Business Trading Plan

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**Disclaimer**

*All reasonable steps and due diligence have been taken in preparing this document. However, it may contain ideas that are not appropriate to you or your style of trading, so do your own research and draw your own conclusions. By itself, this document will not enhance your trading performance, nor will it prevent you from incurring losses. Any losses that are incurred are the sole responsibility of each trader. Under no circumstances will I, or any associated firms accept any liability for loss.*

What separates the full time proprietary trader from the retail trader is how they view trading. Trading for them is a business, a business that needs to be profitable. It is not only about getting that feel good feeling or sense of importance from trading, in the end it only comes down to the numbers, does this business make money, if not why not and how can we fix it? And that’s why a Trading Business Plan is so important and useful.

The first step in any endeavour is to gain clarity on what it is that we want to achieve and how we will go about it, what we might have to expect, the challenges and the opportunities and how we are going to deal with it.

This is the purpose of creating a business plan for your trading business.

It will also be useful for you to refer to when you get discouraged, when you feel you need guidance and structure, just go back to your business plan. It should be designed in such a way that it becomes your own personal trading bible.

Take your time; it will be a work in progress for the next 3 months or maybe until the end of your trading career, as life changes, markets change, products change, you will change and with that your Trading Business Plan will grow and evolve too.

However, we do encourage you to complete the basic framework by the end of your first week, just so you have a framework to operate from and it also helps us to get a sense of where you are at in your trading.

Enjoy the process

Your High Performance Trading Team

**TRADING PLAN TEMPLATE**

Break your trading plan down into 6 essential elements:

1. Philosophy / Psychology
2. Daily Routine
3. RoE Rules of Engagement
4. Money Management
5. Support Platforms + Systems
6. Record Keeping

**Following are a few questions that will help you to define your plan:**

**SELF ASSESSMENT**

**Why do You Want to be a Trader? Know Your Purpose**

What is your purpose - what does success as a trader mean to you?

How do you know that you are successful?

Decide what it is that you want to achieve and then ask why and how trading is going to provide it.

What keeps you going when the going gets tough?

**What are Your Strengths and Weaknesses?**

Trading strengths

How will you maximise the benefits?

How could your strength be a weakness?

Trading weaknesses

How will you minimise the damage?

How could your weakness be a strength?

What are the 3 main reasons why you create losses?

What are the 3 main reasons why you create profits?

**Which traits do you believe a profitable trader possesses?**

What is the difference between profitable and losing traders in your opinion?

How do profitable traders achieve the level of their trading performance?

What traits do they possess?

**Which Steps Have You Taken So Far To Educate Yourself In Trading?**

Trading seminars

Home study packs

Books

Personal Development

Trading Skill / Knowledge / Experience - other

Newsletters / Websites

**How are You Going To Further Grow and Evolve As a Trader?**

Personal Development & Trading Skill / Knowledge / Experience

Group Workshops & Seminars / 1 on 1 Coaching

Books

Newsletters

**TRADING GOALS**

**What are Your Income Targets?**

Your income targets should be progressive targets. If you only make losses there is no point in aiming for making $10,000 net profits per week. Then your first target should be to reduce the amount of losses you created last week by 10% until you break even and then you start looking for making $1 profit and increase that incrementally too.

Annually?

Monthly?

Weekly?

Daily?

**MARKET INSTRUMENTS & TIMEFRAMES**

**What Kind of Trader Do You Choose To Be?**

Discretionary

Mechanical

Long-term (i.e. months)

Medium-term (i.e. weeks)

Short-term (i.e. days or, even, intra-day)?

Position trader

Swing trader

Day trader

**Which Markets D You Choose To Trade?**

**Which Software & Data Feeds Do You Use to Trade?**

Execution Platform

Charting Software

Analysis Tools

**BEFORE THE MARKET OPENS**

**Are You in the Right Frame of Mind to Trade?**

How do you know you are in the right frame of mind?

How do you keep upbeat?

