

CMA

COLEMAN MANAGEMENT ADVISORS

The Business Plan Framework

The exact structure behind the plans CMA builds for lenders and investors — every section explained, with prompts for the numbers reviewers expect to see.

FREE TEMPLATE · FILL IN EACH SECTION

How to use this: work top to bottom. Answer the prompt under each heading in plain language, then build the financials last — they should follow from everything above, not the other way around. When a lender or investor reads it, every number should trace back to a sentence earlier in the plan.

1 Executive Summary

Write this last. In 4–6 sentences: what the business does, who it serves, why now, what you're asking for, and what the money achieves.

2 Company & Vision

Legal structure, ownership, location, stage, and the one-sentence mission. What does "winning" look like in 3 years?

3 Market Analysis

Size the market honestly — TAM / SAM / SOM — and cite where each number comes from. Who is the customer, and what do they pay today?

Layer	Definition	Your number & source
TAM	Everyone who could buy	
SAM	The slice you can serve	
SOM	What you can realistically capture	

4 Products & Services

What you sell, the problem it solves, pricing, and what makes it hard to copy.

5 Go-to-Market

Your beachhead segment, the single sharpest reason they switch to you, and the channels that turn a stranger into a paying customer.

6 Operations & Team

How the work actually gets delivered, key roles (filled and open), and why this team can win.

7 Financial Plan

Driver-based projections — every line should trace to an assumption (price, volume, conversion, churn). Lenders look for debt-service coverage; investors look for unit economics.

	Year 1	Year 2	Year 3
Revenue			
Cost of delivery			
Operating expenses			
Net profit			

8 The Ask & Use of Funds

How much, on what terms, and exactly what it buys — tied to specific milestones, not a wish list.

Amount requested:

Use of funds (itemized):

Want this built for you? CMA writes custom, lender- and investor-ready plans with a real financial model behind every number — from \$799.
Book a 30-minute call at colemanma.com.

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