



Start Up Plan of Work



This series of questions is designed to help business owners identify areas of need and provide resources to help you find solutions.



Basics

How is your business structured – sole proprietorship, limited liability corporation, partnership or something else?

Do you have a business bank account?

Do you have an EIN?

Do you have a DUNS number?

Do you need any special licenses to operate in the state of Michigan?

Do you know your credit score?

Resources

[Choose a business structure – US Small Business Administration](#)

[Apply for an Employer Identification Number online – IRS.gov](#)

[Register for a DUNS number at fedgov.dnb.com](#)

[Michigan Licensing and Regulatory Affairs license types](#)

[Check your credit score, freecreditscore.com](#)

Next steps:

Business Model

Business Basics

Who are your partners?

Who are your competitors?

Suppliers/vendors:

Business support groups:

How do you assemble your product:

Where do you sell? (online, retail, wholesale)

Do you take appointments? How?

How are you CURRENTLY generating revenue?

How do you plan to generate revenue until you open?

1.

2.

3.

Resources

[Use this article on forbes.com to understand how to create your business's value proposition](#)

[Check to see if Pure Michigan Business Connect has resources can help your business](#)

Customer Base

Describe the product or service you are selling in 5 words or less:

Describe the following about your customer

Age:

Income:

Location of residence:

How often do they visit:

Average amount spent per visit:

What time of day do they visit:

What value does your product/service provide for your customer?

Resources

[Use Census Business Builder to find Demographic Information – cbb.census.gov/sbe](http://cbb.census.gov/sbe)

[Look up consumer spending and income data at the Bureau of Labor Statistics - bls.gov/data/](http://bls.gov/data/)

[Check the DEGC's Neighborhood Retail Opportunity Study to find demand in specific neighborhoods at degc.org under the small business tab](http://degc.org)

Business Model

Operations and Projections

What days will you be open?

What hours?

How many employees will you need each day?

How much will you sell your product/service for?

What are your estimated hourly/daily/weekly sales?

How many of each of your product do you have to sell hourly/daily/weekly to meet your sales goals?

Next Steps:

Expenses and Costs of Goods

How much have you budgeted monthly for the following:

Rent:

Utilities:

Insurance:

Debt Service:

Payroll:

Taxes:

Other Variable Costs:

What equipment do you need and how much does it cost?

How much does it cost to produce a unit of your product/service – think of the cost of materials, labor and overhead?

How many of your product/service do you need to sell hourly/daily/weekly to cover the above costs?

Accounting & Financial Planning

Do you have the following documents – if not, how will you get them?

3 years of personal tax returns:

3 years of business tax returns:

3 years of year-end balance sheets:

3 years of year-end income statements:

Current accounts receivable:

Current accounts payable:

3 months of personal bank statements:

3 months of business bank statements:

Resources

[ProsperUs Detroit offers may be able to help you repair your credit, check their website for details.](#)

[Get your financial house in order with accounting aid society – dothenumbers.org](#)

[IRS.gov has resources to help you understand small business taxes](#)

Go to our funders list at the back of this document for contact the info of our funding partners

List the amounts of money you have secured from the following sources:

Personal investment/equity:

Friends/family:

Equity partners:

Crowdfunding:

Micro-loans:

Non-traditional lenders:

Traditional banks:

Total:

Is the amount you have raised sufficient to cover start-up costs including your first 3 months rent and a 10% contingency?

What is your funding gap – how much do you still need to make your project a reality?

Next Steps:

Location Survey

Explain why moving in to a permanent location is the best next step for your business?

Is expanding your online presence, doing more pop-ups, or another strategy a smarter way to grow your sales and profits?

Are there other business that could be a co-tenant with you to split costs and increase revenue?

Do you have a 1-minute pitch to tell building owners?

List neighborhoods of interest and why they would work for your business:

1.

2.

3.

What organizations or people should you contact to find out about available property?

1.

2.

3.

** Check our resources guide in the back for neighborhood organizations

Resources:

[Check the searchable MCM map at motorcitymatch.com/map-search/](https://motorcitymatch.com/map-search/)

[Look for city-owned properties to rent or buy at detroitmi.gov/properties](https://detroitmi.gov/properties)

Check commercial real estate listings at websites like loopnet.com, cpix.net, 42floors.com, or cityfeet.com

[Here are some tips for negotiating a commercial lease at legalzoom.com](https://legalzoom.com)

[More tips for finding the right space from entrepreneur.com](https://entrepreneur.com)

Next Steps:

Design

Programming

What activities take place in your space?

