \$ _____

Accounts receivable- _____

Notes receivable – Current Portion _____

TOTAL CURRENT ASSETS \$ _____

OTHER ASSETS

Household Goods _____

Automobiles _____

Retirement Accounts _____

TOTAL ASSETS: \$ _____

LIABILITIES

Monthly Payment _____
Credit cards _____

Notes payable _____
Accounts payable _____
Taxes payable _____
Other payables _____

TOTAL LIABILITIES \$ _____

NET WORTH \$ _____

**PERSONAL BALANCE SHEET
WORKSHEET VII (continued)
Page 2**

**PERSONAL
MONTHLY CASH FLOW**

Cash In

Monthly income \$ _____

Other _____

Total Cash In (A) \$ _____

Cash Out

Mortgage or Rent _____

Utilities _____

Food and Consumables _____

Other Payments _____

Other _____

Total Cash Out (B) \$ _____

Ending Cash (A - B) \$ _____

PERSONAL BALANCE SHEET
WORKSHEET VII (continued)

Page 3

SCHEDULE OF PERSONAL LIABILITIES

CREDITOR	ORIGINAL NOTE DATE	ORIGINAL AMOUNT	PRESENT BALANCE	PAYMENT AMOUNT/ TERMS	INTEREST RATE	COLLATERAL FOR LOAN	MARKET VALUE

**APPENDIX C:
TAX REFERENCE TABLE**

TAX REFERENCE TABLE

The table below provides additional information concerning income, employment, and business taxes. The table outlines the federal, state and local (i.e., property) tax requirements for each type of business entity. The reference also indicates which forms are required, the purpose of the taxes, and when and where to file the taxes and reports. The table was downloaded from the Governor's Office, Economic Development and Tourism Division Web site.

TYPE OF BUSINESS ENTITY	FORMS REQUIRED	PURPOSE	WHEN TO FILE	WHERE TO FILE
INCOME TAXES - Federal Only				
Sole Proprietor	Form 1040 Schedule C	Report taxable income: Schedule included in individual income tax return	15th day of the fourth month after the end of the fiscal year	Internal Revenue Service Austin, TX 73301
Partnership	Form 1065	Report taxable income: K-1 from the return to each partner to use for reporting on his or her individual tax return (Information return only); any taxes due are paid individually by partner	15th day of the fourth month after the end of the fiscal year	Internal Revenue Service Austin, TX 73301
Corporation	Form 1120	Report taxable income	15th day of the third month after the end of the fiscal year	Internal Revenue Service Austin, TX 73301
Corporation	Form 1120S	Report taxable income: K-1 from the return to each shareholder to use for reporting on his or her individual tax return (Information return only); any taxes due are paid individually by share holder	15th day of the third month after the end of the fiscal year	Internal Revenue Service Austin, TX 73301
EMPLOYMENT TAXES				
Quarterly Tax Estimates: Sole Proprietor Partnership	Form 1040 ES	May be required if not withheld through wage source during current tax year	Generally April 15, June 15 and Sept 15 of current tax year and Jan 15 of the following year	Internal Revenue Service P.O. Box 970001 St. Louis, MO 63197

Regular C Corporation	Federal Tax Deposit Coupon	Must estimate current earnings and pay quarterly	Quarterly, 15th day of the 4th, 6th, 9th and 12th month of the current fiscal year	No filing - Must deposit at authorized commercial bank on or before 2 PM
Payroll Taxes - Federal, State and Local: For all entities (sole proprietor, partnership, corporation)	Form 940	Federal unemployment tax	Annually, January 31	Internal Revenue Service Austin, TX 73301
	Form 941	Social Security and withholding income tax	Quarterly, due one month after the calendar quarter ends	Internal Revenue Service Austin, TX 73301
	Form W-2, W-3	Withholding information statement	Employee's copy January 31	To respective employee
			Federal copy last day of February	Social Security Admin. Albuquerque Data Operations Center Albuquerque, NM 87180
	Form W-4, I-9	Employee records	Required to be on file	
	Form TWC C-3, C-4 TWC Status Report	State unemployment tax - payroll taxes are required if you have at least one employee	Quarterly	Texas Workforce Commission Cashier P.O. Box 14907 Austin, TX 78714
Payroll Taxes - Non resident alien	Form 1042, 1042-S	Withholding for U.S. Source Income of foreign persons	Annually, March 15 of the year following	Internal Revenue Service Philadelphia, PA 19255
	Statement to Payee (can use 1047-S)	Foreign person's U.S. Source Income subject to withholding	Copy to payee by March 15	To recipient
Independent Contractor and Other Non-employee Payments: For all entities (sole proprietor, partnership, corporation)	Form 1099	Information returns - various payments to individuals of \$600 or more, including prizes, awards and other business payments	Copy to recipient January 31	To recipient
	Form 1096		Federal copy last day of February	Internal Revenue Service Austin, TX 73301

