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## 802+ Actual Business/Financial Plans

### OVERVIEW

Sometimes it is helpful to get a global idea of what a plan [marketing, personnel, expenses, etc.] for a specific business might be like and what could one expect for costs [gross margin, marketing as % sales, etc.]

This Brief provides three sources for actual business plans, typical Income/Expense Statement and actual Financial Ratios.

The sources are:

1. ***Business Plans Handbook*** BPH  
[online via Hamilton Co Public Library (HCPL)]
2. From BizStats at: [www.bizstats.com/corporation-industry-financials](http://www.bizstats.com/corporation-industry-financials)
3. ***Financial Ratio Benchmarks Studies*** [hardcopy only downtown HCPL]

Editor's Note - It would appear that the BPH is by far the best general resource.

### **BUSINESS PLANS HANDBOOK**

*Business Plans Handbook* is a collection [39 volumes] of actual business plans in all business types compiled by entrepreneurs where only the company names and addresses have been changed. For a sample see [Brief 03.11](#)- Sample BHP Plan. Note these plans contain a lot of specific P+L and Balance Statement information.

Typical business plans include: type of business; statement of purpose; executive summary; business/industry description; market; product and production; management/personnel; and financial specifics. Also featured is a listing of organizations, agencies, and consultants; a glossary of small business terms; and an updated bibliography index.

The new BPH volumes are published annually. All 39 are online with hardcopy volumes 1-22 in the Business section of the HCPL.

As the BPH is a subscription only access which HCPL has, you can use your HCPL library card and your home PC. You can access all of the volumes using the logon details at the end of this brief.

NOTE – the latest volume has in the back a current cumulative index of company types, so start by looking there first searching for the type of business. When found, the volume number for that specific business is listed; then go to that volume for the details.

### **BIZSTATS BUSINESS PLANS**

All information is online at the link shown.

The Bizstats plans provide information for different sized companies [sales or assets]. Although somewhat shorter than the BPH accounts, BizStats provides an excellent idea of what might be expected.

This information can put the potential business owner in the financial “ball park” of what others have experienced in the same business.

### **FINANCIAL RATIO BENCHMARKS STUDIES**

These are only available in the downtown HCPL.

The data is from actual companies and presents information as a % of sales or % of assets. Again it puts the potential business owner in the ball park of what others of his sales size have actually experienced.

This is particularly helpful if the potential owner has no real idea of what the potential financial might be like and how they might change with growth in business size.

## **HOW TO LOGON TO HCPL ONLINE BPH COLLECTION**

The HCPL has access to a number of subscription only databases of which BPH is one. Using your HCPL library card, access it by:

1. Go to [www.CincinnatiLibrary.org](http://www.CincinnatiLibrary.org)
2. At the top of the home page, click on Tab: “Research & Homework”
3. Click on the first heading: “Research Databases”
4. Under “Browse Resources by Subject” click on “Business & Finance”
5. Find the heading: “Gale Virtual Reference Library” and select it
6. If you have not already logged in with your Library card, do so now.
7. A variety of books will come up, select the “Business Plans Handbook Series”
8. All the volumes will be shown with the latest at the top; select it.
9. Scroll to the bottom of the “Table of Contents” and select “Cumulative Index”
10. You will now be able to see, in alphabetical order, all business plan types in the 39 volumes.

*If you would like to request a Cincinnati SCORE counselor please [click here](#).*

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