

Business Plan: Progressive Consulting

What follows is a complete business plan for a hypothetical company. Please copy or save to your disk and use as an example in developing your own business plan. If you would like to read a series of articles jump to Web Marketing. For additional business aids click on The Practical Tools of Consulting.

1. 0 Executive Summary
Progressive Consulting will be formed as a consulting company specializing in marketing of high technology products in international markets. Its founders are former marketers of consulting services, personal computers, and market research, all in international markets. They are founding Progressive Consulting to formalize the consulting services they offer.

1. 2 Mission
Progressive Consulting offers high-tech manufacturers a reliable, high-quality alternative to inhouse resources for business development, market development, and channel development on an international scale. A true alternative to in house resources offers a very high level of practical experience, know how, contacts, and confidentiality. Clients must know that working with Progressive Consulting is a more professional, less risky way to develop new areas even than working completely in house with their own people. Progressive Consulting must also be able to maintain financial balance, charging a high value for its services, and delivering an even higher value to its clients. Initial focus will be development in the European and Latin American markets, or for European clients in the United States market.

1. 3 Keys to Success
* Excellence in fulfilling the promise completely confidential, reliable, trustworthy expertise and information.
* Developing visibility to generate new business leads.
* Leveraging from a single pool of expertise into multiple revenue generation opportunities: retainer consulting, project consulting, market research, and market research published reports.

2. 0 Company Summary
Progressive Consulting is a new company providing high-level expertise in international high-tech business development, channel development, distribution strategies, and marketing of high tech products. It will focus initially on providing two kinds of international triangles:
* Providing United States clients with development for European and Latin American markets.
* Providing European clients with development for the United States and Latin American markets.
As it grows it will take on people and consulting work in related markets, such as the rest of Latin America, and the Far East, and similar markets. As it grows it will look for additional leverage by taking brokerage positions and representation positions to create percentage holdings in product results.

2. 1 Company Ownership
Progressive Consulting will be created as a California C corporation based in Los Angeles County, owned by its principal investors and principal operators. As of this writing it has not been chartered yet and is still considering alternatives of legal formation.

2. 2 Startup Summary
Total start up expense (including legal costs, logo design, stationery and related expenses) come to \$73,000. Start up assets required include \$3,000 in short term assets (office furniture, etc.) and \$1,000,000 in initial cash to handle the first few months of consulting operations as sales and accounts receivable play through the cash flow. The details are included in the table.

Start-up Plan	
Start-up Expenses	\$
1,000 Stationery etc.	
\$5,000 Consultants	
\$350 Expensed equipment	
\$1,000	
\$3,000 Brochures	
\$5,000 Insurance	
\$3,000 Other	
Total Start-up Expense	\$18,350
Start-up Assets Needed	
\$25,000 Start-up inventory	
\$7,000 Total Short-term Assets	
WORD DOCUMENT HAS NO NUMBER HERE	
\$0 Capital Assets	
\$0 Total Assets	
\$32,000 Total Startup Requirements:	
\$50,350 Left to finance:	
Start-up Funding Plan	
Investment	
Investor 1	\$2,000
Investor 2	\$10,000
Total investment	\$20,000
Other	\$50,000
Short-term borrowing	\$5,000
Unpaid expenses	\$0
Interest-free short-term loans	\$0
Subtotal Short-term Borrowing	\$5,000
Long-term Borrowing	\$0
Total Borrowing	\$5,000
Loss at start-up	(\$23,000)
Total Equity	\$3,000
Total Debt and Equity	\$27,000

2. 3 Company Services
Progressive offers expertise in channel distribution, channel development, and market development, sold and packaged in various ways that allow clients to choose their preferred relationship: these include retainer consulting relationships, project based consulting, relationship and alliance brokering, sales representation and market representation, project-based market research, published market research, and information forum events.

2. 4 Company locations and facilities
The initial office will be established in A quality office space in the Los Angeles County 'Dearborn Valley' area of California, the heart of the U.S. high tech industry.

3. 0 Services
Progressive offers the expertise a high-technology company needs to develop new product distribution and new market segments in new markets. This can be taken as high-level retainer consulting, market research reports, or project-based consulting.

3. 1 Service Description

1. Retainer consulting: we represent a client company as an extension of its business development and market development functions. This begins with complete understanding of the client company's situation, objectives, and constraints. We then represent the client company quietly and confidentially, sifting through new market developments and new opportunities as is appropriate to the client, representing the client in initial talks with possible allies, vendors, and channels.

