



2022 Sample Business Plan

YourBusiness Growth (Accounting Firm Division) Pty Ltd

Date: January 2022

Our Mission is To build a substantial business services division within our accounting firm while helping our current and future clients to achieve their business goals.

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Sample Plan

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THE BUSINESS DISPLAYED THROUGHOUT THIS SAMPLE PLAN HAS BEEN PROVIDED AS A SAMPLE OF THE OUTPUT ONLY. THE SAMPLE PLAN HAS NOT BEEN PROVIDED AS WHAT CAN BE ACHIEVED FOR AN ACCOUNTING FIRM AND / OR THE PRODUCTS AND / OR SERVICES OFFERED BY AN ACCOUNTING FIRM BUT A SAMPLE OF THE OUTPUT ONLY.

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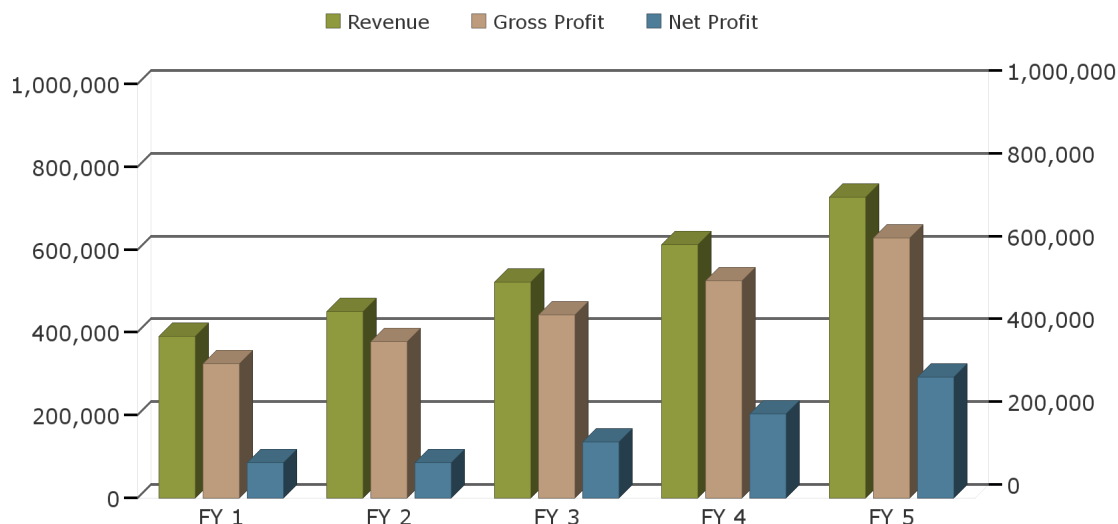
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1.0 Executive Summary

1.1 Revenue And Profit Highlights

At the formation of this business plan, YourBusiness Growth (Accounting Firm Division) has projected a positive EBITDA of R 86,364 (88.25%) for the first projected year, a positive EBITDA of R 85,026 (75.57%) for projected year 2, a positive EBITDA of R 136,081 (104.16%) for projected year 3, a positive EBITDA of R 203,275 (132.65%) for projected year 4 and a positive EBITDA of R 291,642 (160.56%) for the 5th and final projected year.



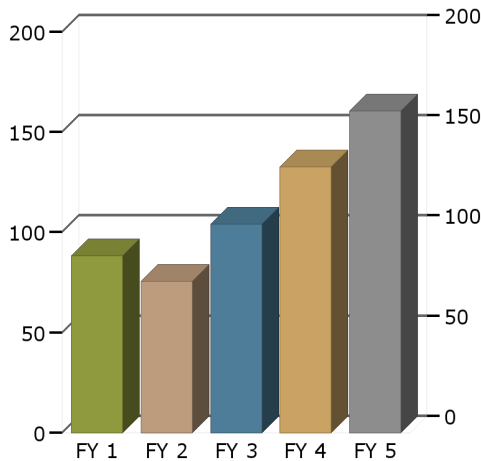
1.2 Financial Projections

The below five year financial projections for YourBusiness Growth (Accounting Firm Division) were calculated using a combination of an estimated number of units sold for each products and services for year 1. An estimated annual increase or decrease in unit sales for the following years, and the potential for a price increase or price decrease in the sale price of each unit sold, for each individual products and services line. The same calculations were used to estimate the annual costs of each cost item for YourBusiness Growth (Accounting Firm Division).

	FY1	FY2	FY3	FY4	FY5
		15.0%	16.1%	17.3%	18.5%
Revenue	391,440	450,072	522,575	612,959	726,566
Direct Expense	66,684	72,694	79,903	88,552	98,928
Gross Profit	324,756	377,378	442,672	524,407	627,639
Gross Profit %	83.0%	83.8%	84.7%	85.6%	86.4%
Other Expenses	88,392	92,352	96,592	101,132	105,996
Key Employee - Salary	150,000	150,000	150,000	150,000	150,000
EBITD	86,364	85,026	136,081	203,275	291,642
Net Profit %	88.3%	75.6%	104.2%	132.7%	160.6%

1.3 Net Profit Percentages

The following Graph displays the five-year Net Profit % projections for YourBusiness Growth (Accounting Firm Division) under the previous heading 1.2 Financial Projections.



1.4 Overview Of Our Products And Services

The following table outlines the products and services that YourBusiness Growth (Accounting Firm Division) offers our customers. We believe that these products and services give us the best method to generate revenue and sustainable profits.

Product / Service Name	Percentage Of Revenue	Average R Value	Benefits
Standard Business Plan	0.0%	6,500	With the Standard Business Plan service, you get to develop a future focused business plan that is aligned toward your outcomes, and gets you the results you are after. as well as setting a clear direction forward, your Business Plan can be used as a funding tool with your bank, investors, suppliers and management team.
Business Plans For Funding	0.0%	4,900	With the Business Plans For Funding service you develop a robust business plan that is highly suitable as a tool to raise capital and includes key components needed for this type of activity: business overview, historical business information, financial

Product / Service Name	Percentage Of Revenue	Average R Value	Benefits
			projections / financial KPI's and other key components of a professional business plan.
Business Plans With Advisory Work	12.5%	24,000	Working closely with your Business Advisor / Accountant to increase your revenue, profits, business value, while improving cash flow is the focus of Business Plans With Advisory Work. If you want to forever improve the results you are getting from your business, then Business Plans With Advisory Work will give you laser focus and the outcomes you are after.
Planning Workshops	9.6%	2,500	During a one-day workshop with your planning advisor and accountant, you will work within a group environment to improve key areas for your business. As well, as building a business plan for your business, your business will be improved via the workshop and individual tuition.
Mini Diagnostic	0.0%	1,750	As well as working with your Business Advisor / Accountant, you will be provided with a full business diagnostic report that documents your business goals, the strengths of your business, the weaknesses of your business and key strategies for improvement within a comprehensive action plan.
Medium Business Diagnostic	2.5%	3,300	Direct your business and your staff to find customers, get customers purchasing more often and paying more when they do, while mastering 9 major areas within your business.
Profit Optimiser	0.0%	5,300	As well as working with your Business Advisor / Accountant, at the end of your 4 weeks you

Product / Service Name	Percentage Of Revenue	Average R Value	Benefits
			will be provided with a full financial swot that documents the financial strengths of weaknesses of your business e.g. where your figures are down and need to come up, where your figures are too high and need to be reduced plus an action plan you can use to improve your business.
Profitability Diagnostic	2.8%	3,600	Profitability Diagnostic™ gives you the tool to significant increase your business’s profitability with a reduction in your break-even point (which further increases profitability) and an improvement in your business’s value.
CashFlow Assessment	3.9%	5,100	A significant free up of cash flow (more cash in your bank) with a control of cost of goods, control of overheads, control of debtors and management of stock and creditors. plus a significant increase in profitability with a reduction in your break-even point (which further increases profitability) and an improvement in your businesses value.
Firm 2 Day	0.0%	2,640	The highly interactive 2-day workshop will set the direction for your business and align it to your personal lifestyle and financial needs.
Firm Monthly Budget / Actual	0.0%	24,000	Your business will grow in strength, grow in profitability, grow in value and grow in surplus cash flow when you work fortnightly with your Business Advisor / Accountant. Using laser focused KPI's that have been individually formulated for your business's success is a key component of the Firm Monthly Budget /



Product / Service Name	Percentage Of Revenue	Average R Value	Benefits
			Actual program.
Property One Investment Portfolio - Financial Planning	36.8%	4,000	This is a referral-based means of generating income e.g. we refer a client and the business then pays us on a sale for that referral. Wealth through intelligent property investment solution.
Client Brainstorming	7.7%	5,000	This is an ongoing service offered by our Accounting Firm, which the Accounting Firm has not been able to focus on but can be delivered via this vehicle.
NETSUITE CRM	7.7%	5,000	Working with our clients to build their CRM system so as to enable a greater control of their sales pipeline, their sales people and ultimately – a greater level of control over their income. The key deliverable is an easy to use, yet powerful CRM system at a cost effective rate.
FinIntro-101	15.3%	2,500	A percentage handover fee to the Associated Financial Planning firm. This is a new relationship and the focus will not be on this Product / Service.
Virtual CFO Manager	1.3%	5,000	CFO for mid ranged businesses as a starting solution prior to them hiring a full time CFO. Values of sales within this area have been listed as low due to handover to Associated Accounting Firm.

