



The Complete Book of Business Plans: Simple Steps to Writing Powerful Business Plans

By Joseph Covello, Brian Hazelgren

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Readers have turned to The Complete Book of Business Plans for almost 10 years for advice and information, making it one of the bestselling business planning books of our time.

Authors Brian Hazelgren and Joseph Covello have gone back to the drawing board on this updated edition, providing readers with more than a dozen brand-new business plans. The Complete Book of Business Plans also includes revised and updated information on how to get started, what questions to ask and how to finalize a business plan that will get you off the ground and running.

For business owners just starting out or seasoned veterans that want to bring their business to the next level, The Complete Book of Business Plans is the only reference they need to get the funding they're looking for.

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Editorial Review

From the Back Cover

Simple Steps to Writing a
Powerful Business Plan!

If you want to succeed in today's competitive business market, your company must have a well-developed business plan. The Complete Book of Business Plans gives you step-by-step advice on building your business plan from the ground up.

?A must-have book for every business!?

-R.N. Nunley, President

Protecto Rolling Shutters, Inc.

?Definitely an entrepreneur's best friend!?

-R. Dade, Sole Proprietor

Roses-N-Ribbons

?Your book was the ?gem? I was looking for to help guide our business.?

-Mark J. Smith, Western Dist. Mgr.

APTUS, a Division of Westinghouse

Discover how to:

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The Complete Book of Business Plans will help you create:

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Over 150,000 copies sold

About the Author

Brian Hazelgren founded goStrategy to focus on all aspects of strategic consulting for small and medium enterprises. Brian has a degree in marketing from Western International University, with a minor in finance. Brian has authored and coauthored five books, including Your First Business Plan and The Complete Book of Business Plans, and has produced two business CDs. His latest work, Power Planning: The New Era in Strategic Thinking is the manual used in the goStrategy strategic planning courses. Brian is an Adjunct Professor at the University of Utah where he is one of four professors chosen to start the new Entrepreneurship program at the University. He is also a frequent guest on radio talk shows throughout the country. He has 17 years in the business/strategic planning and technology fields.

Brian has been a radio talk show host on the No. 1 station in the Phoenix, AZ market. His show was called "All About Business" and he focused on topics geared towards assisting business owners and managers in running a better organization.

Brian has owned and operated a successful manufacturing and distribution company, which produced the popular Gumball Wizard and Gumball Mania vending machines. His products were frequently featured on The Price is Right, as the number one product in the Sharper Image Catalog and in three Hollywood movies (Richie Rich, First Kid and Monolith).

Brian spent four years with Sprint Paranet, a division of Sprint, as a Regional Director. While at Sprint, Brian received several awards, including the first ever Outstanding Achievement Award, the Division Managers Award, the Marketing Aptitude Award, the 120% of Goal Award, Para 100 and the Fast Start Award. As a start-up under Brian's leadership, Sprint Paranet Utah was awarded the No. 1 IT Consulting Firm Award in the State of Utah. This was accomplished after only 2 years in the Intermountain market.

During the early phases of the Internet, Brian started a Phoenix, AZ based ISP that was soon voted the No. 3 ISP in the state of Arizona. He sold his interests in this business.

Brian was a member of the BYU national championship football team in 1984. He was a sprinter in track and field and has held five records in track and field in the state of Utah. He was drafted to play professional baseball out of high school, but chose to play football.

Brian is the father of six children, with two sets of twins. He and his lovely wife of 15 years, Ann Christensen Hazelgren, live in Riverton, Utah.

Joe Covello is the founder of The Covello Group, a professional firm specializing in business planning and finance located in Clearwater, Florida and serving the greater Tampa Bay area. His firm services small- and medium-size clients in various industries including manufacturing, distribution, service, and retail.

Joe holds a Masters of Business Administration Degree in Finance from Fairleigh Dickinson University and he has a Bachelor of Arts Degree in Accounting from William Paterson University. He has co-authored two books, Your First Business Plan and The Complete Book of Business Plans. In addition he has written several notable papers on business related subjects.

He has been a radio talk show co-host with Brian Hazelgren on the number one station in the Phoenix, AZ market. The show was called "All About Business" and the focus topics were geared toward assisting business owners and managers in creating business efficiencies in management, sales, marketing, production, and finance.

In addition, Joe served as an adjunct faculty member for the State of Arizona Community College District where he taught classes in sales, marketing, management, human relations, and business planning. He was instrumental in creating, developing, and presenting the course on business planning to the College District Board where it was approved and implemented as an official course to be used throughout the College District.

Over his twenty-four year career, he has been hired into several key management positions for the primary purpose to spearhead business start-ups, turnarounds, and expansions. During his tenure, each business enterprise achieved higher sales levels, increased employee moral and productivity, and a more profitable bottom line.

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Do You Have What it Takes to Start Your Own Business?

A Few Facts

It is estimated that over one million new businesses are started in America each year, from small-scale home-based businesses to large corporate enterprises requiring many millions of dollars of start-up capital. Of all of these new businesses, it is anticipated that only one in five will make it to their fifth anniversary and will be achieving the results they originally forecasted at start-up.

That is an alarming statistic! Why in the world would only one out of five businesses in the "Land of Opportunity" survive, even for a relatively short period of time? There are several reasons why, yet the most common reason just happens to be the most controllable. The bottom line is that there is no magic equation for success; however, one basic rule holds true: "A business owner or business manager who fails to plan, plans to fail."

