



Plan better. Budget smarter. Templates inside.

Simple templates to help you map your goals, manage your money, and show financiers you're ready.

If you're trying to scale, stabilize, or secure funding, this toolkit sets you up to act fast and show financers that you're financially prepared.

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Welcome

To entrepreneurs and business builders,

A clear plan and a solid budget helps you move fast when opportunity knocks. Whether you're gearing up for growth or trying to stay one step ahead, a little structure goes a long way.

This ebook is built for you. Inside, you'll find simple, easy-to-use templates that help you map your goals, track your numbers, and put your business in a stronger position when it's time to seek funding.

Financiers look at financial preparedness. A polished plan shows you're serious.

We've also included a quick breakdown of what goes into a great business plan, from your elevator pitch to your sales strategy. You don't need a degree in finance. You just need a clear path forward.

At Credibly, we believe planning leads to action. Let's help you turn ideas into results.

The Credibly team

What to include in a business plan

1. Executive summary

Your business, in one sharp snapshot.

Start with a quick breakdown of what your business does and why it matters. Make it clear who your product or service is built for, and what makes it different. This is your chance to grab attention and prove there's real potential here.

Lay out your short- and long-term goals. Be specific. Whether you're looking to open a second location, launch a new product, or hit a revenue milestone. Spell it out.

Add in key financials or projected sales. Back up your plan with numbers, even if they're estimates. Then state how much funding you need, and what you'll use it for.

Wrap it up with a quick look at your leadership team. Who's steering the ship, and what experience or skills do they bring to the table?

2. Business overview

Outline the problem your business solves and who you solve it for. This could be time savings, better quality, or lower costs. Make the value clear.

Explain how you deliver your product or service. Is it all digital? In-person? Through partners or subscriptions?

Cover how your business makes money. Include key revenue sources like e-commerce, service contracts, wholesale, or B2B deals.

Mention your business structure, whether you're a sole proprietor, LLC, or incorporated.

Finally, add context. What's happening in your industry right now, and how does your business fit into the landscape? That macro view can help investors or financiers see the potential in what you're building.

3. Product or service

Give a clear breakdown of what you're selling. Keep it focused. What pain point does it solve? How does it save time, cut costs, or boost results for your customers?

Call out what sets you apart. Is it faster? Simpler? Customizable? Lean into the feature or benefit that gives you an edge.

Spell out your sales cycle. How long does it usually take for someone to go from interested to ready to buy? Is your offer a one-time purchase or recurring revenue?

Include any intellectual property you've secured, like patents, trademarks, or exclusive tech. Mention upcoming improvements, features in development, or plans to expand your offerings. Showing what's next adds credibility.

4. Sales and marketing

List the channels you'll use to drive traffic and bring in leads. Paid ads, social posts, influencer shoutouts, print flyers, live events. Whatever fits your audience.

Think about video, email, and referral programs too. If you're running content or drip campaigns, include those here.

Now, map your sales process. What does the customer journey look like? Are you using calls, demos, landing pages, or in-store walk-ins?

If you've already tested any tactics, share what's clicking. What channel is delivering the most leads? What's underperforming? Your readers (and financiers) want to know that you're watching the numbers and adjusting to improve.

5. Financials

Show how the numbers hold up and how you'll stay ahead. **Make sure to indicate how you'll manage the financing.**

Whether you're just getting started or already turning revenue, your budget tells the story.

Drop in your last 1–3 years of financials. This can include your income statement, profit and loss, cash flow report, and balance sheet. Don't just list numbers. Explain what they mean.

Break it all down:

- What it takes to keep things running
- What you expect to bring in
- How you'll reinvest in the business
- Your estimated taxes

Lastly, make sure it's clear how you plan to manage remittance if you're using outside funding. Financiers want to know the plan works and that it scales.

6. Financial projections

Forecast where you're headed and how fast you'll get there.

Now it's time to turn today's numbers into tomorrow's growth. A strong forecast backs up your goals and shows financiers that you're tracking the path forward.

Start with a monthly or quarterly revenue forecast for the next 12 months. Then stretch it out. Show broader estimates for years 2 through 5.

