Company logo

**Name of the company**

By Entrepreneur’s name

BUSINESS PLAN



In collaboration with Société d’aide au

développement des collectivités de la Côte-Nord

Bsiness management consulting organization

Date

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PROJECT DESCRIPTION

|  |
| --- |
|  |
|  |
|  |
|  |
|  |
|  |
|  |

Corporate name:

Trade name:

Project type:

Promoter:

Business address:

Phone number:

Email:

Project Summary

|  |
| --- |
|  |
|  | $ |

Job creation:

Total investment:

 Expected revenue: xx $

|  |  |
| --- | --- |
|  | $ |
|  | $ |
|  | $ |

Year 1:

Year 2:

Year 3:

 Planned start date : date

THE PROJECT

Project History

Project description

Company mission

Company location and territory served

Sequence of activities

|  |  |
| --- | --- |
| Project phases | Due date |
| Market research |  |
| Writing the business plan, including financial forecasts |  |
| Legal form of the business |  |
| Acquisition of permits or licences |  |
| The search for financing |  |
| Construction and layout of the building or rented space |  |
| Purchase of equipment, machinery and office supplies  |  |
| Finding the raw material and other supplies |  |
| Advertising, marketing |  |
| Commitment of staff |  |
| Start date of business |  |
|  |  |
|  |  |

THE PROMOTER

Promoter profile

Personal Statement

LEGAL ASPECT

Legal status:

Individual business [ ]

Partnership [ ]

Incorporated business [ ]

Non-profit organisation [ ]

Other :

Planned date of registration or incorporation: xx

Breakdown of ownership

|  |  |  |
| --- | --- | --- |
| Partners | Investment ($) | Ownership (%) |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |

THE MARKETING

Products and services offered

|  |  |  |
| --- | --- | --- |
| Products and services | Detailed description | Selling price ($) |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |

Advertising and promotion

Strategic Pricing

Distribution Network

The industry and its trends

Intended clientele

Potential Market

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Actual number of people | % targeted | Price ($) | Actual potential market ($) |
| Year 1 |  |  |  |  |
| Year 2 |  |  |  |  |
| Year 3 |  |  |  |  |

The competition

|  |  |  |
| --- | --- | --- |
| Competitors | Strengths | Weaknesses |
|  |  |  |
|  |  |
|  |  |
|  |  |
|  |  |  |
|  |  |
|  |  |
|  |  |
|  |  |  |
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|  |  |
|  |  |
|  |  |
|  |  |  |
|  |  |
|  |  |
|  |  |

Competitive advantages

OPERATIONS

Production

Manufacturing industry [ ]

Commercial and services industry [ ]

Steps :

Supply

|  |  |  |
| --- | --- | --- |
| Supplier | Raw material | Cost ($)(including transportation) |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |

Regulation

 Organisational structure

|  |  |  |
| --- | --- | --- |
| Position occupied | Job description | Salary :per hour [ ] weekly [ ] biweekly [ ]  |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |

FUNDING AND FINANCIAL FORECASTS

Assets

* Actual assets

|  |  |
| --- | --- |
| Description of assets | Estimated market value ($) |
|  |  |
|  |  |
|  |  |
|  |  |
|  |  |
|  |  |
|  |  |
|  |  |
| TOTAL |  |

* Future assets

|  |  |
| --- | --- |
| Description of assets | Estimated market value ($) |
|  |  |
|  |  |
|  |  |
|  |  |
|  |  |
|  |  |
|  |  |
|  |  |
| TOTAL |  |

Financing structure

|  |  |
| --- | --- |
| Project cost | Project funding |
| Working capital |  | $ | Initial investment  |  | $ |
| Starting inventory |  | $ | Transfer of equity  |  | $ |
| Capital asset |  | $ | Grants |  | $ |
| Land |  | $ | Loans |  | $ |
| Building |  | $ | Short-term loan |  | $ |
| Rental improvements |  | $ | Long-term loan |  | $ |
| Rolling stock |  | $ | Line of credit |  | $ |
| Equipment |  | $ |  |  | $ |
| Computer equipment  |  | $ |  |  | $ |
| Office furniture |  | $ |   |  | $  |
| Start-up costs |  | $ |   |  | $  |
|  |  | $ |   |  | $  |
|  |  | $ |  |  | $ |
|  |  | $ |  |  | $ |
|  |  | $ |  |  | $ |
| TOTAL |  | $ | TOTAL |  | $ |

Sales analysis

|  |  |  |  |
| --- | --- | --- | --- |
| Month | Sales ($)year 1 | Sales ($)year 2 | Sales ($)year 3 |
| January |  |  |  |
| February |  |  |  |
| March |  |  |  |
| April |  |  |  |
| May |  |  |  |
| June |  |  |  |
| July |  |  |  |
| August |  |  |  |
| September |  |  |  |
| October |  |  |  |
| November |  |  |  |
| December |  |  |  |
| Totalannual sales |  |  |  |

