

# James J. Hill Reference Library Guide to Business Planning Resources

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Understanding the importance of a business plan is your first step toward starting a successful business. By creating a business plan, you will have a detailed management tool that will help your business get started, grow, and remain successful for years to come.

The James J. Hill Reference Library has the practical resources you need to create a successful business plan. This *Guide* will point you to general business plan information and guides, as well as to specific sources that will help you with writing various sections of your plan. For further information and other sources, call our reference line at 651-265-5500, or email us at [info@jjhill.org](mailto:info@jjhill.org).

The Hill Reference Library is open to the public; stop by the reference desk to consult with one of our librarians, or search our catalog on our website, [www.jjhill.org](http://www.jjhill.org). All of our Hill Business Research Guides are available online at [www.jjhill.org/research\\_online/publications\\_and\\_research\\_guides.cfm](http://www.jjhill.org/research_online/publications_and_research_guides.cfm).

## Business Plans: Guides and Samples

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Starting a business often means creating a business plan, and the Hill Library has resources that will provide you with step-by-step instructions for writing your business plan as well as sample plans for your review.

### ***BizPlanIt's Virtual Business Plan***

[www.bizplanit.com/vplan.html](http://www.bizplanit.com/vplan.html)

The Virtual Business Plan walks you through the process of creating a business plan, section by section, with advice and tips for success.

### **Bplans.com – Sample Business Plans**

[www.bplans.com/Sample\\_Business\\_Plans](http://www.bplans.com/Sample_Business_Plans)

Created by the maker of Business Plan Pro and other business planning software products, this web site offers free online access to over 60 sample business and marketing plans created with their software products.

### ***Business Plan Pro***

CD-ROM resource available at the Hill Library

This stand-alone software application contains sample business plans and a template that will assist the user in writing their own business plan by prompting

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[www.jjhill.org](http://www.jjhill.org)

the user for necessary information. The software includes graphing and charting capabilities as well as hundreds of sample business plans.

### ***The Business Plans Handbook***

Available from Gale's Virtual Reference Library, subscription database available at the Hill Library; also in print, Small Business Resources HD 30.28.B87 (18 volumes)

This series of books is a compilation of actual plans developed by small businesses throughout North America, plus a directory that includes listings for venture capital and finance companies, small business development centers, consultants, SCORE offices and more. The *Handbook* also includes a generic business plan template. Published on an irregular basis, the last volume in the series contains a cumulative index.

### ***Business Stages for Entrepreneurs***

[www.jjhill.org/business\\_stages](http://www.jjhill.org/business_stages)

This site presents information on common small business stages: exploring, beginning, growing, managing, and maturing. You'll find a framework for research pertinent to your stage of business as well as detailed descriptions of web sites useful for your research questions.

### ***Carnegie Library of Pittsburgh Business Plans and Profiles Index***

[www.clpgh.org/research/business/bplansindex.html](http://www.clpgh.org/research/business/bplansindex.html)

This index lists types of businesses and a corresponding sample business plan, profile or book about the business. Entries that refer to actual sample plans are in bold print. If the plan or profile is online, a link is provided. While the list covers print sources in the Business Department of the Carnegie Library of Pittsburgh, the sources may be available to you through your local public or academic library.

### ***Checklist for Going into Business/ Small Business Planner***

Small Business Resources HD62.5.C45; also available at [www.sba.gov/smallbusinessplanner/index.html](http://www.sba.gov/smallbusinessplanner/index.html)

This SBA/SCORE publication assists you in the preparation of a comprehensive business plan by helping you identify key questions and potential problems. Checklists and a sample income projection statement are included.

### ***How to Write a Business Plan***

Small Business Resources HD30.28.M35 2007

Included in this easy to use guide are sample business plans, forms, financial advice, information about obtaining small business loans, and many other tips regarding business plan writing.

### **SCORE Business Templates**

[www.score.org/template\\_gallery.html](http://www.score.org/template_gallery.html)

SCORE provides a number of useful business planning and financial templates, covering competitive analysis, balance sheets, break-even analysis, and more. These templates can be downloaded to your computer and modified for your business needs.

## **Demographics**

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Demographic sources can provide information about your prospective markets and customers, based on geographic location or other criteria.

