

Sample Business Plan

January 2007

For

Your Company Name
Credit Restoration Business

Confidentiality Agreement

The undersigned reader acknowledges that the information provided by _____ in this business plan is confidential; therefore, reader agrees not to disclose it without the express written permission of _____.

It is acknowledged by reader that information to be furnished in this business plan is in all respects confidential in nature, other than information which is in the public domain through other means and that any disclosure or use of same by reader, may cause serious harm or damage to _____.

Upon request, this document is to be immediately returned to _____.

Signature

Name (typed or printed)

Date

This is a business plan. It does not imply an offering of securities.

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Credit Restoration Business

1.0 Executive Summary

Credit Restoration Company will provide top-quality credit score enhancement and Credit Consulting services. The principal officer of Credit Restoration Company believes that most consumer suffer two major problems. They lack training and depth of knowledge needed to focus on their on personal credit. Both lead to lowered expectations, lack of ability to increase their credit score. Credit Restoration Company believes that it can improve upon and exploit these weaknesses to gain local market share.

The objectives for Credit Restoration Company over the next three years are:

- Achieve sales revenues of approximately \$100,000 by end of year one (2007).
- Achieve sales revenues of approximately \$150,000 by year three (2007).
- Achieve a client mix of 60% small business/30% entrepreneurial/10% individual per year.
- Move into small office space by the end of the first year (2007).

The company will provide its credit score enhancement services in the most effective manner and will provide 100% client satisfaction. The company's principal officer sees each contract as an agreement not between a business and its clients, but between partners who wish to create a close and mutually-beneficial relationship. This will help to provide greater long-term profits through referrals and repeat business.

Credit Restoration Company will institute the following key procedures to reach its goals:

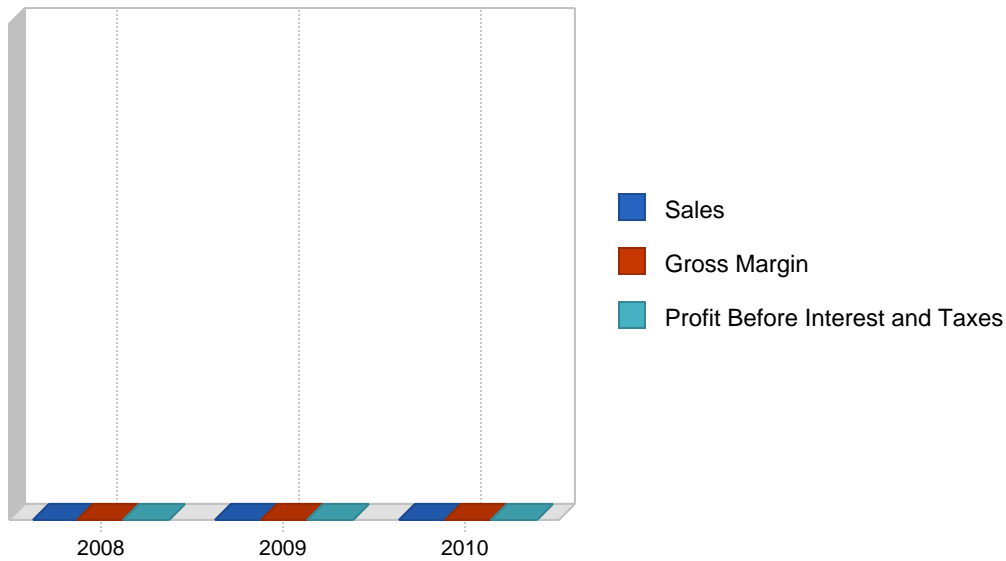
- The creation of a credit score conscious company instead of just deleting items off credit reports and this will differentiate our Credit Restoration Company from other Credit repair businesses.
- Educating the community on what credit score enhancements Consulting has to offer.
- Affordable access to the resources of credit consulting services.

Credit Restoration Company is a start-up (type of company) consisting of one principal officer with ?? years of experience. John Doe (principal) will be investing significant amounts of his own capital into the company to cover start-up costs and future growth. Credit Restoration Company will be limited in a home office in Anytown, GA.