APPENDIX 1

**PROJECTED FINANCIAL**

**STATEMENTS**

PROJECTED INCOME AND EXPENSE STATEMENT

For the year ending \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

INCOME

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  |  | Année 1 | Année 2 | Année 3 |  |
| Sales  | 1 |  |  |  | $ |
| Other income | 2 |  |  |  | $ |
| TOTAL REVENUES (1+2) | 3 |  |  |  | $ |

COST OF SOLD MARCHANDISE

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  |  | Année 1 | Année 2 | Année 3 |  |
| Stock start | 4 |  |  |  | $ |
| Purchase of raw material  | 5 |  |  |  | $ |
| Stock end  | 6 |  |  |  | $ |
| TOTAL COST OF RAW MATERIAL (4+5+6) | 7 |  |  |  | $ |
| GROSS PROFIT (3-7) | 8 |  |  |  | $ |

SALES AND ADMINISTRATIVE FEES

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Sales and benefits  | 9 |  |  |  | $ |
| Representation fees | 10 |  |  |  | $ |
| Advertising and promotion | 11 |  |  |  | $ |
| Rolling stock expenditure | 12 |  |  |  | $ |
| Rent | 13 |  |  |  | $  |
| Maintenance and repairs | 14 |  |  |  | $ |
| Electricity and heating | 15 |  |  |  | $ |
| Taxes and licences | 16 |  |  |  | $ |
| Insurance | 17 |  |  |  | $ |
| Professional fees | 18 |  |  |  | $ |
| Office supplies | 19 |  |  |  | $ |
| Telecommunications | 20 |  |  |  | $ |
| TOTAL EXPENSES (9 à 20) | 21 |  |  |  | $ |

FINANCIAL FEES

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Interest and bank fees | 22 |  |  |  | $ |
| Interest on short-term loan | 23 |  |  |  | $ |
| Interest on long-term loan | 24 |  |  |  | $ |
| TOTAL FINANCIAL FEES (22 à 24) | 25 |  |  |  | $ |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| PRE-TAX PROFIT (8-21-25) | 26 |  |  |  | $ |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Amortization | 27 |  |  |  | $ |
| Taxes | 28 |  |  |  | $ |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  NET PROFIT (NET LOSS) (26-27-28) |  |  |  | $ |

APPENDIX 2

**FINANCIAL FORECASTS**

FINANCIAL FORECASTS

ON \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**ASSETS**

* SHORT-TERM ASSETS

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Année 1 | Année 2 | Année 3 |  |
| Cash in hand |  |  |  | $ |
| Client accounts |  |  |  | $ |
| Stock |  |  |  | $ |
|  |  |  |  | $ |
|  |  |  |  | $ |
|  |  |  |  | $ |
|  |  |  |  | $ |
|  |  |  |  | $ |
|  |  |  |  | $ |
|  |  |  |  | $ |
| TOTAL OF SHORT-TERM ASSETS |  |  |  | $ |

* LONG-TERM ASSETS

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Land |  |  |  | $ |
| Building |  |  |  | $ |
| Machinery |  |  |  |  $ |
| Equipment and tools |  |  |  | $ |
| Rolling stock |  |  |  | $ |
|  |  |  |  | $ |
|  |  |  |  | $ |
|  |  |  |  | $ |
|  |  |  |  | $ |
|  |  |  |  | $ |
|  |  |  |  | $ |
| -(less) the amortisations | ( ) | ( ) | ( ) | $ |
| TOTAL OF LONG-TERM ASSETS |  |  |  | $ |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **TOTAL ASSETS** |  |  |  | $ |

**LIABILITIES**

* SHORT-TERM LIABILITIES

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Accounts payable |  |  |  | $ |
| Short-term loan |  |  |  | $ |
| Line of credit |  |  |  | $ |
| Portion of debt due in less than 1 year  |  |  |  | $ |
|  |  |  |  | $ |
|  |  |  |  | $ |
|  |  |  |  | $ |
|  |  |  |  | $ |
|  |  |  |  | $ |
|  |  |  |  | $ |
|  |  |  |  | $ |
| TOTAL SHORT-TERM LIABILITIES |  |  |  | $ |

* LONG-TERM LIABILITIES

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Long-term debt |  |  |  | $ |
| Morgage |  |  |  | $ |
| Deferred grants |  |  |  | $ |
|  |  |  |  | $ |
|  |  |  |  | $ |
|  |  |  |  | $ |
|  |  |  |  | $ |
|  |  |  |  | $ |
|  |  |  |  | $ |
|  |  |  |  | $ |
| TOTAL LONG-TERM LIABILITIES |  |  |  | $ |