1.5 What We Do

We work with local business owners to help them achieve their financial and lifestyle goals using a combination of one-on-one support / advisory model and accounting firm associated support focused on getting results.



Our primary aim is to help businesses perform, and as a result create wealth and therefore help business owners achieve their respective lifestyle & dreams. This is especially important to us as we know that many business owners have not realised their original goals.

1.6 Ownership

The current percentage of ownership held and those people who hold an ownership percentage within YourBusiness Growth (Accounting Firm Division) is as follows:

Owner’s Name	Percentage Owned	Position Within The Business
John P. Sample	51.0	Director & Partner of Associated Accounting Firm
Peter T. Joiner	28.0	CEO Of The Division
Frank W. Johns	21.0	No position within this business – Partner of the associated Accounting Firm.

1.7 Our Mission

Our below mission statement guides the actions of YourBusiness Growth (Accounting Firm Division), spells out our overall goal, provide us with a clear path, and guides our decision-making – Our Mission is:

To build a substantial business services division within our accounting firm while helping our current and future clients to achieve their business goals.

1.8 Our Unique Selling Proposition

Differentiation is one of the most important strategic and tactical activities in which YourBusiness Growth (Accounting Firm Division) constantly engages – Our Unique Selling Proposition therefore is:

- *Dedicated business arm within our firm, which is focussed on Business Growth & Improvement. This separation of name from our Accounting Firm allows us to more effectively market to our local business community.*
- *We have a purpose built back end for Business Planning, Strategy Development and the ongoing growth of our clients business not easily available to other firms. The 'Back End' office situation gives us a much higher level of profitability and unfettered growth potential as we don't need to staff the area.*
- *Dynamic facilitation around the marketing and growth of our firm so we can take market leader position with the area of Townsville and surround. A combined hard fiscal monitoring of the business by the Accounting Firm partners ensures the business stays on track financially.*
- *Several layers of automated and proactive marketing which includes newsletters directed to the business community dedicated to business improvement NOT tax advice, VIP event and ongoing workshops to the business community on topics related to their needs, LinkeIn advertisement to the local area, online articles (within our Website) which allows*



linkage back to our CRM system a then segmentation of our readers based on their interest + a lot more.

1.9 Important Goals

In order for YourBusiness Growth (Accounting Firm Division) to achieve its stated revenue goals as defined in '1.1 Revenue And Profit Highlights' and '1.2 Financial Projections', the following key goals have been outlined.

- YourBusiness Growth (Accounting Firm Division) Revenue (Product Tools Supplier) Target 2022
- YourBusiness Growth (Accounting Firm Division) CRM Revenue 2022
- Financial Planning Referral Targets 2022
- Legal Firm Referrals Target 2022
- Market leader position of YourBusiness Growth (Accounting Firm Division) within Townsville by 2024

1.10 What Makes Us Successful

As well as the achievement of our goals listed under '1.6 Our Goals', the following items are considered to be factors adding toward the ongoing success of YourBusiness Growth (Accounting Firm Division).

Success Area	Description
Funding:	The Business Services division to Break Even within the first 18 months of operation (by 31 Dec 2022) which equates to approximately R 200k in revenue. However the Accounting Firm is willing to fund the operation for 3 to 5 years with a view we will be taking market leader position within Pretoria.
Products and / or Services:	Product Packaging and the definitions are finalised and presented to Market in the areas of: NetSuite sales technology, ongoing sales strategy, experts in property, Finance, and CFO Management.
Partnering:	Relationships and arrangements in place for: Minster Trio - Master Licence Agreement, Systec - Sales Tech, NetSuite Cloud based application - NETSUITE Heavy Lifting, Banks - Bendigo Bank, NAB, ANZ, CBA, Westpac, and Financial Planner (Property Area).
Sales Systems:	Our Sales Ratios are being achieved within the areas of: Average R spend per client, Conversion rates being maintained, Prospect numbers, Scopes, Leads, and Suspects.
Strategic Alliance:	As a starting position, 25 new Clients for our strategic alliance partner 'TheProgressiveFirm' with a total annual revenue value of R100,000.

1.11 Capital Requirements

The following is an outline of any Capital Expenditure needed by YourBusiness Growth (Accounting Firm Division) as a result of the goals within this Business Plan.



Capital Items	R Value
License Agreement (remaining payments)	28,000

2.0 The Business At A Glance

2.1 History

2.1.1 Date Business Established

January 2022

2.1.2 Operating History

Any important historical achievements for YourBusiness Growth (Accounting Firm Division), those considered worthy of mention and / or which have been considered as milestones have been provided below:

Start Up Position Achieved

- The business division was established, clear title and expectations given to our CEO Peter T. Joiner.
- Business name and logo developed and the application to Trademark in process and expected shortly.
- Purchase of the Product Tools Supplier license to hold the territory of Townsville.
- Attendance at the initial product, services and marketing know how training with Product Tools Supplier.

Business Plan Creation

- We clearly mapped out the financial plan, budgets and overview of our what’s needed to make this division successful financially.
- Clear knowledge of client growth expectation, community reach of the firm’s name.

Marketing Activities

- The marketing activities of the division have been planned and the next 90 days clearly mapped out.
- Outline of 12-month goals have been established for VIP workshops, Business events targeted at cash flow, profitability, business value improvement and referral partners.

First Clients

- We have secured two clients in the Business Plans With Advisory Work service offering and expect the financial yield to be R 27,000 combined.

2.2 Products And Services

The following is a list of products and / or services groups that YourBusiness Growth (Accounting Firm Division) sells to its customers. The list has been segmented into: (a) name of the product and / or service; and (b) the average price achieved for the product and / or service; and (c) a description of the product and / or service.

Product / Service Name	Percentage Of Revenue	Average R Value	Benefits
Standard Business Plan	0.0%	6,500	With the Standard Business Plan service, you get to develop a future focused business plan that is aligned toward your outcomes, and gets you the results you are after. as well as setting a clear direction forward, your Business Plan can be used as a funding tool with your bank, investors, suppliers and management team.
Business Plans For Funding	0.0%	4,900	With the Business Plans For Funding service you develop a robust business plan that is highly suitable as a tool to raise capital and includes key components needed for this type of activity: business overview, historical business information, financial projections / financial KPI's and other key components of a professional business plan.
Business Plans With Advisory Work	12.5%	24,000	Working closely with your Business Advisor / Accountant to increase your revenue, profits, business value, while improving cash flow is the focus of Business Plans With Advisory Work. If you want to forever improve the results you are getting from your business, then Business Plans With

Product / Service Name	Percentage Of Revenue	Average R Value	Benefits
			Advisory Work will give you laser focus and the outcomes you are after.
Planning Workshops	9.6%	2,500	During a one-day workshop with your planning advisor and accountant, you will work within a group environment to improve key areas for your business. As well, as building a business plan for your business, your business will be improved via the workshop and individual tuition.
Mini Diagnostic	0.0%	1,750	As well as working with your Business Advisor / Accountant, you will be provided with a full business diagnostic report that documents your business goals, the strengths of your business, the weaknesses of your business and key strategies for improvement within a comprehensive action plan.
Medium Business Diagnostic	2.5%	3,300	Direct your business and your staff to find customers, get customers purchasing more often and paying more when they do, while mastering 9 major areas within your business.
Profit Optimiser	0.0%	5,300	As well as working with your Business Advisor / Accountant, at the end of your 4 weeks you will be provided with a full financial swot that documents the financial strengths of weaknesses of your business e.g. where your figures are down and need to come up, where your figures are too high and need to be reduced plus an action plan you can use to improve your business.
Profitability Diagnostic	2.8%	3,600	Profitability Diagnostic™ gives you the tool to significant increase your business's



Product / Service Name	Percentage Of Revenue	Average R Value	Benefits
			profitability with a reduction in your break-even point (which further increases profitability) and an improvement in your business's value.
CashFlow Assessment	3.9%	5,100	A significant free up of cash flow (more cash in your bank) with a control of cost of goods, control of overheads, control of debtors and management of stock and creditors. plus a significant increase in profitability with a reduction in your break-even point (which further increases profitability) and an improvement in your businesses value.
Firm 2 Day	0.0%	2,640	The highly interactive 2-day workshop will set the direction for your business and align it to your personal lifestyle and financial needs.
Firm Monthly Budget / Actual	0.0%	24,000	Your business will grow in strength, grow in profitability, grow in value and grow in surplus cash flow when you work fortnightly with your Business Advisor / Accountant. using laser focused KPI's that have been individually formulated for your business's success is a key component of the Firm Monthly Budget / Actual program.
Portfolio - Financial Planning	36.8%	4,000	This is a referral-based means of generating income e.g. we refer a client and the business then pays us on a sale for that referral. Wealth through intelligent property investment solution.
Client Brainstorming	7.7%	5,000	This is an ongoing service offered by our Accounting Firm, which the Accounting Firm has not been able to focus on but can be delivered via this

Product / Service Name	Percentage Of Revenue	Average R Value	Benefits
			vehicle.
NETSUITE CRM	7.7%	5,000	Working with our clients to build their CRM system so as to enable a greater control of their sales pipeline, their sales people and ultimately – a greater level of control over their income. The key deliverable is an easy to use, yet powerful CRM system at a cost effective rate.
FinIntro-101	15.3%	2,500	A percentage handover fee to the Associated Financial Planning firm. This is a new relationship and the focus will not be on this Product / Service.
Virtual CFO Manager	1.3%	5,000	CFO for mid ranged businesses as a starting solution prior to them hiring a full time CFO. Values of sales within this area have been listed as low due to handover to Associated Accounting Firm.

