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Business Name Date

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Owner’s Name(s)

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Phone Numbers

[**www.cksmallbusiness.ca**](file://chatham-kent.ca/home/andrewt/Desktop/website/www.cksmallbusiness.ca)

**BUSINESS PLAN  
TEMPLATE**

A business plan helps you to determine if your business is likely to be viable, and focuses your efforts to improve your chances of success. As you prepare your plan you will get the answers to key questions such as:

* Is my business viable?
* What are the strengths and weaknesses of my business?
* Who are my customers and how do I plan to get them to buy from me?
* Who are my competitors?
* What skills will I need to properly run this business?

**Business plans are for YOU!** They are very effective in making your business more successful and reduce the chances of failure. Developing a business plan will help you think out how you intend to reach your goals. Your business will have more focus and direction simply by having a plan. Business planning will help you assess your business idea and work out problems before they occur. That is why banks, investors, and lenders require them.

**How do I use this Business Plan package?**

Do not be dismayed by the size of this package. It may seem large, but it is designed to guide you through the creation of your business plan by turning it into a series of bite-sized pieces.

Each section has several parts. Each part contains a list of questions and examples. Your business plan is made up of the answers to those questions. This business plan package has fill-in-the-blanks pages for each section.

You may be asking where do I get the answers to the questions? The answer is market research. The answers to the questions are not just guesses; they must be supported by facts. Remember that information gathered for the Visioning section of the plan will be turned into numbers in the Financial section of the plan. The Projected Cash Flow is your vision turned into numbers.

You do not have to use the fill-in-the-blanks format; you are free to use any format you wish. However, be sure that your plan covers the areas outlined in this package.

Table of Contents

[SECTION 1 - EXECUTIVE SUMMARY 3](#_Toc520973226)

[SECTION 2 – BUSINESS DESCRIPTION 4](#_Toc520973227)

[YOUR PRODUCTS OR SERVICES 6](#_Toc520973228)

[THE INDUSTRY 8](#_Toc520973229)

[YOUR CUSTOMERS 9](#_Toc520973230)

[THE COMPETITION 11](#_Toc520973231)

[SWOT ANALYSIS 14](#_Toc520973232)

[THE MARKETING PLAN 15](#_Toc520973233)

[SECTION 3 – OPERATIONAL PLAN 17](#_Toc520973234)

[PRICING 17](#_Toc520973235)

[DISTRIBUTION CHANNELS 18](#_Toc520973236)

[SUPPLIERS 18](#_Toc520973237)

[LOCATION 19](#_Toc520973238)

[CREDIT POLICIES 22](#_Toc520973239)

[EXISTING EQUIPMENT 22](#_Toc520973240)

[EQUIPMENT REQUIRED 22](#_Toc520973241)

[LICENSES & PERMITS 23](#_Toc520973242)

[INSURANCE 24](#_Toc520973243)

[THE MANAGEMENT TEAM 25](#_Toc520973244)

[STAFFING REQUIREMENTS 28](#_Toc520973245)

[SECTION 4 – BUSINESS FINANCIALS 29](#_Toc520973246)

[STARTUP COSTS & SOURCES OF FUNDS 30](#_Toc520973247)

[PERSONAL REQUIREMENTS / OWNERS DRAWINGS 34](#_Toc520973248)

[SALES PROJECTIONS 36](#_Toc520973249)

[SALES ASSUMPTIONS 36](#_Toc520973250)

[UNIT SALES PROJECTIONS BY PRODUCT AND MONTH 37](#_Toc520973251)

[SALES DOLLARS PROJECTED BY PRODUCT AND MONTH 38](#_Toc520973252)

[PROJECTED CASH FLOW 37](#_Toc520973253)

[SECTION 5 – FEASIBILITY ASSESSMENT 38](#_Toc520973254)

[SECTION 6 – APPENDICES / SUPPORTING DOCUMENTATION 39](#_Toc520973255)

# SECTION 1 - EXECUTIVE SUMMARY

Although this is the first page of the Business Plan it is **the last page to be completed.** It should not exceed 2 pages. It should include: a paragraph that describes your business or business idea; the highlights of the business plan, including a short summary of the financial projections; and a summary of how it is to be financed.

