

A person is sitting at a desk, writing in a notebook with a red pen. A laptop is open in front of them, and a tablet is visible in the background. The scene is dimly lit, with a blue and purple color scheme. A semi-transparent blue box is overlaid on the image, containing the title text.

# Guide to Writing a Business Plan



**SMALL BUSINESS &  
ENTREPRENEURSHIP  
CENTRE**

A DIVISION OF INVEST WINDSOR ESSEX

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## WHY DO I NEED A BUSINESS PLAN?

A business plan is a business development map. Not only does it show your end destination, but it also maps out realistic goals and a stable path. You can use the plan as a guide to keep you focused and making progress during the business startup phase.

Every business venture can benefit from the preparation of a carefully written business plan. The purpose of the business plan is to:

- Help you think through the venture
- Ensure that you have considered all options and anticipated any potential difficulties
- Address whether the business will be profitable and meet your personal financial requirements
- Determine if the idea is viable
- Serve as an operating guide as you turn your ideas into a viable business
- Aid in arranging strategic alliances and obtaining contracts
- Convince potential funding programs, lenders and investors that the proposed venture has merit, that you understand the industry you are entering and that you have the skills necessary to be successful



## WRITING THE PLAN

The hardest part of writing a business plan is getting started. The thought of writing a document of this length may seem overwhelming to many people, which is why it is recommended that you use the bite-sized approach to writing your business plan. Consider some of the following tips:

- Set aside a specific period of time each day to sit down and write a few paragraphs or pages
- The sections do not need to be completed in a particular order, so work on the section that interests you the most that day
- If you are not able to fully answer a question, write a few short notes that immediately occur to you and seek assistance where necessary
- As you continue to write and do more research, you can go back and add things that you have previously missed
- You may not find it possible to answer every question; however, you should be aware of these issues as they may affect your venture in the future
- Do not simply use data that supports your concept and ignores facts that, when considered objectively, might change the direction of your business.
- It is better to recognize needed changes when your business is in the planning stage than when the business is already underway and your investment is at stake

- Many good business plans go through several revisions and take up to six months to complete
- A business plan is not a static document – it will continue to evolve as the business grows and things change in the internal and external environment
- Avoid highly technical terms and diagrams that may be unfamiliar to the reader. You want to write the plan as if the reader knows nothing about the type of business you are starting.
- Think of your business plan as a sales document. Your enthusiasm, dedication and confidence in the project should be evident to the reader, to the point that they will share your view.
- Remember not to ignore or omit risk factors that are inherent with your project. Risk is inherent in every business venture.



## SHOULD I WRITE THE BUSINESS PLAN MYSELF?

The management team should develop as much of the business plan as possible. Much of the information, data retrieval and the setting of objectives and targets can only be completed by the management team. These objectives and targets will be issued to measure the success of the business by investors, lenders, employees and management.

The Small Business & Entrepreneurship Centre provides easy access to information, resources and complimentary consultations on all aspects of your business needs. We can support your business planning process by reviewing your business concept, providing research assistance and feedback on your business plan.



## BUSINESS PLAN OUTLINE

- Cover – Title Page
- Table of Contents
- Executive Summary
- Company Outline
- Company Profile
  - Goals and Objectives of Business
  - Profile of Key Management
  - Identify Target Market
  - Identify Geographic Service Area
- Marketing Plan
  - Products/Services
  - SWOT Analysis
  - Pricing Strategy
  - Marketing Plan
  - Location
- Industry and Market Analysis
  - Overview
  - Industry Size
  - Industry Trends

- Competition
  - Competitive Analysis
  - Competitive Advantage
- Operating Plan
  - Production Processes
  - Assets Required
  - Suppliers
  - Price and Quality
  - Cost of Bringing Product/Service to Market
  - Risk Analysis/Assessment
  - Contingency Plan
- Cash Flow Projections
  - Two Year Cash Flow Projections/Income Statement
  - Assumptions
- Appendix
  - Supporting Documents

## **Cover – Title Page**

State the business' name, address, phone number, fax number, email address and the names of the principal owners. Indicate the date of issue of the plan and the copy number.

## **Table of Contents**

Your table of contents should be a single page that lists section headings with corresponding page numbers. It can be automatically generated (saving time and frustration) by right clicking the mouse and selecting 'update entire table of contents'. Changes to titles and page number are done in one click.

