SADC

Société d'aide au développement de la collectivité

ROCHER-PERCÉ

GUIDE TO WRITING BUSINESS PLAN BUSINESS

We take care of **YOUR** business

And you are in good hands

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ANNEXE I Resume

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This document is a working guide. Under no circumstances should it be used in its present form to submit a request for financial aid to government
or financial institutions.

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WHY A BUSINESS PLAN?

\Diamond	A business plan is for a entrepreuner what a curriculum vitae is for a job hunter.
\Diamond	Entrepreuners who want to increase their chances of obtaining credit for their business activities need to have a solid plan when they meet with potentia promoters.
\Diamond	A good business plan also allows you to verify the credibility of your project by giving structure to your idea.
\Diamond	Not only is it a guide for potential financial investors but is an important exercise which demonstrates the seriousness of the entrepreuner who is going into business
◊	In addition to financial information the creation of a business plan also demonstrates that the entrepreuner has already invested in his project and has taken the time to think it over in detail.
\	Take the time you need to do things right. Because your business plan will be the first thing your organization creates, it's up to you to make the image exactly like you want it.

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More precisely a business plan

- ♦ Translates all of your plans, predictions and expectations into numbers:
- ♦ Evaluates your clients's needs and your competitors position.
- ♦ Is a sales pitch to interest potential lenders and partners.
- ♦ Gives your business a concrete realistic action plan.

BUSINESS IDENTIFICATION

Business name		
Legal address		
Business Telephone	Fax	
Email		
- Indi		-
Promoter		
Address		
Home phone	Cell	
,		
Birthdate	Social Insurance	
	Number	

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BUSINESS SUMMARY

Make a table presenting th	e main compon	ents of your project		
Activity Sector				
Project	□ start-up	□ Acquisition	□ Expansion	
Target clientel				
Services offered				
Target territory				
Project co	<u>st</u>	<u>Fina</u>	ncial structure /	
	;	\$		\$
	,	\$		\$
	,	\$		\$
		\$		\$
Project turnover	<u>or sales</u>	<u>Actual</u>	turnover or sales	
Year 1	;	\$ Year		\$
Year 2		Year		\$
Year 3		Year		\$

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Job creation	Job maintenance	
Full time	Full time	
Part time	 Part time	

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BUSINESS BACKGROUND

Describe why you decided to become an entrepreuner. Where did the idea for your projec come from and what steps have you taken to develop it?
If it consists of an existing business give a general description of its activities. Where and

owners and orientation.

PRESENTATION OF PROMOTOR(1)

Introduce each promoter by describing their training, work experience and facts pertinent to the project. Attach each curriculum vitae and personal balance sheet in annexe.

Promoter's name :	
Expérience :	(Work experience related to project)
Relative accomplishments :	(Affiliations memberships or volunteer activities related to the project)
Training:	(Academic training or additionnal courses)

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Primary tasks within the or	ganization ::

PRESENTATION OF PROMOTOR(2)

Introduce each promoter by describing their training, work experience and facts pertinent to the project. Attach each curriculum vitae and personal balance sheet in annexe.

Promoter's name :	
Expérience :	(Work experience related to project)
	(Affiliations memberships or volunteer activities related to the project)
Training :	(Academic training or additionnal courses)

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Primary tasks within the or	ganization ::

PRESENTATION OF PROMOTOR(3)

Introduce each promoter by describing their training, work experience and facts pertinent to the project. Attach each curriculum vitae and personal balance sheet in annexe.

Promoter's name :	
Expérience :	(Work experience related to project)
	(Affiliations memberships or volunteer activities related to the project)
Training :	(Academic training or additionnal courses)

		Guide de plan	
Primary tasks within the or	ganization ::		

PRODUCT OR SERVICE DESCRIPTION

This section is to provide a detailed description of the goods or services your business will offer and should reflect the business opportunity that it will develop.

Describe your business project (product / service, mission, objective, etc.).			

LEGAL AND ADMINISTRATIVE STRUCTURE OF THE BUSINESS

Describe the legal status of your business and the reasons for it.				
If your choice is a company indicate the stock per shareholder.				
Name of shareholder :	% of stock			
	-			

LEGAL AND ADMINISTRATIVE ASPECTS

State the laws and or regulations governing your business activities and if necessary describe which permits or certificates of authorization that you need to operate your business.

<u>Jurisdiction</u>	Laws and or regulations	Permits or authorizations
<u>Municipal :</u>		
<u>Provincial</u> :		
<u>Federal :</u>		
<u> </u>		
Others :		

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MARKET AND CLIENTELE

Determine the territory that you will serve and describe characteristics (age, sex, profession, social status, etc.).	the	target	clientele	by	giving

Note: You must test your market (market study, meeting potentiel clients, order booklets) to establish if your product or service responds to a need..