2.3 Structure

2.3.1 Key People Involved

Those people who hold key positions within YourBusiness Growth (Accounting Firm Division) are listed below, along with their current position and an overview of their duties.

Person	Position	Their Duties
John P. Sample	Director	Business mentor, division fiscal management
Peter T Joiner	CEO Of The Division	Sales, Management, Delivery, Marketing

The key people involved within the division have been listed above. The key people involved within the Accounting Firm have not been listed above. However there are some partners of the accounting firm who hold share in this division who have not been listed above.

2.4 Success Factors

The following is a list of key factors that YourBusiness Growth (Accounting Firm Division) believes are important to the ongoing success of YourBusiness Growth (Accounting Firm Division).

Key Factor	Description
Funding:	Break Even within 18 Months (by 30 June 2023), which equates to approximately R 200k in revenue. Given the experience of the CEO of the division and the associated deliverables the break-even point is seen to be highly achievable. The marketing plan has already been developed to build new clients.
Products and / or Services:	Product Packaging and the definitions are finalised and presented to Market in the areas of: NETSUITE/Sales Tech, Sales Strategy, Property & Investment Experts, Finance, and CFO Management.
Partnering:	Relationships and arrangements in place for: Minster Trio - Master Licence Agreement, Systec - Sales Tech, NetSuite Cloud based application - NETSUITE Heavy Lifting, Banks - Bendigo Bank, NAB, ANZ, CBA, Westpac, and Financial Planner (Property Area).
Sales Systems:	Our Sales Ratios are being achieved within the areas of: Average dollar spend per client increase, conversion rates from initial enquiry to client conversion being improved. Improved prospect numbers, Scopes, Leads, and Suspects.
Strategic Alliance:	As a starting position, 25 new Clients for our strategic alliance partner 'TheProgressiveFirm' with a total annual revenue value of R100,000.

2.5 Intellectual Property

Intellectual property is a list of any confidential information/trade secrets, trade name(s), and trademark (s), also domain names, industrial designs and copyright and related rights, and any utility models and patents for inventions that YourBusiness Growth (Accounting Firm Division) owns.

2.5.1 Registered Business Names

The business names that are registered and owned by YourBusiness Growth (Accounting Firm Division) and / or by associated entities.

Registered Name	Main Activities
YourBusiness Growth (Accounting Firm Division) Pty Ltd	Coaching & Business Planning & Strategy implementation.



The registered business names will be expanded as the division grows. The intention is to build future value via a number of entities focused on key client deliverables. Each of these divisions can be sold at a later date.

2.5.2 Domain Names

The domain names (URL’s) that are registered and owned by YourBusiness Growth (Accounting Firm Division) and / or by associated entities.

Registered Name	Main Activities
www.YourBusiness Growth (Accounting Firm Division).com.au	Main Web presence, Main Exchange Email Account, blog/content, leads
www.YourBusiness Growth (Accounting Firm Division).net	POP Email Hosting for Marketing and Lead source identification.

2.5.3 Trademarks And Patents

The business names that are registered and owned by YourBusiness Growth (Accounting Firm Division) and / or by associated entities.

Trademarks & IP	Overview
CRM	Look into trademarking name
BusinessOne property investment	Look into trademarking name

2.5.4 Memberships / Licenses Held

Any important memberships or licenses held by YourBusiness Growth (Accounting Firm Division) and / or associated entities, which are important to the ongoing success of YourBusiness Growth (Accounting Firm Division).

Memberships Held	Main Activities
AIM	Management information, articles, access to ongoing education programs.
CA Australia	Membership via the Accounting Firm not via YourBusiness Growth (Accounting Firm Division) Pty Ltd

2.6 Premises, Plant And Equipment

2.6.1 Premises

Detailing the current and planned premises locations for YourBusiness Growth (Accounting Firm Division) and the main focus of the location.

Premises Name	Main Activities
Pretoria Office	Business Advisor / Accountant Services, Business Planning, IT Support (CRM via the NetSuite system), Property Investment referral and ongoing workshops for the local business community.
Cape Town Office	Opening in February 2024 Business Advisor / Accountant Services, Business Planning, IT Support (CRM via the NetSuite system).
Durban Office	Opening in February 2026 Business Advisor / Accountant Services, Business Planning, IT Support (CRM via the NetSuite system),

2.6.2 Plant And Equipment

Detailing the current plant and equipment owned by YourBusiness Growth (Accounting Firm Division) and the associated value.

Plant & Equipment	Value
No plant and equipment is required as most of the equipment necessary for this business are already available via the Accounting Firm.	

2.7 Insurances

2.7.1 Current

- Key man insurance
- Professional liability insurance



2.7.1 Planned

- Business owner's policy (BOP)
- Workers competition insurance

3.0 SWOT

The SWOT Analysis has been a useful technique for YourBusiness Growth (Accounting Firm Division) to more clearly understanding our Strengths and Weaknesses, and for more clearly identifying both the Opportunities open to us and the potential. Threats we may face now and into the future.

The SWOT analysis has supported YourBusiness Growth (Accounting Firm Division) has helped us carve a sustainable niche within our market.

3.1 Strengths

The Strengths of YourBusiness Growth (Accounting Firm Division) are the assets and resources that provide us with a competitive advantage or benefit.

High Credentials, Skilled Owners And Team Members

- John P. Sample - CA Accountant, Astute Business person and a trusted advisor within the local business community.
- Peter T Joiner – Ability in client business development and has a decent ability in sales, the NetSuite system, Management and Event Facilitation.

Backed By Robust / Comprehensive Business Planning & Strategy Backend (PPA)

- The association with Product Tools Supplier in the form of proven Business Advisor / Accountant programs focused around the different Business Advisor / Accountant and Planning tools.
- Support of the marketing process to gain new clients.

Only Accountants Within The Geographic Area Giving Business Services A Dedicated Focus

- We are the only Accounting Firm within our geographic area who is dedicated to the development of our business client's businesses. Many other Firms say they provided business services but don't actually deliver.
- We have proven methods and people to provided the services and ongoing coaching from people that know how to deliver Business Services.

Peter Understands The Technology Side Of The Business

- Peter has been trained in the NetSuite system and can easily understand how this technology can be applied to our client's business. This leads to ongoing clients that then utilise this service for many years.

Strong Strategic Alliances Being Formed

- We are developing strong strategic alliances, referrals and host beneficiary systems with the help of Product Tools Supplier. This has lead to the formation of alliances with local printers, legal firms and more importantly – banks.

- Purposefully built referrals systems, seminars and workshops to use with our alliance partners to gain clients.

We Care About Our Clients

- We have a genuine care for our clients and the improvement of their business – leading to a better financial outcome for them and their associated families. Many firms simply complete the tax work and don't look deeper. Our firm has pride in the high percentage of business clients e.g. greater than 67%.
- We track the improvement of profitability, cash flow and growth of our clients on a monthly, quarterly and yearly basis.

Lower Operating Costs

- Given that our business is in a regional area (Pretoria/Johannesburg) – our costs are lower than major city firms such as Cape Town, Durban and Bloemfontein. This will give us an advantage when we expand our services into these areas.
- Product & Services offered via Product Tools Supplier allows us to make higher profits while keeping associated costs low.

3.2 Weaknesses

The current Weaknesses of YourBusiness Growth (Accounting Firm Division) which we consider are the deficiencies that compromise our ability to achieve our goals.

Start Up Position

- As the firm is in Start Up mode there is a weakness that the division will not operate as expected. However the firm (associated Accounting Firm) has made some initial inroads into this field. As well, there is an ActionCOACH within the local area who has gained a number of clients at a high level of revenue, using the ActionCOACH services. Proving that Business Services is a valuable option for our target client base.

Peter Not Having CA Credentials

- Peter does not have any Accounting (CA) credentials and feels this is an impost – however this is not seen as a full weakness due to the level of time spent in business support.

Geographic Location - Acceptability Of Sales Meetings And Business Advisor / Accountant

- Given we are in a regional area – the distance from our firm to the client can place a barrier on the initial purchase decision – Internet can support our coaching and advisor programs.

Perception Of Small Country Practice

- The geographic location of our firm – compared to some city firms, can have an initial impact of prospective clients view of what we can provide them.

3.3 Opportunities

Opportunities for YourBusiness Growth (Accounting Firm Division) are those favourable outcomes that currently are not yet being developed or taken advantage.

Complacency Of Other Accountants

- The complacency of the other firms within our geographic location e.g. they say they do what we do but are not proactive in their marketing. They say they do what we do but do not educate clients on the services, they say they do what we do but have not staff who can undertake the work and they have a mismatch of tools and systems whereby they can't complete this type of work profitability.