What do you do if you are not in the right frame?

How can you get yourself back on top of your game?

**What is Your Daily Pre-market Routine?**

Have You Analysed Yesterday’s Trades?

Have You Any Positions Open?

**RISK MANAGEMENT**

What is your Probability of a Successful Trade?

What is Your Attitude Towards Risk?

What is your Risk-Reward Ratio?

What is Your Risk Per Trade?

Where Will You Place Your Stop Loss Orders?

At What Point Will You Stop Trading?

**GENERAL MONEY MANAGEMENT**

Large Drawdowns and Profits – What Will You do if you have either?

Which Money Management Approaches Will You Utilise?

**SPECIFIC MONEY MANAGEMENT**

When and how will You Lock In Profits?

How Will You Determine Your Position Size?

**Exit Strategy**

Losing trades - Will You Exit Before Your Stop is Hit?

Losing trades – Which Signals Will See You Exit Early?

Winning Trades – Which Signals Will See You Exit Completely?

Winning Trades – Which Signals Will See You Close Half?

Winning Trades – Which Signals Will See You Close the Remainder?

**Trade Strategies, Setups & Entries**

**Trading Strategies**

What strategies will you be using when trading? Would it be momentum trading, overnight trading, active trading as a day trader, a swing trader (2-3 days), or a long-term trader. How can you diversify your trading strategies?

Which Strategies Will You Trade?

What are Your Setups?

How Will You Find Your Setups?

Which Signals Will Trigger Your Entry?

Do you have your trading strategy written down as a step by step recipe and laminated next to your trading station?

**After The Trading Day**

Have You Recorded Today’s Trades?

Did You Execute Your Trades According to Your Plan?

Have You Completed Your Trading Journal?

**Golden Trading Rules**

What are Your Top Ten Golden Trading Rules?

**Write down your goals. Goals are like the signpost on the road to your trading success.**

**Distinguish behavioural goals, performance goals, progress goals and end goals.**

* **ARE THEY SPECIFIC?**
* **ARE THEY BEING STATED IN THE PRESENT TENSE?**
* **ARE THEY UNDER YOUR PERSONAL CONTROL?**
* **HAVE YOU GOT WHAT IT TAKES TO FULFILL THEM?**
* **HOW WILL YOU KNOW WHEN YOU HAVE ACHIEVED YOUR GOALS?**
* **ARE THEY EXPRESSED POSITIVELY?**
* **ARE THEY AT THE RIGHT LEVEL?**
* **WHAT AND WHO ELSE MIGHT BE AFFECTED BY THESE GOALS?**
* **WHO DO YOU HAVE TO BE TO ACHIEVE THESE?**
* **ARE THEY SAFE FOR YOU, OTHERS, AND THE UNIVERSE?**
* **WHAT ACTIONS DO YOU HAVE TO DO TO ACHIEVE THESE?**
* **WHAT RESOURCES DO YOU NEED TO COMPLETE THOSE ACTIONS SUCCESSFULLY?**

*“To begin with the end in mind means to start with a clear understanding of your destination. It means to know where you’re going so that you better understand where you are now and so that the steps you take are always in the right direction.” -* Steven R Covey

And remember, if you are shooting for the moon it is important to plan your home coming first.

S = Specific M = Measurable A = Achievable R = Results Orientated T = Time Framed

|  |  |  |  |
| --- | --- | --- | --- |
| ***Who do I have to be to get to my goal?*** | ***What ACTION I must DO to achieve my goal?*** | ***What RESOURCES do I need to complete those actions successfully?*** | ***GOAL! What do I want to HAVE?*** |
| ***1.*** |  |  |  |
| ***2.*** |  |  |  |
| ***3.*** |  |  |  |
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**Personal Analysis**

Trading is a lifestyle. Every area of your life needs to be in harmony with each other. And here we implement our BE – DO – HAVE principles. Ask yourself “What sort of being do I have to be at all times to accomplish my goal or goals?”