The company plans to use its existing contacts and customer base to generate both short and long-term Credit Consulting contracts. Its long-term profitability will rely on professional contracts obtained through strategic alliances, a comprehensive marketing program and a successful referral program.

Initially, the company will focus on credit score enhancement, Credit analysis, one-on-one Credit Consulting. The company has rigorously examined its financial projections and concluded that they are both conservative in profits and generous in expenditures. This was done deliberately to provide for unforeseeable events. The company's principal believes that cash flow projections are realistic.

Highlights



1.1 Company Summary

My Credit Restoration Business, doing business as Credit Restoration Company, is a start-up (business type e.g. sole or corp.) consisting of one principle officer with who is a certified credit consultant and has 2 years in sales, credit score enhancement training and business operations. The company was formed to serve the millions of consumers affected by the credit & housing crunch. Also, with the problems with of errors on 79% of consumers credit reports we will take advantage of this weakness in the credit reporting systems and assist client with credit score enhancements opportunities. Credit Restoration Company will be owned and operated by John Doe. Mr. Doe will be investing significant amounts of his own capital into the company and may also seek a loan to cover start-up costs and future growth.

Credit Restoration Company will be located in a home office in Anytown, GA. The facilities required for workshops will be contracted with professional service firms, community facilities, colleges or universities or contract office facilities.

The company plans to use its existing contacts and the combined customer base of Mr. Doe to generate both short and long-term Credit Consulting contracts. Its long-term profitability will rely on focusing on professional contracts that will be obtained through strategic alliances, a comprehensive marketing program and a successful referral program.

2.0 Services

Credit Restoration Company provides strategic Credit Consulting, credit score enhancement and counseling for small business owners, entrepreneurs and self-employed professionals. The core services that will be offered from day one will be:

Two Year Strategic mindset Program: these quarterly workshops include strategic planning, peer advisory counseling, marketing/sales planning, accountability processes, business planning and work/life balance implementation.

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One-on-One Credit Consulting includes ongoing reinforcement to support Strategic Credit Consulting program, credit score enhancement

On Demand Credit Consulting (for time restricted clients) includes but is not limited to, private in home Credit Consulting, affordable and "on-demand," access to Credit Consulting via phone/email.

3.0 Market Analysis Summary

Credit Restoration Company will focus on general populations from ages 25-45 and anyone concerned about their credit. Especially since the credit and housing crunch will bring millions looking at the industry to solve their credit problems.

A study, conducted by the National Association of State Public Interest Research Groups, is the most alarming yet.

It discovered that 79 percent of all credit reports contain some type of error - and 25 percent contain such serious errors that those individuals could be denied credit.

Here are other significant findings:

- 54 percent contained inaccurate personal information such as misspelled names, wrong Social Security numbers, inaccurate birth dates, inaccurate information about a spouse and out of date address. For example, one credit report listed a man's business partner as his spouse.
- 30 percent listed "closed" accounts as "open." For example, listing a student loan that was paid off years ago as still outstanding. Another report listed several credit cards, a mortgage and an auto loan all as open.
- 22 percent of reports had the same mortgage or loan listed twice. This mistake often occurs when loans are serviced or sold.

8 percent of reports simply didn't list major credit, loan, mortgage or other accounts that could be used to demonstrate the creditworthiness of a consumer.

These errors can create the appearance of a consumer having "too much" credit available, being over-extended, or not having been a responsible payer of his or her obligations.

The "big three" credit report bureaus - Equifax, Experian and TransUnion - have been in this business for years, so how can they possibly be making all of these mistakes?

Most mistakes can be pinned to your creditors and others providing info to the credit bureaus. As mentioned above, some mistakes happen when credit accounts change hands. Some errors are intentional. The report found that some banks admit to not furnishing bureaus with complete information on customers.

Other mistakes are simply human error. According to a credit bureau industry spokesman, some 30,000 data processors file 4.5 billion updates to credit reports each month, leaving considerable room for errors.

