



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



BUSINESS PLAN GUIDE

WAUBETEK BUSINESS DEVELOPMENT CORPORATION
WHITEFISH RIVER COMMUNITY CENTRE
BIRCH ISLAND, ONTARIO
P0P 1A0

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: <input type="checkbox"/> Sole proprietorship <input type="checkbox"/> Partnership <input type="checkbox"/> Incorporation	Business owner(s):
Business address:	Business phone number: Business fax number:
Business e-mail address: Business website address:	Contact person:

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.

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	Indian and Northern Affairs Canada
Inventory	Other government financing
Other (please describe)	Other
subtotal	subtotal
Marketing:	
Print materials (brochures, business cards, etc.)	Cash Investment
Website	Funds from Operations
Tradeshows	Aboriginal Business Canada
Newspaper, Radio, Television	Waubetek term loan
Signage	Bank loan
Other (please describe)	Other
subtotal	subtotal
Business Support:	
Financial Management	Cash Investment/Funds from Operations
Other (please specify)	Aboriginal Business Canada
	Waubetek/Bank term loan (specify)
	Other (please specify)
subtotal	subtotal
TOTAL PROJECT COSTS	TOTAL PROJECT FINANCING

Cash Flow Forecast

The form on page 8 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 you expect to receive when you sell your goods and services.
(Gross Revenue)

Waubetek Business Loan: - Enter the amount of money you require from the Waubetek Business Development Corporation 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 Investment													
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													

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

Monthly Surplus													
Monthly Deficit													
Cumulative (to date)													