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DISTRIBUTION NETWORK

Describe if need be, your distribution network (what means of transport will be used to distribute your product or service? (for example, with your personal delivery vehicule, by an external distributor, or by another means of transportation?)			
	SUPPLIERS		
	their coordinates, as well as a to ensure the good function		
Supplier's name	<u>coordinates</u>	<u>Delivery</u> <u>dates</u>	Payment standatds

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COMPETITORS

You will not be alone. Every business has a competitor even if it is difficult to identify. Your competitors are not always who we think they are, as soon as there is an opportunity for a consumer to replace a product or service with another, there is competition. It is even more apparent when a business similar to yours exists near you.

List in order of importance your competitors and describe the strengths and ewaknesses of each.

Competitor #1:		
	Strengths	Weaknesses
Price :		
Quality of product or service :		
Customer service :		
Sales strengths :		
Publicity and Promotion :		
Localisation :		
Others:		
		-

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Competitor #2 :		
	Strengths	Weaknesses
Price:		
Quality of product or service :		
Customer service :		
Salaa atrongtha :		
Sales strengths:		
Publicity and Promotion :		
Localisation :		
Others:		

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Competitor #3 :		
	Strengths	Weaknesses
Price:		
Quality of product or service :		
Customer service :		
		-
Sales strengths:		
Dublicity and Dramation		
Publicity and Promotion:		
Localisation :		
Localisation.		
0.1		
Others:		-

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Explain how you plan to stand out from your competitors.	

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HUMAN RESSOURCES

How many jobs will be created when you start your business? Give a description of the tasks for each job, the number of hours to be worked and the projected wage.

Job title : :	Expected hiring date :		
Hourly rate :	Number of hours weekly or yearly :	Total Earnings : :	
Number of people :	Task descrition : :	<u> </u>	
Job title :	Expected hiring date:		
Hourly rate :	Number of hours weekly or yearly:	Total Earnings :	
Number of people : :	Task description : :	<u> </u>	
		_	

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Job title :	Expected hiring date:		
Hourly rate : :	Number of hours weekly or yearly :	Total Earnings : :	
Number of people :	Task description :		
Job title :	Expect	ted hiring date :	
Hourly rate :	Number of hours weekly or yearly :	Total Earnings :	
Number of people :	Task description : :		
		-	

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MARKETING

Describe your publicity goals1 and outline how you will reach your clientele (publicity in newpaper, brochures, promotional articles, yellow pages, etc.).

<u>Goals</u>	Method used	<u>Frequency</u>	<u>Cost</u>
Goal #1			
Goal #2			
Goal #3			

¹ Objectives targeted by business publicity can be identified in the following way:

⁻ Breakin into a new market

⁻ Increasing business visibility

⁻ Creating consumer awareness for a new product

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PROJECT COST AND FINANCIAL STRUCTURE

This part is extremely important. You must establish as accurately as possible what it will cost to start your business. You will also need extra money in order to carry out operations during the first weeks. Do not write numbers randomely but verify with the proper source. In the case of immovables you must attatch submissions that have been requested.

1	\sim	\sim	ΑT	TI.	\sim	NΙ
	U	ι.	А	1 1	()	IV

Determine where your business will be and the price of the land and building if it already exists. If you are building you must estimate costs. If you are renting disregard this section.			

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BUSINESS RENOVATION OR ADDITIONS

Indicate any changes that you will make to your business site (interior and exterior). For example having electricity installed, paint or a new division.

Work to be done	<u>Costs</u>
	\$
	\$
	\$
	\$
	\$
	\$

ÉQUIPMENT

List the equipment that your will have to buy and the prices for each. List also the equipment on hand and evaluate their value on the market.

Équipment that you will have to buy	<u>Costs</u>
	\$
	\$
	\$
	\$
	\$

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	Equipement on hand	Estimated value
		\$
		\$
		\$
		\$
		\$
OTHERS		
	<u>Others</u>	<u>Costs</u>

Note: The promoters contribution must be equal to 20 % of the total project cost. Community Futures Development Corporation (CFDC) of Rocher-Percé personnel will help you with your search for financing.

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WORK HYPOTHESIS

Of all the parts of a business plan the financial forecasts are the most important because it will demonstrate the financial viability of your business.

To do this you must prepare the most accurae financial forecasts possible. Usually these forecasts are spread out over a 3 year period.

