



Municipalité Régionale de Comté
de La Côte-de-Gaspé

Toute une équipe
pour propulser vos affaires.

BUSINESS PLAN

PRIVATE COMPANY

Name of the business

Prepared by

Name of the promoter(s)

Date : _____

With the collaboration of the MRC de La Côte-de-Gaspé

298 A, boulevard York sud, Gaspé, Québec G4X 2L6

NOTICE

Promoters who use the business plan model of the MRC de La Côte-de-Gaspé can integrate the model into their business planning process; however, such use does not signify that the MRC de La Côte-de-Gaspé endorses and/or certifies the accuracy and quality of your business plan or your financial information.

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1. BUSINESS OVERVIEW

1.1. IDENTIFICATION

Business name : _____

PROMOTOR(S)

Name : _____

Street : _____

Town : _____ Postal code : _____

Phone number : _____ Fax : _____

E-mail address : _____

BUSINESS LOCATION

Street : _____

Town and postal code : _____

Phone number : _____ Fax : _____

E-mail address : _____

Website : _____

Timetable : _____

1.2.DESCRPTION OF THE PROJECT

Describe the product or service you want to offer: characteristics, strengths, weaknesses, etc. Does the company operate annually or seasonally? Your description must be clear and precise. It should allow the reader to have a good idea of your project.

1.3.LEGAL ASPECT

Of the following entities, which do you choose?

- Sole proprietorship
- Partnership
- Corporation (inc.)
- Co-operative
- Non-profit organization (NPO)
- Other: _____

Among the following reasons, which one motivates your choice?

- Easy to set up
- Rapidity of the constitution
- Low cost of the constitution
- Responsibility limited to the capital invested in the business
- Simple operation
- Pooling time, money, knowledge and expertise
- Advantageous tax rate
- Other : _____

1.4.DISTRIBUTION OF PROPERTY

Attach in the appendix any documents confirming the choice of legal entity (if available). In the case of a partnership or corporation, where there are several partners, please attach a copy of the business agreement between associates or the shareholders. This written contract should describe the rights and obligations of each as well as the method used to resolve conflicts, death, withdrawal, etc. Indicate below the percentage ownership of each person in the business.

Name(s)	Percent (%)

1.5. OBJECTIVES

What are the desired results for your business? For example, in terms of sales, customers, profit margins, number of employees, etc. (Be realistic in setting your business goals, they demonstrate your knowledge of the field. It is important not to forget to link your goals and projected financial statements.)

Short-term objectives (less than a year)
Long-term objectives (2 to 5 years)

1.6. FINANCIAL PERFORMANCE

Explain in detail the calculations that establish your total sales for the first year (explain the variation between months). Please indicate your sources of information used to prepare these estimates (promoter's experience, market research, statistics, etc.).

2.2. GOVERNMENT REGULATIONS

Identify what are the specific requirements of your type of business to perform legally your operations (regulations, permits, etc.).

3. THE MARKET

3.1. TARGETED MARKETS

What is the territory where you are going to offer your products or services?

3.2. TARGETED CUSTOMERS

To who are destined your products or your services that you want to offer? Are they individuals (age group, income, gender, etc.) or organizations (municipalities, businesses, etc.)? Briefly describe their characteristics.

3.3. DESCRIPTION OF YOUR PRODUCTS AND/OR SERVICES

You must, in this part, define with maximum accuracy the products or services your company intends to offer to customers. (Physical characteristic, quality, durability, style, ease of maintenance, packaging, warranty, after sales service, the latest changes, etc.)

Products and/or services

3.4. COMPETITION

Identify your competitors. What are their strengths and weaknesses?

Name of competitors	Strengths	Weaknesses

Justify why your target market will purchase your products rather than the ones of you competitors (your competitive advantage).

4. SALES STRATEGY AND MARKETING PLAN

4.1. PRICING

How much will you charge for your product or service and why? In what way do you define your prices (by hour, by contract, from your margin, etc.)?

4.2. BUSINESS LOCATION

Describe the business location. Describe where you plan to offer your products or services. Explain your choice (accessibility, parking, visibility, etc.). It is your responsibility to ensure you respect any laws in effect (municipal, provincial and federal, environmental zoning, etc.).

4.3. ADVERTISING AND PROMOTION

What means of promotion and advertising you intend to use (radio, television, business cards, word of mouth, signs, displays, etc.). What is your estimated cost for each of these choices?

5. OPERATING PLAN

5.1.SUPPLIERS

Where will you obtain the raw materials or inventory required for the operation of your business? Give the names of suppliers, their locations, the delivery schedule and credit policies.

