



WAUBETEK
Business Development Corporation
Investing in the Aboriginal Business Spirit
A Community Futures Development Corporation



BUSINESS PLAN GUIDE

Send completed business plans to:

waubetek@waubetek.com
Waubetek Business Development
Corporation 6 Rainbow Ridge Road
P.O. Box 209
Birch Island, ON
POP 1A0

(705) 285-4275 phone

WAUBETEK

BUSINESS DEVELOPMENT CORPORATION

A well prepared business plan is absolutely necessary because it serves to justify the business proposal, as well as to convince the lending officer that you have thoroughly researched and planned for your new/existing business. It will also improve your chance for success and help you to measure the progress of your business. If space provided is insufficient, please attach a separate sheet.

Please Print Clearly

Executive Summary:

Please describe the highlights of your business plan and provide a summary of your proposal.

Business Information:

Business name:

Business legal name:

Business ownership type:

Business owner(s):

Sole proprietorship

Partnership

Business Information:

Incorporation	
Business address:	Business phone number: Business fax number:
Business e-mail address: Business website address:	Contact person:

Background:

Provide an overview of the industry in which the business will compete or in which the business currently competes. You should also provide information regarding the industry in which the business operates such as markets trends, new innovations, opportunities, etc.

Management

Provide a description of the proposed management team including names, titles, duties, experience and qualifications.

Market Analysis

b) Competition: Identify major competitors in your target market and your competitive strengths.

c) Provide details related to your pricing structure and describe how it relates to your projected sales.

Marketing Strategy:

Describe how you propose to market your products and services to your proposed customers. You should also include information regarding the your proposed marketing budget and time frames for implementation.

Marketing Strategy:

Operations Plan:

Describe the highlights of your Operations Plan making sure to include, where applicable, the following: *location, hours of operation, costing, employees, suppliers, building/equipment lease information, insurance carrier, accountant, legal advisor, environmental regulations, municipal zoning, production process descriptions, tariff information, etc.*

Financial Plan:

The first component of your financial plan will include a Project Costs and Financing Plan. Related attachments should include quotations for all project costs in excess of \$1,000. The second component of your financial plan will include a 1 year cashflow forecast. Details on how to complete the cashflow forecast are attached.

Project Costs and Financing:

Capital:		\$	Source	\$
Land			Cash Investment	
Building			Waubetek term loan	
Equipment			Aboriginal Business Canada	
Furnishings			Bank term loan	
Vehicle			CEDO (<i>your First Nation</i>)	
Inventory			Other government financing	
Other (<i>please describe</i>)			Other	
subtotal			subtotal	
Marketing:				
Print materials (<i>brochures, business cards, etc.</i>)			Cash Investment	
Website			Funds from Operations	
Tradeshows			Aboriginal Business Canada	
Newspaper, Radio, Television			Waubetek term loan	
Signage			Bank loan	
Other (<i>please describe</i>)			Other	
subtotal			subtotal	
Business Support:				
Financial Management			Cash Investment/Funds from Operations	
Other (<i>please specify</i>)			Aboriginal Business Canada	
			Waubetek/Bank term loan (<i>specify</i>)	
			Other (<i>please specify</i>)	

Project Costs and Financing:			
subtotal		subtotal	
TOTAL PROJECT COSTS		TOTAL PROJECT FINANCING	

Cash Flow Forecast

The following form is a planning tool to forecast your cashflow requirements for the upcoming year of business operations. It helps you to decide when to plan. Timing your expenditures helps you avoid cash shortages. It is recommended you complete a working copy before submitting your final cash flow forecast along with the rest of your proposal to Waubetek.

Explanation of Terms:

Cash Receipts (Money you receive)

- Estimated Sales: - Estimate the total amount of money (gross revenue) that you expect to receive when you sell your goods
(Gross Revenue) and / or services.
- Waubetek Term Loan: - Enter the amount of money you require from a Waubetek BDC in the month you expect to receive it.
- Personal Cash: - Money invested in your project from personal resources or savings.
- Loans: - Money received for the business that is lent from banks, credit unions, friends or relatives.

Cash Disbursements (Money you spend)

- Project Costs: - Money you spend to purchase buildings, equipment, furnishings, inventory, initial operating expenses.
- Wages/Salaries: - Money you expect to spend on employee wages/salaries, plus your employment *expenses (i.e. employer's share of unemployment insurance, Canada Pension Plan deductions and Worker's Compensation premiums)*.
- Cost of Goods Sold: - Money required to purchase your inventory and/or for the manufacture of your products.
- Utilities: - Money required to pay for heating and hydro expenses.
- Supplies: - Money required for the regular items required .
- Telephone/Internet: - Money required for telephone and internet usage.
- Professional Fees - Money you will spend on acquiring professional services such as accounting, legal and other business support.
- Advertising: - Money required to advertise and promote your business.

- Insurance: - Money required to pay property and commercial liability insurance for your business.
- Office Expenses: - Money to be spent on office and administrative expenses (*e.g. stationery supplies, etc.*)
- Loan Payment: - Money required to pay monthly commercial loan payments, including both principal and interest.
- Other: - Any cost not provided for in the above list, but which is specific to your business.
- Personal Drawings: - Money withdrawn from the business by the owner(s) for personal living allowances.

Net Cash - Calculate your NET CASH position for each month by subtracting disbursements from receipts. If receipts are greater than disbursements enter the difference as monthly surplus. If disbursements are greater than receipts enter the difference as monthly deficit. To calculate cumulative net cash, add the monthly surplus to (or subtract the monthly deficit from) the cumulative net cash of the month before (e.g. if you have a net cash surplus of \$500 in April, and a \$200 net cash deficit in May, your cumulative net cash at the end of May would be \$300.

Cash Flow Forecast for: _____

Cash Receipts

Month	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEPT	OCT	NOV	DEC	Total
Estimated Sales													
Waubetek Term Loan													
Personal Cash (Equity)													
Other Loans or Contributions													
Total													

Cash Disbursements

Project Costs													
Wages and Salaries													
Cost of Goods Sold													
Utilities													
Supplies													
Telephone and Internet													
Professional Fees													
Advertising and Promotion													
Insurance													
Office Expenses													
Loan payment													
Other													
Personal Drawings													

Total														
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Net Cash: (Total Cash Receipts minus Total Cash Disbursements)

Monthly Surplus														
Monthly Deficit														
Cumulative (to date)														