2. Project consulting: Proposed and billed on a per-project and per-milestone basis, project consulting offers a client company a way to harness our specific qualities and use our expertise to solve specific problems.

s, develop and/or implement plans, develop specific information.

3. Market research: group studies available to selected clients at \$5,000 per unit. A group study is packaged and published, a complete study of a specific market, channel, or topic. Examples might be studies of developing consumer channels in Japan or Mexico, or implications of changing margins in software.

2 Competitive Comparison

The competition comes in several forms:

1. The most significant competition is no consulting at all, companies choosing to do business development and channel development and market research in-house. Their own managers do this on their own, as part of their regular business functions. Our key advantage in competition with in-house development is that managers are already overloaded with responsibilities, they don't have time for additional responsibilities in new market development or new channel development. Also, Progressive can approach alliances, vendors, and channels on a confidential basis, gathering information and making initial contacts in ways that the corporate managers can't.
2. The high-level prestige management consulting: High-Tec, San Diego Consulting Group, etc. These are essentially generalists who take their name-brand management consulting into specialty areas. Their other very important weakness is the management structure that has the partners selling new jobs, and inexperienced associates delivering the work. We compete against them as experts in our specific fields, and with the guarantee that our clients will have the top-level people doing the actual work.
3. The third general kind of competitor is the international market research company: International Electronic Data Corporation (IEDC), Dataquest, Stanford Research Institute, etc. These companies are formidable competitors for published market research and market forums, but cannot provide the kind of high-level consulting that Triangle will provide.
4. The fourth kind of competition is the market-specific smaller house. For example: Nomura Research in Japan, Select S.A. de C.V. in Mexico (now affiliated with IEDC).
5. Sales representation, brokering, and deal catalysts are an ad-hoc business form that will be defined in detail by the specific nature of each individual case.

3 Sales Literature

The business will begin with a general corporate brochure establishing the positioning. This brochure will be developed as part of the start-up expenses. Literature and mailings for the initial market forums will be very important, with the need to establish a high-quality look and feel for... [truncated because this plan is provided for purposes of illustration only]

4 Sourcing

*The key fulfillment and delivery will be provided by the principals of the business. The real core value is professional expertise, provided by a combination of experience, hard work, and education (in that order). *We will turn to qualified professionals for free-lance back-up in market research and presentation and report development, which are areas that we can afford to contract out without risking the core values provided to the clients.

5 Technology

Progressive Consulting will maintain latest Windows and Macintosh capabilities including:

1. Complete Email facilities in Internet, CompuServe, America Online, and Applelink, for working with clients directly through email delivery of drafts and information.
2. Complete presentation facilities for preparation and delivery of multimedia presentations on Macintosh or Windows machines, in formats including on-disk presentation, live presentation, or video presentation.
3. Complete desktop publishing facilities for delivery of regular retainer reports, project output reports, marketing materials, market research reports.

6 Future Services

In the future Progressive will broaden the coverage by expanding into coverage of additional markets (e.g. all of Latin America, Far East, Western Europe) and additional product areas (e.g. telecommunications and technology integration). We are also studying the possibility of newsletter or electronic newsletter services, or perhaps special on-topic reports.

0 Market Analysis Summary

Progressive will be focusing on high-technology manufacturers of computer hardware and software, services, networking, who want to sell into markets in the United States, Europe, and Latin America. These are mostly larger companies, and occasionally medium-sized companies. Our most important group of potential customers are executives in larger corporations. These are marketing managers, general managers, sales managers, sometimes charged with international focus and sometimes charged with market or even specific channel focus. They do not want to waste their time or risk their money looking for bargain information or questionable expertise. As they go into markets looking at new opportunities, they are very sensitive to risking their company's name and reputation. Professional experience... [truncated because this plan is provided for purposes of illustration only]

1 Market Segmentation

*Large manufacturer corporations: our most important market segment is the large manufacturer of high-technology products, such as Apple, Hewlett-Packard, IBM, Microsoft, Siemens, or Olivetti. These companies will be calling on Progressive for development functions that are better spun off than managed in-house, and for market research, and for market forums. *Medium sized growth companies: particularly in software, multimedia, and some related high growth fields, Triangle will be able to offer an attractive development alternative to the company that is management constrained and unable to address opportunities in new markets and new market segments.

