[*Organization Logo*]

Congratulations on committing to the long-term success of your business!

To build upon that commitment, [**Organization Name**] is providing you with this individualized business development action plan. This is a working document that outlines attainable objectives and specific tasks to address your overall business goals, informed by your conversations with our program staff. As you work towards the objectives in this plan, you will continue to develop your business skills and resiliency.

Please remember that our team is here to help you, every step of the way. Good luck!

Individual Development Plan (IDP)

[Client Name]

prepared by [Staff name], [Staff position]

2019

**Client Description:**

**Client Name:** [Client Name]

**Business Name:** [Business Name]

**Intake Date:** 10/31/2019

**Project Overview:**

* *Primary Goal: Please set a primary goal related to this IDP, e.g. Sell at least 500 shirts to make the business cash flow positive by July 1, 2020.*
* *Key Objectives:*

*Please list key objectives based on the scenario, e.g.*

1. *Complete business plan and financial projections*
2. *Complete business registration and form entity*
3. *Build credit; lay foundation for future loans*
4. *Enhance management skills & processes*
5. *Boost sales by approx. 50%*

***The following is a sample, fictionalized client story. If applying under RFP 213 program areas 1 or 2, please paste in the appropriate Case Study scenario from the RFP and submit a completed Individual Development Plan (IDP) in support of your proposal application. The Case Study scenarios can be found on the final page of this document.***

*[Client] sells screen-printed tee-shirts using nontoxic, water-based ink, tags printed by a local Bay Area company and cotton made in the U.S.A. The company sells shirts wholesale to local retailers, as well as several retailers outside of the Bay Area. [Client] also offers online sales through Etsy and direct-to-consumer sales at local craft fairs. [Client]’s target customers are primarily men between the ages of 18-55 with at least $45,000 in annual income. [Client] social media profiles on Twitter and Facebook.*

*[Client] is a financially-savvy artist who began selling shirts in 2012 as merchandise a friend’s band performances, only to realize that the shirts were outselling the friend’s CDs. [Client] began working full-time on the screen-printing business as of August 2013.*

*[Client] previously started a business planning course at City College but did not complete it. [Client] is currently taking advantage of Etsy Seller Seminars focused on marketing.*

*[Client]’s personal expenses have gone up in the wake of medical emergencies. Currently [Client] is cash flow negative and cannot fully pay rent using business income alone. Based on monthly personal budget needs (approx. $3,000) [Client] has calculated her breakeven point at: 500 shirts. So far [Client] has sold approx. 200-300 shirts.*

*The primary challenge now is that demand has outpaced supply; [Client] needs approximately $1500 to place a larger order for raw materials. Lack of credit has been an obstacle preventing access to business loans. While [Client] has a Seller’s Permit but has not done much else to formally register the business.*

*Going forward [Client] aims to launch a line of children’s shirts and develop e-commerce capabilities*.

*Please update this chart with proposed objectives, activities, tasks, time frames, costs and resources, as applicable.*

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| **Business Objectives** | **Client**  **Activities** | **Task**  **Checklist** | **Time Frame** | **Est.**  **Cost** | **Resources**  **& Links (if applicable)** |
| 1. Complete business plan and financial projections | * Fine-tune business model mechanics | * Complete Business Model Canvas brainstorm | 1-2 weeks | Free | <http://www.businessmodelgeneration.com/downloads/business_model_canvas_poster.pdf> |
| * Use Centro Business Planning Tool to create basic b-plan | * Complete 25 sequential planning activities | 1-3 weeks | Free | <https://itunes.apple.com/us/app/centro-business-planning-tool/id844160703?mt=8> |
| * Seek out free business coaching | 4+ weeks | Free | SF LGBT Community Center <http://www.sfcenter.org/> |
| * Enhance market strategy section of business plan draft | * Draw from SCORE’s template to enhance plan | 3-8 weeks | Free | SCORE – volunteer corps of business mentors  <http://www.score.org/resources/business-plan-template-startup-business> |
| * Create detailed financial projections for next 12 months | * Work with advisors to generate budget, P&L, Cash Flow & Balance Sheet | 6-10 weeks | Free | Classes and workshops available at Renaissance Entrepreneurship Center in SOMA  <http://www.rencenter.org/> |
| 1. Complete business registration and form entity | * Register business with SF Treasurer | * File for local Business Registration Certificate | 2-3 weeks | $76 | City and County of SF: Office of Small Business  <http://businessportal.sfgov.org/> |
| * Register Fictitious Business Name | * File FBN paperwork * Advertise in periodical * File proof of publication | 4-6 weeks | $60-80 |
| * Obtain Employer ID# | * Fill out online EIN form | 1-2 days | $20 | <https://sa.www4.irs.gov/modiein/individual/index.jsp> |
| * Form LLC | * Submit LLC forms | TBD | $70 | <http://www.sos.ca.gov/business/llc/forms/llc-1.pdf> |
| 1. Build credit; lay foundation for future loans | * Ascertain credit score | * Use free tool to check current credit score | 1-2 days | Free | <https://www.creditkarma.com/>  <http://www.creditsesame.com/> |
| * Join a Lending Circles microloan group | * Attend next LC Orientation * Bring required docs to 1-on-1 * Attend Group Formation | 3-4 weeks | 0% interest; no fees | Mission Asset Fund  <http://lendingcircles.org/> |
| 1. Enhance mgmt. skills & processes | * Establish Board of Advisors | * Recruit volunteer mentors from social networks | 6-10 weeks | Free | Pacific Community Ventures  <http://businessadvising.org/> |
| 1. Boost sales by approx. 50% | * Develop your sales strategy & approach | * Watch and create plan based on “The 5 Step Sales Process” lecture | 4-8 weeks | Free | <https://www.youtube.com/watch?v=v4XWfWyOvE4> |