Use market benchmarks, customer data, or early traction to shape your outlook. Stay realistic, but don't shy away from showing upside.

Include a chart or table to visualize:

- Revenue and expense growth over time
- When money is coming in
- Where it's going (inventory, payroll, marketing, etc.)

Clear forecasts make it easier for you to plan and for financiers to say yes.

Business plan template

Executive summary

Example:

At Cutting-Edge Landscaping, we provide affordable, reliable lawn care and property maintenance for residential and small commercial clients across southeast Michigan. We stand out with our flat-rate pricing, next-day service, and eco-friendly equipment.

Our short-term goal is to expand from 50 to 100 recurring clients within 12 months. Long-term, we plan to grow into a full-service outdoor maintenance firm with multiple crews.

Business overview

Example:

Cutting-Edge Landscaping solves a common problem for busy homeowners: finding a local crew that's fast, dependable, and budget-friendly.

We deliver weekly lawn care, seasonal cleanups, and basic outdoor maintenance. All services are booked online or by phone and fulfilled by our trained in-house crew. Our revenue model is a mix of recurring subscriptions and one-time jobs. We operate as a registered LLC in the state of Michigan. Our business meets the growing need for responsive, tech-friendly service in this traditionally offline space.

Product or service

Example:

We offer three core services: lawn mowing, yard cleanup, and seasonal maintenance. These are bundled into monthly plans or sold as one-offs.

Customers care because we're on time, easy to book, and we don't surprise them with fees. Our pricing is clear, and our team is background-checked and trained.

What sets us apart: no outsourcing, no noisy gas-powered equipment, and fast communication via text and email.

Sales and marketing

Example:

We use Google Ads and Facebook to target local homeowners looking for lawn care. Our posts highlight before/after photos and customer reviews.

We've also started weekly Instagram and TikTok videos showing day-in-the-life work and landscaping tips.

Our sales process is straightforward:

- A homeowner sees an ad or post
- They visit our site or call
- We quote the job on the spot
- Service is scheduled within 48 hours

Financials

Example:

It costs roughly \$4,500/month to operate the business. That includes \$2,000 for payroll, \$1,200 in fuel and equipment upkeep, and \$1,300 in insurance, software, and marketing. We're currently earning about \$8,000/month with a 40% gross margin. We plan to reinvest 10% of revenue into growth, mainly hiring and customer acquisition.

Our estimated tax obligation this year is \$7,000. We've included a cash flow forecast, P&L, and balance sheet from the past 12 months.

If approved for funding, we'll use it to cover labor and gear upgrades to keep up with rising demand. We expect to start remitting within 30 days of disbursement, based on cash flow performance.

Financial projections

Example:

We forecast revenue of \$96,000 this year, growing to \$125,000 next year and \$165,000 by year three.

Monthly revenue is expected to grow from \$8,000 in Q1 to \$11,000 by Q4 as we expand service routes and improve marketing.

Our breakeven point is around \$6,200/month, which we've consistently exceeded since Month 4 of operations.

Cash inflows will come primarily from service subscriptions and one-off cleanups. Funds will be used to support payroll, maintain equipment, and promote customer growth.

9 types of business budgets

Not every business needs every type of budget. But knowing your options helps you build the right one for where you are now and where you're headed.

1. Master budget

This budget pulls together your income, expenses, and cash flow over the course of a year. It gives you a bird's-eye view of your operation and helps you make long-term decisions with confidence.

2. Operating budget

This one covers the day-to-day costs. Think sales, payroll, marketing, and other recurring expenses. An operating budget helps you measure what's working, cut waste, and stay lean as you grow.

3. Cash flow budget

Don't get caught off guard. A cash flow budget tracks what's coming in and going out, helping you plan for dips and spikes. It's especially useful if your revenue fluctuates month to month or season to season.

4. Sales budget

Start here if you need to forecast revenue. A sales budget breaks down expected income by product, service, or audience. It's a key piece of your master budget and helps you set targets that make sense.

5. Production budget

If you sell physical products, this budget helps keep operations tight. It lays out how many units you'll need to produce to meet your goals, when to make them, and how much it all costs. This accounts for materials, labor, and overhead.