2 Industry Analysis

The consulting 'industry' is pulverized and disorganized, thousands of smaller consulting organizations and individual consultants for every one of the few dozen well-known companies. Consulting is a disorganized industry, with participants ranging from major international name brand consultants to tens of thousands of individuals. One of Progressive's challenges will be establishing itself as a 'real' consulting company, positioned as a relatively risk free corporate purchase.

2. 1 Industry Participants

The consulting 'industry' is pulverized and disorganized, thousands of smaller consulting organizations and individual consultants for every one of the few dozen well-known companies. At the highest level are the few well established major names in management consulting. Most of these are organized as partnerships established in major markets around the world, linked together by interconnecting directors and sharing the name and corporate wisdom. Some evolved from accounting companies (e.g. Arthur Andersen, Touche Ross) and some from management consulting (McKinsey, Bain). These companies charge very high rates for consulting, and maintain relatively high overhead structures and fulfillment structures.

es based on partners selling and junior associates fulfilling. At the intermediate level are some function specific or market specific consultants, such as the market research firms (IEDC, Dataquest) or channel development firms (ChannelCorp, Channel Strategies, ChannelMark). Some kinds of consulting is little more than contract expertise provided by somebody looking for a job and offering consulting services as a stop-gap measure while looking.

4. 2 Distribution Patterns Consulting is sold and purchased mainly on a word-of-mouth basis, with relationships and previous experience being by far the most important factor. The major name-brand houses have locations in major cities and major markets, and executive-level managers or partners develop new business through industry associations, business associations, and chambers of commerce and industry, etc., even in some cases social associations such as country clubs. The medium-level houses are generally area-specific or function specific, and are not easily able to leverage their business through distribution.

4. 2. 3 Competition and Buying Patterns The key element in purchase decisions made at the Progressive client level is trust in the professional reputation and reliability of the consulting firm.

4 Main Competitors The high-level prestige management consulting: Strengths: international locations managed by owner-partners with a high level of presentation and understanding of general business. En enviable reputations which make purchase of consulting an easy decision for a manager, despite the very high prices. Weaknesses: General business knowledge doesn't substitute for the specific market, channel, and distribution expertise of Triangle, focusing on high-technology markets and products only. Also, fees are extremely expensive, and work is generally done by very junior-level consultants, even though sold by high-level partners.

The international market research company: Strengths: International offices, specific market knowledge, permanent staff developing market research information on permanent basis, good relationships with potential client companies. Weaknesses: market numbers are not marketing, not channel development or market development. Although these companies compete for some of the business Triangle is after, they cannot really offer the same level of business understanding at a high level.

Market specific or function-specific experts Strengths: expertise in market or functional areas. Triangle should not try to compete with Normura or Select in their markets with market research, or with ChannelCorp in channel management. Weaknesses: the inability to spread beyond a specific focus, or to rise above a specific focus, to provide actual management expertise, experience, and wisdom beyond the specifics.

The most significant competition is no consulting at all, companies choosing to do business development and channel development and market research in-house. Strengths: no incremental cost except travel; also, the general work is done by the people who are entirely responsible, the planning done by those who will implement. Weaknesses: most managers are terribly overburdened already, unable to find incremental resources in time and people to apply to incremental opportunities. Also, there is a lot of additional risk in market development and channel development done in house from the ground up. Finally, retainer-based antenna consultants can greatly enhance a company's reach and extend its position into conversations that might otherwise never have taken place.

4. 3 Market Analysis As indicated by the illustrations, we must focus on a few thousand well-chosen potential customers in the United States, Europe, and Latin America. These few thousand high-tech manufacturing companies are the key customers for Progressive.

	Customers	Growth rate
U.S. High Tech	1,000	5,000
European High Tech	250	15%
Other	35%	
Total	16,250	n.a.

5. 0 Strategy Summary Progressive will focus on three geographical markets, the United States, Europe, and Latin America, and in limited product segments: personal computers, software, networks, telecommunications, personal organizers, and technology integration products. The target customer is usually a manager in a larger corporation, and occasionally an owner or president of a medium-sized corporation in a high-growth period.

5. 1 Pricing Strategy Progressive Consulting will be priced at the upper edge of what the market will bear, competing with the name brand consultants. The pricing fits with the general positioning of Triangle as high-level expertise. Consulting should be based on \$5,000 per day for project consulting, \$2,000 per day for market research, and \$10,000 per month and up for retainer consulting. Market research reports should be priced at \$5,000 per report, which will of course require that reports be very well planned, focused on very important topics very well presented.

