



# ***ALL NATIONS TRUST COMPANY SAMPLE BUSINESS PLAN***

## **WHAT MAKES A GOOD BUSINESS PLAN?**

A business plan is a written document, which outlines:

- the business' and owner's background
- the proposed resources to be used
- the proposed strategies to be used
- the results expected

A business plan:

- should be organized, complete and factual
- can be prepared for an existing business or a proposed business; and
- for an existing business would include a financial summary of past results.

## **WHY PREPARE A BUSINESS PLAN?**

- A business plan will help you clarify your goals and focus on defining every detail of your business venture. Your plan should serve as a measuring tool to set objectives and the time frame in which you will achieve them.
- A business plan is used as a tool to apply for any type of financing or to attract potential investors for your business.

**Note: A glossary is attached to this sample business plan for your reference**

# SAMPLE BUSINESS PLAN

## A. INTRODUCTION:

**Business Name:** \_\_\_\_\_

**Business Address:** \_\_\_\_\_

**Postal Code:** \_\_\_\_\_ **Email:** \_\_\_\_\_

**Telephone:** \_\_\_\_\_ **Fax:** \_\_\_\_\_

**Owner:** \_\_\_\_\_

**Mailing Address:** \_\_\_\_\_

**Postal Code** \_\_\_\_\_

**Telephone:** \_\_\_\_\_ **Fax:** \_\_\_\_\_

**What is your business? (include the business or product that you will be providing)**

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**What is the structure of your business?**

**Proprietorship**

**Limited Partnership**

**General Partnership**

**Corporation**

**What are the names of people involved in the business?**

	<b>Name</b>	<b>Address</b>	<b>Title</b>	<b>% Ownership</b>
1.	_____	_____	_____	_____
2.	_____	_____	_____	_____

**B. EXECUTIVE SUMMARY:**

**Highlights of business plan should include:**

- Who are you?
- What is your mission/motto statement?
- What are your keys to success?
- What are you proposing?

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**C. LOAN INFORMATION:**

**Funds Required For:**

**Sources of Funds:**

Capital:

- Land (if to be purchased) \$ \_\_\_\_\_
  - Buildings \$ \_\_\_\_\_
  - Machinery & Equipment \$ \_\_\_\_\_
  - Other: \_\_\_\_\_ \$ \_\_\_\_\_
- Total Capital: \$ \_\_\_\_\_

- Applicant's equity \$ \_\_\_\_\_
- Loan: \_\_\_\_\_ \$ \_\_\_\_\_
- Loan: \_\_\_\_\_ \$ \_\_\_\_\_
- Loan: \_\_\_\_\_ \$ \_\_\_\_\_
- Other: \_\_\_\_\_ \$ \_\_\_\_\_

- Initial Working Capital \$ \_\_\_\_\_
- Pre-Operating Costs: \$ \_\_\_\_\_
- Training Costs \$ \_\_\_\_\_
- Total Project Costs: \$ \_\_\_\_\_**

- \_\_\_\_\_ \$ \_\_\_\_\_
- \_\_\_\_\_ \$ \_\_\_\_\_
- \_\_\_\_\_ \$ \_\_\_\_\_
- Total Project Costs: \$ \_\_\_\_\_**

**How will you repay the loan(s)?** \_\_\_\_\_

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**Please provide details on projected revenue from your cash flow:**

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**What business gap would you hope to fill? And how will you keep your customers?**

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**What do you see as the size of the total market and what do you see as your share in this market?**

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*What will you be marketing?*

**1. Your Product/Service?**

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**2. Your Price?**

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**3. Your Business Place? (Location of your business or the place where you will be distributing your product)**

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**4. Promotion of Your Product/Service?**

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**Who is your competition and what are your advantages and barriers over your competition?  
How will you deal with their strengths?**

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***F. OPERATIONS:***

**Where will your business be located and what reason it was chosen for?**

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**Are there any advantages or disadvantages to this site?**

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**G. HAVE YOU INCLUDED (if applicable):**

