

BUSINESS PLAN

Business Name & Address:

Name & Contact Information:

Date:

HISTORY & MANAGEMENT

1. List employment history, education, statement of personal affairs, relevant skills and knowledge of each business partner.

2. Describe the responsibilities of each partner.

BUSINESS OVERVIEW

3. Indicate if the project is to establish a new business, or to expand, modernize or acquire an existing one.

4. If this is a new business, highlight some of the reasons why you would like to start this specific business.

5. State the ownership of the business and type of business

<input type="checkbox"/>	Sole Proprietorship	<input type="checkbox"/>	Partnership	<input type="checkbox"/>	Corporation	<input type="checkbox"/>	Co-operative
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6. Describe where your business is located and what facilities you have.

PRODUCTS & SERVICES / COMPETITION

7. Briefly describe the products and services you will be offering.

8. How does your product and service satisfy your client's needs?

9. Why will customers buy your products and services instead of another company's?

10. List your competition and their advantages and disadvantages in comparison to your business?

<i>Competition</i>	<i>Advantages</i>	<i>Disadvantages</i>

11. Do you have any plans to update existing products or to offer new products and services in the next 3 to 5 years? If yes, provide a brief description of what you plan to do and why?

12. What are the key trends in your industry? What trends will affect the supply of, or the demand for, your products and services?

MARKETING & OPERATIONS

13. Identify the market you will be targeting:

14. Indicate how you plan to secure a part of the market (4Ps-Product, Price, Promotion, and Place).

15. What forms of advertising do you intend to use and what is your estimated budget?

<i>Advertising Medium</i>	<i>Estimated Cost/Per Year</i>	<i>Comments</i>

16. How will you distribute your products and/or services to your target markets? Describe where your customers will be able to buy your product and/or service.

17. Briefly describe how you will price your products and services.

18. What will your profit margin be?

19. How many jobs will be created or maintained?

20. Will employees need any training? If so, what type of training and what will the cost be?

21. Are any special environmental, municipal or other government approvals/permits required?

22. List your suppliers.

23. When will the key activities and initiatives in your business plan be implemented?

SALES FORECAST

24. How did you arrive at your sales per month and for the year? Show how it was estimated (for example, unit cost, sales/hour, seasonal fluctuations, mark-up, etc.).

EXPENSE FORECAST		
<i>Expenses</i>	<i>Details</i>	<i>Monthly Estimate</i>
Employee Wages & Benefits		\$
Management Wages		\$
Inventory		\$
Utilities-Heat, Water,Lights		\$
Rent		\$
Phone, Fax		\$
Licenses, Fees, and Dues		\$
Insurance		\$
Repairs & Maintenance		\$
Travel & Training		\$
Vehicle Expense – Shipping, Delivery, Gas		\$
Office Supplies		\$
Advertising		\$
Bank Interest, Service Charges		\$
Municipal Taxes		\$
Professional Fees		\$
Miscellaneous		\$
TOTAL EXPENSES		\$

FINANCIAL DETAILS OF THE PROJECT (*Remember the totals should equal!!)				
<i>ESTIMATED PROJECT COSTS</i>		<i>PROJECT FINANCING</i>		
Business		** Equity (Investment)	\$	%
Land		Loans	\$	%
Buildings			\$	%
Inventory			\$	%
Equipment (Major Purchases)		Other Govt. Funding (Identify Source)	\$	%
Marketing			\$	%
Working Capital		Other	\$	%
Legal & Administration Fees			\$	%
*TOTAL		*TOTAL	\$	%

