

Business Information:	
Business Name:	Business Legal Name:
Business Ownership Type:	Business Owner(s):
Business Address:	Business Phone Number: Business Fax Number:
Business E-mail Address: Business Website:	Contact Person(s):

<p>Background: Provide an overview of the industry in which the business will compete or in which the business currently competes. You should also provide information regarding the industry in which the business operates such as market trends, new innovations, opportunities, etc.</p>

Management:

Provide a description of the proposed management team including names, titles, duties, experience and qualification.

Market Analysis:

A) Provide a description of your customers (historical or proposed), including your target market, market size and market share.

Marketing Strategy:

Describe how you would propose to market you products and services to your proposed customers. You should also include information regarding your proposed marketing budget and time frames for implementation.

Operations Plans:

Describe the highlights of your Operations Plan making sure to include, where, applicable, the following: location, hours of operation, costing, employees, suppliers, building, equipment lease information, insurance carrier, accountant, legal advisor, environmental regulations, municipal zoning productions process descriptions, tariff information, etc.

Financial Plan:

The first component of your financial plan will include a project costs and financing plan. Related attachment should include quotations for all project costs in excess of \$1,000. The second component of your financial plan will include a 1 year cash flow forecast. Details on how to complete the cash flow forecast are attached.

Projected Costs and Financing (Dollar Amount):

Capital	\$	Source	\$
Land		Cash Investment	
Building		WDC/CEDO Term Loan	
Equipment		Waubetek Term Loan	
Furnishings		Aboriginal Business Canada	
Vehicle		Bank Term Loan	
Inventory		Indian and Northern Affairs Canada	
Other (Please Describe)		Other Government Financing	
Other (Please Describe)		Other	
Subtotal:		Subtotal:	

Marketing (Dollar Amount):

	\$		\$
Print Materials (Brochures, business cards, etc.)		Cash Investment	
Website		Funds from operation	
Tradeshows		Aboriginal Business Canada	
Newspaper, Radio, T.V.		WDC/CEDO Term Loan	
Signage		Bank Loan	
Other (Please Describe)		Other	
Subtotal:		Subtotal:	

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Business Support (Dollar Amount):			
	\$		\$
Financial Management		Cash Investment Funds from Operations	
Other (Please Specify)		Aboriginal Business Canada	
		Waubetek/ Bank Term Loans (Specify)	
		WDC/CEDO Term Loan	
		Other (Please Specify)	
Subtotal:		Subtotal:	
Total Project Costs:		Total Project Costs:	

Cash Flow Forecast:

The Form is a planning tool to forecast your cash flow requirements for the upcoming year of business operations. It helps you to decide when to plan your expenditures helps you avoid cash shortages. It is recommended you complete a working copy before submitting your final cash flow forecast along with the rest of your proposal to Wikwemikong Development Commission.

Explanation of Term:

Cash Receipts (Money Received):

Estimated Income from Sales: Estimate the total amount of money you expect to receive when you sell (**Gross Revenue**) your goods and services (**Cash and Credit Sales**).

Income from Financing: Enter the amount of money you require from WDC/CEDO or another financing institutions, include the month you expect to receive financing.

Personal Cash: Money invested in your project from personal resources or savings.

Cash Disbursements (Money Spent):

Project Costs: Money spent to purchase building, equipment, furnishing, inventory, initial operating expenses.

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- Wages/Salaries:** Money expected to spend on employee(s) wages/salaries, plus your employment expenses, (i.e. employer's share of E.I, C.P.P deductions and W.S.I.B. premiums.)
- Cost of Goods Sold:** Money required to purchase inventory and/or for the manufacture of products.
- Operating Expenses:** Money required to spend on operating the business, (*utilities, supplies, telephone/internet, advertising, insurance and office expenses*).
- Professional Fees:** Money spent on acquiring professional services such as accounting, legal and other business support.
- Loan Payment:** Money required to pay monthly commercial loan payments, including both principal and interest.
- Other:** Any cost not provided from the above, but is specific to the business.
- Personal (Owners) Drawings:** Money withdraw from the business by the owner(s) for personal living allowances.
- Net Cash:** Calculate Net Cash position for each month by subtracting disbursements from receipts. If receipts are greater than disbursements enter the difference as monthly surplus. If disbursements are greater than receipts enter the difference as monthly deficit. To calculate cumulative net cash, ass the monthly surplus to (or subtract the monthly deficit from) the cumulative net cash of the month before (e.g. having a net cash surplus of \$500 in April, and a \$200 net cash deficit in May, the cumulative net cash at the end of May would be \$300.)