## **Executive Summary**

It is a brief, one to two-page summary of the highlights of your business plan. This section may be the most important part of your plan. Investors will read the summary to decide whether to read the entire plan. For this reason, your summary should be convincing, attract the reader's interest and at the same time, be brief.

Your executive summary should cover the key points of following items:

- Introduction to the business opportunity
- Type of business structure (sole proprietorship, partnership or corporation)
- Management/key employee background
- Product(s) or service(s) you are offering and how they are unique
- Target market and its size
- Competitive analysis
- Marketing strategy – how does it differ from the competition
- Equity investment of owners
- Financing required and how it will be used

## Company Outline

This section clearly identifies the long-term and short-term objectives that will contribute to the overall mission. These objectives will give the operation direction for future activity and serve as a measuring stick for the success of the operation.

### Company Profile

The Company Profile is a quick snapshot of your business. Here is a sample profile:

- Form of Business Ownership: Sole Proprietor
- Registered on (insert date or 'to be registered')
- Owners: Your name and any partners' or shareholders' names
- Name of Business: Business name you plan to use
- Business Start Date: Actual start date or target start date
- Business Operation: Full-time or part-time venture?
  - Days of operation
  - Hours of operation
- Brief Business Description: One or two sentence description of your business
- Location: Where you will operate your business from, either your home address or your store front location address
- Advisors: Name any professional services you have enlisted such as an accountant or lawyer

### Goals and Objectives of Business

List both the long-term and more specific short-term goals of the company in order of importance. Short-term goals (less than one year) should be very specific. Long-term goals may be more general.

Some common goal areas include:

- Growth targets (i.e. sales, production, capacity to produce, market share)
- Product quality and service
- Research, development and adoption of the production and marketing methods
- Comparative profitability (i.e. return to owners or investors, profit/investment)
- Maintaining control over your company's resources

### Profile of Key Management

A strong management team is the key to a successful business. Investors will look for a committed management team with a balance of marketing, technical, operational and financial skills and experience. Show that your management team has these necessary skills or is making efforts to attain them. In a small business, the management team may consist of just the owner. If you do have an accountant, lawyer or bookkeeper on a fee-for-service basis, you would include them in this section as part of the team.

*What are the business and management skills of the key management participants?*

List management personnel and the position they will fill in this business venture. Emphasize the skills and abilities each person brings to the operation.

*Does your management team have direct operational or managerial experience in your business field?*

If the management team has direct experience in this proposed business area, it should be stated. Support this experience by listing accomplishments related to other successful ventures.



*Describe your organizational structure and include a brief description of each person's responsibilities.*  
It is necessary for the company to determine the relationship between the key management roles. In addition, show who has authority and responsibility for the successful completion of each business function. An organizational chart may make this area easier for you to explain.

*What plans have been made to increase the level of expertise in management?*

Address the areas where your management resources are not as strong as they should be and show how you plan to fill these gaps. Consider using other management resources such as consultants.

*Identify any current or future requirements for hiring employees.*

Identify the number of employees that will be required as well as whether they will be full-time or part-time. How will they be paid: wage, salary, commission? What will their rate of pay be as well as other associated costs like benefits, source deduction costs, etc.?

*Include supporting documentation.*

Attach resumes of key management as appendixes at the end of the document.

### **Identify Target Market**

What consumer need(s) is/are not currently being met?

What do consumers want that no one is currently providing? Consumer needs may relate to things such as special features, quality levels, service, price, availability, or greater selection. Further on in the business plan you will want to show how your product meets these needs.

### **Who are your target market(s)?**

A target market is a group of similarly described customers. Many businesses will have anywhere from one to five target markets, or groups of customers. List your target markets and describe each in detail, including future target markets.

Common characteristics of a target market include:

- Age Group
- Lifestyle
- Gender
- Other factors that may influence buying decisions
- Income level
- Level of education
- Marital status
- Career
- Personality
- Ethnicity and religion

Identifying your target market involves segmenting the entire market based on these common characteristics and other factors. This allows you to focus your marketing efforts on the segment(s) which are the most likely to purchase your product. From the identified segments, select your primary market (who is most likely to be your customer) and the other segments become your secondary markets.

