

One Page Business Plan Template Case Study:

An individual is currently working in the County’s road maintenance division. He’s interested in taking a leave of absence over the summer and starting a business hauling earthwork for local road contractors as an independent contractor. He has most of the funding saved for a used haul truck and will apply to a low-barrier veteran’s loan program for \$20,000 of start-up capital.

Easy Expense and Income Tracker Case Study:

An entrepreneur has a part-time business running events for local wineries and breweries including sip-and-paint and other craft events. They want to eventually grow into their own hosted space but need to understand their cash flow better first.

Expense Entries (January - April 2025)

January 2025

Date	Category	Description	Amount
1/3/25	Office Supplies	Canvas boards (bulk purchase)	\$85.50
1/5/25	Gas & Vehicle Expenses	Gas for winery delivery	\$28.75
1/8/25	Cell Phone / Land Line	Phone bill	\$60.00
1/10/25	Advertising	Facebook ads - January events	\$45.00
1/12/25	Inventory/Cost of Goods	Acrylic paint set (6 colors)	\$32.40
1/15/25	Insurance	Liability insurance quarterly payment	\$125.00
1/18/25	Inventory/Cost of Goods	Craft brushes and palettes	\$67.25
1/22/25	Gas & Vehicle Expenses	Gas for corporate event setup	\$31.20
1/25/25	Office Supplies	Business cards reprint	\$45.80
1/30/25	Bank Charges	Monthly service fee	\$12.00

February 2025

Date	Category	Description	Amount
2/1/25	Inventory/Cost of Goods	Valentine's themed craft materials	\$78.90
2/4/25	Gas & Vehicle Expenses	Gas for brewery setup	\$29.45

Northland SBDC – Microbusiness Toolkit Case Study Info

Date	Category	Description	Amount
2/8/25	Advertising	Instagram promoted posts	\$35.00
2/12/25	Inventory/Cost of Goods	Wine glass charms for Valentine event	\$24.50
2/15/25	Accounting	Bookkeeping service	\$75.00
2/19/25	Office Supplies	Receipt organizer and folders	\$18.25
2/22/25	Inventory/Cost of Goods	Corporate team building materials	\$89.60
2/26/25	Gas & Vehicle Expenses	Gas for private party	\$26.80
2/28/25	Bank Charges	Monthly service fee	\$12.00

March 2025

Date	Category	Description	Amount
3/1/25	Cell Phone / Land Line	Phone bill	\$60.00
3/5/25	Inventory/Cost of Goods	Spring themed decorations	\$56.75
3/7/25	Gas & Vehicle Expenses	Gas for community center event	\$22.35
3/10/25	Advertising	Google ads campaign	\$50.00
3/12/25	Tools	New easels (2)	\$94.50
3/18/25	Office Supplies	Printer paper and ink	\$42.80
3/20/25	Gas & Vehicle Expenses	Gas for winery event	\$33.90
3/25/25	Inventory/Cost of Goods	Birthday party craft supplies	\$41.20
3/28/25	Internet	Website hosting annual fee	\$120.00
3/31/25	Bank Charges	Monthly service fee	\$12.00

April 2025

Date	Category	Description	Amount
4/1/25	Cell Phone / Land Line	Phone bill	\$60.00
4/3/25	Inventory/Cost of Goods	Easter craft materials	\$38.65

Northland SBDC – Microbusiness Toolkit Case Study Info

Date	Category	Description	Amount
4/6/25	Gas & Vehicle Expenses	Gas for library event	\$25.50
4/10/25	Advertising	Local newspaper ad	\$85.00
4/15/25	Licenses	Business license renewal	\$50.00
4/18/25	Inventory/Cost of Goods	Premium paint set for bridal event	\$72.30
4/22/25	Office Supplies	Event planning notebooks	\$29.95
4/24/25	Gas & Vehicle Expenses	Gas for bridal shower setup	\$31.75
4/28/25	Inventory/Cost of Goods	Table covers and setup materials	\$48.90
4/30/25	Bank Charges	Monthly service fee	\$12.00

Income Entries (January - April 2025)

Date	Description	Amount
1/12/25	Sip & Paint - Northwoods Winery	\$450.00
1/19/25	Team Building Workshop - ABC Corp	\$680.00
2/2/25	Valentine's Craft Night - Duluth Brewing	\$385.00
2/16/25	Private Party - Johnson Family	\$320.00
2/23/25	Corporate Event - Tech Solutions Inc	\$725.00
3/8/25	Spring Craft Workshop - Community Center	\$295.00
3/15/25	Sip & Paint - Iron Range Winery	\$415.00
3/29/25	Birthday Party - Thompson Celebration	\$365.00
4/5/25	Easter Craft Event - Local Library	\$240.00
4/26/25	Bridal Shower Workshop - Private Venue	\$525.00

Cash Flow Projection Tool Case Study:

Northland SBDC – Microbusiness Toolkit Case Study Info

An entrepreneur wants to buy a used food trailer for their specialty marshmallow business, Mallow Delight. They have saved \$20k of the \$35k cost (trailer and lettering/wrap).

Sources of Funds

Source	Amount
Owner Investment (Savings)	\$20,000
Small Business Loan (Bank)	\$15,000
Total Sources	\$35,000

Uses of Funds (Assets)

Asset/Use	Amount
Used Food Trailer (2019 model)	\$28,000
Trailer Wrap/Graphics	\$4,500
Health Department Permits	\$1,200
Insurance Deposit	\$800
Working Capital/Contingency	\$500
Total Uses	\$35,000

Loan Details for Spreadsheet Input

Loan Terms:

- Principal: \$15,000
 - Interest Rate: 7.5%
 - Term: 5 years (60 months)
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Startup Costs (Monthly Operating Expenses)

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Expense Category	Monthly Amount
Trailer Insurance	\$125
Raw Materials (marshmallow supplies)	\$800
Packaging Materials	\$200
Fuel/Gas	\$180
Event/Market Fees	\$120
Phone/Mobile Internet	\$75
Advertising/Social Media	\$100

Revenue Projections

Revenue Stream	Monthly Amount
Farmers Markets and Festivals (7/month)	\$2,100
Custom Orders/Wedding Favors	\$600