### **American FactFinder**

[factfinder.census.gov/home/saff/main.html?\\_lang=en](http://factfinder.census.gov/home/saff/main.html?_lang=en)

View, print, and download statistics about population, housing, industry, and business. Using FactFinder, you can also find U.S. Census Bureau products, including the in-depth demographic-rich American Community Survey; create reference and thematic maps; and search for specific data.

### **American Generations: Who They Are and How They Live**

Reference HC110.C6.M58 2010

This book explores generations and age groups, including statistics on population, families, households, income, spending, health and fitness, and attitudes and behaviors. Other titles in the series (and also available at the Hill Library) include *The Baby Boom: Americans Born 1946 to 1964* (Reference HC110.C6 R87), *Generation X: Americans born 1965 to 1976* (Reference HC110.C6M5), and *The Millennials: Americans Born 1977 to 1994* (Reference HC110.C6M55), *Older Americans: A Changing Market* (Reference HC110.C6 A5).

### **The American Marketplace: Demographics and Spending Patterns**

Reference HF5415.33.U6A4 2009

This statistical resource offers user-friendly tables that examine the U.S. population in great detail. The American Marketplace's tables are organized into nine chapters on education, health, housing, income, labor force, living arrangements, population, spending, and wealth

### **DataNet**

[www.lmic.state.mn.us/datanetweb/](http://www.lmic.state.mn.us/datanetweb/)

*DataNet* is an online information system consisting of summarized statistical information, serving Minnesota's governments, businesses, schools, nonprofit agencies and citizens. The system contains statistics about social, economic and demographic conditions in Minnesota.

### **DemographicsNow**

Subscription database available at the Hill Library

*DemographicsNow* provides reports on the demographic make-up of specific geographic areas. Users can narrow their focus to states, counties, zip codes, or to a custom radius around a specific intersection. Data can be summarized, compared, or ranked by geography; comparison tables can compare up to 16 geographies. Reports include market characteristics such as age, income, occupation, race, and housing. A Consumer Expenditures report covers about 98 consumer spending categories. Current year statistics and five-year projections are included.

### **The Lifestyle Market Analyst**

Also Subscription database available at the Hill Library, also in print, Reference Desk HF5415.33.U5 L54 An important reference guide for U.S. consumer market analysis, this source contains information on the interests, hobbies, and activities popular in the nation's Metropolitan Statistical Areas (MSAs) and by demographic market.

### **Site Selection Online**

[www.siteselection.com](http://www.siteselection.com)

*Site Selection* magazine's Web site provides free access to detailed demographic data covering states and metropolitan areas. Click on the "area demographics" link to access the state and metro area indexes. Requires free registration.

## Financial Analysis/Benchmarking

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### ***BizStats.com***

[www.bizstats.com](http://www.bizstats.com)

Business statistics such as financial and operating ratios, turnover, profitability for sole proprietorships, employee productivity, industry averages, and more. Also includes statistics on specialized topics.

### ***CAPS Benchmarking Reports***

[www.capsresearch.org/Research/Benchmarking/Benchmarking.aspx](http://www.capsresearch.org/Research/Benchmarking/Benchmarking.aspx)

Industry-specific reports as well as cross-Industry data to help purchasing professionals compare their performance against that of their peers in the same industry. Free registration required for full access.

### ***Corporation Tax Stats – Data by Industry or Sector***

[www.irs.gov/taxstats/bustaxstats/article/0,,id=96388,00.html](http://www.irs.gov/taxstats/bustaxstats/article/0,,id=96388,00.html)

These reports from the IRS provide various financial statistics on corporations by broad industry heading. Use these stats to compare your balance sheet and income statements to industry averages.

### ***Financial Studies of the Small Business***

Small Business Resources HF5500.F53 2007

This resource contains sample balance sheets, income statements and financial ratios for over 60 types of small business operations, including such businesses as fast food restaurants, liquor stores, printing businesses, and gift shops. Data is sorted by asset size, sales volume and type of company. Information in this resource is based on businesses with total capitalization under \$2 million.