Possible sources of information to define target market:

- Small Business & Entrepreneurship Centre
- Invest WindsorEssex



- Workforce WindsorEssex
- FedDev Ontario Small Business Services
- Statistics Canada
- Government of Canada
- Canada Post - Demographic and Income Statistics for Postal Statistics
- City planning departments, business improvement associations and Realtor.ca - neighborhood profiles
- Market research reports and trade journals
- Reputable news articles
- Business directories

If your business is selling to other businesses (B2B), use the same process but look at the business demographic identifiers like:

- Number of businesses
- Location of businesses
- Size of business (number of employees/yearly revenue)
- Frequency of purchase
- Who makes purchasing decisions

*What factors affect a customer's decision to buy?*

- How, when and where they purchase
- The quality demanded
- Packaging requirements
- Supply requirements
- Service level demanded
- The price they are willing to pay
- Other related issues

*Is the market primarily domestic or foreign?*

Will the greatest amount of sales occur in Canada or a foreign country? It's important to take into consideration all proper exporting procedures which may be required by both the Canadian government and the foreign country where you intend to sell your product.

*Will the foreign market be affected by tariffs, political instability, currency fluctuation or lack patent protection?*

If the greatest percentage of your sales will occur in a foreign country, be aware of the country's importing history, as well as future trends. Countries that have trade policies that support importation of products provide a good opportunity for the Canadian exporter. Protectionist nations may not be so receptive and added tariffs may make your products uncompetitive in that country. For more information on international trade, contact Export Development Canada, edc.ca.

### **Identify Geographic Service Area**

Clearly identify the service area where the company will operate. Depending on the nature of your business, your service area could be regional, provincial, international or global.

## Marketing Plan

A marketing plan is an overall company program for selecting a particular market segment and then satisfying that segment through the best marketing mix. A marketing plan requires that all aspects of the marketing mix be considered including the product planning, pricing, distribution and promotion.

- Product/Service
- Place
- Price
- Promotion

### Products/Services

Describe in detail the products and/or services you will be providing, including their features and benefits. The features and benefits should fill some of the needs or gaps identified in the industry analysis. What sets your business/product apart from the competition is competitive advantage.

- What are your products/services unique features?
- What are the value added features?
- What are the benefits of these features?
- How is your product positioned against the competition? What are you doing differently?

### SWOT Analysis

A scan of the internal and external environment is an important part of the strategic planning process. Environmental factors internal to the company can usually be classified as strengths (S) or weaknesses (W), and those external to the firm can be classified as opportunities (O) or threats (T). The analysis of the strategic environment is referred to as a SWOT analysis.

#### *Strengths*

A company's strengths are its resources and capabilities that can be used as a basis for developing a competitive advantage. Examples of such strengths include:

- Patents
- Strong brand names
- Good reputation among customers
- Cost advantages from proprietary know-how
- Exclusive access to high grade natural resources
- Strong brand names
- Cost advantages from proprietary know-how
- Favourable access to distribution networks

#### *Weaknesses*

The absence of certain strengths may be viewed as weaknesses. For example, each of the following may be considered weaknesses:

- Lack of patent protection
- Poor reputation among customers
- Lack of access to the best natural resources
- A weak brand name
- High cost structure
- Lack of access to key distribution channels

### *Opportunities*

The external environmental analysis may reveal certain new opportunities for profit and growth. Some examples of such opportunities include:

- An unfulfilled customer need
- Arrival of new technologies
- Loosening of regulations
- Removal of international trade barriers
- Arrival of new technologies
- Removal of international trade barriers

### *Threats*

Changes in the external environment may also present threats to the firm. Some examples of such threats include:

- New regulations
- Shifts in consumer tastes away from the firm's products
- Emergence of substitute products
- Increased trade barriers

### **Pricing Strategy**

Pricing strategy is how you will position yourself in the marketplace against your competition. Price is a function of your costs, competition and customers. Your customers must have a desire, willingness and ability to pay for your product or service. Your pricing strategy should be consistent with the overall positioning of the product/service.

### **Marketing Plan**

Your promotional strategy consists of the methods you choose to communicate to your target market. The timing of promotional methods will have a direct impact on cash flow, cash receipts and disbursements. You will need a well-defined plan of action that includes the timing, costs and expected return of the chosen promotional methods.

### **Location**

Provide a comprehensive description of how and where you plan to sell your product.

If you will be operating a home based business, check on the Home Occupation By-Law for your municipality and indicate in your plan that you are aware of and are complying with it. Also indicate the advantages and disadvantages of operating from home. While a home based business does offer low overhead, it does present unique challenges when it comes to client meetings and customer convenience.