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# SECTION 2 – BUSINESS DESCRIPTION

This section is a description of your business. It covers areas such as the products and services you are selling to your customers, what your customers are like (age, income, etc.), how you will make your customers want to buy from you, who your competition is, etc. This is where you explain your plans for today, and areas of expansion for tomorrow.

What business will you be in? What will you do?

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Mission Statement: Many companies have a brief mission statement, usually in 30 words or fewer, explaining their reason for being and their guiding principles.

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Company Goals and Objectives: Goals are destinations—where you want your business to be. Objectives are progress markers along the way to goal achievement. For example, a goal might be to have a healthy, successful company that is a leader in customer service and that has a loyal customer following. Objectives might be annual sales targets and some specific measures of customer satisfaction.

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To whom will you market your products? (State it briefly here—you will do a more thorough explanation in the “Your Customers” section).

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What factors will make the company succeed? What do you think your major competitive strengths will be? What background experience, skills, and strengths do you personally bring to this new venture?

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Legal form of ownership: Sole proprietor, Partnership, Corporation, Limited liability corporation (LLC)? Why have you selected this form?

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## YOUR PRODUCTS OR SERVICES

A product or service is a good you will sell or a service you will provide. Your business may focus on one type of product or service, or it may offer several different kinds. It is crucial that you have a clear understanding of the different kinds of products and services you offer (or plan to offer) because this will help you identify who your customers are.

Concentrate on major types of product & service rather than listing every single item. Consider these examples:

* A retail jewelry store might have four areas (fine gold jewelry, fashion jewelry, giftware and china/crystal/silverware), or it may focus on one or two of those areas.
* A carpenter offering a full range of services may have two areas; major jobs (house construction, sun decks, trusses) and basic home renovation/maintenance.
* A restaurant may also offer catering services to hotels and cater private functions (home & office parties, special events, etc.) - three areas in total.

One reason for listing each of these separately is that each group may have different types of customers with different needs. From a research point of view, it helps you focus your market research on these types of products & services and the type of customer you think will use these products & services. From your research, you will gain a better understanding of the potential of your business.

Also, you may want to promote each area of your business in a different way from the others, since the advertising that reaches one market may not reach others. These groups may also have different mark-ups or gross profit margins associated with them. Listing them separately aids in determining how much inventory will be purchased in the Cash Flow Projection. Different products or services may also have different sales cycles (ie: you may sell more of one product during the summer, and more of another product during the winter). By grouping them separately it makes it easier to project expected sales.

Be sure to provide a brief description of your products or services that will help the reader of your plan better understand your business. Describe what they will or will not do. List all features and benefits for you products, and make special note of any feature that differentiate your products or services from those of the competition. What factors will give you competitive advantages or disadvantages? Examples include level of quality or unique or proprietary features. Also include the pricing, fee, or leasing structures of your products or services?

Describe in depth your products or services. Include specifications, drawings, and/or photographs of the product to be manufactured, or a description of the services to be offered.

**Your Products/Services**

Product/Service #1 - \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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Product/Service #2 - \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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Product/Service #3 - \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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Product/Service #4 - \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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Product/Service #5 - \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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## THE INDUSTRY

* What industry are you in?
* Are there any economic, social, technological or regulatory trends in the industry?
* Is your market growing, shrinking, or stable?
* Do you expect any major changes in the demand for your types of products in the near future (within five years)?

Focus on the overall demand for your types of products, not the demand for your business. Note that a shrinking market is not necessarily a bad thing, but it does affect how you sell your product or service. It will also affect your long-term strategies relating to your business.

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## YOUR CUSTOMERS

**Your Market Area**

Where will your business be located? Where will your customers come from? Focus on your main market areas.

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***Your Customers –*** Answer the following questions for each customer segment:

Who is buying (or will buy) your products and services and why?

Who are your customers? What is their age range, average income, marital status, average family size, average expenditure, leisure activities, education, etc.

What do they want?

How many customers are there in your target market?

Why do they buy your type of product - what needs does it fulfill?

How do they shop for your product or service?

How do they perceive your business and its products and services?

How do they perceive your key competitors, and their products and services?

How sensitive are they to pricing differences?

***The better you can describe your customers, the better you will be able to plan how you are going to sell, produce, and advertise your product or service.***

Target Customer #1 –

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Target Customer #2 - \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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Target Customer #3 - \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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Target Customer #4 - \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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Target Customer #5 - \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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## THE COMPETITION

What products and companies will compete with you?