Example:

Cashflow forecast														
Company IDM Agency														
Owners Ray Ham, Ikbal Hussain, Fotehi Valeonti														
	Pre-startu	May	June	July	August	September	October	November	December	January	February	March	April	TOTAL
CASH ON THE PREMISES	30,000	20,780	19,330	17,880	16,430	15,480	14,530	13,580	12,830	12,080	11,330	10,580	10,130	
INCOME														
(a) Cash sales		1,500	1,500	1,500	2,000	2,000	2,000	2,500	2,500	2,500	2,500	3,000	3,000	26,500
(b) Collections from credit accounts		-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Loan or other cash injection		-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL CASH RECEIPTS		1,500	1,500	1,500	2,000	2,000	2,000	2,500	2,500	2,500	2,500	3,000	3,000	26,500
TOTAL CASH AVAILABLE	30,000	22,280	20,830	19,380	18,430	17,480	16,530	16,080	15,330	14,580	13,830	13,580	13,130	
OUTGOINGS														
(a) Purchases (merchandise)	5,000	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Gross wages (excludes withdrawals)		2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	30,000
(c) Payroll expenses (taxes etc)		-	-	-	-	-	-	300	300	300	300	500	500	2,200
(i) Accounting and legal		100	100	100	100	100	100	100	100	100	100	100	100	1,200
(j) Rent		100	100	100	100	100	100	100	100	100	100	100	100	1,200
(k) Telephone		50	50	50	50	50	50	50	50	50	50	50	50	600
(l) Utilities		200	200	200	200	200	200	200	200	200	200	200	200	2,400
(m) Insurance	2,500	-	-	-	-	-	-	-	-	-	-	-	-	-
(n) Taxes (real estate etc)	1,300	-	-	-	-	-	-	-	-	-	-	-	-	-
(p) Website Hosting	420	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL CASH PAID OUT	9,220	2,950	2,950	2,950	2,950	2,950	2,950	3,250	3,250	3,250	3,250	3,450	3,450	37,630
CASH POSITION	20,780	19,330	17,880	16,430	15,480	14,530	13,580	12,830	12,080	11,330	10,580	10,130	9,680	

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Multiple-Step Income Statement:

Explanation of Terms:

An alternative to the single-step income statement is the **multiple-step income statement**, because it uses *multiple* subtractions in computing the net income shown on the bottom line.

The multiple-step profit and loss statement segregates the operating revenues and operating expenses from the non-operating revenues, non-operating expenses, gains, and losses. The multiple-step income statement also shows the **gross profit** (net sales minus the cost of goods sold).

Step 1: Cost of goods sold is subtracted from net sales to arrive at gross profit.

Gross Profit	=	Net Sales	-	Cost of Goods Sold
Gross Profit	=	\$100,000	-	\$75,000
Gross Profit	=	\$25,000		

Step 2: Operating expenses are subtracted from gross profit to arrive at operating income.

Operating Income	=	Gross Profit	-	Operating Expenses
Operating Income	=	\$25,000	-	\$13,000
Operating Income	=	\$12,000		

Step 3: The net amount of non-operating revenues, gains, non-operating expenses and losses is combined with the operating income to arrive at the net income or net loss.

Net Income	=	Operating Income	+	Non-Operating Items
Net Income	=	\$12,000	+	\$6,000
Net Income	=	\$18,000		

Example:

Sample Products Co. Income Statement For the Five Months Ended May 31, 2014			
Sales		\$100,000	
Cost of goods sold		75,000	
Gross profit		<u>25,000</u>	
Operating expenses			
Selling expenses			
Advertising expense	2,000		
Commissions expense	5,000		7,000
Administrative expenses			
Office supplies expense	3,500		
Office equipment expense	2,500	6,000	
Total operating expenses		<u>13,000</u>	
Operating income		<u>12,000</u>	
Non-Operating or other			
Interest revenues		5,000	
Gain on sale of investments		3,000	
Interest expense		(500)	
Loss from lawsuit		(1,500)	
Total non-operating		<u>6,000</u>	
Net Income		<u>\$ 18,000</u>	

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CASH FLOW FORECAST FOR:

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	Total
CASH RECEIPTS													
Income from Sales													
Cash Sales													
Credit Sales													
Total from Sales													
Income from Financing													
Interest Income													
WDC/CEDO Term Loan													
Owners Contributions													
Other Loans or Contrubutions													
Total from Financing													
TOTAL CASH RECEIPTS													
CASH DISBURSEMENTS													
Project Costs													
Wages/Salaries													
Cost of Goods Sold													
Operating Expenses													
Professional Fees													
Loan Payments													
Personal (Owners) Drawings													
Other													
Miscellaneous													
TOTAL DISBURSEMENTS													
NET CASH FLOW													
Opening Cash Balance													
Cash Receipts													
Cash Disbursements													
ENDING CASH BALANCE													

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Income Statement

For the period of

_____ , 20__ to _____ , 20__

Revenue

Sales \$ _____

Less: Cost of Goods Sold

Opening Inventory \$ _____

(Plus) Purchases \$ _____

Subtotal \$ _____

(Less) Closing Inventory \$ _____

(Equals) Cost of Materials \$ _____

Total Cost of Goods Sold \$ _____

Gross Profit \$ _____

Operating Expenses:

Rent \$ _____

Utilities \$ _____

Telephone/Internet \$ _____

Salaries – Employees \$ _____

Salaries – Manager’s \$ _____

Advertising \$ _____

Office Supplies \$ _____

Insurance \$ _____

Maintenance and Cleaning \$ _____

Professional Fees \$ _____

Licenses \$ _____

Depreciation \$ _____

Miscellaneous (Misc.) \$ _____

Other \$ _____

Total Operating Expenses \$ _____

Operating Income \$ _____

Non- Operating or Other:

Interest Revenue \$ _____

Gain on Sale of Investment \$ _____

Subtotal \$ _____

(Less) Interest Expense \$ _____

(Less) Misc. Other Expenses \$ _____

Subtotal Non-Operating Expenses \$ _____

All Total Expenses \$ _____

NET PROFIT \$ _____