If you will be operating from a store front location, indicate where that will be. If you have not secured a location, indicate the geographical area that you have identified as ideal and whether it will be in a commercial or residential location. Include all of the costs associated with the location, whether or not there is room for growth, and the marketing strengths of the location. You may want to include a floor plan as an appendix or any other documentation regarding the location (lease, photos, map, etc.).

*What are the defining factors of your location?*

- Parking requirements

- On a bus route
- Room for expansion
- Warehouse space
- Storefront windows
- Office space
- In a plaza or mall
- Free-standing location
- Accessibility

## Industry And Market Analysis

An essential component of your business plan include analyzes of the environment in which your business will compete.

Market analysis should be done before the business starts, and it should be ongoing throughout the life of the operation. The market analysis will demonstrate that there is a market for your product and that this market is large enough for your business to earn a reasonable profit (now and in the future). Financial investors will want assurance that you have realistically considered all the potential opportunities and threats relating to your business.

### Overview

Consider how long the industry has been in existence, major changes that have taken place, and situations that have affected this industry.

### Industry Size

*What is the size of the entire "target market" — number of consumers, geographic area?*

Defining the size of your target market will assist you in calculating the required level of production, distribution channels, promotion strategy and other marketing decisions. Information can be gathered from a number of different sources including industry/trade associations and journals, Statistics Canada publications, producers and suppliers, university libraries, business resource centres and Government business advisory services.

*What percent of the market do you expect to capture (initially and in the long term)?*

Consider how your company plans to grow. Do you plan to develop new customers or win customers away from your competitors? Be realistic in terms of how many competitors' customers can be convinced to purchase your product in the short term, as customers may be loyal to existing brands.

### Industry Trends

*What are future short- and long-term trends?*

Based on history and recent developments, consider the outlook for the industry. Trends may include changes in:

- Consumer preferences
- Social changes
- Product supply and demand
- Production practices and technology
- Traditional payment arrangements
- Regulations
- Economy

A very important trend is the market growth potential. You can identify these trends by reading industry journals or asking suppliers or customers what changes they foresee. Once these trends have been identified, you should decide how your business will accommodate them.

## Competition

Entrepreneurs tend to be quick to minimize the significance of competitors. They often believe that competitors offer inferior products or services. It is important to understand why customers buy from other producers. Be sure to evaluate each competitor objectively in order for your plan to have credibility in the eyes of investors.

### Competitive Analysis

Use a competitor analysis table to easily show the competitors and their associated strengths and weaknesses.

*How many competitors are there and who are they?*

Establish which competitors are the largest and/or the fastest growing in order to understand where the strongest competition may come from. Small, recent entries are of importance since they may have an advantage, which will help them quickly become market leaders. State the percentage of market share each competitor controls in terms of revenues and volume sold.

*What are the competitors' strengths and weaknesses?*

Why do people currently buy from your competitors? What are they not doing well that will cause their customers to buy from you? Strengths and weaknesses may involve areas such as:

- Consumer and supplier loyalty
- Price
- Payment arrangements
- Reputation
- Technology
- Customer service
- Warranty/return policy
- Experience
- Location
- Financial stability
- Quality
- Other related areas

*How will the competition react to your entry?*

Will competitors:

- Decrease their prices?
- Increase promotional efforts?
- Develop new technology?
- Adapt the quality of their products?

Competitor reaction is of critical importance, especially if the competitors are financially stable and are therefore able to decrease prices and/or increase promotion. By anticipating their reaction, you can

develop an action plan of your own.

Are there any barriers, which may discourage additional competitors from entering the market?

Discuss if and how your company will overcome these barriers. Examples of barriers may include:

- High start-up costs
- Technology
- Skilled labour
- Brand loyalty
- Established contracts with suppliers or middlemen

*Is there any indirect competition in the form of a substitute for this product?*

Substitute products refer to those that are different from your product, but have potential to serve as a partial replacement (i.e. popcorn or another snack food may serve as a substitute for potato chips).

Even if you are introducing a completely new business idea to the region, you will still need to identify your competitors. To do this, consider which part of your customers' budgets they will be taking money from to purchase your product or service. Since their income will not increase to allow for this purchase, they will need to decrease spending somewhere to be able to afford to purchase from you. Where will they cut back?