**If investment is in the form of tools, equipment, vehicles, etc., please provide a detailed list of contributions:

CASH FLOW ANALYSIS – ABC COMPANY YEAR XXXX													
	January	February	March	April	May	June	July	August	September	October	November	December	Total
CASH INFLOWS													
Cash from sales (1)		\$ 900.00	\$ 1,000.00	\$ 1,200.00	\$ 1,200.00	\$ 1,800.00	\$ 1,900.00	\$ 1,600.00	\$ 1,200.00	\$ 1,400.00	\$ 1,700.00	\$ 1,500.00	\$ 15,400.00
Personal investment (2)	\$15,000.00												\$ 15,000.00
Bank loans (3)			\$ 600.00										\$ 600.00
Cash from receivables (4)			\$ 2,700.00	\$ 8,400.00	\$ 9,600.00	\$ 10,800.00	\$ 10,000.00	\$ 11,200.00	\$ 9,800.00	\$ 10,100.00	\$ 10,700.00	\$ 10,000.00	\$ 93,300.00
TOTAL CASH INFLOWS	\$15,000	\$ 900.00	\$ 4,300.00	\$ 9,600.00	\$10,800.00	\$12,600.00	\$11,900.00	\$12,800.000	\$11,000.00	\$11,500.00	\$12,400.00	\$11,500.00	\$124,300.00
CASH OUTFLOWS													
Equipment purchases (5)			\$660.00										\$ 660.00
Rent (6)	\$ 900.00	\$ 900.00	\$ 900.00	\$ 900.00	\$ 900.00	\$ 900.00	\$ 900.00	\$ 900.00	\$ 900.00	\$ 900.00	\$ 900.00	\$ 900.00	\$ 10,800.00
Wages (7)	\$ 1,800.00	\$ 1,800.00	\$ 1,800.00	\$ 1,800.00	\$ 2,400.00	\$ 1,800.00	\$ 1,800.00	\$ 1,800.00	\$ 1,800.00	\$ 1,800.00	\$ 2,400.00	\$ 1,800.00	\$ 22,800.00
Your salary (8)	\$ 1,400.00	\$ 1,400.00	\$ 1,400.00	\$ 1,400.00	\$ 1,400.00	\$ 1,400.00	\$ 1,400.00	\$ 1,400.00	\$ 1,400.00	\$ 1,400.00	\$ 1,400.00	\$ 1,400.00	\$ 16,800.00
Advertising / Public relations (9)	\$ 500.00	\$ 500.00	\$ 500.00	\$ 500.00	\$ 500.00	\$ 500.00	\$ 1,000.00	\$ 500.00	\$ 500.00	\$ 1,000.00	\$ 500.00	\$ 500.00	\$ 7,000.00
Bank charges (10)	\$ 50.00	\$ 50.00	\$ 50.00	\$ 50.00	\$ 50.00	\$ 50.00	\$ 50.00	\$ 50.00	\$ 50.00	\$ 50.00	\$ 50.00	\$ 50.00	\$ 600.00
Loan repayment (11)			\$ 50.00	\$ 50.00	\$ 50.00	\$ 50.00	\$ 50.00	\$ 50.00	\$ 50.00	\$ 50.00	\$ 50.00	\$ 50.00	\$ 500.00
Professional development (12)	\$ 300.00					\$ 500.00							\$ 800.00
Utilities (13)	\$ 250.00	\$ 250.00	\$ 250.00	\$ 175.00	\$ 125.00	\$ 100.00	\$ 100.00	\$ 100.00	\$ 125.00	\$ 175.00	\$ 250.00	\$ 250.00	\$ 2,150.00
Interest on bank loans (14)			\$ 5.00	\$ 5.00	\$ 5.00	\$ 5.00	\$ 5.00	\$ 5.00	\$ 5.00	\$ 5.00	\$ 5.00	\$ 5.00	\$ 50.00
Debit machine charges (15)													
Cleaning expense (16)	\$ 225.00	\$ 225.00	\$ 225.00	\$ 225.00	\$ 225.00	\$ 225.00	\$ 225.00	\$ 225.00	\$ 225.00	\$ 225.00	\$ 225.00	\$ 225.00	\$ 2,700.00