NETSUITE Development Is A Unique Yet Growing Need Of Businesses

- The ongoing development of our NetSuite which allows us to market to the local business community in a leveraged manner.
- The NetSuite development via Product Tools Supplier where they supply ongoing marketing items such as email campaigns, direct mail campaigns, twitter posts, LinkedIn posts and other associated online marketing.

People Will Spend Money (Australians Will Spend It If They Are Given A Strong Enough Case)

- The Business Coaching industry regularly has clients paying R18,000 to R24,000 per annum where the Accounting Industry has challenges having clients paying greater than R6,000 per annum. We are venturing into the Business Coaching / Business Advisor / Accountancy area and as such have an opportunity to greatly increase our average annual fees.

3.4 Threats

The Threats to YourBusiness Growth (Accounting Firm Division) are those events or outcomes that could potentially threaten the existence of YourBusiness Growth (Accounting Firm Division) or may reduce its income or the value of our assets.

Key Man (Peter T Joiner) Is A Concern For Continuation Of The Business

- There is a potential threat (future) that the Business Services division is reliant on Peter. If something were to happen to Peter, where he could not continue, then this would pose a major problem. This potential threat will reduce each year as the division become less reliant on Peter.

Other Coaching Businesses In Region

- ActionCOACH is in the area and they have a more established reputation. This can be seen as both a threat and an opportunity. As ActionCOACH educate the market place toward Coaching and Business Services and the price of this – it gives us capabilities to build our clients.

3.5 Risk Management Strategies

The following are those risk mitigation strategies YourBusiness Growth (Accounting Firm Division) will employ to reduce the affect of any weaknesses and / or threats.

Start Up

- The accounting Firm is well placed to support the growth of this division. The partners of the Accounting Firm are behind this division as they can clearly see the merit of (1) taking market leader position, (2) higher level services offered to the business community.
- Product Tools Supplier have an array of proven marketing systems to gain clients, we get ongoing coaching from them to market, wok with clients in the area of Business Services and they look after the back office at a highly reduced cost.

Resource The Workload

- As the business division grows it will be able to self-resource and reduce the risk. Time, dedicated focus and a belief in the division will see this risk reduce over the coming two years.

Peter Not Having Accounting Credentials

- As Peter gains more clients and spends more time in business development and coaching and is coached fortnightly by Product Tools Supplier this risk will reduce over time..

Geographic Location - Acceptability Of Sales Meetings And Business Advisor / Accountant

- The location can't be immediately changed – however some associations can be made with other city firms who are not Accounting Firms but want an association with an Accounting Firm. This would allow for some co-branding and sharing of resources.

Perception Of Small Country Practice

- A benefits statement is being produced to offer greater benefits of working with a regional firm. The focus is on the caring nature of a regional firm, the being in-touch with a clients needs and "getting Back To Grass Roots" which can only be offered by a regional firm. Where the client is not a number in a list of clients but an important person – known by their first name and where they can speak with the partner directly!
- PR campaigns will address this situation and turn around any negative perception into a positive perception.

4.0 Analysis (Industry, Customers, Competitors)

4.1 Industry Analysis

4.1.1 Market Overview

The market in which YourBusiness Growth (Accounting Firm Division) Operates is: Management Consultants | ANZSIC M6962A.

4.1.1.1 Industry Description

This industry provides advice and assistance to businesses and other organisations on management issues, such as strategic and organisational planning, financial planning and budgeting, marketing objectives and human resource policies.

Computer consultancy and information technology services, as well as accounting services, form their own industries.

4.1.1.2 Industry Trends

Over the past five years, interest in the management consultants has been renewed. Industry revenue declined in 2008-09 due to drastic cost-cutting methods by businesses amid the global financial crisis, but rebounded as firms used management consultants to introduce new business processes and improve operating efficiencies.

The industry has transitioned to provide more digital services and analytical tools, so that firms can better understand consumer purchases. New players have entered the industry, as profit margins have remained high. Larger firms such as Accenture continue a strategy of acquisition to increase their market shares and expand operations.

The industry is expected to have grown by an annualised 2.2% over the five years through 2021-22.

4.1.1.3 Industry Products

- Management consultancy services
- Business planning
- Strategic planning services
- Statistical analysis
- Business research
- General consultancy services

4.1.1.4 Industry (Annual Revenue)

8 Billion



4.1.1.5 Growth Rate Historical

10 %

4.1.1.6 Growth Rate Projected

This area is unknown.

4.1.1.7 Outlets

3,950

4.1.1.8 People Employed

36,036

4.1.2 Our Share of The Market

Our share of the market is the percentage of the annual industry revenue based on our forward financial projections over the next 5 years.

We have calculated our percentage of the market to be:

<u>Projected Year</u>	<u>Percentage</u>
1.	0.49%
2.	0.56%
3.	0.65%
4.	0.77%
5.	0.77%

As the analysis shows, the percentage of the current market, which YourBusiness Growth (Accounting Firm Division) obtains over the 5 years is relatively low, and as such, achievable.

4.2 Customer Analysis

This section of our business plan is a description of our target clients and customers groups segmented, with a brief description of the segment described.

4.2.1 Target Customers

Below is a profile of our target clients and customers:

Business Type

- Business Improvement – Large Trades organisation, Professional serviced based firms and medium sized Manufacturing outlets.
- NETSUITE - Sales orientated (Need) organisation, Multiple locations, Field Staff, large customer database

Geographic Location

- Business Improvement – within a two hour driving radius of the Townsville area for face-to-face meetings.
- NETSUITE – Initially sold to the East Coast of Australia – however this will branch to other parts of Australia as we grow market awareness of our services.
- Initially Townsville but spreading to Mackay and Brisbane over the coming years.

Industry Type

- NETSUITE – multi service based business, medium sized manufacturing businesses or businesses with a heavy focus on marketing and / or sales.

Business Size

- Business Improvement – where the business has an annual revenue of greater than R300,000 and more than 2+ employees (not including owners), Profitable or with an early Break-Even potential.
- NETSUITE - Larger Business, 10 plus employees and / or a revenue base of greater than 1.5 million,
- Property - Mum & Dad / Single with the ability to invest around the R110,000 mark via cash and / or equity position.

Income

- Own their property and have R110,000 plus per person and / or Assets with Equity

Activities & Interests

- Business Improvement - Open Minded, Looking to grow and be successful, challenged by change, committed to their business
- Property - Interest/Desire in investment & wealth

4.2.2 Customer Needs

Below is a profile of the needs that our target clients and customers have:

Simplicity & Cost Effective

- NETSUITE - Matching Sales Process with Technology to gain visibility of sales activity and outcomes. Easy pulse checking.

Information

- NETSUITE - Support and Guidance on direction with NetSuite. "Are Sales On Track With Expectations"?

Accountability

- Business Improvement - Needs a third party to hold them accountable to Goals and the actions needed towards them.

Exclusivity

- Business Improvement - access to 1on1 mentoring and support.

Options and Alternatives

- Business Improvement - Ideas for their business to grow, mud map for success, sounding board

Value

- Business Improvement - Value for money by way of ROI with YourBusiness Growth (Accounting Firm Division) through improved cash flow, sales or profits

4.3 Competitive Analysis

For the purpose of this analysis, a competitor has been classified as any business or action that serves our clients and customer's needs.

The following is an overview of our competitors within the industry.

4.3.1 Direct Competitors

Frank Smith (Spane & Smith)

- Their Strengths: They display a high degree of Intelligent, highly experienced, respected within the local community of Townsville. They generally gain favourable results for their client s- however most of their work is in the field of taxation – some advice is given in general business improvement
- Their Weaknesses: Their ability to manage their time effectively is not apparent and they are 62 years old (looking toward retirement). They are technology inept which removes them from a range of opportunities.
- Their Pricing Structure: Much lower than us – and seen as an issue as this competitor has trained their clients that a low prices is acceptable to gain ongoing services.

ActionCOACH

- Their Strengths: Heavily backed by systems in both the coaching field and the client engagement areas, plus a very strong marketing platform to work from. They have a high use of telemarketing and face-to-face meetings which is gaining them a degree of good quality clients.
- Their Weaknesses: Singularly focussed on coaching the business and no real cross over into financial focused performance and their reputation can be mixed with some of the smaller clients that have not been able to resource the changes required.
- Their Pricing Structure: R18,000 to R36,000 per client – Currently this is much higher than us. However we will move into this pricing area over the coming two years.

Sample and Sample Partners

- Their Strengths: they have a 'Big' firm name, nationally and Internationally based and they market well. There is also an ActionCOACH working within their Accounting Firm, more business orientated than most of the other firms within the area
- Their Weaknesses: some of their pricing structures can be a little too high for the low end of the market place. Some of the partners within the firm are complacent and have been known to 'Buck' the system of expansion into other areas outside of Accounting, Audit and Business Restructure.
- Their Pricing Structure: Currently higher than us – however this will change over the next two years as we create a stronger brand, stringer name and become well know within the local business community.

WDT

- Their Strengths: Business orientated, plenty of business tools to support business improvement and a National focus,
- Their Weaknesses: Not all people within WHK have the desire or ability to support small business toward improvement.
- Their Pricing Structure: Much higher than our current pricing levels.