You can include in your business plan a table summarizing competitor information for your key competitors. Information can include location, number of employees and annual revenue. You can also present your competitive analysis in a table whereby for each competitor you include a SWOT analysis and information on their products, price, quality, selection, service, reliability, expertise, stability, reputation, location, sales methods, advertising, etc.

## **Competitive Advantage**

*What is your competitive advantage with respect to the competition?*

Your business must have a competitive advantage in order to be successful. Consider areas where your product and/or services differ from the competition. Also, examine competitor weaknesses and your company's strengths. It may not be enough to just say that your product and/or service is different, or even better. You must show that the customer actually wants or needs this different or improved product.

*Is this advantage sustainable in the long term?*

You will want to demonstrate that your product is not only different from the competitors', but that it will not be quickly duplicated. Consider the barriers to entry. The greater the barriers, the easier it will be to sustain your advantage. A competitive advantage can also be sustained with continuous product development.

*What is your product offering?*

Are there product segments within your product offering? For instance, if you sell men's clothes the segments may include shirts, pants, shoes and accessories. The product offering directly ties back to the target market.

*What is the nature of your product and how is it unique?*

Describe the features, functions, warranties and any other benefits to the consumer of your product. Demonstrate how your product meets the needs of the customer (discussed earlier in the Industry and Market Analysis section).

*What steps in the product/technology development process have been completed?*

In this process, each step of product/technology development is linked with a marketing step and is then evaluated to decide if the process should be continued, stopped or modified. Comment on test marketing results, product/technology modifications and the projected launch date of the product/technology.

## **Operating Plan**

### **Production Processes**

Carefully detail all the steps that are required to deliver your product/service to the identified target market.

### **Required Assets**

Ensure that all the assets required to operate the business have been clearly identified in your business plan. Identify the assets which you currently possess as well as the assets which will need to be purchased.

### **Product/Service Suppliers**

Who are the raw material suppliers and where are they located?

List the major suppliers and identify those you are considering. Location is important because of shipping costs and delivery time. For your website, identify who will supply this site as well as the hosting, maintenance, etc.

*Do the suppliers have a history of being efficient and reliable?*

Consider how long they have been in business, their turnaround time and their return policy for damaged items. You may wish to get information on major suppliers from the Better Business Bureau if the supplier will have a major impact on your business success.

*Do you have any letters of intent from prospective suppliers?*

Letters of intent show commitment on the part of suppliers to provide your business with the needed raw materials. These letters should be mentioned and included in the Supporting Documents section at the end of the business plan.

*What plans have you made to diversify your suppliers?*

When evaluating suppliers, you should consider an alternate supplier in the event that problems arise.

### **Supply of Product/Service – Price and Quality**

*What price(s) will you charge for your product(s)?*

*What are your direct costs with providing these products or services?*

*What is the price based on — what's the pricing strategy?*

Understanding your cost of production is perhaps the most important thing to know about your business. When deciding upon the price you will charge, you should take into account a number of different factors such as your costs, product demand, desired profit levels, competitor prices and the price the market will bear. Because costs tend to be underestimated, you must calculate them very carefully, including not only raw material and distribution costs, but costs related to the day-to-day running of the business.



These may include (among others):

- Utilities
- Labour
- Marketing
- Bad debts
- Quality control expenses
- Equipment leases
- Taxes
- Loan payments
- Website maintenance and hosting
- Employee benefits

Proper cost calculation is of particular importance as it is much more difficult to raise prices (if costs are greater than expected) than it is to decrease them.

*What prices do your competitors charge?*

*How will you use discounts, rebates, etc. in your pricing strategy?*

State what type of discounts or rebates (if any) you will use, how often, and when you plan to use them. Some examples are volume discounts, coupons, and mail-in rebates. Discounts and rebates can be especially effective when introducing a new product to the market, or when trying to convince competitor's current customers to try your product. However, overuse of these strategies may make some customers reluctant to purchase your product at its regular price.

*Will customers pay immediately for the product / service — cash based business?*

*Will you offer your customers payment terms (i.e. 30, 60 or 90 days to pay) — credit based business? Will it be a mixture of both?*

Describe your credit policy. What credit policy is most commonly used in your industry? Customer payment terms are especially important for startup businesses as cash outflow can be very high in the first few years. Cash received must at least equal cash outflow in order for the business to operate. For this reason, your business will want to develop a payment policy that ensures cash is continually coming in. Keep in mind that many businesses that offer credit (30 day or 45 day) have a certain amount that are never paid — called bad debt. Credit increases the amount of risk involved for the business.

