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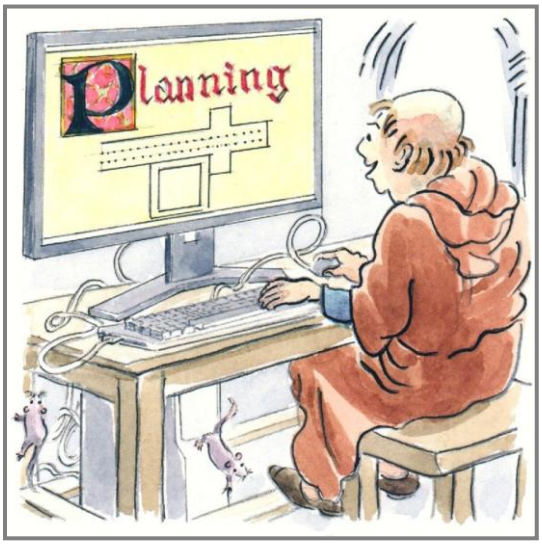

A checklist for a business plan

TN140 Training Notes series: Planning

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I was asked recently to help someone seeking to establish a new national ministry.

They wanted to know what went into a business plan not so much for a commercial enterprise (there is plenty of help on the internet for that) but for a non-profit or service venture focusing on some aspect of Christian ministry.

This might be an independent mission of some kind (my own work is one such example). On the other hand it might be a church 'business', such as letting out rooms, running a playgroup or managing a coffee shop, that needs to operate in a financially viable way.

All such ventures need what might be called a 'business plan', a 'marketing plan' or a 'strategic plan' for various reasons such as:

- to enable an effective and viable operation (I had a detailed plan for my own work which I updated every year);
- to seek gifts and grants from donors, your church, trusts or local authorities (who need reassurance that their money will be put to wise and effective use);
- to arrange loans to establish the venture or a new project within it (commercially from a bank or interest-free from friends and supporters).

So here is a checklist of ideas of what such a plan might include. Not all will apply to every venture, the order here may not be quite right for you, and some items may need considerably more detail than others depending on the type of business, whether this is part of a church's ministry, and the purpose of the plan.

But start here and you should have the foundations for a good business plan.

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Five checklists

Here are five checklists to ensure you include everything you need.

1: The basics

1 **Defining the business**

You will need a business name, possibly a strapline or something short to explain what you are about, some kind of legal status if independent of the church (such as self-employed, registered charity, CIO, or CIC), the name of the owner/founder or parent organisation, and all contact details (address, email, telephones, web address, your social media links).

2 **A summary of purpose**

In a few crisp sentences or bullet points you need to explain exactly why you exist, through a statement of overall purpose (not specific services at this point). It may be crystal clear to you but others may struggle to grasp what you are offering and why you believe there is a need for it.

3 **The owner/founder or parent organisation**

You may now need to explain who you are in a little more detail than just name as above, with some punchy bio. If the parent organisation is a church, that needs to be explained with the benefits of a significant operation hosting the venture.

4 **Governance information**

You may require a Board or Trustees to oversee the venture, depending on your legal set-up. If you are a sole trader it may still be useful to have a management committee to advise. You state who these people are, possibly with very short bios to demonstrate their suitability for this role.

5 **The story to date**

You should briefly explain how you have arrived at this point. For established projects you can expand this section quite considerably to show patterns in the history and lessons learned, to justify future predictions.

2: Services

1 **Those you seek to serve**

You should express a clear idea of the people who will benefit from your services. They might be parents with children looking for a local playgroup, local charities needing simple and inexpensive accommodation for events, or those who want a central venue to meet up with friends. An evangelistic ministry will be focused on particular people-groups.

2 **Exactly what you offer**

Here is where you need somewhat more detail of the services you offer to achieve the purpose you have already stated. For example, if letting church rooms, what you offer commercial clients may differ a little from what you offer a music teacher or parents hosting a children's party.

3 **Your values**

Define what you stand for and the way you go about your business. People need to know what style of ministry you will be following. Some independent organisations cite a basis of faith, or national organisations they belong to, to create confidence among their supporters.

4 **Distinctives**

A key selling point will be what marks you out from the crowd. What are the added extras that make you special? For example, your playgroup may need to have better equipment and more experienced leaders than other local groups, without being any more expensive.

5 **Difficulties to overcome**

You will need to show you are being realistic and have not under-estimated the difficulties you are likely to meet. This may take the form of a SWOT analysis, be given in a risk assessment format or you simply define a number of difficulties you are aware of and have ideas for how to overcome. For example, if your independent mission is to start from scratch, how will you get yourself known and build up a healthy client base?

6 **Passion for vision**

Any venture in a busy market-place should show a real passion for a realistic vision. In a business plan of basic information, there needs to be a strand of realistic enthusiasm. This should include an idea of developments year by year. If you don't have a clear sight of where you are heading, don't expect people to come on board with you.