Telephone expense (17)	\$ 350.00	\$ 350.00	\$ 350.00	\$ 350.00	\$ 350.00	\$ 350.00	\$ 350.00	\$ 350.00	\$ 350.00	\$ 350.00	\$ 350.00	\$ 350.00	\$ 4,200.00
Office supplies (18)	\$ 300.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 75.00	\$ 75.00	\$ 75.00	\$ 75.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 1,650.00
Purchases for resale (19)													
Repairs & maintenance (20)	\$ 200.00	\$ 300.00	\$ 300.00	\$ 300.00	\$ 400.00	\$ 300.00	\$ 400.00	\$ 300.00	\$ 300.00	\$ 300.00	\$ 300.00	\$ 400.00	\$ 3,800.00
Gas and travelling (21)	\$ 150.00	\$ 300.00	\$ 300.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 150.00	\$ 300.00	\$ 300.00	\$ 300.00	\$ 150.00	\$ 2,550.00
Vehicle lease (22)	\$ 550.00	\$ 550.00	\$ 550.00	\$ 550.00	\$ 550.00	\$ 550.00	\$ 550.00	\$ 550.00	\$ 550.00	\$ 550.00	\$ 550.00	\$ 550.00	\$ 6,600.00
Uniforms expense (23)													
Taxes (not income) (24)													
Insurance (25)	\$ 255.00	\$ 255.00	\$ 255.00	\$ 255.00	\$ 255.00	\$ 255.00	\$ 255.00	\$ 255.00	\$ 255.00	\$ 255.00	\$ 255.00	\$ 255.00	\$ 3,060.00
Misc. expense (26)	\$ 50.00	\$ 125.00	\$ 125.00	\$ 125.00	\$ 75.00	\$ 75.00	\$ 75.00	\$ 75.00	\$ 125.00	\$ 125.00	\$ 125.00	\$ 75.00	\$ 1,175.00
Licence & permits (27)	\$ 210.00												\$ 210.00
Training supplies (28)													
Accounting & legal fees (29)	\$ 700.00												\$ 700.00
Membership fees (30)												\$ 225.00	\$ 225.00
TOTAL CASH OUTFLOWS	\$ 8,190.00	\$ 7,155.00	\$ 7,870.00	\$ 6,985.00	\$ 7,510.00	\$ 7,285.00	\$ 7,385.00	\$ 6,785.00	\$ 7,085.00	\$ 7,635.00	\$ 7,810.00	\$ 7,335.00	\$ 89,030.00
Total cash inflows	\$ 15,000.00	\$ 900.00	\$ 4,300.00	\$ 9,600.00	\$ 10,800.00	\$ 12,600.00	\$ 11,900.00	\$ 12,800.00	\$ 11,000.00	\$ 11,500.00	\$ 12,400.00	\$ 11,500.00	\$ 124,300.00
Total cash outflows	\$ 8,190.00	\$ 7,155.00	\$ 7,870.00	\$ 6,985.00	\$ 7,510.00	\$ 7,285.00	\$ 7,385.00	\$ 6,785.00	\$ 7,085.00	\$ 7,635.00	\$ 7,810.00	\$ 7,335.00	\$ 89,030.00
Net cash for the month	\$ 6,810.00	-\$ 6,255.00	-\$3,570.00	\$ 2,615.00	\$ 3,290.00	\$ 5,315.00	\$ 4,515.00	\$ 6,015.00	\$ 3,915.00	\$ 3,865.00	\$ 4,590.00	\$ 4,165.00	
Cash balance / previous month	\$ 3,510.00	\$ 10,320.00	\$ 4,065.00	\$ 555.00	\$ 3,170.00	\$ 6,460.00	\$ 11,775.00	\$ 16,290.00	\$ 22,305.00	\$ 26,220.00	\$ 30,085.00	\$ 34,675.00	
CASH BALANCE	\$ 10,320.00	\$ 4,065.00	\$ 555.00	\$ 3,170.00	\$ 6,460.00	\$ 11,775.00	\$ 16,290.00	\$ 22,305.00	\$ 26,220.00	\$ 30,085.00	\$ 34,675.00	\$ 38,840.00	