These errors on credit reports can cause consumers serious trouble. Many consumers probably don't realize just how serious.

It's no secret that banks use your credit report to determine interest rates on loans. The better

your report, the better rate you receive.

More insurance companies examine credit reports to determine what rates you should pay on auto and homeowners insurance. According to the Insurance Information Institute, companies have found that people with poor credit reports tend to file more claims. Thus, it makes sense to charge these folks more for insurance, the companies say. This view is being challenged in some states.

Perhaps the most surprising use of credit reports is by potential employers. In recent months, newspapers have published stories about people not getting jobs after employers examined their credit reports. About 35 percent of companies report using credit reports in pre-employment screening. This number is larger - about 40 percent - among retailers. According to credit bureaus, the other industries that appear the most interested in credit histories include defense chemical, pharmaceutical and financial services.

Because of the reasons above, credit restoration will a booming business for years to come.

4.0 Strategy and Implementation Summary

Emphasize results & speed

We will differentiate ourselves with results. We will establish our services offering the do-it-yourselfers a more efficient way to preserve their time by assisting them with the credit restoration system faster than they could do it themselves.

4.1 Competitive Edge

The most unique benefit that Credit Restoration Company offers to clients is simple know-how. We know what, when and how to dispute items for maximum effectiveness. We will manage and monitor the specific progress of each client to ensure appropriate credit score enhancement.

4.2 Marketing Strategy

Credit Restoration Company plans to reach their target companies by four methods which have been proven to be effective. They are:

Lead Generation Program: Credit Restoration Company will do a direct mailing to 3,000 potential credit challenged customers in the A and B county areas. Interested individuals or couples will reply by mail, email/website or phone. In this industry, an average of 5% of the recipients typically respond.

Free Talks/Networking: These are talks given to local talkshows, churches, and other organizations, etc. It has been industry experience that it is most beneficial to have at least two of these talks per month and attend two networking events per month.

Referrals: Referrals will not be a large part of Credit Restoration Company's business until late in the first year. In the second and third year they should account for as much as 50% of new business.

Other Income Generators: Credit monitoring, Identify Thief service, Credit Reports, Credit & Divorce Consultation, Credit scoring analysis service, Seminars on Credit Education (especially for churches) and custom programs based on credit consulting on an ongoing basis.

4.3 Sales Strategy

Credit Restoration Company will make a significant profit through the delivery of top-of-the-line credit score enhancement services. The company will see profit within the first year due to beneficial word-of-mouth advertising and referral networking. The company expects to double its clientele every six months, for the first 18 months.

Pricing

Credit analysis (two year program) - \$Include your pricing here..

Services Package - \$

Service Package - \$

Service Package - \$

Second year – Prices

One-on-one Credit Consulting - Prices.

Special Projects - Priced as needed

4.4 Milestones

Credit Restoration Company has a big year coming. In order to achieve the sales and marketing goals that have been outline in this business plan, the company has deadlines to meet and ideas to implement. John Doe is accountable for all items. Some of these are outlined below:

- March 1, 2007 is the date Credit Restoration Company must commence operations.
- March 1, 2007 is the date specified to begin the Lead Generation Program (direct marketing) which includes direct mail, email marketing, advertising and phone sales calls.
- February 28, 2007 is the deadline for joining two chamber of commerces (Anytown and Pleasantville), and other networking groups; this is key to the marketing/networking effort. This will be effective immediately after submitting application and membership fee. John Doe will begin scheduling free talks immediately.
- April 15, 2007 is the deadline for....
- Marketing materials. Printing costs are involved in printing brochures, business cards, and developing website. This can't be done until after the photo/logo design work (costing

