

# Information Sheet

## Business Plan Outline

### Executive Summary

A business plan should have one or two pages highlighting the main points.

### 1. The Business Idea

Section	Description
1.1	<b>Business Idea Description</b> (50 words maximum)
1.2	<b>Personal Resume</b> (re-enforcing skill set required to make the business work)

### 2. Market Research

Section	Description
2.1	<b>Community Profile</b> (environment that the business will operate in – could be physical territory attributes)
2.2	<b>Personal Resume</b> (re-enforcing skill set required to make the business work)
2.3	<b>Customer Profile</b> (average individual customer or group)
2.4	<b>Market Estimate</b> (\$ sales, sometimes difficult to get accurate information – Stats Canada, Industry associations, trade journals)
2.5	<b>Market Segmentation</b> (based on common themes)
2.6	<b>Competition Analysis</b> (vital: proves you know what you are up against and leads to how you will compete)
2.7	<b>Location Background</b> (usually necessary for retail businesses)

### 3. Marketing Plan

Section	Description
3.1	<b>Pricing</b> (policy and how it was arrived at)
3.2	<b>Promotion</b> (everything from business cards to personal contacts to free articles in newspapers and magazines, detailed as to why, where and costs)
3.3	<b>Place</b> (why the location is right for this business)
3.4	<b>Product</b> (for manufacturers, and distributors – product benefits, packaging etc. retailers – range, style, lines etc.)

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## 4. Organization

Section	Description
4.1	<b>Legal Form</b> (sole proprietorship, partnership, corporation)
4.2	<b>Legal Requirements</b> (licenses, permits, certificates, registrations)
4.3	<b>Insurance</b> (purposes, limits, risks covered)
4.4	<b>Auxiliary Advice Sources</b> (boards of directors, advisors, legal and accounting sources, other key people profiles)

## 5. Financial Planning

Section	Description
5.1	<b>Start-up Costs</b> (list of all start-up requirements and costs including working capital)
5.2	<b>Operational Costs</b> – fixed and variable (what it costs to continue to operate the business)
5.3	<b>Personal Finances</b> (financial resources committed to the project, assets and liabilities)
5.4	<b>Pro-forma Income Statement</b> (projected one or two years)
5.5	<b>Pro-forma Balance Sheet</b> (projected one or two years)
5.6	<b>Cash Flow Analysis</b> (vital; realistic, minimum one year)
5.7	<b>Break-even Analysis</b> (fixed assets/contribution % from sales)
5.8	<b>Ratio Analysis</b> (useful for industry comparisons)
5.9	<b>Methods of Recordkeeping</b> (if unique or contribute strongly to the control of the enterprise)

## 6. Financing

Section	Description
6.1	<b>Sources of Funds</b> (personal equality, other investors, loan financing in place)
6.2	<b>Borrowing Requirements</b> (amount and type – short term, long term including contingency financing such as lines of credit; collateral; for a bank – proposed repayment terms)

## 7. Operations

Section	Description
7.1	<b>Suppliers/Purchasing</b> (sources, purchasing cycle, special arrangements, terms of payment)
7.2	<b>Inventory Control</b>
7.3	<b>Physical Production/Distribution Flow &amp; Equipment</b> (required)

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Section	Description
7.4	<b>Personnel Requirements &amp; Policies</b> (Availability of required specialists, timing costs, benefits of policies)
7.5	<b>Credit Policies</b> (why, how controlled)
7.6	<b>Quality Control</b> (manufacturing)
7.7	<b>Other Operational Considerations</b>

## Business Plan Websites

Organization	Description	Website
Canada Business Network	Sample business plans and templates	<a href="http://goo.gl/43iIN8">http://goo.gl/43iIN8</a>
BDC	Business plan template – tool kit	<a href="http://goo.gl/OliyCR">http://goo.gl/OliyCR</a>
Futurpreneur Canada	Start-up Business Planning – Tips and Tools	<a href="http://goo.gl/S58dp0">http://goo.gl/S58dp0</a>
TD	Online Business Planning Guide	<a href="http://goo.gl/eQn3vv">http://goo.gl/eQn3vv</a>
Scotiabank	Small business banking – plan, start, grow Writing a Business Plan	<a href="http://goo.gl/7imZCF">http://goo.gl/7imZCF</a> <a href="http://goo.gl/bTY1vx">http://goo.gl/bTY1vx</a>
CBDC	Business plan	<a href="http://goo.gl/4x6BsA">http://goo.gl/4x6BsA</a>
BMO	Business Resources	<a href="http://goo.gl/8HKDg">http://goo.gl/8HKDg</a>
CIBC	Guide to business planning	<a href="http://goo.gl/zhRf5o">http://goo.gl/zhRf5o</a>
RBC	Planning Your Business	<a href="http://goo.gl/G9PvMF">http://goo.gl/G9PvMF</a>
Desjardins	Interactive business plan	<a href="http://goo.gl/GueWbi">http://goo.gl/GueWbi</a>

Toronto City Hall  
100 Queen St. West, Main Floor  
416-392-6646

North York Civic Centre  
5100 Yonge St., Main Floor  
416-395-7434

Scarborough Civic Centre  
150 Borough Drive, Main Floor  
416-396-7169

[toronto.ca/enterprisetoronto](http://toronto.ca/enterprisetoronto)

Rev: Jan. 11/16

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