### ***RMA Annual Statement Studies: Financial Ratios and Benchmarks***

Reference Desk HF5571.R61 2009-2010

This annual publication provides widely used composite financials and operating ratios for more than 600 lines of business, organized by NAICS code. Financial benchmarks for each industry are shown for companies of various sizes, based on both assets and sales, with historical information as well.

## Financing

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The following resources provide information about various financing options, from government loans to venture capital firms. See also the Hill Library's *Guide to Grants and Small Business Financing*:

[www.jjhill.org/research\\_online/publications\\_and\\_research\\_guides.cfm](http://www.jjhill.org/research_online/publications_and_research_guides.cfm)

### ***BusinessFinance.com***

[www.businessfinance.com](http://www.businessfinance.com)

Whether you are starting a business, buying a business, or growing your existing business, use this site to locate suitable sources of funding.

### ***Catalog of Federal Domestic Assistance***

[www.cfd.gov](http://www.cfd.gov); also available in print, Reference HV85.A73 2007

The Catalog of Federal Domestic Assistance provides access to a database of all available Federal Programs. Most of these assistance programs are in the form of loans.

***The Corporate Finance Sourcebook: Guide to Major Capital Investment Sources and Related Financial Services***

Reference HG4027.7.C6 2009

***Galante's Complete Venture Capital and Private Equity Directory***

Reference HG4027.7.V3 2009

***Pratt's Guide to Private Equity & Venture Capital Sources***

Reference HG4027.7.P73 2008

These resources cover thousands of venture capital, private equity, and other financing sources, both domestic and international. In addition to contact information and executives, most listings include funding stage, geographic, and industry preferences as well as minimum and average investment amounts. These directories include many cross-references to facilitate the search for an appropriate funding source; indexes include geography, industry preference, funding stage preference, investment size, and more.

***How to Raise Capital: Techniques and Strategies for Financing and Valuing Your Small Business***

Small Business Resources HG4027.7.T55 2005

This book provides a step-by-step plan to help entrepreneurs locate and negotiate with funding sources.

***Money Tree Report by PriceWaterhouseCoopers***

[www.pwcmoneytree.com/moneytree/index.jsp](http://www.pwcmoneytree.com/moneytree/index.jsp)

A quarterly study of equity investments made by the venture capital community, the Money Tree Survey serves as a barometer of regional and national economic health and identifies promising industry segments. Quarterly data is provided by geographic region, industry, stage of development, financing sequences, venture capital form, and invested company.

***Quick Pick Chart for Financing Solutions (Business Owner's Toolkit)***

[www.toolkit.com/small\\_business\\_guide/sbg.aspx?nid=P10\\_1200](http://www.toolkit.com/small_business_guide/sbg.aspx?nid=P10_1200)

This tool divides funding sources into categories based on the age of your business and the length of financing, as well as identifying primary and secondary sources.

***SBIC Directory and Handbook of Small Business Finance***

Small Business Resources HG3729.U5.S2 2009

This publication provides a state-by-state listing of small business investment companies, giving details of preferred investments. It also includes sample forms, statistics, and various financial analyses.

***Small Business Administration: SBIC Directory***

[www.sba.gov/aboutsba/sbaprograms/inv/inv\\_directory\\_sbic.html](http://www.sba.gov/aboutsba/sbaprograms/inv/inv_directory_sbic.html)

This site provides a state-by-state listing of small business investment companies, giving details of preferred investments.

***U.S. Small Business Administration: Financing Your Business***

[www.sba.gov/financing](http://www.sba.gov/financing)

The SBA guarantees major portions of some loans made to small businesses, enabling its lending partners to provide financing when funding is otherwise unavailable on reasonable terms. This web site provides information on loan programs, forms, lending statistics, and various studies.

***WSJ.com: Small Business***

[online.wsj.com/public/page/news-small-business-marketing.html](http://online.wsj.com/public/page/news-small-business-marketing.html)

The *Wall Street Journal* provides information on franchising, financing, and general information on running a business, as well as links to business tools like a starting costs estimator and a cash flow calculator.