5. 2 Sales Forecast The sales forecast monthly summary is included in the appendix. The annual sales projections are included here in the following table.

	1995	1996	1997
Retainer Consulting	\$200,000	\$250,000	\$325,000
Project Consulting	\$325,000	\$350,000	\$270,000
Market Research	\$150,000	\$200,000	\$122,000
Strategic Reports	\$50,000	\$125,000	\$0
Other	\$0	\$0	\$0
Total Sales	\$775,000	\$1,000,000	\$592,000
Cost of sales	\$199,000	\$30,000	\$20,000
Retainer Consulting	\$30,000	\$30,000	\$45,000
Project Consulting	\$25,000	\$31,000	\$84,000
Market Research	\$45,000	\$50,000	\$40,000
Strategic Reports	\$0	\$20,000	\$0
Other	\$0	\$0	\$0

\$0 Total Cost of Sales
 \$159,000 \$110,000 \$151,000
 5.3 Strategic Alliances
 At this writing strategic alliances with Smith and Jones are possibilities, given the content of existing discussions. Given the background of prospective partners, we might also be talking to European companies including Siemens and Olivetti and others, and to United States companies related to Apple Computer. In Latin America we would be looking at the key local high-technology vendors, beginning with Printaform.
 6.0 Management Summary
 The initial management team depends on the founders themselves, with little back-up. As we grow we will take on additional consulting help, plus graphic/editorial, sales, and marketing.
 6.1 Organizational Structure
 Progressive should be managed by working partners, in a structure taken mainly from Smith Partners. In the beginning we assume 3-5 partners:
 *Ralph Sampson
 *At least one, probably two partners from Smith and Jones
 *One strong European partner, based in Paris.
 The organization has to be very flat in the beginning, with each of the founders responsible for his or her own work and management.
 *One other strong partner
 6.2 Management Team
 The Progressive business requires a very high level of international experience and expertise, which means that it will not be easily leveragable in the common consulting company mode in which partners run the business and make sales, while associates fulfill. Partners will necessarily be involved in the fulfillment of the core business proposition, providing the expertise to the clients.
 The initial personnel plan is still tentative. It should involve 3-5 partners, 1-3 consultants, 1 strong editorial/graphic person with good staff support, 1 strong marketing person, an office manager, and a secretary. Later we add more partners, consultants and sales staff. Founders' resumes are included as an additional attachment to this plan.
 6.3 Personnel Plan
 The detailed monthly personnel plan for the first year is included in the appendices. The annual personal estimates are included here as Table 5. Personnel Plan

	1995	1996	1997
Partners			\$144,000
Consultants	\$175,000	\$200,000	\$0
Editorial/graphic	\$50,000	\$63,000	\$18,000
VP Marketing	\$22,000	\$26,000	
Sales people	\$20,000	\$50,000	\$55,000
Office Manager	\$0	\$30,000	\$33,000
Secretarial	\$33,000	\$7,500	\$30,000
Other	\$22,000	\$5,250	\$20,000
Subtotal	\$0	\$0	\$194,750

\$377,000 \$432,000
 7.0 Financial Plan
 We will maintain a conservative financial strategy, based on developing capital for future growth.
 7.1 Important Assumptions
 The table in this section summarizes key financial assumptions, including 45-day average collection days, sales entirely on invoice basis, expenses mainly on net 30 basis, 35 days on average for payment of invoices, and present-day interest rates.
 General Assumptions

	1995	1996	1997
Collection days	43	45	45
Payment Days	35	35	35
Short Term Interest Rate	8.00%	8.00%	8.00%
Long Term Interest Rate	10.00%	10.00%	10.00%
Payment days	35	35	35
Tax Rate Percent	0.00%	0.00%	0.00%
Expenses in cash	25.00%	25.00%	25.00%
Sales on credit	100.00%	100.00%	100.00%
Personnel Burden %	14.00%	14.00%	14.00%

7.2 Key Financial Indicators
 The chart summarizes key financial benchmarks. Unfortunately, as we increase sales we will have to show a decline in performance of collection days and gross margin.
 7.3 Break-even Analysis
 Break Even Analysis: Monthly Units Break-even

Monthly Sales Break-even	125,000
Assumptions: Average Unit Sale	\$1.00
Average Per-Unit Cost	\$0.20
Fixed Cost	\$100,000

