



Business Startup Planner Workbook

Turn Your Business Idea into a Practical, Profitable & Sustainable Business

MoneyOnliners Learning Resources

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Category

 Business Planning Workbook

Companion Academy

Business Academy

Website

www.moneyonliners.com

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Welcome

Starting a business is one of the most exciting and challenging financial decisions you can make.

Many businesses fail because they begin with enthusiasm but without a clear plan. This workbook is designed to help you organize your ideas, validate your business concept, understand your customers, plan your finances, and prepare for long-term growth.

It is a practical companion to the **MoneyOnline's Business Academy**, helping you move from ideas to informed action.

Learning Outcomes

By completing this workbook you will:

- ☒ Clarify your business idea
- ☒ Understand your target customers
- ☒ Validate market demand
- ☒ Build a realistic business model
- ☒ Estimate startup costs
- ☒ Develop a marketing plan

- ☒ Create a practical 90-day launch roadmap
-

Before You Begin

Entrepreneur Readiness Checklist

- ☐ I understand the problem my business will solve.
 - ☐ I am willing to learn from customer feedback.
 - ☐ I will complete every activity honestly.
 - ☐ I understand that building a business takes time.
-

My Motivation

Why do I want to start this business?

Business Vision

My Dream Business

Business Name

Mission Statement

Vision Statement

Core Values

- ☐ Integrity
- ☐ Innovation

- ☐ Quality
 - ☐ Customer Service
 - ☐ Sustainability
 - ☐ Community Impact
 - ☐ Other
-

Mini Case Study

John's Story

John wanted to open an online store because he believed the product would sell well. Before investing money, he interviewed potential customers and discovered they were more interested in a related product. By adjusting his idea before launch, he reduced risk and increased his chances of success.

Key Lesson: Customer feedback before launch can save time, money, and effort.

Business Idea Validation

The Problem

What problem does your business solve?

The Solution

How will your product or service solve that problem?

My Value Proposition

Complete the sentence:

"My business helps _____"

solve _____

by _____."

Customer Discovery

My Ideal Customer

Age

Occupation

Location

Goals

Challenges

Buying Motivation

Customer Interview Planner

Question	Customer Response
----------	-------------------

Biggest challenge?	_____
--------------------	-------

Current solution?	_____
-------------------	-------

Would they pay?	_____
-----------------	-------

Why?	_____
------	-------

Market Research

Competitor Analysis

Competitor Strengths Weaknesses Opportunities

_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

SWOT Analysis

Strengths Weaknesses

_____	_____
_____	_____

Opportunities Threats

_____	_____
_____	_____

Business Model Planner

Revenue Streams

- ☐ Product Sales
- ☐ Services
- ☐ Memberships
- ☐ Affiliate Income
- ☐ Advertising
- ☐ Digital Products
- ☐ Subscriptions

☐ Other

Cost Structure

Expense	Estimated Monthly Cost
---------	------------------------

Rent	_____
------	-------

Marketing	_____
-----------	-------

Software	_____
----------	-------

Equipment	_____
-----------	-------

Staff	_____
-------	-------

Startup Budget Planner

Startup Costs

Item	Estimated Cost	Priority
------	----------------	----------

Equipment	_____	High
-----------	-------	------

Website	_____	Medium
---------	-------	--------

Branding	_____	Medium
----------	-------	--------

Inventory	_____	High
-----------	-------	------

Marketing	_____	High
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Funding Sources

☐ Personal Savings

☐ Family Support

☐ Business Loan

☐ Investors

☐ Grants

☐ Other

Brand Identity Planner

Business Name

Logo Ideas

Brand Colors

Brand Personality

☐ Professional

☐ Friendly

☐ Innovative

☐ Luxury

☐ Affordable

☐ Modern

Marketing Strategy

Marketing Channels

☐ Website

☐ SEO

☐ Social Media

☐ Email Marketing

☐ YouTube

☐ Paid Advertising

☐ Networking

☐ Referrals

Content Plan

Week Main Marketing Activity

Week 1 _____

Week 2 _____

Week 3 _____

Week 4 _____

Sales Planner

My Sales Goal

Monthly Revenue Goal

Average Sale Value

Customers Needed

Operations Planner

Daily Tasks

Weekly Tasks

Monthly Tasks

Risk Assessment

Possible Risks

- ☐ Limited Budget
 - ☐ Competition
 - ☐ Low Sales
 - ☐ Supply Issues
 - ☐ Legal Requirements
 - ☐ Time Constraints
 - ☐ Other
-

My Mitigation Plan

90-Day Business Launch Plan

Month 1

Research

Validation

Planning

Month 2

Branding

Marketing

Setup

Month 3

Launch

Sales

Customer Feedback

Business Dashboard

KPI	Goal	Actual
Customers	_____	_____
Revenue	_____	_____
Expenses	_____	_____
Profit	_____	_____
Website Visitors	_____	_____
Leads	_____	_____

Quarterly Business Review

Biggest Success

Biggest Challenge

One Improvement

Annual Growth Plan

Quarter 1

Build foundation

Quarter 2

Acquire customers

Quarter 3

Improve operations

Quarter 4

Scale sustainably

Final Reflection

What have you learned about your business idea?

What will you do differently?

What is your next milestone?

Completion Checklist

- ☒ Validated my idea
- ☒ Defined my customer
- ☒ Completed market research
- ☒ Built my business model
- ☒ Planned my startup budget
- ☒ Created my marketing strategy
- ☒ Built my 90-day launch plan

Certificate of Completion

Congratulations!

You have completed the **MoneyOnliners Business Startup Planner Workbook**.

You now have a structured business plan that can guide your next steps. Continue validating your ideas, listening to customers, managing your finances carefully, and improving your business over time.

My Commitment

I commit to building a business that solves real problems, serves customers responsibly, and grows through continuous learning and improvement.

Signature: _____

Date: _____