- Loan Application (Please note **bolded items** must be included)
  - ❑ **Resumes of all primary people**
  - ❑ **Projected Cash Flow** – forecasted cash flow projects for year 1 of operations with cash flow for the first year
  - ❑ **Projected Income Statement** – annual income statement/projection for years 1 through year 3 of the operation with monthly income statement projects for the first year
  - ❑ Schedule “A” – First Citizens Fund Business Loan Declaration of Applicant
  - ❑ **Schedule “B”** – Declaration of Applicant
  - ❑ Schedule “C” – Aboriginal Youth Business Loan Fund Declaration of Applicant
  - ❑ **Schedule “D”** – Personal Financial Net Worth Statement
  - ❑ **Schedule “E”** – Business Services Officer Loan Information Form
  - ❑ Organization chart
  - ❑ Historical Financial Statements – Financial statements for the 3 most recent years of operation, if your project is an expansion or modernization
  - ❑ **Application Fee** (1% of loan request, minimum of \$250.00)
  - ❑ **Evidence of Aboriginal ancestry**
- Construction estimates and/or quotes
  - ❑ Plant lay-out plans
- Equipment Lists
  - ❑ Current
  - ❑ To be purchased with loan funds
  - ❑ Condition report of equipment to be purchased
  - ❑ Appraisals of equipment
- Contracts and/or agreements for services or products
- Letters of support or intent for services or products from potential suppliers or clients
- Certificate of incorporation
- Consumer surveys
- Pictures and drawings (videos) of product, services, plants, etc.
- Maps for market or industry area
- Status of applications and/or approval confirmation of all other sources of funds
- Purchase and Sales agreements
- Patents or patent application status
- Property Appraisals or BC Land Assessment Statements

**GLOSSARY**

**Assets:** Anything of value that a business owns.

<b>Business Plan:</b>	A written document outlining the business and the goals developed by the owner describing the time and how they are going to achieve their goals.
<b>Capital:</b>	Money and assets available for operating a business.
<b>Cash Flow:</b>	The amount of cash earned by or available to a business for investment, expenses or expansion.
<b>Competition:</b>	Businesses that share the same market.
<b>Contract:</b>	A legal agreement between two or more parties specifying each party's responsibilities to meet determined business obligations.
<b>Corporation:</b>	A company that exists as a separate legal entity from its owners.
<b>Credit Rating:</b>	A rating that shows a person's or business' credit worthiness.
<b>Debt:</b>	Money owned to creditor.
<b>Entrepreneur:</b>	A person who starts and operates his/her own business.
<b>Equity:</b>	Owner's equity is the value that an owner has in his/her business. Equity capital is the owner's personal funds that are available to the business for investment or expenditures.
<b>Financial Statements:</b>	Documents such as the income statement and balance sheet that details a business's financial position.
<b>General Partnership:</b>	A legal business relationship consists of two or more people who jointly take the responsibility for ownership of a business.
<b>Income:</b>	Money received by the business from sales of products or services.
<b>Investment:</b>	A spending of funds in hope of realizing a profit.
<b>Limited Partnership:</b>	A legal business relationship consisting of two or more people with at least one partner who liability is limited to the investment into the partnership.
<b>Loan:</b>	Money that a lender gives to a business or person for the purpose of generating income through products and/or services.
<b>Market:</b>	A set of consumers or buyers of specific products or services within a specific territory.
<b>Net Worth:</b>	Value after assets minus liabilities.
<b>Operating Costs:</b>	Costs created by the production of business products or services.
<b>Overhead:</b>	The fixed costs of operating a business which include rent, lease payments.

<b>Profit:</b>	The financial gain realized by doing business. The result of income minus expenses; if positive, it is a profit.
<b>Proprietorship:</b>	Sole owner of the business and is responsible for all debts of the business.
<b>Target Market:</b>	Potential customers identified by such characteristics such as age, income and personal interests.
<b>Working Capital:</b>	Current assets minus current liabilities.