BUSINESS TAXES

Franchise Tax (corporations and limited liability companies)	Texas Corporation Franchise Tax Report	Tax on privilege to do business measured by taxable capital or taxable earned surplus apportioned to state	Generally May 15 each year after the beginning of regular annual period	Comptroller of Public Accounts Austin, TX 78744
Sales and Use Tax: State and local (sole proprietor, partnership, corporation)		Tax on sales of items collected from purchaser and remitted to the Comptroller	Usually monthly, due 20th of month following sales month; some filed quarterly or annually	Comptroller of Public Accounts Austin, TX 78744
Business Property Taxes	Rendition Form	To report tangible personal property used to produce income	Between January 1 and March 31	Specific local county appraisal district
RESOURCES/ HELPFUL TIPS:		Internal Revenue Service has many publications helpful to small businesses and also provides small business seminars. Information on seminars: (512) 499-5439 Business tax kit and publications: (800) 829-3676 IRS general information: (800) 829-1040	Comptroller of Public Accounts (512) 463-4600 (800) 252-5555	Texas Workforce Commission 101 E. 15th St., Austin, TX 78778 New Employer Accounts: (512) 463-2731 Status of Accounts: (512) 463-2731

**APPENDIX D:
EMPLOYER REQUIREMENTS**

EMPLOYER REQUIREMENTS

Before starting a business you need to determine your federal and state employer requirements. As an employer, you have labor, safety and tax obligations. The information below is the labor and safety access and new hire reporting regulations administered by federal and state agencies. This information was taken from the Governor's Office, Economic Development and Tourism Division, Web site.

FEDERAL REQUIREMENTS

Americans with Disabilities Act Requirements

The Americans with Disabilities Act (ADA) provides protection for people with disabilities in the areas of employment, public services and transportation, public accommodation and telecommunications. For more federal information on how the Americans with Disabilities Act will affect a business and for technical assistance with provisions applying to employment, contact:

U.S. Equal Employment Opportunity Commission
1801 L Street, N W
Washington, D.C. 20507
(800) 669-4000 or (800) 669-6820 (TTY)
www.eeoc.gov

For technical assistance on the ADA standards for accessible design and other ADA provisions applying to businesses, nonprofit agencies and state and local government services, contact:

Office on the Americans with Disabilities Act
Civil Rights Division
U.S. Department of Justice
P.O. Box 66738
Washington, DC 20035
(800) 514-0301 or (800) 514-0383 (TTY)
www.usdoj.gov/crt/ada/adahom1.htm

For specific information regarding the ADA requirements for telecommunications, contact:

Federal Communications Commission
445 12th Street SW
Washington, D.C. 20554
(888) 225-5322 or (888) 835-5322 (TTY)
www.fcc.gov/cgb/dro/

For information regarding the ADA requirements for accessible design in new construction and alterations, contact:

U.S. Architectural and Transportation Barriers Compliance Board
1331 F Street NW, Suite 1000
Washington, DC 20004
(800) 872-2253 or (800) 993-2822 (TTY)
www.access-board.gov

For information regarding the ADA requirements for transportation, contact:

U.S. Department of Transportation
400 7th Street SW
Washington, DC 20590
(888) 446-4511 *or* (800) 877-8339 (TTY)
www.fta.dot.gov

For additional ADA information, contact:

Office of Disability Employment Policy
Department of Labor
Frances Perkins Building
200 Constitution Avenue, NW
Washington, DC 20210
(866) 633-7365 *or* (877) 889-5687 (TTY)
www.dol.gov/odep

