

Business and Marketing Plan Outline

1. Introduction

- a. Brief Company History
- b. Vision Statement
- c. Mission Statement
- d. Core Values
- e. Corporate Business Philosophy
- f. Customer Service Philosophy

2. Situation Analysis

- a. Trade Area Geographic Description
- b. Trade Area Demographics
- c. Population Statistics and Trends
 - Population trends within trade area
 - Population trends for larger cities in trade area
- d. Age Statistics and Trends
 - Age distributions in trade area
 - Mature market population in trade area
- e. Income Statistics and Trends
 - Per capita personal income in trade area
 - Average household income in trade area
 - Household income distribution in trade area
- f. Business and Agriculture Statistics and Trends
 - Number and average size of farm and ranch operations in the trade area
 - Business statistics for the trade area
 - Number of businesses by type or category
 - Total number of employees in trade area
 - Average number of employees per business
 - Total annual sales in trade area
 - Average annual sales per business
 - Business concentrations by type of business
- g. Deposit Market Share
 - Deposit market share for all financial institutions in the trade area
 - Banks, savings and loans, savings banks, credit unions
 - Trade area insured institution statistics by governing organization
 1. BIF, SAIF, FDIC, NCUA
 - Deposit growth trends by competitor
 - Regional regulatory trends and statistics
- h. Image and Positioning
 - Employee image and positioning survey
 - Corporate culture assessment results
 - Image factor priorities
 - Product focus and priorities
 - Customers, Competitors & Delivery Systems
 1. Customer Base
 2. Competitors
 3. Market Areas
 4. Expansion Opportunities
 5. Delivery System Opportunities
 6. Target Markets

- Products
 1. Loans
 2. Deposits
 3. Investments
 4. Insurance
 5. Trust
 6. Delivery systems
- Bank Objectives and Image
 1. Description of the Bank's Image and Reputation
 2. Three Things That Make the Bank Unique and Different
 3. Strengths, Weaknesses, Opportunities and Threats
 4. Community Involvement and Support
- Internal Communications
 - Company-wide Meetings and Communications
 - Department Meetings and Communications
 - Staff Performance and Activity Recognition and Reward Programs
 - Assessment of Staff Communications (employee surveys and focus groups)
- External Communications and Marketing
 - Media Utilization Summary
 1. Mass media
 2. Direct media
- Market Image and Positioning Research Survey
 - Primary and Secondary Relationships
 - Product Possession Levels and Propensity to Buy
 - Market and/or Customer Demographics
 - Financial Institution Selection Criteria
- i. Financial Product Possession and Potential
 - Checking portfolio growth in dollars and numbers by type
 - Average balances by type of checking account
 - Savings portfolio growth in dollars and numbers by type
 - Average balances by type of savings account
 - CD portfolio growth in dollars and numbers by type and term
 - Average balances by type of CD
 - Chart of trends lines for all deposit account categories for last three years
 - Loan portfolio growth in dollars and numbers by type
 - Average balances by type of loan
- j. Competitor Analysis
 - Product comparisons
 - Strengths and weaknesses
 - Product or service expertise
 - Service fees
 - Delivery systems
- k. Media Usage Comparison
 - Total column inches by competitor and subject advertised
- l. Product Offering
 - Current Products and Target Market Analysis

3. Targeted Geographic Trade Area Market Segments

- a. Retail Market
- b. Business Market
- c. Agriculture Market
- d. Other Critical Market Segments

4. Corporate Product Priorities

- a. Lending Products
- b. Deposit Products
- c. Investment Products
- d. Insurance Products
- e. Trust Products
- f. Delivery Systems

5. Opportunities Assessment

- a. Strengths, Weaknesses, Opportunities, Threats (SWOT)

6. Critical Challenges

- a. Three Year Assessment
 - Primary
- b. One Year Assessment
 - Primary
 - Secondary

7. Corporate Objectives - *corporate direction*

- a. Long-term (three to five years)
- b. Short-term (one to two years)

8. Corporate Goals - *corporate performance*

- a. Balance Sheet Growth
- b. Performance Ratios and Profitability
- c. Lending Activities
- d. Funding Resources
- e. Fee-based Services
- f. Staff Development
- g. Sales and Service Development

9. Financial Performance, Business Development and Marketing Strategies

- a. Staff Development
- b. Sales and Service Development
- c. Lending
- d. Deposits
- e. Investments
- f. Insurance
- g. Trust
- h. Image Building
- i. Information Management
- j. Product and Service Delivery Systems

10. Financial Projections

11. Annual Budget

12. Promotion Plans and Schedules