Start by listing your major competitors (both names and addresses).

Will they compete with you across the board, or just for certain products, certain customers, or in certain locations?

Will you have important indirect competitors? (For example, video rental stores compete with theaters, although they are different types of businesses.)

How will your products or services compare with the competition?

Analyze each major competitor. Identify the strengths and weaknesses of your competition and its products with respect to factors such as location, price points, advertising, staff quality and service. Estimate their percentage of market share.

Competitor \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Market Share

Strengths

Weaknesses

Competitor \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Market Share

Strengths

Weaknesses

Competitor \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Market Share

Strengths

Weaknesses

Competitor \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Market Share

Strengths

Weaknesses

Competitor \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Market Share

Strengths

Weaknesses

Competitor \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Market Share

Strengths

Weaknesses

What are the strengths of your business and your products, compared with your competitors?

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What are the weaknesses of your business and your products, compared with your competitors?

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How will you overcome the weaknesses of your business and your products?

***Weaknesses are NOT*** ***a sign that you should not consider going into business***. Everyone has weaknesses. However, they are an indication that you should make plans to deal with these weak areas - do not ignore them.

What are your plans to improve your weak areas? This is a crucial area, and one that should be looked at very closely. It may be linked to your marketing plan, it may involve changes in your product or service, or it may involve changes to how you are operating your business?

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## SWOT ANALYSIS

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Internal** | |  |
| **Positive** | **Strengths** | **Weaknesses** | **Negative** |
| **Opportunities** | **Threats** |
|  | **External** | |  |

SWOT ANALYSIS EXAMPLE:

|  |  |
| --- | --- |
| **Strengths**   * Things you are good at * Experience, knowledge * Quality processes and procedures * A new, innovative product or service * Location of your business * Good customer services reputation * Competitive advantage * Clear niche | **Weaknesses**   * Things you need to improve * Gap in skills, knowledge * Financial issues * Undifferentiated products or services * Poor location * Market awareness and reputation * Lack of experience * Poor quality goods or services |
| **Opportunities**   * Take advantage of new trends * Enter new markets * Reduce costs * New product development * Be faster, better, easier, more stylish * Additional income streams * Competitors weak in a particular area * Strategic alliances, acquisitions | **Threats**   * New/strong competitors * Seasonality * Economy * Change in technology * Raw material, energy, transport costs * Loss of major customers * Key staff leaving * Weak outlook on future demand |

## 

## THE MARKETING PLAN

How will you tell your customers about your products and convince them to buy from you? Marketing is more than just advertising. It also includes pricing strategies and how your product or service will be distributed to the ultimate consumer.

**Promotional Strategy**

Your promotion strategy is where you promote your products and your firm, trying to create a perception of value among your customers. This could include areas such as customer service, discounts, special sales, charities/causes your business may support, and advertising.

How will you get the word out to customers? What mediums will you use, why and how often? Why this mix and not some other?

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Have you identified low-cost methods to get the most out of your promotional budget? Explain:

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What image do you want to project? How do you want customers to see you?

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In addition to advertising, what plans do you have for graphic image support? This includes things like logo design, cards and letterhead, brochures, signage, and interior design (if customers come to your place of business)?

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Should you have a system to identify repeat customers and systematically contact them? Explain:

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**Promotional Activity Chart**

*Example:*

|  |  |
| --- | --- |
| Promotional Activity | Facebook Ads |
| Cost | $25 wk = $100mth |
| Projected Result | 50likes, 4 customers |
| Actual Result | *Entered at month end* |

|  |  |  |  |
| --- | --- | --- | --- |
|  | Month 1 | Month 2 | Month 3…Etc |
| Promotional Activity |  |  |  |
| Cost |  |  |  |
| Projected Result |  |  |  |
| Actual Result |  |  |  |
| Promotional Activity |  |  |  |
| Cost |  |  |  |
| Projected Result |  |  |  |
| Actual Result |  |  |  |
| Promotional Activity |  |  |  |
| Cost |  |  |  |
| Projected Result |  |  |  |
| Actual Result |  |  |  |
| Promotional Activity |  |  |  |
| Cost |  |  |  |
| Projected Result |  |  |  |
| Actual Result |  |  |  |
| Promotional Activity |  |  |  |
| Cost |  |  |  |
| Projected Result |  |  |  |
| Actual Result |  |  |  |
| Promotional Activity |  |  |  |
| Cost |  |  |  |
| Projected Result |  |  |  |
| Actual Result |  |  |  |
| Promotional Activity |  |  |  |
| Cost |  |  |  |
| Projected Result |  |  |  |
| Actual Result |  |  |  |