Partner / Family – time for trading, time for the family

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Health & Nutrition

Are you properly fed, watered and balanced when you start trading?

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Relationships & Social Life

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Emotional & Spiritual

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**Personal Development Plan**

This is the section where **you must plan to profit!** Failing to do so is one of the most common mistakes made by traders. All too often, people just set up a trading account without ever really planning exactly HOW they are going to become profitable! If your trading is already up and running, but is not currently generating a profit (if your revenues are not enough to cover your operating expenses), then this is where you will need to identify how you will make up the shortfall until you become profitable regardless of what stage you're at, you should still include a table of projected milestones for your business in this section. Estimate the month and year of the important milestones that you plan to achieve over the next 1 to 2 years. This not only looks great, it also **reminds you of your goals** every time you refer back to your plan.

**Management**

So this is where you introduce your management team or, if you are the only person involved in your trading, explain why you are qualified to be running the trading company. Focus on your **strengths** and **achievements** from your previous ventures or jobs, and explain in detail how those qualities transfer to your trading.

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Your personal evaluation session:

Here are the questions that we ask ourselves every week-end as kind of post-mortem of the trading week and preparation for the coming trading week:

1. What worked for you this week?

2. What do you need to improve on for next week?

3. What didn’t work for you this week?

4. Why didn’t it work for you?

5. What emotional states were you feeling?

6. How can you improve for next week?

7. Who were you being last week?

8. Who do you have to be to attain your goals for next week?

9. What successes did you accomplish last week?

10. What are your goals for next week?

11. Who/What are you grateful for last week?

11a. Out of those, choose one item/person and describe “why” you are grateful for this. Describe how it makes you feel.

**Financials**

If you've had a chance to look through a few business plans before, you'll have noticed that the last half of these documents are filled with balance sheets, earnings projections, capital requirements, depreciation estimates, and dozens of other highly detailed financial statements. Don't let all these numbers put you off! If you aren't going to be using your business plan to solicit capital from outside sources, you won't need 90% of this stuff. Instead, focus on your monthly income and monthly expenses. The best way to do this is to put together a simple 12-month cash flow forecast.

Here's how to do it:

First, estimate how much your trading business will earn on a monthly basis from your trading. Include all the cash you'll be drawing from your savings, or money your business has been loaned. This is your "Total Cash In."

Next, determine what your monthly expenses will be. This should include things like advertising costs, office expenses like phone bills and stationary, the cost of your inventory, equipment purchases, loan repayments, as well as whatever cash you'll be drawing out of the business for your personal living expenses. This will be your "Total Cash Out."

Now, simply subtract your "Total Cash Out" from your "Total Cash In" to get your monthly "Net Cash Flow." If you see that your Net Cash Flow is a negative number, you're losing money! If that number stays negative for the entire 12 months, you're going to need to re-evaluate your trading plan... and figure out a way to strategise your trading or decrease expenses!

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**IMPORTANT NOTE:** You can see why it is so important to be honest with yourself when writing your trading plan! If you exaggerate the sales you think you'll bring in, your whole business model will be damaged when those sales don't materialize. So much for that hefty advertising budget you planned, as well as the generous salary you hoped to pay yourself!

But if one is finding that their plan's objectives are not being met then the plan obviously needs to be reviewed which includes finding the root causes for objectives not being met and then incorporating steps/strategies into the plan to try to get it and its objectives back on track. Having said this, it's probably still a good idea to review the plan periodically, even if objectives are being met, to see if any fine tuning can improve results even further......but the flip side is - if it ain't broken, don't fix it

**My “Contract for Change to Success” with myself**

I, \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ take personal responsibility for creating change within myself and my life and play full out in the Game of Success!

Today, I will begin this trading business project called \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

and formally make a contract with myself to see this project through until I have achieved my goals. I have listed the benefits of living in the solution and I know who I need to become to complete this project, and I hereby declare that I will commence living in the solution and being the person I need to be.

Sign and Date once completed.

Signature:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Witness:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_