

Writing a Reasonable and Doable Business Plan

Purpose of a Business Plan

- Some are written to help the business owner document the elements of their business
- Others are written to provide potential lenders the information they need to make lending decisions
- In all cases, business plans “connect the dots” about a business



How Many Pages?

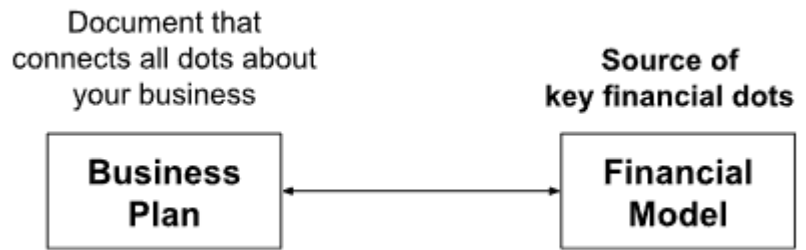
- The number of pages is far less important than the quality of the content
- All business plans cover certain basic content (the order may change depending on how you want/need to present your business plan story)
 - **Executive Summary** - short, usually 1 page, summary of your business plan
 - **Business Profile** - about the business, ownership, industry
 - **Market Research** - the key drivers of the decisions you made in the sections that follow
 - **Products & Services** - what you make and/or sell or services you provide
 - **Marketing & Sales** - marketing = how people learn about your business and products & services and sales = how you generate revenue
 - **Operations** - how the business functions; what the business does vs what you choose to do externally (outsourced; esp. manufacturing & distribution where applicable)
 - **Management** - who leads the business and their qualifications
 - **Human Resources** - what are the staffing needs (type, timing) for the business
 - **Financials** - historical (3 yrs if possible) and projected (preferably 3 yrs) sales, expenses, and cashflow projections; your gross margin; key financial assumptions; financing req'd
- Various tools and techniques for developing your content:
 - [Lean Canvas](#) planning tool
 - **Building a Go To Market Strategy** (to be added to the Toolkit in the near future)
 - **Marketing Strategies** (to be added to the Toolkit in the near future)
 - **Financial Model Template** (to be added to the Toolkit in the near future)
 - **Pitching Your Business Plan** (to be added to the Toolkit in the near future)
 - **Sign up** for a JEDI incubator / accelerator program! (watch for notices on our [Facebook](#))

Key Links

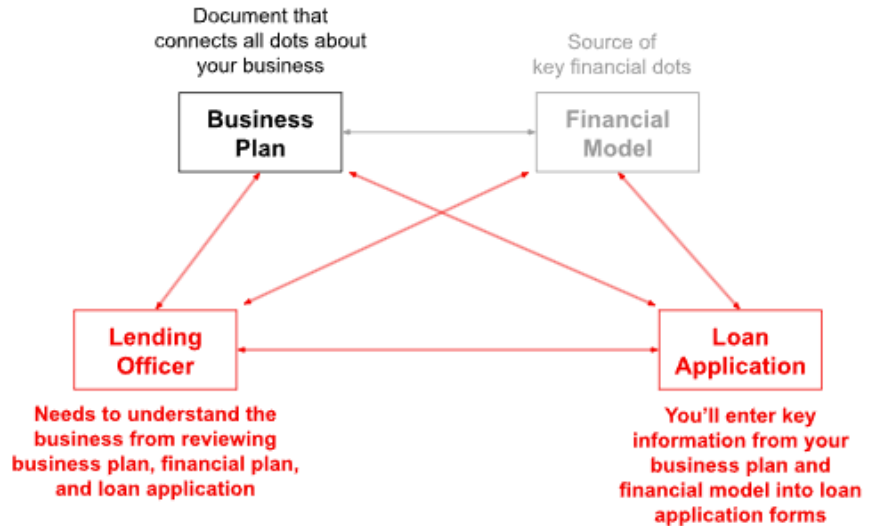
- Sample Startup Business Plan - Auntie's Baker (return to Toolkit webpage to download)
- Sample Startup Business Plan with explanations - Auntie's Bakery (download from Toolkit)
- Business Plan Templates from
 - [JEDI template](#) - blank Word template of above business plan (download from Toolkit)
 - [Ulnooweg template](#) - from [Ulnooweg](#) (Aboriginal Financial Institution)
 - Atlantic Canada Opportunities Agency ([ACOA](#)) - overview of business plans [here](#)
 - [BDC template](#) - from [Business Development Bank of Canada](#)
 - [Futurpreneur guidance and template](#) - from [Futurpreneur](#)

Business Plan Relationship with ...

... Financial Model



... Lending Officer and Loan Application



... with loan officer and loan review team (who will make the lending decision or recommendation)