Promotional Activity Examples

|  |  |  |
| --- | --- | --- |
| Business Cards  Flyers  Networking  Facebook Ads  Other Social Media Activity | Website  Newspaper Ads  Radio Ads  Tradeshows  Magazine Ads | Promo Items (Pens, etc.)  Business / Vehicle Signage  Kijiji  Banners  Sponsorship |

# SECTION 3 – OPERATIONAL PLAN

## PRICING

For most small businesses, having the lowest price is not a good policy. It robs you of needed profit margin; customers may not care as much about price as you think; and large competitors can underprice you anyway.

Usually you will do better to have average prices and compete on quality and service.

Does your pricing strategy fit with what was revealed in your competitive analysis?

Compare your prices with those of the competition. Are they higher, lower, or the same? Why?

* If your products are ***more expensive*** than your competitors, why will your customers be willing to pay extra price?
* If your products are ***cheaper*** than your competitors, can that affect the way that customers view the value of your products?
* If your products are ***the same price*** as your competitors, do you have other plans to set yourself apart from the rest?

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## DISTRIBUTION CHANNELS

How will you sell your products or services? How will your products and services be delivered or distributed to the ultimate consumer?

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## SUPPLIERS

Identify key suppliers and be sure to include the following information:

* Name and addresses
* Type and amount of inventory supplied
* Credit terms and delivery policies
* History and reliability

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

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Should you have more than one supplier for critical items (as a backup)?

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Do you expect shortages or short-term delivery problems?

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Are supply costs steady or fluctuating? If fluctuating, how would you deal with changing costs?

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## LOCATION

What qualities do you need in a location? Describe the type of business location you’ll have:

PHYSICAL REQUIREMENTS:

* Amount of space
* Type of building
* Zoning (permissible uses of proposed address)
* Power and other utilities

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ACCESS:

* Is it important that your location be convenient to transportation or to suppliers?
* Do you need easy walk-in access?
* What are your requirements for parking or proximity to freeway, airports, railroads, and shipping centers
* Include a drawing or layout of your proposed facility if it is important.

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CONSTRUCTION? Most new companies should not sink capital into construction, but if you are planning to build, costs and specifications will be a big part of your plan.

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COST: Estimate your occupation expenses, including rent, but also including maintenance, utilities, insurance, and initial remodeling costs to make the space suit your needs. These numbers will become part of your financial plan

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HOURS: What will be your business hours?

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If home based, how much of your home will be used?

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Is your location important to your customers? If yes, how?

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If customers come to your place of business:

Is it convenient? Parking? Interior spaces? Not out of the way?

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Is it consistent with your image? Is it what customers want and expect?

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Where is the competition located? Is it better for you to be near them (like car dealers or fast-food restaurants) or distant (like convenience-food stores)

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## CREDIT POLICIES

Do you plan to sell on credit? If yes:

* What policies will you have about who gets credit and how much?
* What terms will you offer your customers; that is how much credit and when is payment due?

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## EXISTING EQUIPMENT

What equipment do you have already to provide your product or service? How old is it and what is its current market value? Is it reliable? If it broke down, could it be repaired or replaced quickly?

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## EQUIPMENT REQUIRED

What equipment do you still need to acquire to be able to provide your product or service? How much will it cost? Where will you purchase it?

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## LICENSES & PERMITS

**Business Licenses**

Unless your business is a sole proprietorship operating under your own name you must register the business name. Have you completed a name search, registered your business name with Service Ontario, and received your Master Business License?

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Have you contacted the Municipality of Chatham-Kent Licensing Department to determine if there are any local licenses required to operate your business? List any required municipal licenses below:

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**Canada Revenue Agency**

*HST* – If you expect revenues of $30,000 or more it is required, otherwise it is voluntary. Have you registered?

