

SETTLEMENT INVESTMENT CORPORATION



Investing in Our Métis Settlement Members

Settlement Investment Corporation

Head Office

212, 10335 – 172 Street

Edmonton, AB T5S 1K9

Phone 780.488-5656

Fax 780.488-5811

www.settlementinvestcorp.com

Business Plan Template

3. Competition:

List the number of competitors in your market area?

Name	Location	Product/Service	Price	%of Market

- Your business will differ from your competitors because?

- Advantages over competitors:

	<u>Your Product</u>	<u>Competitors</u>
Price	_____	_____
Quality	_____	_____
Product	_____	_____
Uniqueness	_____	_____
Availability	_____	_____
Service	_____	_____

- How will you promote your product/services? (Advertising, newspapers, flyers, etc.)

4. Operations:

- Give a description of the location of your business (address, size of building, rent, amount of land, costs of land and building if purchasing).
- Why have you chosen this location?
- What type of equipment will you need to purchase (indicate cost and installation charges, and from where purchases will be made)
- Where will the supplies and materials be purchased? (Show suppliers name and address and indicated costs and terms)
- Apart from the owner, what other manpower will be needed and what wages will be paid to them? (Give job descriptions)

Management:

- Who will play the key management roles? (Attach a resume outlining the personal history)
- What will the management be paid?
- What would you consider the strengths and weaknesses of the proposed operator/s?

5. References:Type of AccountName of Bank

Chequing

Savings

1. Name of Accountant: _____

2. Name of Lawyer: _____

3. Other Professionals: _____

6. Security: (What are you prepared to offer for collateral)?

7. Capitalization: (The amount of money you require and what it will be used for. Also, indicate sources of financing)

8. Financial Plan: (Must be completed and before consideration for a loan)

- a) 12-month cash flow projections
- b) 2-year pro forma profit and loss statement
- c) Opening balance sheet

Break-even analysis

Profitability

Return on investments

Financing Checklist

Here is a basic management checklist to ensure that, at least in the start, proper consideration has been given to the financial factors.

	YES	NO
1. Have you completed cash flow projections for the first year of operation?	_____	_____
2. Have you completed a pro forma balance sheet and income statement for the first year of operation?	_____	_____
3. Have you allowed for the following expenses in the financial planning?		
Rent	_____	_____
Supplies	_____	_____
Utilities	_____	_____
Equipment	_____	_____
Furnishings	_____	_____
Licenses	_____	_____
Telephone	_____	_____
Wages & Salaries	_____	_____
Benefits	_____	_____
Inventory	_____	_____
Advertising & Promotion	_____	_____
Professional Fees	_____	_____
Transportation	_____	_____
Tax	_____	_____
Interest	_____	_____
4. Have you determined the amount of capital needed to start the business?	_____	_____
5. Have you allowed for a living wage for the owner/Manager?	_____	_____
6. Have you determined how much of this capital can be raised by owner/manager?	_____	_____
7. Has the owner/manager enough reserve cash to pay the bills during the early months of the business?	_____	_____
8. Have you determined the potential return on Investment in this business?	_____	_____
Is it an acceptable figure?	_____	_____
9. Have you investigated the following financing options and determined which ones apply?	_____	_____
Personal equity	_____	_____
Friends and family	_____	_____
Banks and near-banks	_____	_____
Trade Credit/Vendor financing	_____	_____
Venture capital	_____	_____
Franchising	_____	_____

Annual Cash Flow Chart _____ First Year of												
Operations	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12
Sources of Income												
Sales & Receipts												
Other Income												
Total Cash Inflows												
Cash Outflows - Expenses												
Advertising												
Bank Services & Charges												
Credit Card Fees												
Delivery / Freight												
Insurance												
Loan Interest												
Miscellaneous												
Office Supplies												
Payroll												
Payroll Taxes												
Professional Fees												
Rent or Lease												
Subscriptions & Dues												
Supplies												
Taxes & Licenses												
Vehicle												
Gas & Maintenance												
Utilities												
Telephone - Internet												
Subtotal												
Other expenses												
Capital Purchases												
Loan Principal												
Shareholder Withdrawal												
Other												
Subtotal												
Total Cash Outflows												
Ending Cash Balance												
											Surplus (Deficit)	

Annual Cash Flow Chart _____ Second Year of												
Operations	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12
Sources of Income												
Sales & Receipts												
Other Income												
Total Cash Inflows												
Cash Outflows - Expenses												
Advertising												
Bank Services & Charges												
Credit Card Fees												
Delivery / Freight												
Insurance												
Loan Interest												
Miscellaneous												
Office Supplies												
Payroll												
Payroll Taxes												
Professional Fees												
Rent or Lease												
Subscriptions & Dues												
Supplies												
Taxes & Licenses												
Vehicle												
Gas & Maintenance												
Utilities												
Telephone - Internet												
Subtotal												
Other expenses												
Capital Purchases												
Loan Principal												
Shareholder Withdrawal												
Other												
Subtotal												
Total Cash Outflows												
Ending Cash Balance												
												Surplus (Deficit)

Annual Cash Flow Chart _____ Third Year of												
Operations	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12
Sources of Income												
Sales & Receipts												
Other Income												
Total Cash Inflows												
Cash Outflows - Expenses												
Advertising												
Bank Services & Charges												
Credit Card Fees												
Delivery / Freight												
Insurance												
Loan Interest												
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Total Cash Outflows												
Ending Cash Balance												
												Surplus (Deficit)