

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.

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		LRCC Business Equity Contribution	
Office Equipment			
Renovations		Louis Riel Capital Corporation	
TOTAL	\$	TOTAL	\$

BUSINESS PLAN

for submission to Louis Riel Capital Corporation

3. MARKETING PLAN: ADVERTISING

ACTIVITY	YEAR 1 (COST)	YEAR 2 (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:

4. MARKET ANALYSIS *(please attach separate sheet if insufficient space)*

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

BUSINESS PLAN

for submission to Louis Riel Capital Corporation

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

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

5. MARKETING PLAN

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

BUSINESS PLAN

for submission to Louis Riel Capital Corporation

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

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

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.*

BUSINESS PLAN

for submission to Louis Riel Capital Corporation

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

7. FINANCIAL PROJECTIONS: NOTES AND ASSUMPTIONS

Briefly describe how financial projections were determined, why are income and expense items subject to variations, articulate reason for growth in projected sales and potential risks for decline in sales.

PLEASE ATTACH SEPARATE SHEET WHEN SPACE IS NOT SUFFICIENT.

Sales and marketing

Cost of sales and Gross Margins, how are they determined and how does it compare to the industry.

BUSINESS PLAN

for submission to Louis Riel Capital Corporation

Operating Expenses (detailed)

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

Owner's drawings or management salaries

BUSINESS PLAN

for submission to Louis Riel Capital Corporation

Depreciation/amortization

Income taxes

Cash flow analysis, explain how any cash flow deficiencies will be covered.

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**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														
<i>Owner's drawings</i>														
<i>Management salaries</i>														
<i>Proposed Loan payment</i>														
<i>Income Tax payments</i>														
<i>Asset purchases</i>														
TOTAL CASH PAYMENTS														
SURPLUS/DEFICIT (-)														
STARTING CASH BALANCE														
CLOSING CASH BALANCE (LOSS)														