PAYROLL – If you are going to hire employees you will require a Payroll Registration number. Do you have one? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

IMPORT/EXPORT – If you are going to import or export goods you will require an import/export registration number. Do you have one? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Zoning**

Have you contacted the Municipality of Chatham-Kent Zoning Department to determine what zoning regulations apply to your business? How will you be affected?

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**WSIB**

Do you require a Worker’s Safety Insurance Board number or clearance certificate? How much will the premiums be?

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**Other Licenses or Permits**

Are there any other special licenses or permits that are required for your business? List below:

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

## INSURANCE

What type of insurance will you need? (Ex. Liability, Commercial Auto, Fire and General Property) List below:

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

How much does each cost? (Obtain at least 2 quotes from different insurance companies for each type of insurance required) List below:

Quote #1 – Company: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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

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

Quote #2 – Company: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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

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## THE MANAGEMENT TEAM

Your skills and those of your advisors and key employees will play a vital part in your success or failure. There is far more to running a company than simply providing the goods or service itself. All businesses require skills in organization, sales, customer relations, crisis management, marketing and technical areas. Successful entrepreneurs either have sufficient experience in these areas to be reasonably effective, or they have people with those skills who they can draw on.

You will also need to have plans for overcoming your weaknesses. No one is strong in every area. An effective entrepreneur knows where they are weak and has plans for compensating for those weaknesses. You may need to hire staff, take training in some of your weak areas, or arrange with someone to provide those skills (e.g. Bookkeeper, Lawyer, Advertising Rep., etc.)

Outline the roles you or your management team will play in your business. Discuss their skills and experience in the following areas (remember to include key individuals like your accountant even though they may not be employees or management in the strictest sense):

* **Technical** – The ability to provide the service or make the goods. What education, certificates, and experience does the individual have in this area.
* **Sales** – Background in selling products.
* **Promotion** – The exposure using advertising or promoting products.
* **Organization** – Experience in managing many details at the same time.
* **Administration** – Experience and education in handling books, tracking cash, etc.

Individual \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Position

Responsibilities

Skills and Experience as they relate to the business

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Individual \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Position

Responsibilities

Skills and Experience as they relate to the business

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Individual \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Position

Responsibilities

Skills and Experience as they relate to the business

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Individual \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Position

Responsibilities

Skills and Experience as they relate to the business

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Individual \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Position

Responsibilities

Skills and Experience as they relate to the business

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

Individual \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Position

Responsibilities

Skills and Experience as they relate to the business

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

Individual \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Position

Responsibilities

Skills and Experience as they relate to the business

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

## 

## STAFFING REQUIREMENTS

If you plan to hire employees, provide the following information below:

* Number of employees
* Type of labor (skilled, unskilled, professional)
* Where and how will you find the right employees?
* Pay structure
* Training methods and requirements
* Who does which task?
* Do you have schedules and written procedures prepared?
* Have you drafted job descriptions for employees? If not, take time to write some.
* For certain functions, will you use contract workers in addition to employees?

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

# SECTION 4 – BUSINESS FINANCIALS

Determining your financial needs involves these areas:

**1. Startup Costs & Sources of Funds**

How much money you need, and where you will get it from.

**2. Personal Requirements / Owner’s Drawings**

Calculation of your personal living expenses, and the amount you want/need to take out of the business.

**3. Sales Forecast Assumptions**

What you base your sales forecasts on.

**4. Cash Flow Projection**

A 12 month estimate of sales and cash into your business.

**Each of these is covered in detail in the following pages.**

## STARTUP COSTS & SOURCES OF FUNDS

This section outlines the money that you will need to start your new business or expand your existing business, along with where the money will be coming from. The first part (what you need) is the Startup Costs, while the second (where it comes from) is the Source of Funds.

***It’s important to estimate your startup costs and expenses accurately and then plan where you will get sufficient capital.***

***This is a research project, and the more thorough your research efforts, the less chance that you will leave out important expenses or underestimate them.***

**STARTUP COSTS**

This section should cover whatever you need to start or expand your business, including items you already have. Let’s assume your business requires $10,000 in equipment to operate, and you already have $3,000. You would show the full picture ($10,000) in the appropriate section of the startup costs, **NOT** just the part that you don’t have yet ($7,000)

The Startup Costs is a summary showing the amount needed in each area. While it shows the complete picture, it is not necessary to put every single item on the sheet - only major items should be listed individually. If you have an itemized list, feel free to attach it to the plan.