7.4 Projected Profit and Loss
 The detailed monthly pro-forma income statement for the first year is included in the appendices. The annual estimates are included here. Pro-forma Income Statement

	1995	1996	1997
Sales	\$592,000	\$775,000	\$1,000,000
Cost of Sales	\$151,000	\$159,000	\$110,000
Other	\$0	\$0	\$1,000
Total Cost of Sales	\$151,000	\$159,000	\$110,000
Gross margin	\$441,000	\$616,000	\$890,000
Gross margin percent	74.5%	79.5%	89.0%

72.97%		85.81%		84.90%	Operating expenses: Adv
ertising/Promotion		10.00%	\$36,000		\$40,000
	\$44,000	Public Relations		10.00%	\$30,000
	\$30,000		\$33,000	Travel	
10.00%	\$90,000		\$60,000		\$110
,000	Miscellaneous		10.00%	\$6,000	
\$7,000		\$8,000	Payroll expense		\$1
94,750	\$377,000	\$432,000	Leased Equipment		\$6,00
0	\$7,000		\$7,000	Utilities	
20%	\$12,000		\$14,000		\$17,00
0	Insurance	20%	\$3,600		\$2,000
0	\$2,000	Depreciation			\$
	\$0			\$0	Rent
	\$29,000	25%	\$18,000		\$23,000
	\$0	Payroll Burden		\$0	
	\$0	\$0	Contract/Consultants		\$0
	\$0	\$0	Other		\$0
	\$0	\$0		\$0	
					Total Operating Expen
ses	\$396,350	\$560,000	\$682,000	Profit Before Interest and Tax	
es	\$35,650	\$105,000	\$167,000	Interest Expense ST	
	\$3,600	\$12,800	\$12,800	Interest	
Expense LT		\$5,000	\$5,000		
\$5,000	Taxes Incurred		\$0		
\$0	\$0	Net Profit		\$27,050	
	\$87,200	\$149,200	Net Profit/Sales		
4.57%		11.25%		14.92%	7.5 Projected

Cash Flow

Cash flow pbusiness plan progressive consulting what follows complete business plan hy
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 balance charging value services delivering even higher value clients initial focus will european lat
 in american markets european clients united states market keys success excellence fulfilling promise
 completely confidential reliable trustworthy expertise information developing visibility generate l
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 lated such rest america east similar grows look additional leverage taking brokerage positions repre
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 sts logo design stationery related expenses come start assets required include short term assets off
 ice furniture initial cash handle first months operations sales accounts receivable play through cas
 h flow details included table start expenses legal stationery brochures consultants insurance expens
 ed equipment other total expense assets needed cash requirements inventory other short term total sh
 ort term long word document number here capital startup requirements left finance funding investment
 investor investor other investment borrowing unpaid expenses loans interest free loans subtotal bor
 rowing long borrowing loss equity debt equity offers channel distribution sold packaged various ways
 that allow choose their preferred relationship these include retainer relationships project based r
 elationship alliance brokering sales representation representation project based published informati
 on forum events locations facilities initial office established quality office space angeles county
 dearborn valley area california heart industry technology needs develop product distribution segment
 s this taken level retainer reports service description represent client extension functions this be
 gins complete understanding client situation objectives constraints then represent client quietly co
 nfidentially sifting through developments opportunities appropriate representing talks possible alli
 es vendors channels proposed billed milestone basis harness specific qualities solve specific proble
 ms develop implement plans specific information group studies available selected unit group study pa
 ckaged published complete study topic examples might studies developing consumer channels japan mexi
 co implications changing margins software competitive comparison competition comes several forms mos
 t significant competition companies choosing house their managers part regular functions advantage c
 ompetition that managers already overloaded responsibilities they have time additional responsibilit
 ies also approach alliances vendors channels confidential basis gathering making contacts ways corpo
 rate managers prestige management diego group these essentially generalists take name brand managemen
 t into specialty areas very important weakness management structure partners selling jobs inexperie