James Blunt

- Their Strengths: Local personality and well known / well liked. They are heavily involved within the areas of (1) Retirement Villages, (2) Hotels and they use an extensive level of PR.

- Their Weaknesses: Too much PR based on a personality (strong opinions within the community can be polarising)
- Their Pricing Structure: Less than our pricing structure and will remain this way over time.

4.3.2 Indirect Competitors

The indirect competitors are software packages like Xero as the visual templates used by our potential clients can give the elusion that the potential clients are improving their business.

Other indirect competitors are online training programs, self help workshops and a host of government departments that tout supportive business help.

4.3.3 Overall Competitive Advantages

YourBusiness Growth (Accounting Firm Division) is positioned to outperform 'Accounting Firm' competitors for the following reasons:

Our Sales Team

- We have people with a stronger sales background than most other Accounting Firms. This has been purposefully developed over the last 12 months to ensure positive inroads.

Products And / Or Services

- Systemised methods – Utilising the Product Tools Supplier products and service offerings gives our firm the ability to attract a higher grade of client who pays more and stays with the firm longer.

Our Brand

- Separate Identity to Accounting Firm so we can more actively market into the local business community. The branding will be a key focus to the market place with a goal of taking market leader position.

Our Pricing Policies

- Upfront agreements not Fee for Service. This aids cash flow, reduction of work in progress blowouts and reduction in debtors as there are advance payments, ongoing payments and payment prior to completion of work.

Unique Ideas

- Focussed on our clients Goals, their improvement of Lifestyle and business improvement (NOT Tax & Compliance). This gives our firm a very different approach to who we attract and how they view our firm.

5.0 Marketing Plan

Our marketing plan details our products and services, pricing and promotional activities as a broad brushed overview.

5.1 Products, Service & Pricing

Product / Service Name	Percentage Of Revenue	Average R Value	Benefits
Standard Business Plan	0.0%	6,500	With the Standard Business Plan service, you get to develop a future focused business plan that is aligned toward your outcomes, and gets you the results you are after. as well as setting a clear direction forward, your Business Plan can be used as a funding tool with your bank, investors, suppliers and management team.
Business Plans For Funding	0.0%	4,900	With the Business Plans For Funding service you develop a robust business plan that is highly suitable as a tool to raise capital and includes key components needed for this type of activity: business overview, historical business information, financial projections / financial kpi's and other key components of a professional business plan.
Business Plans With Advisory Work	12.5%	24,000	Working closely with your Business Advisor / Accountant to increase your revenue, profits, business value, while improving cash flow is the focus of Business Plans With Advisory Work. If you want to forever improve the results you are getting from your business, then Business Plans With Advisory Work will give you laser focus and the outcomes you are after.
Planning Workshops	9.6%	2,500	During a one-day workshop with your planning advisor and

Product / Service Name	Percentage Of Revenue	Average R Value	Benefits
			<p>accountant, you will work within a group environment to improve key areas for your business. As well, as building a business plan for your business, your business will be improved via the workshop and individual tuition.</p>
Mini Diagnostic	0.0%	1,750	<p>As well as working with your Business Advisor / Accountant, you will be provided with a full business diagnostic report that documents your business goals, the strengths of your business, the weaknesses of your business and key strategies for improvement within a comprehensive action plan.</p>
Medium Business Diagnostic	2.5%	3,300	<p>Direct your business and your staff to find customers, get customers purchasing more often and paying more when they do, while mastering 9 major areas within your business.</p>
Profit Optimiser	0.0%	5,300	<p>As well as working with your Business Advisor / Accountant, at the end of your 4 weeks you will be provided with a full financial swot that documents the financial strengths of weaknesses of your business e.g. where your figures are down and need to come up, where your figures are too high and need to be reduced plus an action plan you can use to improve your business.</p>
Profitability Diagnostic	2.8%	3,600	<p>Profitability Diagnostic™ gives you the tool to significant increase your business’s profitability with a reduction in your break-even point (which further increases profitability) and an improvement in your business’s value.</p>



Product / Service Name	Percentage Of Revenue	Average R Value	Benefits
CashFlow Assessment	3.9%	5,100	A significant free up of cash flow (more cash in your bank) with a control of cost of goods, control of overheads, control of debtors and management of stock and creditors. plus a significant increase in profitability with a reduction in your break-even point (which further increases profitability) and an improvement in your businesses value.
Firm 2 Day	0.0%	2,640	The highly interactive 2-day workshop will set the direction for your business and align it to your personal lifestyle and financial needs.
Firm Monthly Budget / Actual	0.0%	24,000	Your business will grow in strength, grow in profitability, grow in value and grow in surplus cash flow when you work fortnightly with your Business Advisor / Accountant. using laser focused kpi's that have been individually formulated for your business's success is a key component of the Firm Monthly Budget / Actual program.
Property Portfolio - Financial Planning	36.8%	4,000	This is a referral-based means of generating income e.g. we refer a client and the business then pays us on a sale for that referral. Wealth through intelligent property investment solution.
Client Brainstorming	7.7%	5,000	This is an ongoing service offered by our Accounting Firm which the Accounting Firm has not been able to focus on but can be delivered via this division.
NETSUITE CRM	7.7%	5,000	Working with our clients to build their NETSUITE system via YourBusiness Growth (Accounting Firm Division) and



Product / Service Name	Percentage Of Revenue	Average R Value	Benefits
			our associated Accounting Firm.
FinIntro-101	15.3%	2,500	A percentage handover fee to the Associated Financial Planning firm. This is a new relationship and the focus will not be on this Product / Service.
Virtual CFO Manager	1.3%	5,000	CFO for mid ranged businesses as a starting solution prior to them hiring a full time CFO. Values of sales within this area have been listed as low due to handover to Associated Accounting Firm.

5.2 Promotions Plan (New Clients)

YourBusiness Growth (Accounting Firm Division) will use the following lead generation tactics to attract new clients and customers into the business:

- Build a more sizable prospect database so our newsletters, email marketing, online articles have a much more powerful impact. The goal is to get our prospective client base to 3,000 plus
- Build ongoing referral systems that have referral partners, host beneficiary partners and strategic alliance partners generating quality leads and allowing us to hold more successful workshops, seminars and VIP events
- Building Signs
- Utilise the NetSuite system provided by Product Tools Supplier to build greater interaction with our prospective clients and our clients so they more frequently engage in higher valued services
- Ready made brochures on all of the Product Tools Supplier (our firm branded) services offered by our firm
- Give Away Valuable Products
- Hold Events, Board Room Events, Evening Events, Social Events
- Own Web site (s) That Focus On Lead Generation - will Require Multiple Sites – Product Tools Supplier can easily support within this area so we are successful in our marketing
- Regular Cold Calling By Sales People to Generate New Leads
- Strategic Alliance (E.G. Caltex, Woolworths, Safeway)
- Use Facebook And Facebook Advertisement Systems To Generate Targeted Leads
- Google Type Ads As Customers You Are Looking For, Are Looking For You – On Google
- Use Invoice Inserts With Your Invoices Or Other Businesses Invoices
- Work with Product Tools Supplier and focus on increasing your inbound enquiry for our services and the services of the Accounting Firm

5.3 Promotions Plan (Repeat Business)

YourBusiness Growth (Accounting Firm Division) will use the following repeat business generation tactics to attract existing clients and customers back to the business:

- Automated marketing systems via the NetSuite which have been designed to interact with our clients based on their interest
- Ongoing VIP events on key topics of interest so the take-up of other services is assured
- Cross pollination of the YourBusiness Growth (Accounting Firm Division) division with the Accounting Firm and reverse so both firm and division benefit
- Rotational campaigns based on important calendar of events e.g. return from New Year's break, prior to end of financial year, beginning of year planning activities, 90 day planning activities
- Call cycle
- Face to face visits
- Telemarketing via telemarketing firm

5.4 Distribution Plan

Clients and customers buy from YourBusiness Growth (Accounting Firm Division) via the following methods:

NetSuite

- Head of the Division – Face to face prospective client and client meetings either at office or onsite with clients. Depending on the ongoing marketing campaigns – some will be conducted via Skype and GoToMeeting and webinar.

Referral Groups & Host Beneficiary Groups

- We use strategic alliances and other businesses in our region that refer clients to us for specific services. This factor leverages our distribution initially as we will not need to set up other outlets.

5.5 Customer Management

5.5.1 How Customers Are Managed

Our clients and customers are regularly contacted via our Product Tools Supplier provided NetSuite system. This is undertaken both in an automated fashion and via internal team members, newsletters as an interactive online tool and face-to-face visits by key team members.

5.5.2 How We Track Purchase History

Purchase history is tracked in the NetSuite system and via standard accounting systems.

5.5.3 Overall Pricing Strategy

We use a 'value-based pricing method to price our products and services that is based on the value the product has for the customer and not on its costs of production or any other factor. In most cases a value-pricing matrix is used to determine the value of a services based on the (1) revenue turnover, (2) number of staff, (3) improvement focus, and (4) number of outlets our clients has.