Primary:

Secondary:

Tertiary:

Where do customers enter and exit?

Where do they stand, sit, or walk while they are in your space?

How long do customers stay each visit?

How many people will be in the space at a given time (employees and customers)?

How many days and hours per week is the space occupied?

Next Steps:

Permitting and budgeting

Do you have a budget for your architecture, engineering, and permitting?

List anticipated improvements in the following areas:

Structural – roof, foundation, exterior walls:

Mechanical:

Plumbing:

Electrical:

What permits will you need before you open?

Resources

[Have you consulted the MCM websites list of architects?](#)

[This graphic from hmhai.com breaks down the different phases of the design process](#)

[Brickandbeamdetroit.com has a helpful guide to what improvements require permitting](#)

[Roomsketcher.com allows you to make 5 free floor plans](#)

[This list from curbed.com offers a handy guide to architectural terms](#)

Design

Zoning

Have you submitted a zoning verification letter?

In what zoning classifications can your business operate "by right"?

Do you need a variance or conditional use approval to operate in the space you have chosen?

Will you need to submit a neighborhood petition?

What hearings and approvals are required?

Resources

[Check the Detroit zoning ordinance to see what uses are permitted in each zoning classification](#)

[Use the zoning map to determine any property's zoning classification](#)

[Submit a zoning verification letter with the City of Detroit](#)

Next Steps:

Sustainability

How will you handle trash/recyclables?

How will you limit electricity usage?

How will you limit water usage?

Do you know your stormwater drainage fee?

What is your plan to reduce your stormwater drainage fee?

How will you heat/cool your space?

What equipment can be replaced with energy efficient models?

How will you fund equipment purchases?

Resources

[Michigan Saves offers low interest loans for energy efficiency equipment at michigansaves.org](http://michigansaves.org)

[DWSD has up matching grants of up to \\$50,000 at through their capital partnership program at detroitmi.gov/drainage](http://detroitmi.gov/drainage)

FUNDING PARTNERS

ProsperUs Detroit

<http://www.prosperusdetroit.org>

Loan size: \$5,000 to \$25,000

Contact: Amanda Brewington

abrewington@swsol.org

Phone: (313) 297-0064

En Espanol: (313) 297-0083

Michigan Women Forward

<https://www.miwf.org>

Loan size: \$2,500 to \$50,000

Contact: Meaghan McLaughlin

mmclaughlin@miwf.org

Phone: (313) 962-1920

BizLoan Fund

detroitcommunityloanfund.com/bizloan-fund/

Loan size: \$5,00 to \$50,000

Contact: John Schoeniger

jschoeniger@detroitdevelopmentfund.com

Phone: (313) 784-9547

Detroit Development Fund

detroitdevelopmentfund.com

Loan size: \$50,000 to \$250,000

Contact: Angelia Sharp

asharp@detroitdevelopmentfund.com

Phone: 313-285-9329

Invest Detroit

<https://investdetroit.com>

Loan size: \$50,000 to \$750,000

Contact: Jason Barnett

Jason.Barnett@investdetroit.com

Phone: (313) 259-6368

Detroit LISC

<http://www.lisc.org/detroit/>

Loan size: Project Dependent

Contact: Anthony Batiste

abatiste@lisc.org

313-265-2892

BUSINESS RESOURCES

Business Planning and Business Services

ACCESS Growth Center

accessgrowthcenter.org

(313) 203.2677

Accounting Aid Society

dothenumbers.org

313-556-1920

BUILD Institute

buildinstitute.org

(313) 265.3590

LifeLine Business Consulting Services

thelifelinenetwork.com

(313) 965.3155

Detroit SCORE

detroit.score.org

(313) 226.7947

detscore@sbcglobal.net

Michigan Small Business Development Center

sbdcMichigan.org

(313) 672.1101

ProsperUS Detroit

prosperusdetroit.org

(313) 841.9641

TechTown Detroit

techtowndetroit.org

(313) 879.5250

U.S. Small Business Administration

sba.gov/mi

(313) 226.6075

Michigan@sba.gov

Midwest Regional U.S. Patent & Trademark Office

uspto.gov/detroit

(313) 446.4800

Michigan Minority Supplier Development Corporation

<http://www.minoritysupplier.org/>

(313) 873.3200

certification@minoritysupplier.org

ADDITIONAL RESOURCES

Resources for Food Entrepreneurs

Detroit Black Community Food Security Network
detroitblackfoodsecurity.org
313 345 3663