nced associates delivering work compete against them experts fields guarantee have people doing actual work third general kind competitor electronic data corporation iedc dataquest stanford institute these companies formidable competitors forums cannot provide kind triangle provide fourth kind smaller example nomura japan select mexico affiliated iedc sales brokering deal catalysts form defined detail nature each individual case literature begin general corporate brochure establishing position in g brochure developed part literature mailings forums very important need establish quality look feel truncated because provided purposes illustration only sourcing fulfillment delivery provided principals real core value professional provided combination experience hard education order turn qualified professionals free lance back presentation report which areas afford contract without risking core values technology maintain latest windows macintosh capabilities including email facilities internet compuserve america online applelink working directly through email delivery drafts presentation facilities preparation delivery multimedia presentations macintosh windows machines formats including disk presentation live video desktop publishing regular reports output materials future future broad coverage expanding into coverage america east western europe product telecommunications integration also studying possibility newsletter electronic newsletter perhaps special topic analysis focusing manufacturers computer hardware software networking want sell europe mostly larger companies occasionally medium sized most important potential customers executives larger corporations general sometimes charged focus sometimes charged even want waste time risk money looking bargain questionable looking opportunities sensitive risking name reputation professional experience truncated because purposes illustration only segmentation large manufacturer corporations most segment large manufacturer products such apple hewlett packard microsoft siemens olivetti calling functions better spun than managed forums medium sized growth particularly software multimedia some related growth fields triangle able offer attractive alternative constrained unable address segments industry analysis industry pulverized disorganized thousands smaller organizations individual consultants every dozen well known disorganized participants ranging from major name brand consultants tens thousands individuals challenges establishing itself real positioned relatively risk free corporate purchase participants pulverized disorganized thousands smaller organizations individual every dozen well known highest well established major names organized partnerships established major around world linked together interconnecting directors sharing wisdom some evolved from accounting arthur anderson touche ross some mckinsey bain charge rates maintain relatively overhead structures fulfillment structures partners selling junior associates fulfilling intermediate function such firms iedc dataquest firms channelcorp strategies channelmark kinds little more than contract somebody looking offering stop measure while patterns sold purchased mainly word mouth basis relationships previous being factor brand houses have locations cities executive partners associations associations chambers commerce cases social associations country clubs medium houses generally area function easily able leverage buying patterns element purchase decisions made trust reputation reliability firm main competitors prestige strengths locations managed owner understanding enviable reputations which make purchase easy decision manager despite prices weaknesses knowledge doesn't substitute triangle focusing only fees extremely expensive generally done junior though sold strengths offices knowledge permanent staff permanent good relationships potential weaknesses numbers although compete after cannot really offer same understanding function experts strengths functional should compete normura select channelcorp weaknesses inability spread beyond rise above provide actual wisdom beyond specifics significant choosing incremental cost except travel done entirely responsible planning done those implement terribly overburdened already unable find incremental resources time apply incremental there risk ground finally antenna greatly enhance reach extend position conversations might otherwise never have taken place analysis indicated illustrations must thousand chosen potential customers europe thousand manufacturing customers growth rate strategy three geographical limited segments personal computers networks telecommunications personal organizers integration target customer usually manager larger corporation occasionally owner president sized period pricing strategy priced upper edge what bear competing pricing fits positioning should month should priced report which course require planned focused topics presented forecast forecast monthly included appendix annual projections included here following table forecast strategic cost strategic cost strategic alliances writing alliances smith jones possibilities given content existing discussions given background prospective might talking siemens olivetti others apple computer would local vendors beginning printform team depends founders themselves little back grow take help plus graphic editorial organizational structure managed structure taken mainly smith beginning assume ralph sampson least probably smith jones strong partner paris organization flat beginning each founders responsible strong partner team requires means easily leveragable common mode make while associates fulfill necessarily involved fulfillment core proposition personnel still tentative involve strong editorial graphic person good staff support person manager secretary later more staff resumes attachment personnel detailed monthly personnel first year appendices annual estimates here table editorial graphic secretarial subtotal financial conservative financial strategy capital future assumptions section summarizes assumptions average collection days entirely invoice mainly days average payment invoices present interest rates assumptions collection days payment interest rate long rate payment percent credit burden indicators chart summarizes benchmarks unfortunately increase show decline performance collection gross margin break break monthly units break average unit sale unit fixed projected profit loss detailed forma income statement first year appendices annual estimates forma income statement gross margin gross margin percent operating advertising promotion public relations travel miscellaneous payroll expense leased equipment utilities insurance depreciation rent payroll burden contract operating profit before taxes taxes incurred profit projected flow Essay, essays, term paper, term papers, book reports, study, college, thesis, dissertation, test answers, free research, book research, study help, download essay, download term paper