Equal Employment Requirements

Federal and state laws prohibit employment discrimination. The U. S. Equal Employment Opportunity Commission (EEOC) and the Texas Commission on Human Rights (TCHR) are charged with enforcing fair employment laws that prohibit discrimination on the basis of race, color, sex, religion, disability, age or national origin. Current statutes cover all employment transactions. All employers with 15 or more employees engaged in an industry affecting commerce, employment agencies and labor unions are prohibited from denying equal employment opportunities. Regardless of the number of individuals employed, a county, municipality, and any state agency or instrumentality including public institutes of education, are also prohibited from denying equal employment opportunities. The TCHR will assist local governments in establishing human rights commissions and provide technical assistance and training to employers to facilitate compliance with laws prohibiting employment discrimination. The TCHR has jurisdiction for investigating employment complaints in Texas. The EEOC promotes voluntary programs that allow employers and organizations to implement equal employment opportunity programs within their businesses. For information regarding federal equal employment requirements, call (800) 669-4000 or (800) 669-6820 (TTY) or contact:

[U.S. Equal Employment Opportunity Commission](#)

Dallas District Office
207 S. Houston, 3rd Floor
Dallas, Texas 75202
(214) 253-2700 *or* (214) 253-2210 (TTY)
www.eeoc.gov/

El Paso Area Office
300 East Main St., Ste. 500
El Paso, Texas 79901
(915) 534-6700 *or* (915) 534-6710 (TTY)

Houston District Office
1919 Smith St., Suite 600 & 700
Houston, Texas 77002
(713) 209-3320 *or* (713) 209-3439 (TTY)

San Antonio District Office
5410 Fredericksburg Road, Suite 200
Mockingbird Plaza, Plaza II
San Antonio, Texas 78229
(210) 281-7600 or (210) 281-7610

Safety Requirements

For information regarding federal occupational safety requirements, contact:

Occupational Safety and Health Administration (OSHA)
U.S. Department of Labor, Regional Office
525 Griffin St., Room 602
Dallas, Texas 75202
(214) 767-4731
www.osha.gov

Wage and Labor Requirements

For information on federal minimum wage laws, overtime, and other questions regarding wages and hours, contact:

U.S. Department of Labor
200 Constitution Avenue, NW
Washington, DC 20210
(866) 487-9243
www.dol.gov/esa/whd

STATE REQUIREMENTS

Americans with Disabilities Act Requirements

For information and technical assistance on the Americans with Disabilities Act, state disability policy information, disability statistics and local disability resources, contact:

Texas Governor's Committee on People With Disabilities
P.O. Box 12428
Austin, Texas 78711
(512) 463-2000
www.governor.state.tx.us/divisions/disabilities

The Texas Department of Licensing and Regulation reviews construction documents for the construction or substantial renovation, modification, or alteration of buildings or facilities defined as public or commercial accommodations for architectural barriers. This review is mandated through the Americans with Disabilities Act. For additional information on architectural barriers, contact:

Texas Department of Licensing and Regulation
E.O. Thompson State Office Building
P.O. Box 12157
Austin, Texas 78711
(512) 463-6599 or (877) 278-0999
www.license.state.tx.us/ab/ab.htm

Drug-Free Workplace

Advice is available to Texas employers with 15 or more employees who maintain workers' compensation coverage. Employers must comply with certain drug-free workplace requirements, and are also subject to federal regulations. These federal regulations include the Drug-Free Workplace Act of 1988 and U.S. Department of Transportation regulations requiring drug and alcohol testing. For information, contact:

Texas Drug-Free Workplace Initiative
2525 Wallingwood, Building 5
Austin, Texas 78746
(512) 328-1144 or (800) 343-3822

Equal Employment Requirements

See listing under Federal Requirements for general explanation. For information regarding state equal employment requirements, contact:

Texas Workforce – Civil Rights
1117 Trinity St., Room 144T
Austin, Texas 78778
(512) 463-2642, (888) 452-4778
www.twc.state.tx.us/customers/rpm/rpmsubcrd.html

New Hire Program

Effective October 1, 1998, in accordance with the federal Personal Responsibility and Work Opportunity Reconciliation Act of 1996, all Texas employers are required to report certain information on newly hired and rehired employees to the State Directory of New Hires.