**Commitment**

Client and Program Staff agree to work together to pursue the goals and objectives outlined in this Individualized Business Development Plan. Client agrees to make a good faith effort to complete activities and tasks within the established timeframe. Program Staff agrees to provide all reasonable support and technical assistance necessary to help Client achieve their objectives.

**Client Commitment**



**Program Staff Commitment**



**Project Summary**

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| **Objectives** | **Outcomes** | **Results** |
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TBD

**Notes**

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| **Program Areas 1 & 2 – Case Study Scenario #1** |
| Ruby is interested in starting up a restaurant in the city. They have an estimated $75,000 saved and gathered from friends and family and guess that they need about $100,000 more. Ruby has a current FICO of 660. They have 20 years’ experience working in various positions in the food industry but have never owned or managed a restaurant in the past. They love to cook and have some family recipes they are looking to use to create a takeout luncheon location serving a handful of traditional Filipino fare with a healthy Californian twist. The anticipated market will be healthcare professionals on their lunch break. They have been offered a lease on the Mission/Bernal corridor for a 700 square foot space that was once a small cafe with a commercial kitchen set up. It seems like a good location for Ruby’s business, but the landlord wants payment up front for $45,000 in back rent and cleaning fees that the last tenant left behind. In addition, the improvements (new equipment, flooring, painting, creating a back office, tables, fixtures, startup inventory and signage) will cost an estimated $60,000. Ruby has been told they have first right of refusal but, once the landlord advertises the lease, Ruby will have to compete in the open market for the location (which means a much higher lease cost) and they do not think they will be competitive. Currently, if Ruby signs a 5-year lease, they can pay $3,000 per month. Ruby has been looking for a location for more than a year and has 2 weeks to sign the lease before it is offered up on the open market. |

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| **Program Areas 1 & 2 – Case Study Scenario #2** |
| Luna has an interest in becoming a graphic designer, consulting out of their home and on-site for area businesses. Luna has recently completed a web marketing certification program and is very excited to get started. Luna has no prior business experience and doesn't really know where to start or how to approach potential clients. They have some prior experience doing administrative work for a performing arts studio and think they could add value doing graphic design for those types of businesses. They have no business plan and virtually no money, but they do have a laptop, Adobe software, and a space at home within the city to designate as a home office. |

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| **Program Areas 1 & 2 – Case Study Scenario #3** |
| Gabi is the owner of a barbershop that been in the family for 27 years. Last month, Gabi was given a notice by Department of Building Inspections that the shop is not compliant with ADA codes related to the storefront’s door width and a small step. Gabi has been on a month-to-month lease since their parents operated the shop at a more affordable rate, compared to other stores who are newer to the neighborhood. The property owner, who also inherited the space from their parents, lives in Canada and is disengaged from the building operations. Gabi notified the property owner of the DBI notice. The owner replied that Gabi’s rent would increase by 4 times the current rent because the DBI renovation and other tenant improvements require a lot of capital. Gabi is devastated because they know they can’t afford the rent increase and they have a strong desire to stay in the neighborhood. The community values the barbershop’s legacy in the neighborhood. Aside from the minor ADA improvements, Gabi’s storefront could benefit from general improvements. Gabi has expressed an interest in enhancing storefront signage and window transparency. |