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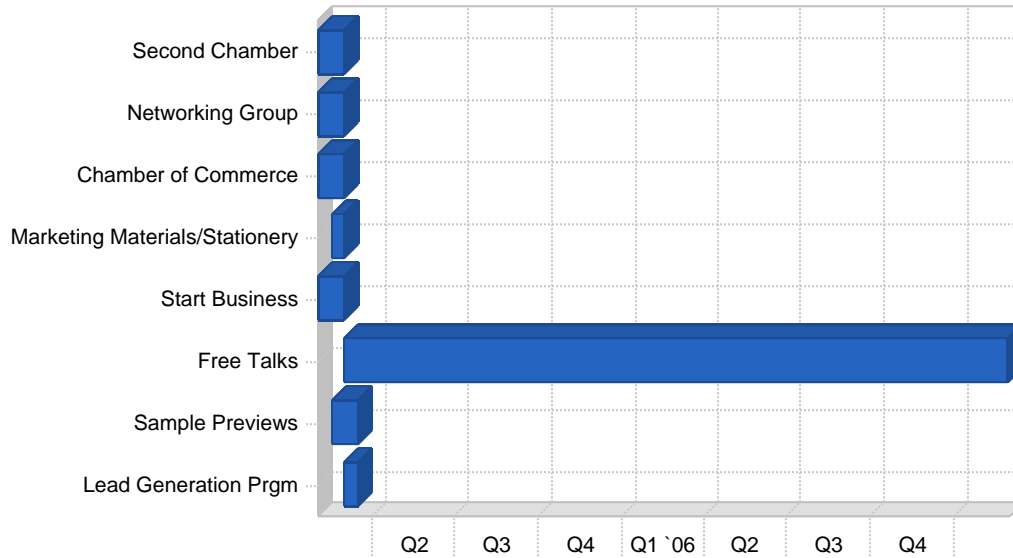
\$1,000) has been completed.

- February 28, 2007 is deadline for joining the Anytown Chamber of Commerce and a secondary Chamber. Cost is \$195-\$225/year. Benefits include networking, marketing and free talks.
- February 28, 2007 is the deadline to join Local Business Network. Cost is \$360/year. Benefits include networking, marketing and free talks. May also be used to populate first workshops.

Table: Milestones

<i>Milestones</i>						
Milestone	Start Date	End Date	Budget	Manager	Department	
Lead Generation Prgm	3/1/2007	3/15/2007	\$1,000	ABC	Marketing	
Sample Previews	2/15/2007	3/15/2007	\$300	ABC	Marketing	
Free Talks	3/1/2007	3/1/2007	\$50	ABC	Marketing	
Start Business	2/1/2007	2/28/2007	\$17,900	ABC	Finance	
Marketing Materials/Stationery	2/15/2007	2/28/2007	\$500	ABC	Marketing	
Chamber of Commerce	2/1/2007	2/28/2007	\$195	ABC	Marketing	
Networking Group	2/1/2007	2/28/2007	\$360	ABC	Marketing	
Second Chamber	2/1/2007	2/28/2007	\$200	ABC	Department	
Totals			\$20,505			

Milestones



5.0 Management Summary

The initial management team depends on the founder himself, with little back-up. As we grow, we will take on additional consulting, sales, and marketing help.

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6.0 Financial Plan

Our financial plan is based on conservative estimates and assumptions. We will need initial investment to make the financials work, but the owner is prepared to contribute that funding.

We can minimize risk factors by:

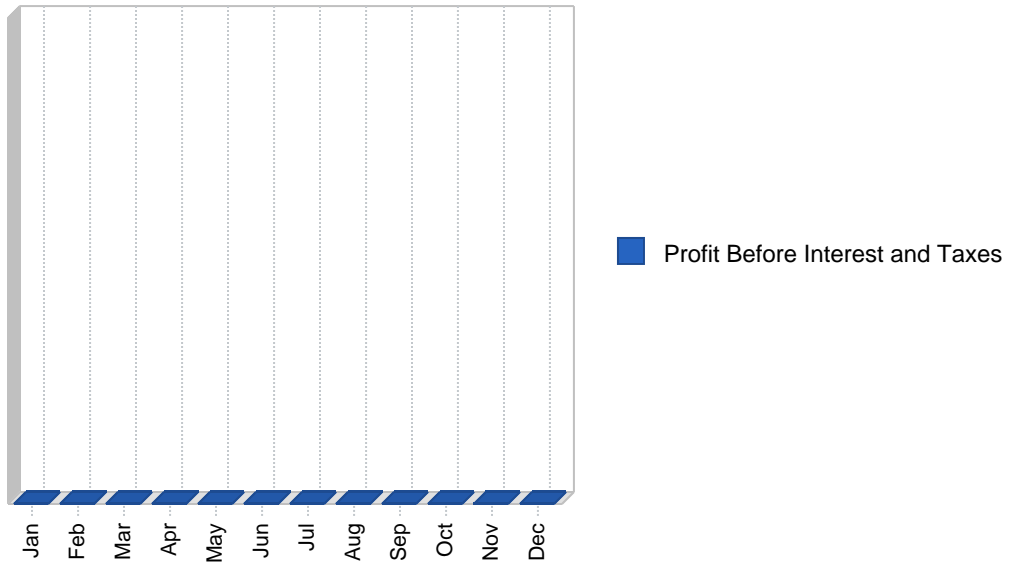
1. Obtaining initial capitalization of the company to sustain operations through year one
2. Maintaining low overhead through the use of shared office space and home-based office through year one
3. Developing a strong customer base through aggressive marketing
4. Creating strong community ties and involvement
5. Eliminating collection costs, by establishing cash/credit/debit card only facilities

Table: Financials

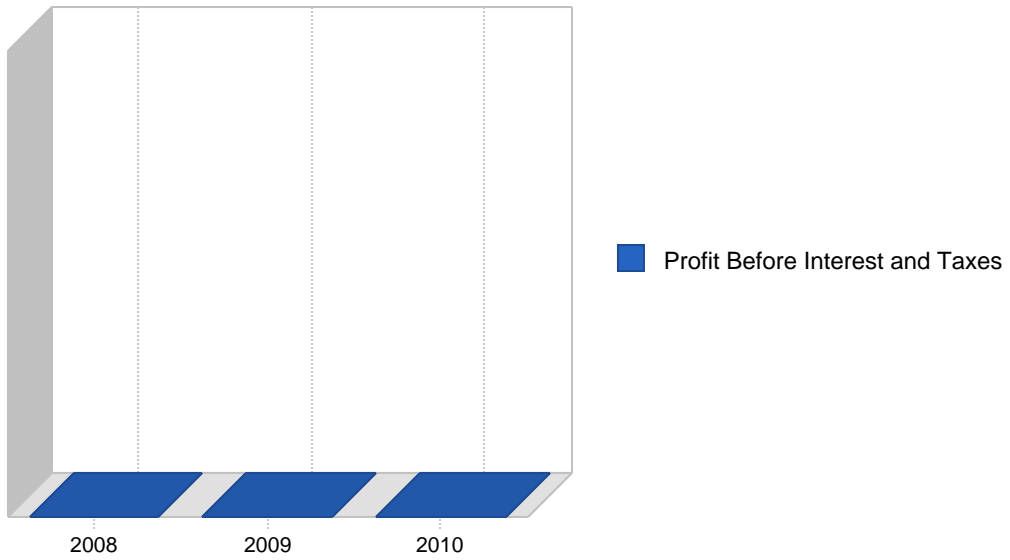
<i>Financials</i>	2007	2009	2010
Beginning Balance			
Opening Balance Cash & Checking	\$0	\$0	\$0
Plus Money Received			
New Investment	\$0	\$0	\$0
New Loans	\$0	\$0	\$0
Sales	\$0	\$0	\$0
Other	\$0	\$0	\$0
Subtotal Money Received	\$0	\$0	\$0
Less Money Spent			
Direct Costs			
Direct Cost of Sales	\$0	\$0	\$0
Other Costs of Sales	\$0	\$0	\$0
Normal Operating Expenses			
Payroll and Payroll Taxes, Benefits, Etc.	\$0	\$0	\$0
Rent and Utilities	\$0	\$0	\$0
Sales and Marketing Expenses	\$0	\$0	\$0
Other Operating Expenses	\$0	\$0	\$0
Other Outflows			
Payments of Taxes	\$0	\$0	\$0
Debt Payments	\$0	\$0	\$0
Purchase of Assets	\$0	\$0	\$0
Other	\$0	\$0	\$0
Subtotal Money Spent	\$0	\$0	\$0
Ending Balance			
Ending Balance Cash and Checking	\$0	\$0	\$0
Profit Before Interest and Taxes			
Sales	\$0	\$0	\$0
Less Cost of Sales	\$0	\$0	\$0
Gross Margin	\$0	\$0	\$0
Less Operating Expenses	\$0	\$0	\$0
Profit Before Interest and Taxes	\$0	\$0	\$0
Net Cash Flow	\$0	\$0	\$0