The Use of Funds covers the following categories:

* **Capital Items** - major pieces of equipment you need to start to expand.
* **Inventory**
* **Other costs** - advertising/marketing, business licenses, accounting/ bookkeeping fees and other costs related to start-up or expansion.
* **Renovations**
* **Working Capital** - similar to a line of credit, these are funds you need to carry you through slow periods and provide a “buffer” for your operation.

Complete only those categories that apply to your business. List the items you are contributing to the business separately from those you will have to buy. Using the same example you would show $3,000 in owned equipment and $7,000 in equipment to be purchased/leased, rather than a $10,000 total.

Include all Startup Costs – these are one-time expenses to get the business up and going:

|  |  |  |  |
| --- | --- | --- | --- |
| **STARTUP COSTS** | **Description** | Currently Own Investment Made | To Be Acquired Investment Required |
| **Administrative Expenses:** | *Licenses, Accounting, Insurance, Legal, Etc* |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
| **Capital Items:** | *Computer, Tools, Equipment, Etc.* |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
| **Inventory** | *What you will sell to customers* |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
| **Advertising and Promotion** | *Signs, Ads, Website, Business Cards, Etc.* |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
| **Other Costs** | *Office Supplies, Misc, Etc* |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
| **Purchase Building** |  |  |  |
| **Renovations** |  |  |  |
| **Working Capital** |  |  |  |
| **Total Uses:** |  |  |  |
| **Total Startup Funds** | |  | |

**SOURCE OF FUNDS**

Once you know what your needs are, you need to determine where the money will come from. List the cash and assets that you contributing to the start-up or expansion. Show the full amount of any leases, bank loans, investments by partners or other investors, and the like.

|  |  |
| --- | --- |
| **SOURCE OF FUNDS** | **Amount** |
| Bank/Credit Union/ etc. |  |
|  |  |
| Personal Investment - Cash |  |
|  |  |
| Personal Investement - Assets |  |
|  |  |
| Term Loan |  |
|  |  |
| Other |  |
|  |  |
|  |  |
| **Total Sources** |  |

Include all Ongoing Expenses – these are recurring expenses that the business will have through the year:

|  |  |  |  |
| --- | --- | --- | --- |
| **ONGOING EXPENSES** | **Description** | Recurring Cost | Frequency (monthly, annually, etc) |
| **Administrative Expenses:** | *Licenses, Accounting, Insurance, Legal, Etc* |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
| **Overhead Expenses:** | *Rent, Utilities, Phone, Internet, Etc.* |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
| **Capital Items:** | *Computer, Tools, Equipment, Etc.* |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
| **Inventory** | *What you will sell to customers* |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
| **Advertising and Promotion** | *Signs, Ads, Website, Business Cards, Etc.* |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
| **Other Costs** | *Office Supplies, Misc, Etc* |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
| **Purchase Building** |  |  |  |
| **Renovations** |  |  |  |
| **Working Capital** |  |  |  |
| **Total Uses:** |  |  |  |
| **Total Annual Ongoing Expenses** | |  | |

## PERSONAL REQUIREMENTS / OWNERS DRAWINGS

In this section, you calculate the funds you need to meet your personal living expenses. The numbers generated in this section will become part of your projected cash flow.

There are two types of expenses you must consider: Fixed and Variable. In the Owner’s Drawings section on the next page, list both types on the sheet provided. Also list any other sources of income for you, such as spousal income.

The amount in this section is the **LEAST** you can take from the business. The least you can take from the business for each month is the sum of the Minimum Monthly Owner’s Draw Required, and any periodic expenses that will be due in that month. You can take more than this, but you cannot take less.

For example, your minimum monthly living expenses may be $1,900. You could not take less out of the business to live on, though you certainly could choose to take more (e.g. $2,500 per month).