To receive an employee packet from the Texas Workforce Commission, contact:

Texas Employer New Hire Reporting
Operations Center
P.O. Box 149224
Austin, Texas 78714-9224
(888) TEX-HIRE, (888) 839-4473
www.twc.state.tx.us/ui/tax/newhire.html

Plant Closings

The Worker Adjustment and Retraining Notification Act, Public Law 100-379 (29 U.S.C. 2101 et seq.), requires certain employers to provide notice 60 days in advance of covered (employees subject to the Texas Unemployment Compensation Act) plant closings and covered mass layoffs. Notice must be made to either the affected workers or their representatives (e.g., a labor union), to the Dislocated Workers' Unit at TWC, and to the appropriate unit of local government. For more information or a copy of the Act, contact:

Dislocated Worker's Program
Texas Workforce Commission
101 East 15th Street, Suite 506T
Austin, Texas 78778-0001
(888) JOBS-4-TX, (512) 936-6361
www.twc.state.tx.us/svcs/jtpa/dislocat.html

Safety Requirements

The Occupational Safety and Health Consultation (OSHCON) program is a free, non-regulatory service available to small, private Texas employers. Our experienced, professional consultants can evaluate your current safety and health programs and help you identify hazards in your workplace. OSHCON is a program of the Workers' Health and Safety Division of the Texas Workers' Compensation Commission. Over 30 consultants are available throughout the state.

OSHCON

Texas Department of Insurance, Worker's Compensation Division
333 Guadalupe
Austin, Texas 78701
(512) 463-6169 or (800) 578-4677
www.tdi.state.tx.us/wc/services/oshconfaq.html

Wage and Labor Requirements

The Texas Workforce Commission is charged with investigating and notifying appropriate county and/or district attorneys regarding all labor law violations. The Labor Law Department is charged with the enforcement of state and federal labor laws as well as the prosecution of offenders of these laws. State statutes include the Pay Day and Child Labor laws. For additional information, contact:

Labor Law Department
Texas Workforce Commission
101 E. 15th St., Room 504
Austin, Texas 78778
(512) 463-2699 or (800) 832-9243 or (512) 837-9559
www.twc.state.tx.us/ui/lablaw/lablaw.html

The Texas Workforce Commission provides a general employer information package for employers. To obtain this package, contact:

Employers Representative
Texas Workforce Commission
101 E. 15th St.
Austin, Texas 78778
(512) 463-2826 or (800) 832-9394
www.twc.state.tx.us/svcs/commrs/empcommr.html

For information relating to labor questions, please contact:

Labor's Representative
Texas Workforce Commission
101 E. 15th St.
Austin, Texas 78778
(512) 463-2829 or (800) 832-2829
www.twc.state.tx.us/svcs/commrs/laborcommr.html

Standards for apprenticeship training programs in Texas follow guidelines set forth by the U.S. Department of Labor, Employment and Training Administration. Specific details on these programs may be obtained by contacting:

Employment and Training Administration
U.S. Department of Labor
525 Griffin St., Room 317
Dallas, Texas 75202
(214) 767-8263
www.doleta.gov

Workers' Compensation Insurance

The Texas Department of Insurance publishes a new law guide, a quarterly newsletter and an information brochure for employers to help them become more familiar with the basic requirements for workers' compensation in Texas. To obtain these publications, contact:

Texas Department of Insurance
333 Guadalupe
Austin, Texas 78701
(512) 463-6169 or (800) 578-4677
www.tdi.state.tx.us/wc/indexwc.html

Labor Poster Requirements

The following is a list of federal and state labor posters required to be posted at a place of business. Please contact the agency indicated to request copies for posting.