INCOME

Indicate the estimated total annual revenu and the method of calculation. For example a campground estimated its revenu for the year 2002 at 68 520 \$ and were based on the following hypothesis.

	Nber of days per month	Number of sites	Level of occupation	Prce	Total
June	15	80	25 %	15 \$	4 500 \$
July	31	80	80 %	15 \$	29 760 \$
August	31	80	80 %	15 \$	29 760 \$
September	15	80	25 %	15 \$	4 500 \$
Total :					68 520 \$

		Gui	• • • • • • • • • • • • • • • • • • • •
so indicate the monthly	income in % acc	ording to your anticipated a	innual sales.
so indicate the monthly Month	income in % acc %	ording to your anticipated a Month	innual sales. %
Month			
Month		Month	
Month anuary ^F ebuary		Month	
Month anuary Febuary March		Month July August	
Month anuary Febuary March		Month July August September	
		Month July August September October	

Note: The total must equal 100 %.

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EXPENSES (Indicate estimated annuel expenses using the following list).
Purchases and transport costs (this cost is generally expressed as a percentage of you turnover).

Salaries

	Year 1	Year 2	Year 3
Employee #1	\$	\$	\$
Employee #2	\$	\$	\$
Employee #3	\$	\$	\$
Employee #4	\$	\$	\$
Total:	\$	\$	\$

Rent			

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Heating and energy	
Insurance	
Maintenance and Repairs	
Taxes and Permits	

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Vehicule expenses (gas, oil, maintenance and repairs)	
Office supplies	
Office supplies	
Télécommunications	
Publicity and Promotion	

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Travel expenses (trips : gas, meals and lodging)	
You will certainly have to visit your clients and your suppliers or ass salons.	ist with expositions and
Professional fees (notary, accountant, lawyer, consellor, etc.)	
Bank Charges	

Deductions (owners salary, if it is a registered busine	ess)
Miscellaneous (all other expenses not yet mentioned	l)

ANNEXE I

Resume

RESUME

Family name :		Name :
Address:		
Telephone :		Email :
Academic traini	ng (start with the most recent)	
Date	Institution	Diploma obtained, specializations
,		
Work experience	e (start with the most recent)	
Date	Employer	Function
Social activities	and hobbies	

RESUME

Family name :		Name :		
Address :				
Telephone		Email :		
Academic training	g (start with the most red	cent)		
Date	Institution	Diploma obtained, specializations		
Work experience (starting with the most recent)				
Date	Employer	Function		
		_		
Social activities a	and hobbies			

RESUME

Family name :		Name :		
Address :				
Telephone :		Email :		
Academic training	g (start with the most rec	cent)		
Date	Institution	Diploma obtained, specializations		
		_		
Work experience (starting with the most recent)				
Date	Employer	Function		
Social activities a	and hobbies			

ANNEXE II

PERSONNAL BALANCE SHEETS

PERSONNAL BALANCE SHEET

Family name :		
Name :		
Dated :		
ASSET	LIABILITY	
Cash on hand :	Emprunt (caisse, banque):	
Deposits (Caisse, bank) :	Marge de crédit :	
Shares-stocks (market value) : :	Carte de crédit :	
Bonds :	Emprunt automobile :	
RRSP:	Hypothèque :	
Automobile :	Autres :	
Immovable :		
House furnishings (fourniture) :		
Others:		
Total assets (A):	Total liabilities (B):	
Net worth (A-B) :		
Signature :		

PERSONNAL BALANCE SHEET

Family name :		
Name :		
Dated :		
ASSET	LIABILITY	
Cash on hand :	Emprunt (caisse, banque) :	
Deposits (Caisse, bank):	Marge de crédit :	
Shares-stocks (market value) : :	Carte de crédit :	
Bonds :	Emprunt automobile :	
RRSP:	Hypothèque :	
Automobile :	Autres :	
Immovable :		
House furnishings (fourniture) :		
Others:		
Total assets (A):	Total liabilities (B):	
Net worth (A-B):		
Signature :		

PERSONNAL BALANCE SHEET

Family name :		
Name :		
Dated :		
ASSET	LIABILITY	
Cash on hand :	Emprunt (caisse, banque):	
Deposits (Caisse, bank) :	Marge de crédit :	
Shares-stocks (market value) : :	Carte de crédit :	
Bonds :	Emprunt automobile :	
RRSP:	Hypothèque :	
Automobile :	Autres :	
Immovable :		
House furnishings (fourniture) :		
Others:		
Total assets (A):	Total liabilities (B):	
Net worth (A-B) :		
Signature :		