

BUSINESS PROPOSAL

COMPANY NAME

PROPRIETOR(S)

DATE

EXECUTIVE SUMMARY
(Complete after all other parts of proposal are completed)

1. What is the nature of the business (type of business or service?)

2. Indicate Financing Required (amount or type required).

Project Cost (recap from Page 2) \$ _____

Personal Contribution \$ _____

Financing Required \$ _____

3. List Security available (items that will be pledged.)

PROJECT COST SUMMARY
(Complete when all other parts of proposal are completed)

1. List all equipment, inventory, start-up costs relating to the business.

	Value
Equipment owned	\$ _____
Equipment to be purchased	\$ _____
Inventory owned	\$ _____
Inventory to be purchased	\$ _____
Leasehold Improvements	\$ _____
Start-Up Costs:	
-accounting and legal	
-telephone	
-business cards	
-signage	
-utility hook-up	
-advertising	
Total Start up Costs	\$ _____
Miscellaneous Costs	\$ _____
Total Project Cost	\$ _____
Less: Personal Contribution (Contribution may be in Equipment, Inventory or Cash)	\$ _____
Amount to be Borrowed	\$ _____

NB: Chinook Community Futures Development Corporation does not provide 100% financing.

BACKGROUND INFORMATION

1. Legal Status of your Business. (Circle One)

Proprietorship

Partnership

Limited Company

Date of Incorporation: _____

2. List all shareholders or main principals in the business.

Name

Age

Address

Ownership

PRODUCTS/SERVICES

1. Provide a brief description of the product/service offered by the Business.
(cost, selling price etc.)

Cost of Production -

- Material Cost \$ _____

- Labour Cost \$ _____

- Other \$ _____

Total Cost: \$ _____

Selling price/unit: \$ _____

2. Explain the advantages that your product or service has over similar products or services in the market place?

3. If applicable, what technologies are used to develop, manufacture etc., your product/service?

MANAGEMENT

1. Explain the organization of your company (organizational chart and brief job descriptions of employees/management).

2. Indicate the salary level for each of the Employees/Management.

3. Briefly describe management Biographies (includes experience, knowledge of the business etc.) Attach **Personal Resume** of all owners.

4. What are the strengths of Management individuals?

5. What are the weaknesses of Management individuals?

6. How do you intend to overcome weaknesses?

MARKET

1. Identify your target market i.e.: who are your potential customers?

2. Describe briefly your target market (list user characteristics i.e.: families, single parent families, age groups, family income)

3. Explain the demand or need for your product/service (you may need to conduct surveys to determine the need).

COMPETITION

1. List the specifics about your competition
(include name, where they are located, their products/services, what they charge and the size of market they hold)

2. How will your business differ from your competition?

PRICING

1. Outline the Selling Policy you will be using (i.e. cash only, credit terms etc.) Compare your policy to the Competitors.

2. Describe your distribution method (how will you get your product/service out to the market place? (cost).

3. Compare the differences between your products and your competition's products? (Give a brief description for each line)

Price _____

Quality _____

Product _____

Uniqueness _____

Availability _____

Service _____

EQUIPMENT

1. List equipment now owned and to be purchased
(Indicate the cost of equipment including installation charges)

	Value
Equipment owned:	
-	\$ _____
-	\$ _____
-	\$ _____
-	\$ _____
-	\$ _____
-	\$ _____
-	\$ _____
Total Equipment owned	\$ _____
Equipment to be purchased:	
-	\$ _____
-	\$ _____
-	\$ _____
-	\$ _____
-	\$ _____
-	\$ _____
Total Equipment to be purchased	\$ _____
Total Value	\$ _____

INVENTORY

1. Inventory Required (amount required and cost by category)

Inventory owned	Cost
_____	_____
_____	_____
_____	_____
_____	_____
Total inventory owned	\$ _____
Inventory to be purchased	
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
Total inventory to be purchased	\$ _____
Total inventory	\$ _____

2. List your suppliers and the terms/conditions of purchasing from them. Give addresses and phone numbers for contact.

Name	Address	Contact Person	Phone	Terms
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

PREMISES

1. Describe briefly the location of your business (reason for the choice of your location, accessibility, traffic counts etc.) Are the businesses located around you compatible to yours?

Size of Premises _____ (Sq. Ft ____ Sq. Metres ____)

Landlord _____

Terms of Lease: _____

Rental Cost \$ _____

Utilities \$ _____

Other Costs (Common Area Cost, Caretaking, etc.) \$ _____

Total Rental Cost \$ _____

- List the people or businesses that you obtained a minimum of three quotes on required leasehold improvements.

- Cost of Leasehold Improvements

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<hr/>	<hr/>
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Total Leasehold Improvements

\$

ADVERTISING

- List the Method(s) of advertising that will be used to promote product/service and it's cost.

Method	Cost
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<hr/>	<hr/>
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OPERATIONS SCHEDULE

1. List the proposed hours of operation for your business.
(Note: Not all businesses need regular hours)

REFERENCES

1. List the Banks or other Financial Institutions for which you have had financial dealings in the past 10 years.

2. List your Accountant and Lawyer with whom you are presently dealing or intend to deal.

3. List past and present employers.

INCOME AND EXPENSE PROJECTION FOR ONE MONTH

SALES	
COST OF SALES	
+ Inventory at Start	
+ Purchases	
- Inventory at End	
= TOTAL COST OF SALES	

GROSS PROFIT (SALES – COST)	
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EXPENSES

Accounting & Legal Fees	
Advertising & Business Promotion	
Bad Debts	
Bank Fees & Service Charges	
Equipment Rentals & Leases	
Freight & Delivery Changes	
Fuel & Oil Changes	
Interest- Operating & Late Fees	
Licenses & Insurance	
Office Supplies	
Rent- Buildings	
Repairs & Maintenance Costs	
Shop and Other Supplies	
Telephone, Cell, Fax Costs	
Travel & Personal Vehicle	
Utilities	
Wages for Employees	
Wages for Owner	
Other	
TOTAL EXPENSES	

PROJECTED LOAN PAYMENTS	
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INCOME LEFT (GROSS – EXPENSE)	
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INCOME AND EXPENSE PROJECTION – THREE YEARS

	YEAR 1	YEAR 2	YEAR 3
SALES			
COST OF SALES			
+ Inventory at Start			
+ Purchases			
- Inventory at End			
= TOTAL COST OF SALES			
GROSS PROFIT (SALES-COST)			

EXPENSES			
Accounting & Legal Fees			
Advertising & Business Promotion			
Bad Debts			
Bank Fees & Service Charges			
Equipment Rentals & Leases			
Freight & Delivery Charges			
Fuel and Oil Changes			
Interest – Operating & Late Fees			
Licenses & Insurance			
Office Supplies			
Rent- Buildings			
Repairs & Maintenance Costs			
Shop and Other Supplies			
Telephone, Cell, Fax Costs			
Travel & Personal Vehicle			
Utilities			
Wages for Employees			
Wages for Owner			
Other			
TOTAL EXPENSES			

PROJECTED LOAN PAYMENTS			
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INCOME LEFT (GROSS – EXPENSE)			
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