"Federal Minimum Wage"
U.S. Department of Labor, Wage and Hour Division
(866) 487-9243
www.dol.gov/esa/regs/compliance/posters/flsa.htm

"Occupational Safety and Health Administration Notices"
U.S. Department of Labor, Occupational Safety and Health Administration
www.osha.gov/pls/publications/pubindex.list

"Equal Employment Opportunity is the Law"
U.S. Equal Employment Opportunity Commission
www.dol.gov/esa/regs/compliance/posters/eeo.htm

"Texas Unemployment Compensation Act" and "Schedule of Paydays"
Texas Workforce Commission
(512) 463-2747
www.twc.state.tx.us/ui/lablaw/posters.html

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**APPENDIX E:
ALTERNATIVE BUSINESS PLAN FORMATS**

Although the basic outline used in this guide represents an accepted format for many business plans, there are other ways of presenting your plan for your enterprise. Some of the differences in elements can be accounted for by different types of businesses; e.g., a retail business will have different requirements than a food manufacturing company. Below you will find sample outlines of alternative format business plans. The full versions of these plans can be found at the Web site www.bplan.com/samples/sba.cfm#

Silvera & Sons (prepares green Arabica coffee beans)

1.0 Executive Summary

- 1.1 Objectives
- 1.2 Mission
- 1.3 Keys to Success

2.0 Company Summary

- 2.1 Company Ownership
- 2.2 Start-up Summary (start-up funding reqs)
- 2.3 Company Locations and Facilities

3.0 Products

- 3.1 Product Description
- 3.2 Competitive Comparison
- 3.3 Sales Literature

4.0 Market Analysis Summary

- 4.1 Market Segmentation
- 4.2 Industry Analysis
 - 4.2.1 Industry Participants
 - 4.2.2 Distribution Patterns
 - 4.2.3 Competition and Buying Patterns
 - 4.2.4 Main Competitors

5.0 Strategy and Implementation Summary

- 5.1 Strategy Pyramids
- 5.2 Competitive Edge
- 5.3 Marketing Strategy
 - 5.3.1 Positioning Statements
 - 5.3.2 Pricing Strategy
 - 5.3.3 Promotion Strategy
 - 5.3.4 Distribution Strategy
 - 5.3.5 Marketing Programs
- 5.4 Sales Strategy
 - 5.4.1 Sales Forecast
 - 5.4.2 Sales Programs

6.0 Management Summary

- 6.1 Management Team
- 6.2 Management Team Gaps
- 6.3 Personnel Plan

7.0 Financial Plan

- 7.1 Important Assumptions
- 7.2 Key Financial Indicators
- 7.3 Break-even Analysis
- 7.4 Projected Profit and Loss
- 7.5 Projected Cash Flow
- 7.6 Projected Balance Sheet
- 7.7 Business Ratios

Gfx: Gravestat Farm exchange - www.bplan.com/spv/3103/1.cfm

1.0 Executive Summary

- 1.1 Business Overview
- 1.2 Personal Credit Worthiness
- 1.3 Objectives
- 1.4 Mission

2.0 Company Summary

- 2.1 Company Ownership
- 2.2 Start-up Summary
- 2.3 Company Locations and Facilities

3.0 Products

- 3.1 Product Description
- 3.2 Competitive Comparison
- 3.3 Sales Literature

4.0 Market Analysis Summary

5.0 Strategy and Implementation Summary

- 5.1 Sales Strategy
- 5.2 Value Proposition
 - 5.2.1 Sales Forecast
- 5.3 Marketing Strategy
 - 5.3.1 Positioning Statement
 - 5.3.2 Pricing Strategy
- 5.4 Future Strategy

6.0 Management Summary

- 6.1 Management Team Gaps

7.0 Financial Plan

- 7.1 Important Assumptions
- 7.2 Break-even Analysis
- 7.3 Projected Profit and Loss
- 7.4 Projected Cash Flow
- 7.5 Projected Balance Sheet
- 7.6 Business Ratios

Tennis Master Pro Shops, Inc. - www.bplan.com/spv/3265/1.cfm

1.0 Executive Summary

- 1.1 Objectives
- 1.2 Mission
- 1.3 Keys to Success

2.0 Company Summary

- 2.1 Company Ownership
- 2.2 Start-up Summary
- 2.3 Company Locations and Facilities

3.0 Products

- 3.1 Product Description
- 3.2 Competitive Comparison
- 3.3 Sales Literature
- 3.4 Sourcing
- 3.5 Technology
- 3.6 Future Products

4.0 Market Analysis Summary

- 4.1 Market Segmentation
- 4.2 Industry Analysis
 - 4.2.1 Industry Participants
 - 4.2.2 Distribution Patterns