**Owner’s Drawings**

**Fixed Expenses**

|  |  |  |
| --- | --- | --- |
| Rent or Mortgage Payment |  | $ |
| Food |  | $ |
| Telephone |  | $ |
| Heat |  | $ |
| Light |  | $ |
| Car Expense |  | $ |
| Clothing |  | $ |
| Entertainment |  | $ |
| Medical Expenses |  | $ |
| Other - |  | $ |
| Other - |  | $ |
| Miscellaneous |  | $ |
| Total Monthly Fixed Expenses |  | $ |

**Variable Expenses**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Item** |  | **Month(s) Due** |  | **Amount** |
| House Insurance |  |  |  | $ |
| Vehicle Insurance |  |  |  | $ |
| Life Insurance |  |  |  | $ |
| Property, Water/Sewer/Taxes |  |  |  | $ |
| Personal Income Taxes |  |  |  | $ |
| Health Care |  |  |  | $ |
| Other - |  |  |  | $ |
| Other - |  |  |  | $ |
| Total Average Monthly Variable Expenses | | |  | $ |

|  |  |  |
| --- | --- | --- |
| Total Monthly Expenses  (Total Monthly Fixed + Total Average Monthly Variable Expenses) |  | $ |
| Less other Monthly Sources of Household Income |  | $ ( ) ) |
| Minimum Monthly Owner’s Drawings Required |  | $ |

## SALES PROJECTIONS

### SALES ASSUMPTIONS

Sales forecasts must be supported to be credible. If your projections are based on your many years of experience in the field, say so. In the case of an existing business, past sales figures may also be used, but if the forecast varies substantially, or if the business is new to you additional support is beneficial. However, the more information you can provide to show how you came up with your sales forecast, the more accurate (and meaningful) they will be.

The assumptions should consider any major areas that can affect your business. For example, a retail store should consider the effects of Christmas on their November and December sales.

Factors could include things like:

* Seasonal conditions - weather, Christmas, etc.
* Economic conditions - logging down-time, housing constructions, etc.
* Customers - the number of customers you expect to be working with on a daily, weekly, or monthly basis.
* Marketing - the type of marketing or promotion you will be doing during this time, and the number of hours you plan to devote to it.

What are your sales assumptions, and where did you get the information to support them.

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

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### UNIT SALES PROJECTIONS BY PRODUCT AND MONTH

Step 1:

In the first column write the month which corresponds to the month listed. Remember, “Month 1” is the first month of business for which this plan applies, and month 2 is your second month of business, etc. Month 1 is not necessarily January.

Step 2:

List each of your products or services under the product headings at the top of the table. For example, a jewelry business may plan to offer products in four areas - gold jewelry; fashion jewelry; gifts); and china & silver. The entrepreneur would make sales forecasts for each of the four areas product groups, **NOT** for every single item that the store carries.

Step 3:

Enter the unit of sales (ie. hour day, each, case) for each category of product or service in the row labeled “Unit of Sales”.

Step 4:

Estimate and enter the quantity of each product or service you expect to sell during the month.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  |  | **Product 1** | **Product 2** | **Product 3** | **Product 4** |
|  | **Unit of Sales** |  |  |  |  |
| **Month 1 -** | |  |  |  |  |
| **Month 2 -** | |  |  |  |  |
| **Month 3 -** | |  |  |  |  |
| **Month 4 -** | |  |  |  |  |
| **Month 5 -** | |  |  |  |  |
| **Month 6 -** | |  |  |  |  |
| **Month 7 -** | |  |  |  |  |
| **Month 8 -** | |  |  |  |  |
| **Month 9 -** | |  |  |  |  |
| **Month 10 -** | |  |  |  |  |
| **Month 11 -** | |  |  |  |  |
| **Month 12 -** | |  |  |  |  |

### SALES DOLLARS PROJECTED BY PRODUCT AND MONTH

Step 1:

In the first column write the month which corresponds to the month listed.

Step 2:

In the row labeled “Price/unit” write the price you will be charging for each unit of product or service.

Step 3:

For each type of product or service, multiply the number of units you expect to sell (preceding page) by the selling price.

Step 4:

Total each row.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  |  | **Product 1** | **Product 2** | **Product 3** | **Product 4** | **Total \*** |
|  | **Price/Unit** | **$** | **$** | **$** | **$** |  |
| **Month 1 -** | |  |  |  |  |  |
| **Month 2 -** | |  |  |  |  |  |
| **Month 3 -** | |  |  |  |  |  |
| **Month 4 -** | |  |  |  |  |  |
| **Month 5 -** | |  |  |  |  |  |
| **Month 6 -** | |  |  |  |  |  |
| **Month 7 -** | |  |  |  |  |  |
| **Month 8 -** | |  |  |  |  |  |
| **Month 9 -** | |  |  |  |  |  |
| **Month 10 -** | |  |  |  |  |  |
| **Month 11 -** | |  |  |  |  |  |
| **Month 12 -** | |  |  |  |  |  |

*\*Used on next page*

**PROJECTED CASH FLOW – INSTRUCTIONS**

The key to remember in preparing a cash flow is that you are not trying to determine a profit or loss yet - you are trying to predict the timing of cash in or out of your bank.