A business plan helps entrepreneurs think through their strategies, balance their enthusiasm with facts, and recognize their limitations. It will help you avoid potentially disastrous errors like undercapitalizing, creating negative cash flow, hiring the wrong people, selecting the wrong location, underestimating your competition, and pursuing the wrong market.

A winning business plan requires time. Plan to spend fifty to one hundred fifty hours crafting a complete and comprehensive business plan, including research, documentation, analysis, and review. Entrepreneurs should really start planning at least six months before they intend to open or expand their business or begin raising capital. Most entrepreneurs will need to devote time to the start-up while still working another job, or if they are expanding an existing business, they need to continue to run the day-to-day operations. Six months gives you time to sharpen and focus your business ideas and concepts while you are testing your assumptions.

The Journey Begins with You

Many opportunities exist for each of us for going into business for ourselves. The opportunities are immense and can range from the thousands of home-based businesses available to the array of small-, medium-, and large-sized businesses in the manufacturing, distribution, retail, and service arenas. It is estimated that the largest corporations only account for 20 percent of the jobs in the United States. The remaining workforce is mainly employed by local, city, state, and federal governments; nonprofit organizations; and entrepreneurs, like yourself, who are willing to go out into the marketplace and take a huge risk in order to create their own journey and live life on their terms.

Writing a comprehensive and complete business plan will help you get your journey started on the right foot and avoid some of the pitfalls that plague entrepreneurs because they are shooting from the hip and banking on assumptions that are misleading, incomplete, or just flat-out incorrect. Over the years, we have had many individuals come to us with ideas, concepts, and inventions that they felt were surefire winners. Upon thoroughly researching what they wanted to do as part of the business planning process, they discovered for one reason or another-whether it was undercapitalization, wrong market timing, inadequate market size, poor management or people skills, or poor products or services-that their "surefire winner" was nothing more than pie in the sky.

Before you set off on this journey, there are certain issues and questions you should first consider that will be helpful in determining whether what you are planning to do is actually right for you and right for the marketplace.

First, consider what impact a start-up may have on you, your family, and other relationships:

- Your income will suffer.
- Your work hours will multiply.
- Your family relationships will be strained.
- You will expend your personal cash or be in debt.
- You will sometimes feel like you are running behind.
- You may become more irritable or critical with people around you.
- You will see less of your friends and family.
- You may get more headaches, backaches, or stomachaches.
- You will feel guilty at times if you are not working.
- Your life, for a time, may seem like all work and no play.

Second, ask yourself the following questions:

- How much money do I have to invest?
- Can I attract other investors?
- What amount of return do I want?
- What do I do well?
- What do I like to do the most and what do I have the most fun with?
- Will I be committed to working harder and longer hours?
- How do I make up for my shortcomings?
- Will I devote time to continuous personal development?

Whoa! That may seem overwhelming, but do not despair because these feelings and circumstances are a normal part of starting a business or embarking on a new project. We just want to make you aware of some of the challenges you will be facing. During your journey there will be a lot of traffic and a lot of obstacles in your way and when it comes time to cross the street, we want to make sure you look both ways and back again so you have a successful and efficient crossing. The worst thing you can do is go into your business blind. The second worst thing you can do is give up. As Robert Donovan once said, "Giving up is the ultimate tragedy."

Roles You'll Be Expected to Play

If you're currently employed, you have firsthand knowledge of what it's like to be an employee. If you think going into business for yourself will mostly mean doing the same thing but for yourself, you're in for a surprise. If you are writing your business plan to launch a small business, you should know that small-business owners are responsible for the entire business, which involves a lot more than just providing goods or services. It's likely that all the administrative and managerial duties currently performed by your employer will fall on your shoulders after you create your new business.

To evaluate your own aptitude for business ownership, at a minimum you need to understand the responsibilities of ownership. This includes what is involved in owning a business and what roles you will have to play if you own one. This is a good place to start if you're considering starting your own business but haven't owned one before. Ask yourself, what is really involved in running a successful enterprise? Do I possess the right skills to carry it out? We've all heard of the stressed executive who complains that he is overworked because he has to wear two or three hats at his company. Most small business owners would give anything to wear only two or three hats!

Sales taxes and payroll or self-employment taxes have to be collected, forms need to be completed, and payments need to be made. Accounts receivable must be collected, deposits must be made to the bank, and accounts payable will have to be paid in a timely manner. Providing customer service, keeping the appropriate equipment and supplies in stock, and tracking and maintaining inventory and work in progress

are activities vital to most businesses. You'll be doing all these things in addition to the activities that directly relate to providing goods or services to your customers.

Users Review

From reader reviews:

Zachary Kirkland:

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David Boggs:

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Belinda Kirwin:

In this age globalization it is important to someone to find information. The information will make anyone to understand the condition of the world. The condition of the world makes the information quicker to share. You can find a lot of personal references to get information example: internet, classifieds, book, and soon. You will observe that now, a lot of publisher that print many kinds of book. Typically the book that recommended to you personally is *The Complete Book of Business Plans: Simple Steps to Writing Powerful Business Plans* this e-book consist a lot of the information from the condition of this world now. This kind of book was represented so why is the world has grown up. The words styles that writer make usage of to explain it is easy to understand. Typically the writer made some research when he makes this book. That's why this book suited all of you.

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