



A Smart Business Plan Considers the Cost of Human Capital

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Rick Grimaldi and Lori Armstrong Halber created an article entitled “A Smart Business Plan Considers the Cost of Human Capital” for *Region’s Business*.

Look beyond the short-term and examine the potential hidden costs of taking financial short cuts early on.

Business financing requires a business plan. In addition to setting forth information regarding what the company will produce or service it will provide, who its customers will be, identifying its competitors, as well as risks and threats confronting the business, a business plan will, by definition, include information regarding the company’s capital and resource requirements and historical and projected financial statements. The greatest cost in business is human capital. Any successful business plan must account for the cost of employees, which is not as easy as it might seem.

To read the full article, please visit *Region’s Business*.

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