Detroit Kitchen Connect
detroitkitchenconnect.com
313-799-3468

FoodLab Detroit
foodlabdetroit.com
(313) 799.3468

Michigan Good Food Fund
migoodfoodfund.org

Michigan Dept. of Agriculture & Rural Development
michigan.gov/mdard/0,1607,7-125-1568_2388---,00.html

MSU Product Center Food, Ag, Bio
productcenter.msu.edu
(313) 883.9300 ext. 226

US Dept. of Agriculture
dm.usda.gov/smallbus/about.htm

Pro-Bono Legal Help

Michigan Law Entrepreneurship Clinic – Univ. of Michigan
entrepreneurship.law.umich.edu
734.763.1981
lshiltz@umich.edu

WSU Law School, Program for Entrepreneurship and Business Law
law.wayne.edu/entrepreneurs/business-community-clinic
(313) 496.7678
pebl@wayne.edu

ProsperUS Detroit
prosperusdetroit.org
Chris Butterfield
cbutterfield@swsol.org

Design Help

Detroit Creative Corridor Center (DC3)
Detroitc3.com
(313) 664.1478
info@detroitc3.com

OmniCorpDetroit
omnicorpdetroit.com
info@omnicorpdetroit.com

Buildings and Landscape

Brick and Beam (rehab and permitting tips)
brickandbeamdetroit.com/resources

Detroit Future City Field Guide to Working with Lots
detroitfuturecity.com/tools/a-field-guide/

Detroit Water & Sewerage Department
(drainage fee questions)
Detroitmi.gov/drainage

Co-working Spaces

Grand River WorkPlace
<http://grandriverworkplace.com>
(313) 387.4732 ext.120
workplace@grandmontrosedale.com

Bamboo Detroit
<http://bamboodetroit.com>
(313) 288.2298
info@bamboodetroit.com

Tech Town Detroit
techtowndetroit.org/workspace
(313) 879-5250
info@techtowndetroit.org

SpaceLab Detroit
spacelabdetroit.com
(313) 379-7000

NEIGHBORHOOD PARTNERS

If you have questions about space, rents, or conditions in specific neighborhoods, contact these place based partners.

Grandmont Rosedale Development Corporation
grandmontrosedale.com
(313) 387.4732

Live6 Alliance
(Livernois corridor from 6 Mile to 8 Mile)
Live6detroit.org
(313) 610.6004

Pleasant Heights Economic Development Corporation
Phedcdetroit.org
(313)-782-5372

Focus: HOPE
(Dexter to Hamilton, Fenkell to Davison)
focushope.edu
(313) 494.5500
info@focushope.edu

Central Detroit Christian Community Development Corporation
(the Lodge to Woodward, Clairmount to West Grand)
centraldetroitchristian.org
(313) 873.0064

Vanguard Community Development Corporation
(North End)
vanguarddetroit.org
(313) 872.7831

NEIGHBORHOOD PARTNERS

Midtown Detroit, Inc.
midtowndetroitinc.org
(313) 420.6000

Southwest Detroit Business Association
southwestdetroit.com
(313) 842.0986

Eastern Market Corporation
detroiteasternmarket.com
(313) 833.9300

Villages Community Development Corporation
(Mt. Elliot to Cadillac, south of Mack)
thevillagesofdetroit.com
(313) 486.2900

East Side Community Network
ecn-detroit.org
(313) 571-2800

Osborn Neighborhood Alliance/Business Association
liveinosborn.com/oba
(313) 344.6190

Jefferson East, Inc.
(East Jefferson Corridor)
GoEastJefferson.org
(313) 331.7939

MACC Development
(Mack Corridor, 48214 zip code)
maccdevelopment.com
(810) 265.1025