

Business Planning

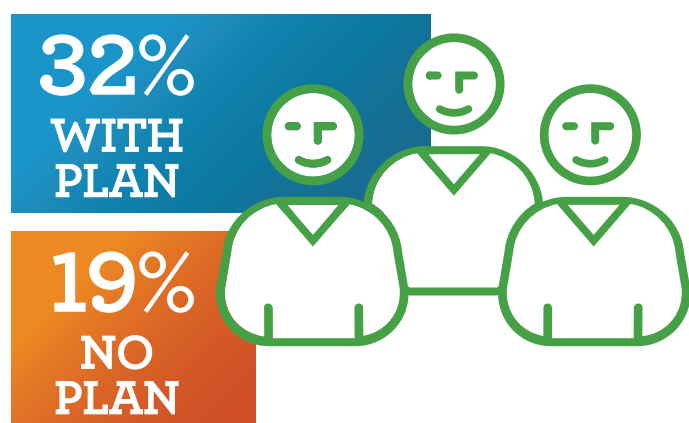
According to a Wells Fargo survey, only one in three small business owners have a formal, written business plan.



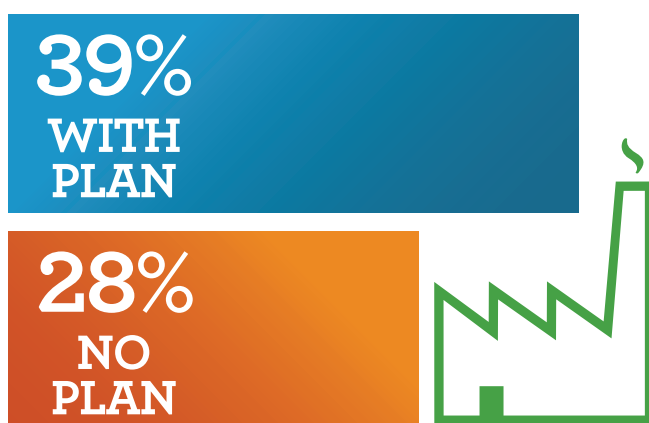
Business owners who reported having a formal, written business plan were more likely to say that in the next 12 months they:



Plan to add jobs at their companies



Anticipate increasing capital spending



Expect revenues to increase



Intend to apply for new credit

