

Here is an example of a much smaller (only four pages) investment summary to use when looking for funding. This was for a real travel center/truck stop in the Western U.S. This is NOT a full-blown business plan; this is a short introduction to send to possible lenders and funders. In most cases, the investor will require a business plan at some point in the review process.

COMPANY NAME: TEDDY'S TRAVEL STOP

Financing information for asset/collateral heavy new convenience store and gas station

Investment Summary

Business Summary: Teddy's Travel Center will be a modern, fully integrated convenience store and gas station near Las Vegas; in a desirable, high-traffic location and with the full support and significant equity participation of substantial, accredited investors. In addition, there is a federal loan guaranty.

Financing Summary

- \$4,000,000 total build/start cost
- \$1,600,000 cash equity (40%) from owner and the Navajo Nation
- \$2,400,000 debt financing being sought
- Solid cash flow business, ample coverage for debt and principal service
- 75-year lease on real estate, assignable
- Additional collateral available
- Personal guaranty from owner investors
- Good solid loan opportunity with good fundamentals and significant over collateralization, and a 90% federal loan guaranty.

Location

Near a newly constructed casino, this store is set to benefit from the increased traffic associated with the casino as well as tourist traffic from the nearby interstate highway and daily commuter needs for food and fuel. The municipality has deemed this project a priority for their residents and visitors and the future development and expansion of business in the area as well as the new jobs created. As a result, they have committed significant financial support to the project.

Management

The Navjar family has been in the convenience store business since 1975, and have a vast array of experience running and managing profitable stores. This includes favorable lease terms on a very desirable location.

BUSINESS PLAN

Example #2, page 3

Hidden Star
MASTER CLASS SERIES

Balance Sheet - Pro Forma

CHURCH ROCK TRAVEL CENTER						
	Opening	Year 1	Year 2	Year 3	Year 4	Year 5
ASSETS						
Current Assets:						
Cash	100,000	291,299	508,847	798,299	975,845	1,236,624
Party Cash	-	-	-	-	-	-
Accounts Receivables	-	-	-	-	-	-
Inventory	75,000	125,414	129,176	133,062	137,043	141,155
Prepaid Expenses	25,000	25,000	25,000	25,000	25,000	25,000
Employee Advances	-	-	-	-	-	-
Temporary Investments	-	-	-	-	-	-
Total Current Assets	200,000	441,707	658,024	896,350	1,137,888	1,402,779
Fixed Assets:						
Land	-	-	-	-	-	-
Buildings	2,683,548	2,683,548	2,683,548	2,683,548	2,683,548	2,683,548
Furniture and Equipment	875,000	875,000	875,000	875,000	875,000	875,000
Computer Equipment	25,000	25,000	25,000	25,000	25,000	25,000
Vehicles	-	-	-	-	-	-
Less: Accumulated Depreciation	-	(149,200)	(298,400)	(447,600)	(596,800)	(746,000)
Total Fixed Assets	3,583,548	3,434,348	3,215,148	3,135,948	2,986,748	2,837,548
Other Assets:						
Trademarks	-	-	-	-	-	-
Patents	-	-	-	-	-	-
Security Deposits	-	-	-	-	-	-
Other Assets	216,452	216,452	216,452	216,452	216,452	216,452
Total Other Assets	216,452	216,452	216,452	216,452	216,452	216,452
TOTAL ASSETS	4,000,000	4,092,507	4,159,624	4,268,750	4,341,088	4,456,779
LIABILITIES						
Current Liabilities:						
Accounts Payable	-	50,414	54,176	58,052	62,043	66,155
Business Credit Cards	-	-	-	-	-	-
Sales Tax Payable	-	-	-	-	-	-
Payroll Liabilities	-	-	-	-	-	-
Other Liabilities	-	-	-	-	-	-
Current Portion of Long-Term Debt	-	-	-	-	-	-
Total Current Liabilities	-	50,414	54,176	58,052	62,043	66,155
Long-Term Liabilities:						
Notes Payable	2,400,000	2,298,200	2,190,121	2,075,376	1,953,554	1,824,218
Mortgage Payable	-	-	-	-	-	-
Less: Current portion of Long-term debt	-	-	-	-	-	-
Total Long-Term Liabilities	2,400,000	2,298,200	2,190,121	2,075,376	1,953,554	1,824,218
EQUITY						
Capital Stock/Partner's Equity	1,600,000	1,600,000	1,600,000	1,600,000	1,600,000	1,600,000
Opening Retained Earnings	-	-	143,889	315,326	515,322	725,491
Dividends Paid/Owner's Draw	-	-	-	-	-	-
Net Income (Loss)	-	143,889	171,433	199,996	210,168	240,915
Total Equity	1,600,000	1,743,889	1,915,326	2,115,322	2,325,491	2,566,406
TOTAL LIABILITIES & EQUITY	4,000,000	4,092,507	4,159,624	4,268,750	4,341,088	4,456,779