5.2. FACILITIES AND LAYOUT

What are the modifications needed to prepare your place of business? What is the estimated cost of these changes?

5.3. OPERATING HOURS

Please indicate the opening hours of your business.

6. HUMAN RESOURCES PLAN

6.1. HUMAN RESOURCE REQUIREMENTS

Briefly explain your labour needs and the estimated remuneration for each employee, including all benefits (wages, commissions, etc.). Are employees full time or part-time? Are employees seasonal? What is the availability of labour in your area?

6.2. DESCRIPTION OF THE HUMAN RESOURCES

Using the table below, identify who will do what in your business. Briefly describe the roles, responsibilities and tasks that each promoter and employee will have within the business. Will the current jobs be created or preserved?

Name or title	Role and key responsibilities	Created or maintained employment

7. ACTION PLAN

Describe the steps you need to take to accomplish your project. For example: business plan, obtaining financing, incorporation or registration, space rental, equipment purchase, advertisement, grand opening, etc.

Actions	Deadlines (months and year)

8. PERSONAL INFORMATION

8.1. RESUME

Please complete a resume for each partner, or you can also attach your current resume and your partner's, if applicable.

Identification	
Name :	First name :
Adress :	
Phone number :	
Date of birth :	

Education			
Date	Institution	Specialty	Diploma obtained

Work experience (starting with the most recent)		
Period	Employer	Position and/or tasks
From to		
From to		
From to		

Additional information (interests, social and leisure activities, etc.)

8.2. PERSONAL BALANCE SHEET FOR EACH PARTNERS

Name :

Date :

ASSETS	
Bank	
Residence/Lot	
Car	
Other vehicle	
Tools	
Assets total	\$
LIABILITIES	
Line of credit	
Loan	
Mortgage	
Liabilities total	\$
Assets total – Liabilities total = Net worth	\$

9. FINANCIAL FORECASTS

9.1. PROJECT COST AND FINANCING STRUCTURE

Estimate the cost of implanting your project: whatever you need to buy or provide personally before receiving the first customer. You must confirm these costs with estimates or bids. Estimate how you plan to finance all of the start up costs of your project (initial investment and/or transfer of assets, short term loan and/or long term loan and/or grant, etc.)?

COST OF PROJECT

WORKING CAPITAL

Necessary liquidity	_____	\$
Start-up costs :		
Registration or incorporation	_____	\$
Advance on rent and/or commercial insurance	_____	\$
Telephone installation	_____	\$
Hydro installation	_____	\$
Advertising of start	_____	\$
Starting stationery	_____	\$
Fee and operating permit	_____	\$
Inventory	_____	\$
	<u>SUB-TOTAL</u>	_____ \$

IMMOBILIZATIONS

Land	_____	\$
Building	_____	\$
Building renovations	_____	\$
Leasehold improvements (rent)	_____	\$
Office equipment	_____	\$
Equipment and tools	_____	\$
Vehicle	_____	\$
Sign	_____	\$
Other :	_____	\$
	<u>SUB-TOTAL</u>	_____ \$

TOTAL COST OF PROJECT _____ \$

FINANCING STRUCTURE

LOANS

Credit line or credit from suppliers	_____	\$
Financial institution		
Loan PPE	_____	\$
Loan #1	_____	\$
Loan #2	_____	\$
Organisms	_____	\$

SUB-TOTAL _____ \$

EQUITY

Cash down (on hand or personal loan)	_____	\$
Transfer of personal assets (property and equipment)	_____	\$

SUB-TOTAL _____ \$

NON-REFUNDABLE CONTRIBUTION

Organism/grant :	_____	\$
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SUB-TOTAL _____ \$

TOTAL AMOUNT OF FUNDING _____ \$

9.2. ANNUAL CASH FLOW FORECAST

Year 20___/20___	Jan.	Feb.	March	April	May	June	July	August	Sept.	Oct.	Nov.	Dec.	Total
INCOME													
TOTAL INCOMES													
OPERATING AND ADMINISTRATION EXPENSES													
Raw material													
Withdrawals													
Salaries and benefit													
Rent													
Electricity and heating													
Telephone													
Cell phone													
Licences and taxes													
Maintenance – equipment													
Maintenance - building													
Insurance													
Advertising													
Travel expenses													
Sales expenses													
Office supplies													
Vehicle expenses (fuel)													
Delivery, freight													
Professional fees													
Bank charges													
Others													
TOTAL EXPENSES													
NET INCOME (LOSS)													