***Don’t spread costs evenly over the year*.** For example, if insurance costs $1,200 per year and is payable in May, put the whole $1,200 in that month. Do not put in $100 each month. ***Take the time to do it right.***

Most of the data collected here is also used on balance sheet and income statement forecasts.

***Review the expenses*** you enter to be sure you have remembered everything.

**Step 1 - Cash In**

Use the sales forecasts you did in the last section to estimate cash into your business. Don't forget any credit terms you may provide - if you agree to payment in 30 days, a sale in January will show up as cash to you in February, under the line “Accounts Receivable”.

**Step 2 – Cost of Sales**

Include inventory purchases and any other direct cost of sales in this section.

**Step 3 - Cash Out**

In this section you will include your ongoing expenses from the previous section. Several categories of expenses are listed. Do not be afraid to add others or ignore those that do not apply. Do not be afraid to provide an itemized list of items included in these and other categories with your business plan.

**Step 4 – Calculate Totals**

Calculate the totals in each row: (1) Total Income, (2) Total Cost, (3) Gross Profit, (4) Total Expenses, and (5) Cash Flow.

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| PROJECTED CASH FLOW | | |  |  |  |  |  |  |  |  |  |  |  |
| **Month** | **1** | **2** | **3** | **4** | **5** | **6** | **7** | **8** | **9** | **10** | **11** | **12** | **TOTAL** |
| Cash Sales |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Accounts Receivable |  |  |  |  |  |  |  |  |  |  |  |  |  |
| GST in |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Loan |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **TOTAL INCOME (1)** |  |  |  |  |  |  |  |  |  |  |  |  |  |
| ***COST OF SALES*** |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Inventory Purchases |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Other |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **TOTAL COST (2)** |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **GROSS PROFIT (3) (1-2)** |  |  |  |  |  |  |  |  |  |  |  |  |  |
| ***EXPENSES*** |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Advertising |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Automotive |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Bank Charges |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Employee Benefits |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Insurance |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Loan Payment |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Legal/Accounting |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Office Supplies |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Property Tax |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Rent |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Repairs & Main. Bldg. |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Repairs & Main. Equip. |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Shop Supplies |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Tools & Equip. |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Telephone |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Utilities |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Employee wages |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Owners Salary |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Other |  |  |  |  |  |  |  |  |  |  |  |  |  |
| HST out |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **TOTAL EXPENSES (4)** |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **CASH FLOW (3-4)** |  |  |  |  |  |  |  |  |  |  |  |  |  |

# SECTION 5 – FEASIBILITY ASSESSMENT

In this section include your concluding arguments drawing on various parts of the business plan that makes clear that the business is feasible and financing is safe.

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# SECTION 6 – APPENDICES / SUPPORTING DOCUMENTATION

The following provides a list of the supporting documentation that is required (as applicable) to support your Business Plan and/or your request for funding:

* Resumes of key people
* Data supporting ability to meet sales goals
* Price schedule for produce line or service
* Market survey data
* Drawings
* Agreements
* Articles/publicity/previous advertisements
* Letters of Support
* Letters of Intent
* Past financial statements (if available)
* Journeyman tickets or other certificates of importance
* A copy of your loan proposal
* Offers to purchase
* Quotes
* Tax assessments and/or appraisals for property
* Any other items of importance to your business

**ARRANGING FINANCING**

By this point you will know whether your business will require financing. If you need to borrow money, the information in the business plan will help you greatly in arranging financing. Some lenders may only require a synopsis of the plan, others will want to see the entire plan.

In addition to a business plan a lender will want to see some sort of loan proposal that states:

* How much money you wish to borrow
* What you are going to buy with that money (include quotes)
* What you are going to use as collateral for the loan
* The current value of assets being used as security
* A statement of your net worth