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Profit Monthly

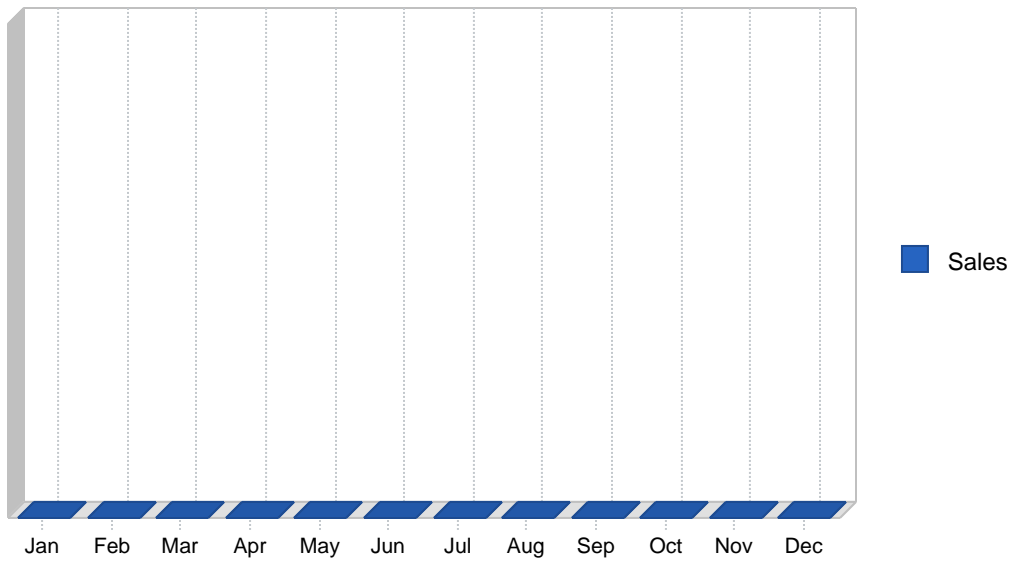


Profit Yearly

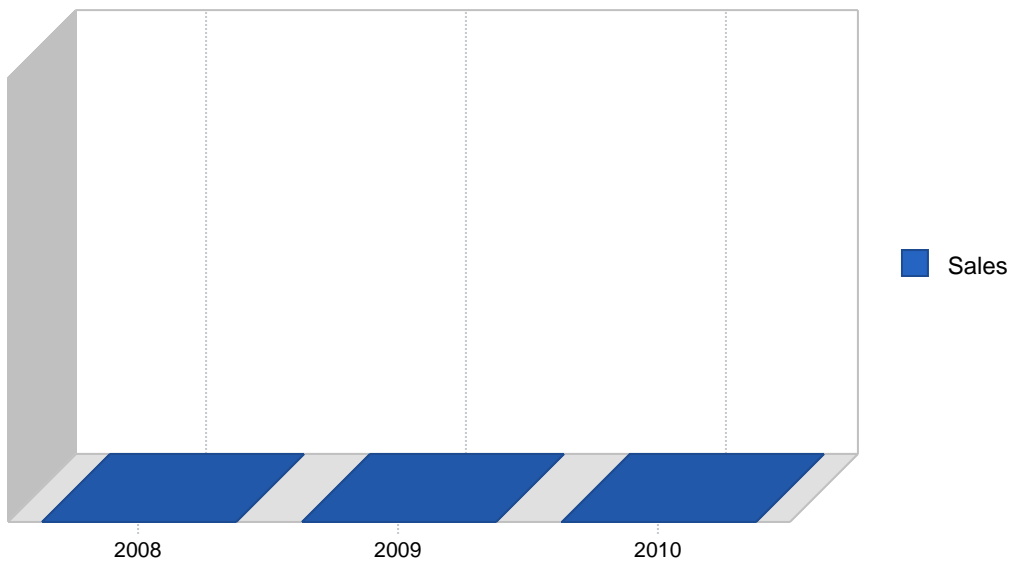


Credit Restoration Business

Sales Monthly



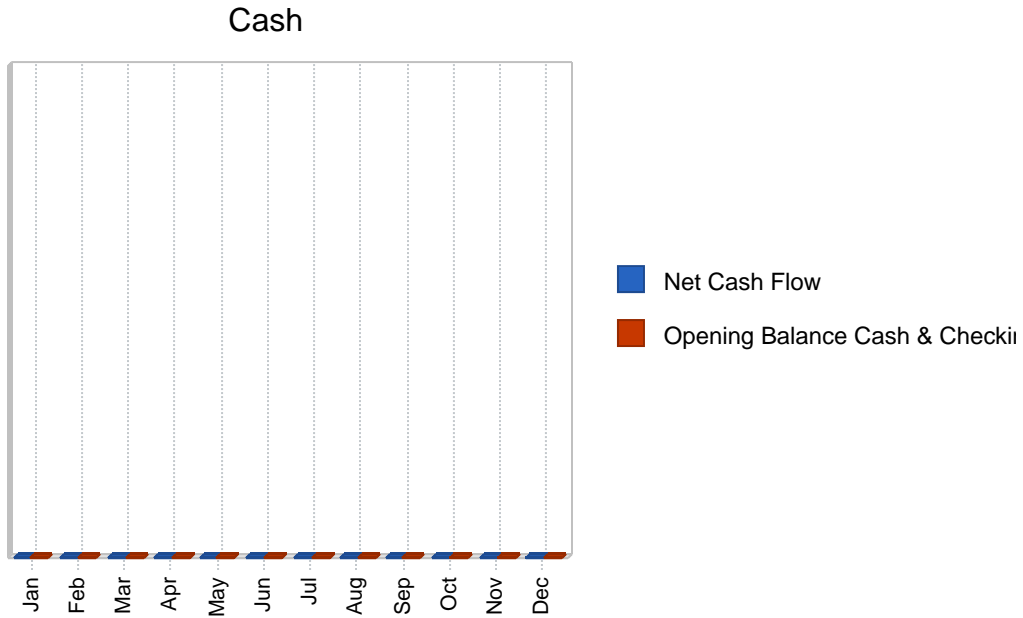
Sales by Year



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6.1 Projected Cash Flow

The following table and chart show the Cash Flow for Credit Restoration Company. After the first six months, cash flow should be positive for all months. We expect an initial period of decreasing cash balance, until sales reach mid-year targets.



Appendix

Table: Financials

<i>Financials</i>	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Beginning Balance												
Opening Balance Cash & Checking	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Plus Money Received												
New Investment	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
New Loans	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Sales	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Other	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Subtotal Money Received	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Less Money Spent												
Direct Costs												
Direct Cost of Sales	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Other Costs of Sales	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Normal Operating Expenses												
Payroll and Payroll Taxes, Benefits, Etc.	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rent and Utilities	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Sales and Marketing Expenses	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Other Operating Expenses	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Other Outflows												
Payments of Taxes	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Debt Payments	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Purchase of Assets	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Other	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Subtotal Money Spent	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Ending Balance												
Ending Balance Cash and Checking	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Profit Before Interest and Taxes												
Sales	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Less Cost of Sales	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Gross Margin	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Less Operating Expenses	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Profit Before Interest and Taxes	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Net Cash Flow	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0