3: Support

1 **Research**

If you are seeking grants or loans you will have to demonstrate that your business model is sound and that there is a market for what you are offering (see below). If you cannot show you have done some meticulous research in this way, why should anyone support you? You need to give credible evidence that your plans can succeed – faith alone may not be sufficient.

2 **Staffing**

If you employ front-line staff or have an army of volunteers they need to be highlighted with some idea of staffing structure, numbers, roles, and time spent on different areas of ministry. Have you covered issues such as their line management, training, desk-space and recruitment?

3 **Administrative support: people**

If your venture has a front-of-house feel to it, who is going to undertake the operational work required to let it flourish? Room hire needs a receptionist/manager, youth ministry workers need an administrator at base. There may be PAYE to organise or outsource, policies to write and update, supplies to purchase, a promotional office to run, and more.

4 **Administrative support: base and equipment**

You may need to operate from a physical office, or can you justify a virtual base? What equipment do you need at what cost: IT, catering, playgroup materials, and so on? What level of insurance will you need? How much IT equipment will you need to purchase and renew regularly, and what software for the business in hand will you invest in?

5 **Those who pray for you**

If you have a group of pray-ers mention no names of course but mention the group's existence. For your own use this section may demonstrate the priority you put on prayer. How will you give them information on a regular basis?

4: Finance

1 **Financial model**

Financial backers will want to see some form of well-planned financial modelling for each of the first few years, so they can see when you aim to reach trading viability. Or perhaps you expect always to need gift income but are looking for trusts to help you in the initial year or two until you have built up a base of personal supporters. Some of the detail for such modelling is covered in the next few points in this section.

2 **Tariffs**

You show you have done your sums by pricing your services at a realistic level: high enough to make the business viable, low enough to encourage people to use what you are offering. So here you cite your priced menu, your Playgroup fees, your room hire charges, your training event fees. If you offer memberships there may be extra benefits to pay for separately.

3 **Fixed and variable costs**

Fixed costs include your basic staffing costs, equipment purchases, an administrative base, the website, legal advice, and so on. You will need to pay these however many people buy into your products and services so the level of take up or footfall is crucial. Variable costs depend on how many people you are serving and include some aspects of staffing, travel expenses, catering supplies, and so on. Double your customers or clients and these may double too, unless there are major efficiencies in scale.

4 **Cash flow**

You may have high initial costs to set it all up which need to be covered before any income starts to flow in. But when trading normally many of your financial outgoings may be three months ahead of your income streams. So how are you planning to have enough cash in hand to cover these?

5 **Budgets in a five-year plan**

Your modelling needs to show how you expect to arrive at financial viability within so many months or years. So you need 100 bookings in a year to be viable: in Year 1 you aim for 40 bookings, 70 in year 2 as you get better known, 90 in year 3 and 110 in years 4 and 5 to enable you to payback earlier deficits. You will have to show that these budgets are realistic.

5: Marketing

1 **Your website**

This will be a key element of your venture. It needs to look professional, work well on a phone screen as well as on a PC, show up when people plug your basics into a search engine, and showcase what you are. For some ventures this will be your shop window, for others a key tool to provide resources, memberships or interactive forums. You may need to spend a significant sum of money on this if you want it to look good.

2 **Marketing budget**

What proportion of your costs do you expect to spend on making your services known? You need to consider website, social media, printed publicity, paid advertising, telephone work, mail drops and more. Underestimate this and you may not get off the ground. Overspend and your financial plan will collapse.

3 **Outsourcing**

If you are not a marketing expert you may need to buy in professional help, at a further cost. What are you expecting to do yourself and when do you need to look elsewhere? What can be done through email marketing within GDPR restrictions? Do you need an IT consultant?

4 **Legal issues**

There may be a range of legal issues that will impact your ministry which need to be covered. Safeguarding for the playgroup will be crucial, food hygiene for the coffee shop, health and safety for letting rooms. Your marketing will need to reassure people these are covered.

5 **Names who support you**

It is not essential but, if unknown and independent, you may value a 'Panel of Reference' of some kind. This consists of a few people who are well-known in the world of your project who are prepared to lend their name to the venture because they know and trust you. An alternative is to have printed commendations from such people – or from satisfied clients.

These notes are available at https://www.john-truscott.co.uk/Resources/Training-Notes-index then TN140. See also Articles A4, *Twelve questions to help you plan,* A28, *Rooms to let,* and A44, *Making things happen,* plus Training Notes TN48, *Let's get purpose statements right,* and TN114, *How to prepare a church profile*

John's resources are marked for filing categories of Leadership, Management, Structures, Planning, Communication and Administration. File TN140 under Planning.

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