

Business Plan
for submission to Louis Riel Capital Corporation

Disclaimer

The material is provided for information purposes only. It does not represent complete business planning, legal, accounting and other business advice. It is recommended that appropriate business planning, legal, accounting, and other business advice be sought out from appropriate professionals. The corporation's involvement in the production of this document does not assume any responsibility or liability for any damage, loss, or error resulting from following this guide.

In completing and submitting this document to Louis Riel Capital Corporation (the corporation), the applicant(s) recognizes, acknowledges, and authorizes the corporation to use and share the information contained herein with pertinent financial partners and other government agencies as required to render technical and financial assistance.

Full applicant legal name:
Phone
Fax
E-mail

1. Business profile:

Business name
Date name registered
Business location
Expected start-up date
Form of ownership

2. Project Summary

Briefly describe the business concept, the goals for the business, and what the business will do.

Business Plan
for submission to Louis Riel Capital Corporation

2. Project Summary [Cont'd]

The following is a summary of the start-up costs and financing requirements for the business plan project:

Start-up costs and use of funds Financing and source of funds

Operating costs	\$	Self – Cash	\$
Marketing costs		Self – Equity	
Business support costs		Bank or Credit Union Loan	
Land & building		Other lender	
Equipment & machinery			
Office Equipment			
Renovations		<i>Louis Riel Capital Corporation</i>	
TOTAL	\$	TOTAL	\$

3. Marketing Plan: Advertising

Activity	Year 1	Year 2
	Cost	Cost
Newspaper ads		
MTS yellow pages		
Flyers		
Business cards		
Internet, Website		
Radio ads		
Presentations		
Other		
TOTAL		

Briefly describe intended results from the above marketing plan:

Business Plan
for submission to Louis Riel Capital Corporation

4. Market Analysis *(please attach separate sheet if insufficient space)*

Community profile.... *population, location, economic outlook, etc.*

Customer profile.... *who are they, where are they located, characteristics, etc*

The competition.... *who, where, direct or indirect threat, etc.*

Business Plan
for submission to Louis Riel Capital Corporation

5. Marketing Plan

Services offered or goods sold...*describe briefly what is offered, why preferred, etc*

Pricing Strategy.... *per hour, per unit, per job, etc. and how is price set?*

Sales Projections...*what information was used in arriving at the estimates?*

Promotion and advertising...*describe in addition to the table in item #3*

Business Plan
for submission to Louis Riel Capital Corporation

6. Operating Plan

Customer Services.... *describe briefly in addition to item #5*

Labour and management...*who is responsible for what duties: buying, selling, how are they paid etc.*

Management / professional support.... *professional service firms to be hired, etc.*

Environmental and licensing considerations.... *negative effects on health, environment, safety, etc...will regulations require licensing? Etc.*

Business Plan
for submission to Louis Riel Capital Corporation

7. Financial projections: Notes and Assumptions

*Briefly describe how financial estimates were calculated, why are income and expense items subject to variations, etc. **PLEASE ATTACH SEPARATE SHEET WHEN SPACE IS NOT SUFFICIENT.***

Sales and marketing

Cost of sales and Gross Margins

Operating Expenses

Business Plan
for submission to Louis Riel Capital Corporation

7. Financial projections: Notes and Assumptions [CONT'D]

Loan repayments...*terms, periods, rates of interest, etc. used in calculations.*

Owner's drawings or management salaries

Depreciation

Income taxes

Other notes and assumptions

BUSINESS NAME					
Income Statement - Summary	Year 1		Year 2		
	\$	%	\$	%	Total
Sales					
Sales					
Other income					
Total Sales					
Less Cost of Goods Sold					
Materials					
Labour					
Overhead					
Other					
Cost of Goods Sold					
Gross Profit					
Operating Expenses					
Salaries and wages					
Employee benefits					
Rent					
Utilities					
Repairs and maintenance					
Licenses & insurance					
Auto & truck expenses					
Phones, fax, internet					
Office expenses					
Advertising					
Marketing/promotion					
Professional fees					
Training and development					
Bank charges					
Overdraft interest					
Loan Interest					
Other expenses					
Depreciation					
Total Operating Expenses					
Operating Income					
Interest income (expense)					
Other income (expense)					
Total					
Income (Loss) Before Taxes					
Income Taxes					
Net Income (Loss)					
Cumulative Net Income (Loss)					

BUSINESS NAME

Cash Flow Forecast - 12 Months

Month:	Pre-Start	1	2	3	4	5	6	7	8	9	10	11	12	Total
Cash Receipts														
Collections from sales														
Owner's investment														
Proposed loan proceeds														
Other Loans														
Other														
Total Cash Receipts														
Cash Payments														
Purchases/cost of goods														
Salaries and wages														
Employee benefits														
Rent														
Utilities														
Repairs and maintenance														
Licenses & insurance														
Auto & truck expenses														
Phones, fax, internet														
Office expenses														
Advertising														
Marketing & promotion														
Accounting and legal fees														
Training and development														
Bank charges														
Overdraft interest														
Other														
SUBTOTAL														
Owner's drawings														
Management salaries														
Proposed Loan payment														
Income Tax payments														
Asset purchases														
Total Cash Payments														
Surplus/Deficit (-)														
Starting Cash Balance														
Closing Cash Balance														