5.6 Websites

Websites owned by YourBusiness Growth (Accounting Firm Division) and the purpose for the site(s) have been listed here:

[www.YourBusiness Growth \(Accounting Firm Division\).com.au](http://www.YourBusiness Growth (Accounting Firm Division).com.au)

- Purpose: Main web presence of the business with associated links to articles, newsletters, interactive Facebook site, opt in system for prospective clients

[www.YourBusiness Growth \(Accounting Firm Division\).net](http://www.YourBusiness Growth (Accounting Firm Division).net)

- Purpose: POP Email Hosting for Marketing and Lead source identification and generally used in mass marketing to the local community to ensure our firm takes a preminent position.

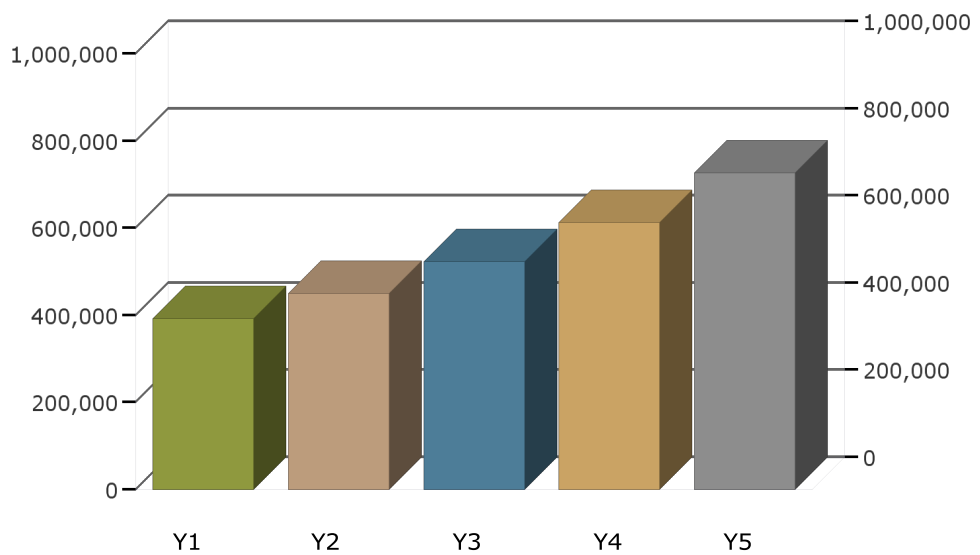
6.0 Sales Plan

6.1 Sales Highlights

Below is an overview of sales / revenue highlights for YourBusiness Growth (Accounting Firm Division). A fuller picture of our Financial Projections can be found within 7.0 Financial Projections.

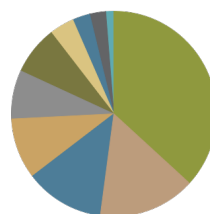
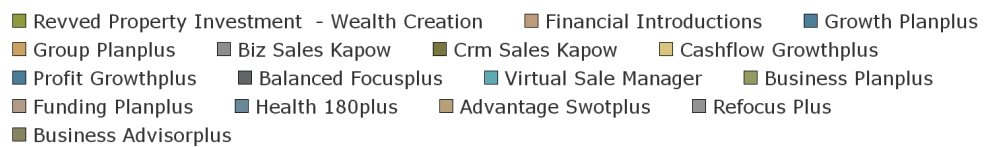
6.1.1 Revenue

The following graph shows the projected revenue from sales for YourBusiness Growth (Accounting Firm Division) over a projected five-year period.



6.1.2 Sales By Product And Services

The below graph depicts the projected products and services sold for the first projected year of sales.



6.2 Products And Services By Gross Sales, Unit Sales, Price Improvement

The following is a list of products and / or services groups that YourBusiness Growth (Accounting Firm Division) sells to its customers.

The list has been segmented into: (a) name of the product and / or service; and (b) the gross sales achieved for the product and / or service; (c) gross units sold for year 1; (d) the annual % growth rate in unit sales; and (e) the annual growth rate in price.

Product	Gross Sales Year 1	Gross Units Year 1	% Increase (Units)	% Increase (Price)
Business Plans With Advisory Work	48,960	2	20.0%	5.0%
Planning Workshops	37,500	15	20.0%	5.0%
Medium Business Diagnostic	9900	3	2.0%	5.0%
Profitability Diagnostic	10,800	3	20.0%	5.0%
CashFlow Assessment	15,300	3	20.0%	5.0%
Property - Wealth Creation	144,000	36	0.0%	5.0%
Client Brainstorming	30,000	6	20.0%	5.0%
NetSuite CRM	30,000	6	20.0%	5.0%
FinIntro-101	60,000	24	0.0%	5.0%
Virtual CFO Manager	4980	1	50.0%	5.0%

The above products and services take into account the uptake of the Product Tools Supplier offering and do not show any of the associated Accounting Firm service or the referral of clients into the Accounting Firm.

6.3 Employees Involved In Sales

Those people who hold a position within YourBusiness Growth (Accounting Firm Division) where a percentage of their time is spent in the area of sales are listed below, along with their current position and an overview of their duties.

Person	Position	% Time In Sales
Peter T. Joiner	CEO Of The Division	37%

6.4 Current Methods Of Distribution

Distribution of our products and services are undertaken via the following methods:

NetSuite

- CEO of the division and / or the person (hired by the firm) in charge of sales.



Sales will be made via face to face meetings and meetings either at office or onsite with clients. Sometimes over Skype, GoToMeeting or GotoWebinar.

There is a healthy amount of marketing provided by Product Tools Supplier that supports the generation of lead flow into both YourBusiness Growth (Accounting Firm Division) and the Accounting Firm – which will equate in sales.

Referral Groups

- We use strategic alliances and other businesses within our community, which can refer clients to us for specific services. This factor leverages our distribution initially as we will not need to set up other outlets.

Key focus is the development of a combination of Strategic Alliances, Referral Groups and Host Beneficiary Relationships through the guidance of Product Tools Supplier and the fortnightly coaching provided by them.

6.5 Customer Needs Assessment

YourBusiness Growth (Accounting Firm Division) has identified the following customer needs:

Key Need	Description
Proven Solutions	NetSuite - Matching Sales Process with Technology to gain visibility of sales activity and outcomes for the client. Key focus is the integration of a CRM with the business so the business can see the outcome of their marketing and sales activities.
Information	NETSUITE - Support and Guidance on direction with NetSuite where the client needs to know their position regarding sales pipeline and need support in a reasonable cost, easy to use CRM system.
Accountability From a Third Party	Business Improvement - Needs a third party to hold them accountable to assessment of goals and the actions needed towards the implementation of their goals. This is critical as business owners can often get distracted from what’s important..
Access To One-On-One Mentoring	Business Improvement, Cash Flow Improvement, Profitability Improvement, Business Value improvement etc. - access to one on one mentoring and support is highly regarded.
Options and Alternatives To Grow A Business	Business Improvement - Ideas for their business to grow, mud map for success, sounding board
Value For Money – Relative To ROI	Business Improvement - Value for money by way of a return on investment with YourBusiness Growth (Accounting Firm Division) through improved profitability, improved cash flow, and improved lifestyle choices for the business owners.



6.6 Customer Segmentation

YourBusiness Growth (Accounting Firm Division) has identified the following customer segments:

Key Segment	Description
Business Type	NetSuite - Sales orientated business, with potentially multiple locations, Sales Staff, large customer / prospect customer database focused on Business Improvement - Generally large Trade Organisations or Manufacturing.
Geographic Location	NETSUITE – Townsville, Gladstone and moving toward the Brisbane geographic area.
Industry Type	NETSUITE - Services, Manufacturing, Sales focused industries.
Business Size	NETSUITE - Larger Business, 12+ employees, R1M T/O, Business Improvement - T/O R700k min, 1+ employees (not including owners), Profitable or B/E with potential.
Income	Own their property and have R110,000 plus per person and / or Assets with Equity
Activities & Interests	Business Improvement - Open Minded, Looking to grow and be successful, challenged by change, committed to their business

6.7 Sales - Conversion Improvement

YourBusiness Growth (Accounting Firm Division) will use the following sales conversion improvement tactics to convert initial enquiry into a sale:

Management will address this area in the future.

6.8 Sales – Average Value Sold Improvement

YourBusiness Growth (Accounting Firm Division) will use the following methods to improve the average value sold to the customer at time of sale:

The average value of sales will be improved via a level of ongoing coaching from Product Tools Supplier. The key relationship will cover fortnightly coaching aligned to the education of how the Business Coaching industry gains clients, works with clients and maintains clients in the high band of fees.

Average value increase will also come from a focus toward gaining clients in the higher product / service range of Product Tools Supplier products and services.

7.0 Operations Plan

Our operational plan covers the key day-to-day processes that YourBusiness Growth (Accounting Firm Division) perform which are integral to the ongoing operational success of our business. As well,, the key milestones have been included which YourBusiness Growth (Accounting Firm Division) believe are important.

7.1 Key Operational Process

The following is a list of those key operation areas that YourBusiness Growth (Accounting Firm Division) perform which are integral to the ongoing operational success of our business. As well,, the key milestones have been included which YourBusiness Growth (Accounting Firm Division) believe are important.

