



**c) Management**

Employment History (complete for all partners or owners). Please attach resume.

Employer	Title & Duties	From (month/year)	To (month/year)

**d) Mentor** (Should be an experienced entrepreneur or business educator who has agreed to help you).

Name of Mentor	Business	Telephone Number

# Marketing Plan

**a) Customers**

i) What are the key characteristics of your potential customers? (i.e. location, income levels, homeowners vs. renters, age, etc.)

ii) Estimate the number of these customers in your target area.

**b) Costs and prices**

i) Who are your key suppliers and how do they charge?  
What if any credit terms do you have with them?

ii) What are you charging for your product or service? Explain how you have calculated the price you are charging.  
(Take into consideration overhead, labour, rent, other expenses and profit needed when calculating price).

**c) Sales Estimates**

i) How have you calculated your monthly sales on the cashflow forecast?  
(Take into consideration market research, units sold per month, jobs completed, etc.)

**d) Competition**

i) Who are your major competitors, and how does their pricing compare with yours for similar product/services?

**e) Advertising and promotion**

i) How will you inform potential customers about your product or service, and at what cost?

Method of Advertising	Cost	Method of Advertising	Cost

ii) When are you planning to start advertising?

## Financing

a) How are you planning to finance your business, or cover start-up costs?

Personal Savings    Parents    BDC/Bank/Credit Union Loan    Other    Students in Business

Amount	Item

Total financing required.

b) If your business is not as successful as you anticipate, and you have an unpaid loan balance at the end of the term, how will you repay that loan?

# Cash Flow Forecast Work Sheet

Name of Business:										
Applicant (s):										
Address:										
Telephone:										
Date business operation to begin:										

<b>Cash Receipts- Enter Months of Operation</b>										<b>TOTAL</b>
Estimated Sales										
SIB Loan										
Other										
<b>Total Cash Receipts</b>										

<b>Cash Disbursements</b>										
Purchase of Equipment										
Rental Expenses (equipment, premises, barns. Pasture)										
Labour expenses (including employer's contributions to EI, CPP, and W CB)										
Personal Drawings (for personal living expenses)										
Materials/Inventory										
Business licences and fees										
Advertising/Promotion										
Insurance (such as liability, vehicle, crop, livestock)										
Office expenses (such as stationary, business phone, utilities)										
Other (specify, i.e., gas, tillage costs, transportations, legal fees, veterinary fees, accounting, bookkeeping costs)										
Loan Repayment										
<b>Total Cash Disbursements</b>										

<b>Net Cash</b>										
(Total Cash Receipts minus Total Cash Disbursements)										
Monthly Surplus										
Monthly Deficit										
<b>Cumulative (to date)</b>										

If business will run more than 6 months please provide a 12 month cash flow