5.0 Strategy and Implementation Summary

- 5.1 Marketing Strategy
 - 5.1.1 Pricing Strategy
 - 5.1.2 Promotion Strategy
 - 5.1.3 Distribution Strategy
- 5.2 Sales Strategy
 - 5.2.1 Sales Forecast

6.0 Management Summary

- 6.1 Organizational Structure
- 6.2 Management Team
- 6.3 Management Team Gaps
- 6.4 Personnel Plan

7.0 Financial Plan

- 7.1 Important Assumptions
- 7.2 Key Financial Indicators
- 7.3 Break-even Analysis
- 7.4 Projected Profit and Loss
- 7.5 Projected Cash Flow
- 7.6 Projected Balance Sheet
- 7.7 Business Ratios

Sample Business Plans for Agricultural Producers

Samples can be found at the Web site www.agf.gov.bc.ca/busmngmt/index.htm#guide

The site includes samples for:

- [Chicken Broiler Producer](#)
- [Dairy Producer](#)
- [Grains and Seeds](#)
- [Bee Keeper](#)
- [Cow/Calf Ranch](#)
- [Greenhouse Vegetable](#)
- [Greenhouse Floriculture](#)
- [Wholesale Nursery](#)
- [Direct Farm Marketing](#)

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**APPENDIX F:
GLOSSARY OF TERMS**

GLOSSARY OF TERMS

Articles of Incorporation - A document filed with a state of the United States by the founders of a corporation. Upon approval of the articles, the state issues a [certificate of incorporation](#) that legally establishes the corporation as a business entity. The two documents together (Articles of Incorporation and Certificate of Incorporation) are sometimes called the [charter](#) of the corporation, embodying such information as the corporation's name, officers' names, the incorporator, purpose, amount of authorized shares and number of directors. The charter and the laws of the state give rise to the powers of the corporation. Rules governing the internal management of the corporation are set forth in the [bylaws](#) drawn up by the founders/officers.

Assets - The sum, accumulation or list of each asset, the total of all amounts owned. On a [balance sheet](#), a summary list of the property and things owned. An asset is anything of value that is owned by a business or an individual. Assets are financial, such as cash, physical, such as real property, tangible, such as a patent, or intangible, such as goodwill. An asset embodies probable future benefit and the ability to contribute directly or indirectly to future income. In accounting, assets are listed on the left hand side of a balance sheet statement showing the things owned. Things owed are listed on the right side ([liabilities](#) and [equity](#)).

Balance Sheet – A financial statement of an individual or firm showing assets, liabilities and [net worth](#) on a given date, usually the close of a month. One way of looking at a business is the value of things owned (assets) listed beside the debts owed to others (liabilities), along with the amount owed to the owners (net worth or owner's equity). Assets are equal to the sum of liabilities and equity. Therefore, a balance sheet is a listing of the items making up the two sides of the equation. A balance sheet shows the state of affairs at one point in time, whereas, an [income statement](#) shows financial progress over a period of time.

Bylaws - Rules governing the internal management of an organization, as in a business corporation. Bylaws are drawn up by the founders, under the authority of the [charter](#) at the time of incorporation. Bylaws cover such points as the election of directors, the appointment of an executive committee, duties of the officers, and how share transfers are made. Bylaws cannot countermand laws of government. Bylaws can usually be amended by the directors themselves.

Cash Flow Statement - An accounting presentation showing how much of the cash generated by the business remains after both expenses (including interest) and principal repayment on financing are paid. A projected cash flow statement indicates whether the business will have cash to pay its expenses and loans and make a profit. Cash flows can be calculated for any given period of time, normally done on a monthly basis.

Certificate of Incorporation - A formal declaration of the existence of a [corporation](#) as a business entity. The Certificate of Incorporation is issued by the state where the [articles of incorporation](#) are filed.

Charter - A business charter consists of two documents, the articles of incorporation and the certificate of incorporation, both of which are required to establish the existence of a corporation.

Collateral - property (as securities) pledged by a borrower to protect the interests of the lender.

Competitive Advantage – An ability to generate excess returns on capital and links the business strategy with fundamental finance and capital markets. The ability to serve a segment more efficiently than competition.

Cooperative - An organization owned by its members who agree to combine their resources to achieve greater results than they could achieve individually.