Our Client Engagement Team (Sales & Prospective Client Conversion)

- Educated in the process of converting a prospective client into a client (sales)
- Ongoing sales training provided through Product Tools Supplier on an as needed basis
- Effective tracking of results to ensure ongoing success

Products And / Or Services

- Systemised methods provided by Product Tools Supplier
- In-depth suite of services designed to build a clients business, clients capabilities
- World proven Business Development Services allowing for greater averages of R15,000 to R24,000 per client

Our Brand

- Separate Identity to the Accounting Firm
- Strong branding which is easily recognised throughout the community
- Proactive communication with our marketplace to take market leader position

Our Pricing Policies

- Upfront agreements not Fee for Service
- Proven matrix pricing model to gain higher fees while maintain happy clients
- Deposit and advance payments as proven by the Product Tools Supplier systems we have purchased

Unique Ideas

- Focussed on our clients personal lifestyle goals, income goals and ongoing life choices and business improvement (NOT Tax & Compliance)

Systemised Delivery Methods

- Systemised methods of outcome delivery for all of the Product Tools Supplier services whereby we are guaranteed a profit for all Business Services offered



7.2 Milestones

The Milestones listed on this page are key to the success of the business, and although not an exhaustive list, the page gives a clear indication of the direction YourBusiness Growth (Accounting Firm Division) needs to take.

Financial Planning Targets 2022

- Description: Achieve R180,000 in referral rebates from property referrals made by this section of our division in 2022.
- Start Date: 01/01/2022
- Completion Date: 01 year
- Priority: Important and Not Urgent

Legal Firm Referrals Target 2022

- Description: Achieve R60,000 in referral fees from finance deals in 2022.
- Start Date: 01/01/2022
- Completion Date: 01 year
- Priority: Important and Not Urgent

YourBusiness Growth (Accounting Firm Division) Core Revenue (PPA) Target 2022

- Description: Achieve R100,000 in revenue from Product Tools & strategy products – including a number of Group Client activities.
- Start Date: 01/01/2022
- Completion Date: 01 year
- Priority: Important and Not Urgent

YourBusiness Growth (Accounting Firm Division) CRM Revenue 2022

- Description: Achieve R60,000 in revenue from CRM services and ad-hoc project work.
- Start Date: 01/01/2022
- Completion Date: 01 year
- Priority: Important and Not Urgent

YourBusiness Growth (Accounting Firm Division) Identity

- Description: Become clear on YourBusiness Growth (Accounting Firm Division)'s separate identity and possible standalone ability.
- Start Date: 01/07/2013
- Completion Date: 03 years
- Priority: Important and Not Urgent

7.3 Management Team

John P. Sample

- Title: Director
- Their Duties: Business mentor, division fiscal management
- Unique Qualities: Proven fiscal management and business acumen with a level head, 12 years in charge of accounting firm, accountant for 23+ years, Business Support (Through TheProgressiveFirm).
- Education: Accountancy, CA

Peter T Joiner

- Title: CEO of the Division
- Their Duties: Sales, Management, Delivery, Marketing
- Unique Qualities: Selling, Sales Management, High Conversion rate, NETSUITE development, Technology knowledge, Facilitation and training skills,
- Education: MBA

7.4 Board Members

John P. Sample

- Unique Qualities: Financial business management, business acumen, 12 years in charge of accounting firm, accountant for 23 + years, Business Support (Through TheProgressiveFirm).
- Education: Accountancy, CA

Peter T Joiner

- Unique Qualities: Selling, Sales Management, High Conversion rate, NETSUITE development, Technology knowledge, Facilitation and training skills,
- Education: MBA

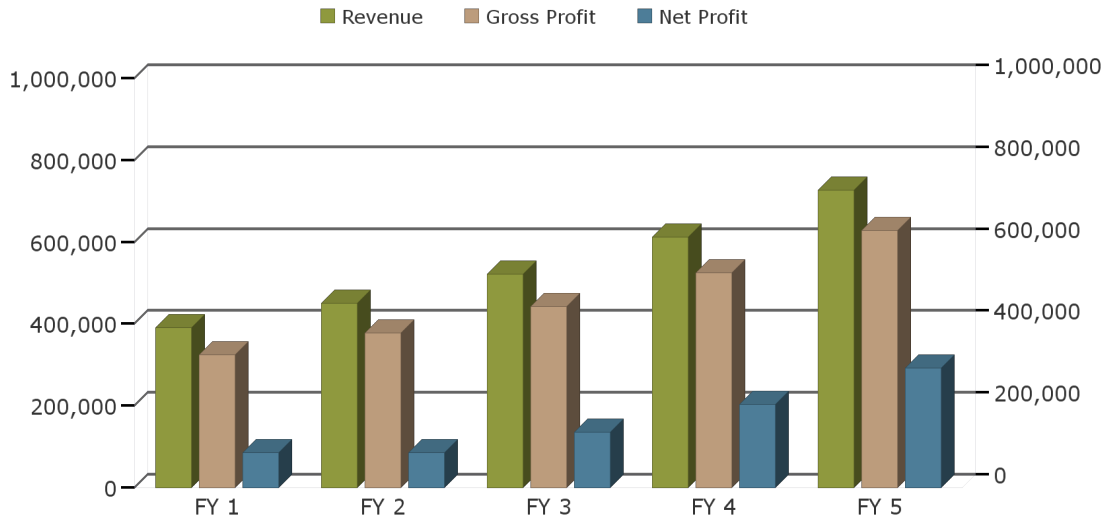
Frank W. Johns

- Unique Qualities: Fiscal management, Public company listing 9 years in charge of accounting firm, accountant for 22 + years.
- Education: Accountancy, CA

8.0 Financial Plan

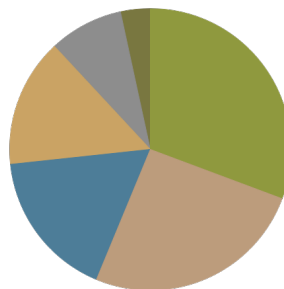
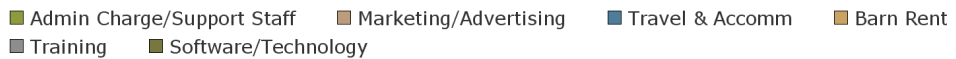
8.1 Revenue And Profit Highlights

At the formation of this business plan, YourBusiness Growth (Accounting Firm Division) has projected a positive EBITDA of R 86,364 (88.25%) for the first projected year, a positive EBITDA of R 85,026 (75.57%) for projected year 2, a positive EBITDA of R 136,081 (104.16%) for projected year 3, a positive EBITDA of R 203,275 (132.65%) for projected year 4 and a positive EBITDA of R 291,642 (160.56%) for the 5th and final projected year.



8.2 Projected Overheads

The below graph depicts the overhead expenses of the business and does not include any Cost Of Goods Sold.





8.3 Funding Requirements

The following is a list of funding requirements that Your Business Growth (Accounting Firm Division) believes are important to the ongoing success of YourBusiness Growth (Accounting Firm Division).

Requirements	Value
No Funding Requirements	0

8.4 Exit Strategy

The exit strategy will take the form of a direct sell or the preferred option of a buyout by the management team on or before June 2020.

8.5 Profit and Loss

01 January 2022

Period Length	12 Months	12 Months	12 Months	12 Months	12 Months
Currency	R	R	R	R	R
	Projection Budget	Projection Budget	Projection Budget	Projection Budget	Projection Budget
Bizscaping					
Revenue	391,440	450,072	522,575	612,959	726,566
Cost Of Goods	66,684	72,694	79,903	88,552	98,928
Gross Profit	324,756	377,378	442,672	524,407	627,639
Overheads	88,392	92,352	96,592	101,132	105,996
Depreciation	0	0	0	0	0
Key Employee - Salary	150,000	150,000	150,000	150,000	150,000
Net Operating Income	86,364	135,026	196,081	273,275	371,642
Other Expenses	0	50,000	60,000	70,000	80,000
EBIT	86,364	85,026	136,081	203,275	291,642
EBITDA	86,364	85,026	136,081	203,275	291,642
Interest	0	0	0	0	0
Net Profit	86,364	85,026	136,081	203,275	291,642
Taxes	25,909	25,508	40,824	60,983	87,493
Net Income	60,455	59,518	95,256	142,293	204,149
Dividends	12,091	11,904	19,051	28,459	40,830
Net Profit	48,364	47,615	76,205	113,834	163,320

8.6 Balance Sheet

01 January 2022

Period Length	12 Months	12 Months	12 Months	12 Months	12 Months
Currency	R	R	R	R	R
	Projection Budget	Projection Budget	Projection Budget	Projection Budget	Projection Budget
Bizscaping					
Cash At Bank	18,805	65,677	140,931	253,538	415,263
Accounts Receivable	7,507	8,632	10,022	11,755	13,934
Inventory					
Current Assets	26,312	74,309	150,953	265,293	429,197
Fixed Assets	28,000	28,000	28,000	28,000	28,000
Total Assets	54,312	102,309	178,953	293,293	457,197
Short Term Debt	0	0	0	0	0
Accounts Payable	5,948	6,331	6,770	7,276	7,860
Current Liabilities	5,948	6,331	6,770	7,276	7,860
Long Term Debt	0	0	0	0	0
Non Current Liabilities	0	0	0	0	0
Total Liabilities	5,948	6,331	6,770	7,276	7,860
Share Capital					
Accumulated R/E	48,364	95,978	172,184	286,018	449,337
Retained Earnings From P&L	48,364	47,615	76,205	113,834	163,320
Previous Balance	0	48,364	95,978	172,184	286,018
Equity	48,364	95,978	172,184	286,018	449,337
Liabilities & Equity	54,312	102,309	178,953	293,293	457,197