**WORTH**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Capital stock or investments |  |  |  | $ |
| Retained earnings |  |  |  | $ |
| Payments |  |  |  | $ |
|  |  |  |  | $ |
| TOTAL WORTH |  |  |  | $ |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **TOTAL WORTH + LIABILITIES** |  |  |  | $ |

CASH FLOW BUDGET

|  |  |  |  |
| --- | --- | --- | --- |
| Name of business |  | Year |  |
|  | Mois 1 | Mois 2 | Mois 3 | Mois 4 | Mois 5 | Mois6 | Mois 7 | Mois 8 | Mois 9 | Mois 10 | Mois 11 | Mois 12 | TOTAL |
| INITIAL INVESTMENT |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |
| REVENUE |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Sales |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Short term loan |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Long term loan |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Investment |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Financial aids |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| TOTAL |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |
| EXPENSES |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Salaries and benefits  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Representation fees |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Advertising promotion |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Rolling stock expenses |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Rent |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Maintenance and repairs |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Electricity and heating |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Taxes and licences |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Insurance |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Professionnal fees |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Office supplies |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Telecommunications |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Purchase of raw material |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Bank fees |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Interest on long term debt |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Interest on short term debt |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Taxes |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| TOTAL |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |
| CASH BALANCE |  |  |  |  |  |  |  |  |  |  |  |  |  |

BREAK-EVEN ANALYSIS

|  |  |  |
| --- | --- | --- |
| FIXED COSTS |  |  |
| Salaries and benefits  |  | $ |
| Rent |  | $ |
| Licences and taxes |  | $ |
| Insurance |  | $ |
| Advertising promotion |  | $ |
| Office supplies |  | $ |
| Professional fees |  | $ |
| Interest on long-term loan |  | $ |
| Bank fees |  | $ |
| Amortizations |  | $ |
|  |  | $ |
|  |  | $ |
|  |  | $ |
| TOTAL FIXED COSTS |  | $ |

|  |  |  |
| --- | --- | --- |
| VARIABLE COSTS |  |  |
| Purchase of raw material |  | $ |
| Production salaries and benefits |  | $ |
| Electricity and heating |  | $ |
| Transportation fees |  | $ |
| Rolling stock expenses  |  | $ |
| Telecommunications |  | $ |
| Maintenance and repairs |  | $ |
| Taxes |  | $ |
|  |  | $ |
|  |  | $ |
|  |  | $ |
| TOTAL VARIABLE COSTS |  | $ |

**Formula:**

Fixed costs

\_\_\_\_\_\_\_\_\_\_\_\_\_\_

1 – (Variable costs / Sales)

**Calculation:**

APPENDIX 3

**RÉSUMÉ**

RÉSUMÉ

ANNEXE 4

**PERSONAL ASSESSMENT**

PERSONAL ASSESSMENT

Name:

Date:

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| ASSETS |  |  |  | LIABILITIES |  |  |
|  |  |  |  |  |  |  |
| Money in the bank |  | $ |  | Bank loan |  | $ |
| (cash flow) |  |  | Ending date : |  |
|  |  |  |  |  |  |  |
| Investments  |  | $ |  | Morgage (balance) |  | $ |
| (Stocks, bonds, RRSP) |  |  | Ending date : |  |
|  |  |  |  |  |  |  |
| Automobile 1 |  |  |  | Student loan  |  | $ |
| (market value) |  | $ | Ending date : |  |
| Model : |  |  |  |  |  |  |
| Year : |  |  |  | Car loan |  | $ |
|  |  |  |  | Ending date : |  |
| Automobile 2 |  |  |  |  |  |  |
| (market value) |  | $ | Line of credit |  |  |
| Model : |  |  |  | (amount used) |  | $ |
| Year : |  |  |  | Credit limit : |  | $ |
|  |  |  |  |  |  |  |
| Automobile 3 |  |  |  | Credit cards |  |  |
| (market value) |  | $ | (amount used) |  | $ |
| Model : |  |  |  | Credit limit : |  | $ |
| Year : |  |  |  |  |  |
|  |  |  |  |  |  |  |
| Land and building |  |  |  | Other debts : |  | $ |
| (municipal evaluation) |  | $ |  |  |  |
|  |  |  |  |  |  |  |
| Furnitures : |  | $ |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  | Other liabilities : |  | $ |
|  |  |  |  |  |  |  |
| Equipment and tools : |  | $ |  |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| Other assets : |  | $ |  |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| TOTAL ASSETS |  | $ |  | TOTAL LIABILITIES |  | $ |

|  |  |
| --- | --- |
|  | $ |

EQUITY: Total assets – Total liabilities =

I hereby certify that, to the best of my knowledge, the information I have provided are true and complete.

*Date:* \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

*Signature:* \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_