

How to Write a Business Plan

What is a Business Plan?

A Business Plan is a written document that describes in detail how a business, usually a new one, is going to achieve its goals. A business plan lays out a written plan from a marketing, financial and operational viewpoint. It is an essential part of creating any business. It is necessary when applying for loans; it helps you to assess your progress, and it provides a road map to assist you in figuring out where you're going and how you'll get there.

Things to Consider Before Getting Started:

1. How much time do you have to develop your business idea?
2. How much money is at your disposal?
3. Do you have the knowledge and skills required to make a success of this business?
4. How much risk is involved? And how much risk can you tolerate?
5. Can you make a living from this business?
6. Will you enjoy the business?
7. Will this new business adversely affect your family?
8. Have you consulted professionals such as lawyers, accountants, financial planners, insurance brokers, and government agencies?

your choice to find out why these questions are important



Introduction:

- **Date**
- **Name of the Company**
- **Name of Applicant(s)**
- **Contact Information:** including phone, email and mailing address for the applicant(s) and company
- **Legal Structure:**
 - General Partnership
 - Incorporated
 - Sole Proprietorship
 - Co-operative
- **Proposed Business Location**



Ownership and Management:

- **List of directors, shareholders and key staff:** including name, position held, contact information for each person listed.
- **Explanation of duties and responsibilities of management and key staff.**



Business Description:

- **Business Description:** Must specifically describe the nature of the business and why it will be successful.
- **Key dates:** list key dates for the acquisition of equipment, inventory, staffing, financing, and other items needed before business operations will commence.

THE KEY ELEMENTS



Market Summary:

- **Product/Service:** Please list each product and/or service in this section, providing as much detail as possible. If a similar product and/or service exists in your trading area, describe any advantages your business may have (e.g. pricing, supply of raw materials, transportation, etc.)
- **Whether your business is seasonal**
- **List the hours of operation**
- **Describe the business's typical customer** (i.e. age range, income level, etc.) If your clients will be other businesses or the general public? If other businesses, name them. Do you have letters of intent? (Provide letters of intent where possible.)
- **Trading Area:** Will all your business be generated within your local community or will your business draw customers from surrounding communities?
- **Existing Business Competitions:** Who are your competitors, where are they located, and how long have they been in business? Strengths and Weaknesses?
- **Market justification:** Why do you feel the identified trading area can support your proposed project?
- **Advertising / Promotions:** How do you propose to advertise your product/ service? Identify the cost of doing so.
- **Basis of Projections:** Was this market information obtained from a similar type of operation, or on the basis of industry experts, or some other method?



Financial:

- **Historical Financial Statements:** Include statements for the last three years of operation (if applicable).
- **Pro-Forma Financial Statements:**
 - Balance Sheet – Yearly for three years
 - Income Statement – Yearly for three years
 - Statement of Cash Flow – Projected on a monthly basis for the first two years of operation
 - Sales necessary to break even
 - If sole proprietor please include your personal income tax notice of assessment for the past three years.
- **Forecast Assumptions:**
 - Sales: Explain how you arrived at sales figures, i.e. percentage of total market, number of units sold, selling price, sales by unit of time – week, month, year, etc.
 - Material Costs: Related directly to number of units sold
 - Salaries / Wages and Benefits: Please list owner's salary/wage separately
 - Other Expenses: State the bank for amounts shown in each of the expense categories and whether they are estimates or quoted costs. Ensure your interest and bank charges reflect the proposed debt included in your loan application.
 - Other Income: Clearly explain any items in this area and state whether they are extraordinary or ongoing.
 - Drawings / Allow: If the business is not incorporated, ensure you include the total amount of cash withdrawals by the proprietor or all partners. Also allow for taxes on profits earned.

Contact us and ask how we can help you develop your plan. We have 40 offices throughout Prince Edward Island, New Brunswick, Nova Scotia and Newfoundland & Labrador.

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The Complete Book of Business Plans Joseph A Covello, Brian J Hazelgren, 2006-10-01 Readers have turned to The Complete Book of Business Plans for almost 10 years for advice and information making it one of the bestselling business planning books of our time Authors Brian Hazelgren and Joseph Covello have gone back to the drawing board on this updated edition providing you with more than a dozen brand new business plans that will help you attract the financing and investment you need The Complete Book of Business Plans also includes revised and updated information on how to get started what questions to ask and how to finalize a business plan that will get you off the ground and running For business owners just starting out or seasoned veterans that want to bring their business to the next level The Complete Book of Business Plans is the only reference they need to get the funding they are looking for **The Entrepreneur's Guide to Writing Business Plans and Proposals** K. Dennis Chambers, 2007-12-30 Entrepreneurs and entrepreneurial companies live or die by the quality of their plans and proposals Whether it is to get funding for a new product line or business from a client writing hard hitting prose that answers essential questions and makes specific requests is an indispensable skill Entrepreneur ad man and writing teacher Dennis Chambers shows how entrepreneurs can persuade people through skillful writing to pony up capital or contracts This ability which can be learned is rare in today's media saturated world But it counts more than ever if an entrepreneur wants to make it over the magical five year hump and on into lasting business success Numerous examples and exercises ensure that entrepreneurs understand how the writing game is played and that they play it well Unfortunately most don't play this game well Most business writers mistakenly believe their task is to inform They write to fill an information gap or to update the reader on a particular project Or they write about what is important to them What these writers do not take into account is that the speed of today's work world has reached overdrive The typical reader simply doesn't have time to ponder dense poorly organized information and intuit the appropriate action And readers don't give a hoot about what is important to the writer they want to know what is in it for themselves Business writers need to use all the tools at their command to persuade inspire action and in general move a project forward This book is about how to be persuasive in two key skills in business writing proposals and writing business plans Step by step Dennis Chambers illustrates the techniques of effective business writing with numerous examples throughout Whether the objective is to secure financing from an investor lay out a marketing strategy or secure a large contract getting results requires crafting an effective structure for the proposal and using words that sell Chambers is an able guide in saving entrepreneurs time and undue effort while reaching the goal of long term business success How to Write a Business Plan Mike P. McKeever, 2004 Provides spreadsheets that help you determine and forecast cash flow financial statements sales revenue and profit and loss It also provides three sample business plans you can modify for your own use **Killer Business Plan** Peter & Lydia Mehit, 2012-02-03 Your business plan will be written whether you put fingers to a keyboard or ink to paper Your plan can be

written by fate with every decision made in real time where the odds of making the right one approach the probability of a coin toss or it can be the product of deliberate choices made after discovery research and contemplation The choice is up to you Written in three parts Killer Business Plan first takes you through the ways you can get into business the traits of successful entrepreneurs and provides tips for how to choose and visualize your business Next it explains the various business structures available to you gives you a grounding in the basics of non profits and grants and provides financial models for quick assessment of your business idea Finally Killer Business Plan builds you plan progressively The book has a companion website where you can find How To Videos White Papers Templates Examples Financial Models and Sample Business Plans

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