8.7 Annual Cash Flow

01 January 2022

Period Length	12 Months	12 Months	12 Months	12 Months	12 Months
Currency	R	R	R	R	R
	Projection	Projection	Projection	Projection	Projection
	Budget	Budget	Budget	Budget	Budget
Revenue	391,440	450,072	522,575	612,959	726,566
Change in Accounts Receivable	-7,507	-1,124	-1,390	-1,733	-2,179
Cash Received From Sales	383,933	448,948	521,185	611,226	724,387
COGS	-66,684	-72,694	-79,903	-88,552	-98,928
Add Back: Depreciation	0	0	0	0	0
Change In Inventory					
Change In Accounts Payable	5,948	382	439	506	585
Cash Paid To Suppliers	-60,736	-72,311	-79,464	-88,046	-98,343
Gross Cash Profit	323,197	376,636	441,721	523,180	626,044
Operating Expenses	-238,392	-242,352	-246,592	-251,132	-255,996
Add Back Depreciation	0	0	0	0	0
Add Back Amortization	-238,392	-242,352	-246,592	-251,132	-255,996
Other Expenses	0	0	0	0	0
Cash Operating Costs	-238,392	-192,352	-186,592	-181,132	-175,996
Cash After Operations	84,805	184,284	255,129	342,048	450,048
Income Tax Paid	-25,909	-25,508	-40,824	-60,983	-87,493
Net Cash After Operations	58,896	158,776	214,305	281,065	362,555

8.7 Annual Cash Flow Continued

01 January 2022

Period Length	12 Months	12 Months	12 Months	12 Months	12 Months
Currency	R	R	R	R	R
	Projection	Projection	Projection	Projection	Projection
	Budget	Budget	Budget	Budget	Budget
Interest Paid	0	0	0	0	0
Dividend Paid	-12,091	-11,904	-19,051	-28,459	-40,830
Financing Costs	-12,091	-11,904	-19,051	-28,459	-40,830
Net Cash Income	46,805	146,873	195,254	252,607	321,725
Change In Long Term Debt	0	0	0	0	0
Change In Short Term Debt	0	0	0	0	0
Change In Cash At Bank	46,805	146,873	195,254	252,607	321,725
Opening Cash At Bank		18,805	65,677	140,931	253,538
Closing Cash At Bank	46,805	165,677	260,931	393,538	575,263

8.8 Marginal Cash Analysis

01 January 2022

Period Length	12 Months	12 Months	12 Months	12 Months	12 Months
Currency	R	R	R	R	R
	Projection	Projection	Projection	Projection	Projection
	Budget	Budget	Budget	Budget	Budget
Growth (Accounting Firm Division)					
Revenue	100.00	100.00	100.00	100.00	100.00
COGS	17.04	16.15	15.29	14.45	13.62
Gross Profit	82.96	83.85	84.71	85.55	86.38
Accounts Receivable	1.92	1.92	1.92	1.92	1.92
Inventory	0.00	0.00	0.00	0.00	0.00
Accounts Payable	1.52	1.41	1.30	1.19	1.08
Working Capitals	0.40	0.51	0.62	0.73	0.84
Marginal Cash Flow	82.57	83.34	84.09	84.82	85.55
Overheads	22.58	20.52	18.48	16.50	14.59
Net Variable Cash Flow	59.98	62.82	65.60	68.32	70.96

Notes:

The Net Variable Cash Flow depicts the amount of surplus cash OR negative cash from each 100.00 of new sales revenue. If the figure is negative then the business needs to address (1) Pricing, (2) Reduction in Costs, (3) Reduction in Accounts Receivable, (4) Restructure in Accounts Payable and (5) Reducing stock holding / value.



9.0 Appendix Information (Historical Financial Reports)





10.0 Strategy For Improvement & Action Plan

10.1 Overview

The following Strategy Action Plan incorporates the strategies the management team believe will be effective in supporting the growth of YourBusiness Growth (Accounting Firm Division) as defined throughout this plan.

2022 Strategy Plan

YourBusiness Growth (Accounting Firm Division) Pty Ltd

Date: January 2022

Our Mission is To build a substantial business services division within our accounting firm while helping our current and future clients to achieve their business goals.

Build Ongoing Referral Systems That Have Customers Generating Quality Leads

John Sample

January 2022 | June 2022

A systematic way of generating leads via referral – where a trusted person to the customer refers the customer to your business. There is normally some reward for the person referring e.g. bonus, money, points, normally unavailable value or sharing a special experience with their 'friends'.

Building Signs

Peter Joiner

January 2022 | January 2022

You may want to consider the advertisement of your business name and more importantly - what you do e.g. ABC Company does not tell the passing traffic anything (good for those people looking for you) about you BUT 'Dentist', 'Lawyer', 'Dog Washing' does. Consider what you want the sign to do e.g. generate leads!

Build A Better Database / Pipeline By Increasing The size Of Your Database And To hold More Useful Information

Peter Joiner

February 2022 | March 2022

Basic minimum information should be: full name, telephone, full address and geographical segmentation, email address, age, gender, Facebook name, LinkedIn name, Twitter address, last purchase(s) / purchase history, how original lead was generated etc. Use CRM system, bar code system and / or loyalty card to gain info.

Brochures

Mary Smith

February 2022 | February 2022

Brochures can be set up as a 'sales person in print' - not just a promotion of product. Brochures need to incorporate the key elements of advertisement: benefited orientated headlines, sub heads that draws you in, body copy that compels you to read more, compelling offers and call to action to get the phone ringing.

Give Away Valuable Products

Peter Joiner

February 2022 | March 2022

If you can purchase high perceived value product at a low cost e.g. prospect can see a 55.00 value but it only cost you 5.00 as you purchased in bulk then you can 'give away' high valued products to entice the prospect to purchase e.g. 'you receive XXX valued at 55.00 your absolutely free when you meet with our sales person'.

Hold Events, Board Room Events, Evening Events, Social Events

Peter Joiner

February 2022 | March 2022

Events can be more social in nature as long as the people attending get to see what your business is about e.g. at your business, displays showing what you do, movie screens that quietly promote what you do, speaker that build you up prior to the even, tours and / or simple credibility of your staff. You want leads though.

Own Web Site (S) That Focus On Lead Generation - May Require Multiple Sites

John Sample

March 2022 | June 2022

Your web sites needs to talk to your ideal customer (not every customer) and should be designed to helping visitors getting to know you, creating connection and building a relationship and building credibility, reliability, trust and position you as the experts. How To Articles, Blog Posts, Resources etc.

Regular Cold Calling By Sales People to Generate New Leads

Mary Smith

February 2022 | November 2022

You should have a specific number of leads you expect your sales people to generate per week/month/quarter. If they are visiting prospects / customers then visit prospects within the same geographic are to build new leads. Have an hour of power once per week when all get on the phone and build new leads.

Strategic Alliance (E.G. Caltex, Woolworths, Safeway)

John Sample

February 2022 | December 2022

A Strategic Alliance is a high level relationship where both organisations benefit and there is normally some form of written agreement. E.g. Starbucks partnered with Pepsico to bottle, distribute and sell the popular coffee-based drink, Frappacino, Apple has partnered with Sony, Motorola, Phillips, and AT&T in the past.

Use Facebook And Facebook Advertisement Systems To Generate Targeted Leads

Mary Smith

March 2022 | June 2022

Use Facebook as a lead generation too via their advertisement system. Go online and assess available demographic segmentation, geographic segmentation target market, costs etc. If you don't have a face book page specifically for your business then brainstorm business set up on Facebook to build leads.

Google Type Ads As Customers You Are Looking For, Are Looking For You – On Google

Mary Smith

February 2022 | November 2022

You can get ranked number 1 on Google for free using Google Local Business Centre and Google Maps. Google Local helps your advertisements show up in Google searches that are made in close proximity to your business which will help you get more traffic, leads and sales. Investigate your needs in this area.

Use Invoice Inserts With Your Invoices Or Other Businesses Invoices

Mary Smith

February 2022 | December 2022

If you send out invoices you already have a cost of postage - so use this existing cost to insert an offer to build a lead for a specific product / outcome. Other businesses also send out invoices and you may be able to subsidise their mail costs to promote to their customers. Target market alignment is key.

Create a clear vision for your business and make sure it is distributed to team and they know what it means.

John Sample
March 2022 | March 2022

Vision: outlines what your business wants to be. Your vision is a long-term view and concentrates on your future. It can be emotive and is a source of inspiration for you and your people. For example, a charity working with the poor might have a vision statement which reads "A World without Poverty."

Set yearly planning date (2-3 days), quarterly alignment to plan (every 90 days), monthly monitoring of plan (1/2 day).

John Sample
April 2022 | April 2022

Set time allocated to plan the direction of your business, act on those plans and monitor plans against actual results. Implement a yearly vision / planning workshop (2-3 days) and a 90 day review process that goes for at least a day. Assess goals to plan actuals monthly as a normal business activity.