### **Cost of Bringing Product/Service to Market**

How will you get your product(s) to the consumer?

Once you have identified the target market, you must then determine the most effective and efficient distribution channel to get your product to the consumer. Distribution channels may include:

- Retail outlets
- Direct sales
- Brokers - local and export
- Catalogue marketing
- Transport companies
- Custom brokers
- Manufacturing agents

*Where will your business be located and why?*

Describe the location of the business and discuss any advantages and/or disadvantages of this site.

These may include things such as labour availability, proximity to customers or suppliers, utilities, zoning, etc. Also, mention whether the land will be leased or owned. If leased, what are the terms of the lease contract?

*Are you near available distribution channels?*

Consider the distance between your business and the distribution channel(s) you propose to use. Compared to the competition, are you close to, or far from, these channels? This may be viewed as a competitive advantage or a disadvantage to your business due to associated shipping costs.

*Who will be responsible for shipping costs?*

You should first determine what the standard practice is in your industry. Shipping costs will affect the price you are able to charge for your product (i.e. if you pay for shipping, your price should reflect this added expense).

### **Risk Analysis/Assessment**

In this section you will want to recognize potential problems relating to your venture and take steps to decrease the likelihood and impact of their occurrence. Be realistic and honest when identifying potential risks. Nothing is more damaging to a venture than having an investor discover negative factors the entrepreneur did not know about, does not want to discuss or has casually dismissed. Identifying and analyzing potential problems before they happen will make the venture look more attractive. It will also enable your operation to deal effectively with them if they occur.

*What potential internal and external risks exist for this business and how will they be minimized or overcome?*

Internal risks are weaknesses within your company over which you have control (such as not being able to secure a qualified manager). External risks are those potential situations over which your business has little or no control (such as increased shipping costs).

*How will your business minimize the potential impact of these risks?*

*What plans have you made in the event that these risks materialize into problems?*

For example, if a qualified manager could not be secured, you could consider training a less-qualified manager. If shipping costs increased, you could consider other distribution methods or channels.

*What type of insurance does the business have?*

This section provides information regarding the type of insurance the business requires.

### **Contingency Plan**

In the event that the business fails, what type of exit strategy has been considered?

If factors beyond your control force you to discontinue your business, you should consider what can be done to lessen the problems this situation presents. This is particularly important if you are a sole proprietor or if your business relies heavily on you for its success. What happens if you are not available due to health issues, illness, or an accident? A lender will want to know what plans you have in place to ensure the business will continue to function in this situation.

## **Financial Projections**

### **Cash Flow Projections**

Show monthly and year-end totals for two years for all the cash inflow (investment, loans and sales) and cash outflows (direct costs, expenses and other disbursements).

For a new business, the cash flow forecast can be more important than forecasts of profits. Cash flow statements detail when the company expects to receive cash from sales and when the company expects to pay its bills. The cash flow projections will assist you to determine how much credit will be needed and when.

### **Income Statement**

The income statement presents the reader with the forecasted results of earnings activity over a period of time. Show year-end amounts for the first two years of business. Include written comments on increases in net income over the two-year period, reasons for any losses and reassurance that projections are as accurate as possible.

### **Assumptions**

All assumptions, which were outlined in the business plan under the sections Company Outline, Operating Plan and Marketing Plan, are clearly identified. Also include an explanation on all of the assumptions made when preparing your projections.

### **Appendix**

Include all items referenced in the business plan as an appendix. They can be labeled with numbers or letters, just be consistent. These may include:

- Floor plan
- Sample menu
- Resume
- Competitor's brochure
- Supplier price sheet
- Photographs

### **Supporting Documents**

Supporting documents back up claims made previously in the business plan. Include the following documents and any other information, which you feel, would strengthen your business plan.

- Copies of all leases, contracts, agreements, deeds or other legal documents
- Business incorporation
- Lease agreement
- Insurance policy/quote
- Industry analysis market research
- Promotional materials/research
- Management resumes
- Letter of intent/contract – suppliers
- Letter of intent/contract – customers
- Detailed drawings, descriptions and photos of the operation and products
- Copies of technology rights

**Contact for help with your small business:**



**[webbusinesscentre.com](http://webbusinesscentre.com)**  
**519-253-6900**  
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