Corporation – A legal person, an entity unto itself with a life and identity all its own. It is created when proper articles of incorporation (or equivalent under the laws of a particular state) are filed with proper state authority, and all fees paid.

Cost of Goods Sold (COGS) – The direct expense incurred in producing a particular good for sale, including the cost of materials that comprise the good, and direct labor expenses in putting the goods in salable condition.

Equity – Interest in a business in excess of any claims or liens against it.

General Partnership – A business entity made up of two or more entities to carry on a trade or business.

Income Statement – A financial statement that measures the profit or loss of a business for a period of time.

Liabilities – The amount owed to others by a business or an individual. Liabilities are often divided into classes: short-term, which are due to be paid in less than one year, and long-term, which are due to be paid over a period of more than one year.

Limited Liability Company – A business structure that fits somewhere between the partnership or sole proprietorship and the corporation. Often referred to as an “LLC”. LLC owners report business profits and losses on their personal income tax returns.

Limited Partnership – A specific type of partnership created by statute, consisting of two classes of partners: one or more limited partners and one or more general partners.

Net Income – The amount of income earned prior to paying income taxes. The figure is arrived at by subtracting total operating expenses from gross profit.

Net Profit – The excess of revenues over expenses in a given period of time, including depreciation and other non-cash expenses.

Net Worth – Total assets minus total liabilities of an individual or company.

Overhead - In a business the expenses and costs that are not directly associated with the production or sale of goods and services. The normal costs of being in business, such as office, rent, utilities, insurance, advertising, accounting and legal expenses.

Pricing Strategy – An approach or course of action designed to achieve pricing and marketing objectives to solve problem of establishing prices.

Principal – The original amount of the money borrowed and does not include interest or fees.

Product Liability – The area of the law that deals with the liability of the manufacturer, wholesaler or retailer of a product for injuries resulting from dangerous and defective products.

Product Life Cycle – Refers to the succession of stages a product goes through: new product development, market introduction, growth stage, mature stage and decline stage.

Registered Limited Liability Partnership - A registered limited liability partnership is a [general partnership](#) that has been registered with the secretary of state.

Return On Equity - A measure of profitability of the ownership of a business expressed as a percentage often referred to as ROE. It is calculated by dividing one year's worth of earnings by the average shareholder's equity for the year.

Return On Investment – A measure of profitability often referred to as ROI. It is equal to a fiscal year's income divided by common stock and preferred stock equity plus long-term debt.

S Corporation – A corporation which has elected special tax status with the IRS, which allows the corporation's income to be treated like the income of a partnership or sole proprietorship. The income is "passed-through" to the stockholders, whose individual tax returns report the income or loss generate by the S Corporation.

Sole Proprietorship – A business owned by a single person and is not a corporation.

Working Capital – Calculated as current assets minus current liabilities and also known as operating capital. It represents the day-to-day operating liquidity available to a business.

For more definitions, see the Glossary provided by the Small Business Administration at <http://app1.sba.gov/glossary/index.cfm>.

**APPENDIX G:
MISCELLANEOUS / SAMPLE FORMS**

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CHECK LIST

Documents Needed for Preparing Your Business Plan

(Not all items listed will apply to every business)

- Tax Return of Principals for last 3 years
- List of Assets / Liabilities
- Resume of Officers and Board of Directors
- List of contacts and resources
- Articles of Incorporation
- Bylaws
- Franchise business, copy of franchise contract and all supporting documents provided by the franchisor
- Insurance policy or certificate of insurance
- Letters of Intent to Purchase from prospective customers
- Letter(s) of commitment from other sources of financing
- Contracts with buyers
- Contracts with suppliers
- Feasibility study
- Personnel policies (Including Code of Ethics)
- Visuals or diagrams of equipment/facilities
- Business brochures or catalogs
- Letters of support
- Permits and licenses
- Copy of proposed lease or purchase agreement for facility space

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Contacts & Resources

Contact	Name / Phone Number	E-Mail / Website
Tax Advisor		
CPA / Accountant		
Attorney		
Bank		
Web Designer		
Local Newspaper		
License / Permits Office		
County Clerk		
Chamber of Commerce		
Secretary Of State Office		
TDA Field Staff Contact		

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