FREE PRACTICE | NEXTGEN

Mini-Business Planning Sheet

A business plan explains who needs an offer, what it provides, how it will be delivered safely, and whether the numbers make sense. Ernie starts with a problem, not a logo. Ask a trusted adult to help check permissions, appropriate work, local requirements, and safe ways to test an idea.

Worked example: fictional bookmark studio

An adult-supervised learner offers custom bookmarks to a permitted school craft event. A test batch has $6 in fixed setup costs and $1 material cost per bookmark. At a $3 selling price, 10 sales bring $30 revenue. Total cost = $6 + (10 x $1) = $16; profit = $14 before other costs or taxes.

Plan question	Your fictional idea
Customer and problem	_____
Product / service and benefit	_____
Where an adult-approved test happens	_____
Fixed cost; cost per item; price	_____

Test the numbers

1. For the bookmark example, calculate revenue, total cost, and profit if only 4 items sell and only 4 are made.

2. Name one ethical promise and one way to learn whether customers want the idea.

© 2026 Penny Hollow. Educational use under the included license.

MINI-BUSINESS PLANNING SHEET

Check, explain, and apply

Model answers

With four made and sold: revenue = 4 x $3 = $12. Cost = $6 + (4 x $1) = $10. Profit = $2. Fewer sales leave less money to cover the fixed setup cost. If ten were made but only four sold, all $16 of production cost would already be spent, making a $4 loss on that batch.

An ethical promise could be 'I will describe materials honestly and finish orders by the agreed date.' A safe test might ask an adult-supervised group to choose between two sample designs. Do not collect children's contact or payment details in this worksheet.

One-page pitch

Use evidence, not a guarantee

1. Complete: 'My customer is ____. Their problem is ____. My offer helps by ____. A small test will tell me ____. I will not spend more than ____ before reviewing results.'

2. At a $3 price and $1 cost per item, each sale contributes $2 toward $6 fixed costs. How many sales cover those fixed costs? Explain.

Three sales contribute $6, so the simple break-even point is three items. That assumes the stated price and costs, no extra fees, no returns, and every made item is sold. A real plan needs room for uncertainty.

Safety reference: dol.gov/general/topic/hiring/workersunder18 . Earning and business rules depend on the activity, location, and learner's age.

Free print license: households and educators may copy this unchanged resource for their own learners. Do not sell, upload as a paid product, or remove Penny Hollow attribution. Keep all practice details fictional; no personal financial information is needed.

© 2026 Penny Hollow. Educational use under the included license.