## Industry Overviews, Competition and Customers

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Information and statistics relevant to your industry, customers, and competition can be vital assets to a business plan. See the Hill Library's guides *Researching an Industry*, *Researching a Company*, and *Market Research* for information on researching these specific topics:

[www.jjhill.org/research\\_online/publications\\_and\\_research\\_guides.cfm](http://www.jjhill.org/research_online/publications_and_research_guides.cfm)

## Selected Small Business Resources

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### **Entrepreneur Magazine's Start-Up Guides**

Small Business Resources (check the catalog)

Entrepreneur Magazine's series of start-up guides offer step-by-step advice on starting over three dozen different types of small businesses. Each guide covers planning & starting your business, advertising & marketing, accounting & bookkeeping, and helpful business resources. Some of the business types covered include executive recruiting, restaurant, cleaning service, wedding consultant, and more.

### **Franchise Opportunities Guide**

Small Business Resources HF5429.23.F679 2009

### **Bond's Franchise Guide**

Small Business Resources HF5429.235.U5.B6 2009

These guides list over 8000 franchisers and include contact details, franchise fees or royalty payments, number of company- or franchiser-owned units, approximate investment, business support or franchiser assistance, and more. The guides are organized by business category and include geography indexes.

### **Guide to Starting a Business in Minnesota**

[http://www.positivelyminnesota.com/Data\\_Publications/Publications/All\\_Other\\_DEED\\_Publications/index.aspx](http://www.positivelyminnesota.com/Data_Publications/Publications/All_Other_DEED_Publications/index.aspx); also in print, Small Business Resources HD62.5.G83 2010

The Department of Employment and Economic Development publishes this free *Guide* annually, which provides information on such topics as business formation, regulatory considerations, business loans, and more. A resource directory provides addresses and phone numbers of organizations referenced in the text, as well as a listing of all licenses and permits required by the state of Minnesota.

### **Nolo.com**

[www.nolo.com](http://www.nolo.com)

This free online resource specializes in "putting the law into plain English". The Small Business portion of this web site offers practical information about starting a business, choosing a business structure, writing a business plan, legal concerns, and business taxes.

### **SBA Export Library**

[www.sba.gov/aboutsba/sbaprograms/internationaltrade/exportlibrary/index.html](http://www.sba.gov/aboutsba/sbaprograms/internationaltrade/exportlibrary/index.html)

Developed by the Small Business Administration's Office of International Trade, this resource is designed as an informational tool to assist American businesses in developing international markets.

### **Small Business Administration**

[www.sba.gov](http://www.sba.gov)

The Small Business Administration's home page provides information on starting, financing and expanding a business. The site provides links to local SBA offices, small business statistics, business laws, regulatory assistance, links to disaster recovery programs, and training opportunities.

### ***Small Business Sourcebook: The Entrepreneur's Resource***

Small Business Resources HD2346.U5 S67 2009

Covering over 300 small businesses – including such businesses as bicycle shops, bookstores, construction companies, and craft artisans – this publication points to sources of start-up information, associations, trade journals, reference works, trade shows, and other potentially important information sources. Provides descriptions of the resources and contact information. Also lists sources of information on general small business topics.

### **U.S. Patent and Trademark Office**

[www.uspto.gov](http://www.uspto.gov)

The web site for the U.S. Patent and Trademark Office provides general information on patents and trademarks, how to apply for patents and trademarks, and access to patent and trademark databases.

## **Minnesota Resource Organizations**

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### **SCORE (Service Corps of Retired Executives)**

[score-mn.org/main.htm](http://score-mn.org/main.htm)

Phone: 612-370-2309

SCORE is a volunteer organization sponsoring monthly Going into Business seminars. SCORE also offers individual counseling on all aspects of small business management for anyone starting a business.

### **The University of St. Thomas Small Business Development Center**

[www.stthomas.edu/sbdc](http://www.stthomas.edu/sbdc)

Phone: 651-962-4500

The SBDC offers free one-on-one business management counseling to help clients meet their business goals. Counseling focuses primarily on five areas: business planning, business assessment, financial analysis and loan packaging, marketing, and access to business information.

### **WomenVenture**

[www.womenventure.org](http://www.womenventure.org)

Phone: 651-646-3808

WomenVenture guides entrepreneurial women and men who want to start and grow their own businesses.

**Questions? Consult with a Business Information Specialist**

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