6. Labor budget

Payroll isn't just wages. This budget accounts for staffing costs, benefits, taxes, and more. It helps you avoid over-hiring, under-staffing, and surprises at tax time.

7. Capital budget

Planning to upgrade? A capital budget helps you plan for major investments, like new equipment, software, or facilities, by weighing costs against expected returns.

8. Financial budget

This budget builds out your financial statements before the year starts. It includes projections for your income statement, balance sheet, and cash flow, giving you a full snapshot of financial health.

9. Static budget

Once set, this one doesn't change, even if your sales or output does. It's a great tool for tracking actual performance against your original plan. Just keep in mind it's less flexible than other options.

How to build a smart business budget

Having a budget helps you stay in control. If you're growing or just getting started, these steps will help you build a budget that makes decision-making easier.

Remember: Use a money management tool and itemize everything

Don't wing it with spreadsheets if you don't have to. Budgeting tools like QuickBooks make it simple to track revenue and expenses. No matter what system you use, keep everything itemized. The clearer your breakdown, the easier it is to plan, adjust, and explain.

1. Know your revenue

Start with your gross income: the total amount your business brings in before expenses.

Look at the last 12 months (if you have the data). Add up all revenue streams and flag seasonal swings, like summer slowdowns or Q4 spikes. Use that info to build monthly revenue forecasts going forward.

2. Subtract fixed costs

These are the non-negotiables: what you pay no matter how busy or slow you are.

Think rent, debt remittance, insurance, full-time salaries, and taxes. Use past bills to estimate what you'll owe in the future. Subtract these from your projected revenue to get your base financial picture.

3. Subtract variable costs

These move with your business volume. The more you sell, the more you spend.

Include costs like part-time labor, raw materials, owner draws, and utilities. Track how these shift throughout the year so you can scale back during slower periods and reinvest when revenue is up.

4. Build a buffer for the unexpected

Every business hits a bump eventually. Whether it's a broken machine, delayed shipment, or last-minute rush job, your budget should account for it.

Set aside a portion of your revenue as a contingency fund. It doesn't have to be huge, just enough to absorb surprise costs without derailing your operations.

5. Production budget

If you sell physical products, this budget helps keep operations tight. It lays out how many units you'll need to produce to meet your goals, when to make them, and how much it all costs. This accounts for materials, labor, and overhead.

6. Lock it in and check back often

Use your finalized budget to set goals that guide your decisions. Break it down into monthly, quarterly, and annual targets so you can stay focused and flexible.

Watch how your actual numbers compare to your plan. Tweak your budget when costs shift, revenue drops, or new opportunities pop up.

Budget template

Revenue

Example:

We're Brioche IT. We average \$14,000/month in gross revenue from three income streams:

- \$9,000 from recurring service contracts
- \$3,000 from one-time projects
- \$2,000 from product sales

Revenue peaks in spring and fall, with slower periods in January and August. We've used the past 12 months of sales to build a monthly forecast for the year ahead.

Fixed costs

Example:

Our monthly fixed costs total approximately \$6,500 and include:

- Office rent: \$2,000
- Full-time staff salaries: \$3,200
- Software and tools: \$300
- Insurance: \$400
- Business loan remittance: \$600

Variable expenses

Example:

Variable costs fluctuate based on how busy we are. On average:

- Part-time labor: \$1,000–\$2,500/month
- Raw materials: \$800–\$1,600/month
- Utilities: \$300–\$500/month

Contingency fund

Example:

We've set aside 5% of our monthly gross revenue to build an emergency fund. That's about \$700/month.

This covers unexpected expenses like equipment repairs, rush orders, or unplanned staffing needs. The goal is to maintain at least two months' worth of essential operating costs in reserve.

Projected profit

Example:

With estimated monthly revenue of \$14,000, fixed costs at \$6,500, and average variable expenses around \$3,500, we project a monthly net income of approximately \$4,000.

Notes

Put your plan into action

You've built a business plan. You've mapped your budget. Now it's time to get the capital to back it up.

Whether you're expanding, upgrading, or stabilizing your cash flow, Credibly makes it easy to get the funding you need.

- ✓ Fast approvals
- ✓ Flexible remittance options
- ✓ Real support from real people

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