

**BUSINESS PLAN TEMPLATE**

Business Plans, like Résumé’s and dozens of templates can be found on-line, however despite the variety of formats a business plan’s content is consistently the same. The business plan consists of a narrative and several financial spreadsheets. The narrative template is the body of the business plan. A good business plan should include:

* a description of your business,
* the business and owner’s background information,
* the proposed resources to be used,
* the business strategy
* trends on your business and the industry it will operate within,
* how your business will operate,
* who will manage and work within it,
* what other businesses operate in the same market/industry,
* how you will market/ sell your product or service,
* the results expected and finally
* a summary of it’s feasibility.

The real value of doing a business plan is not having the finished product, but the process of research and thinking about your business in a systematic way. The act of planning helps you to think things through thoroughly, study and research when you are not sure of the facts, and look at your ideas critically. A business plan will help you clarify your goals and focus on defining every detail of your business opportunity. It takes time now, but avoids costly mistakes later. This business plan template is designed to be very user friendly and has been used successfully by thousands of aboriginals in BC who have been financed and funded to start their businesses*.* A business plan should be organized, complete and factual.

It typically takes several weeks to complete a good plan. Most of that time is spent in research and re-thinking your ideas and assumptions. But then, that is the value of the process. So make time to do the job properly. Those who do, never regret the effort. There are 4 components to any business plan:

1. **The Plan**

The first step in writing a business plan is the body of the business plan, which starts on page 7. You should read through this template, but do not start writing at the beginning. It is much easier to write a number of small essays that form the various aspects that are contained in a business plan.

The first step to writing the body of the business plan is to research, research and research. Take notes on the headings contained in the business plan and start researching on the Internet, at the Library and the local Chamber of Commerce. Include this research in your business plan and quote your source. Support assumptions with facts, not more assumptions. Then when you are ready to write, do so one question at a time in simple, clear language and remember you are not only planning, but also educating your reader. Write one question at a time – 15 to 20 minutes. Then take a break. If you try to plow through it you will only get discouraged and confused.

When you are through writing your first draft, you will have a collection of small essays on the various topics of the business plan. Then you will want to edit them into a smooth flowing narrative.

1. **Pro-Forma’s or Financials**

There are four projected income statements (12 month cash-flow budget projection, 3 year cash flow projection, 3 year projected balance sheet and 3 year projected income statement) that a lender will need and that you will need to assess the projects viability. The two financial statements that you should know to not only assess the projects viability, but to also manage your businesses income are the 12 month cash flow and the 3 year income statement, and although they may seem daunting we will show you how simple they are to prepare and use.

1. **Executive Summary**

This is the part of your plan that you complete once you have the body of the business plan completed. Once you have all the research and planning done it is simple to write a few sentences for each question that will allow your reader to quickly assess the projects merits.

4. **Supporting Documents**

Supporting documents are the résumé’s, certificates, diploma’s, letters of reference, equipment quotes, letters of intent, BCR’s, maps, photo’s, samples of work, and other documents that support your plan. This part is simple – keep everything in writing then organize the documents in the order that you would like to see them in if you were evaluating your plan. First, who are the owners/management (resume, diplomas, certificates, letters of reference), then, what is the project (maps, photo’s, samples of work, equipment quotes, assessments), and continue on in this type of order until you have all your documents organized and listed on your table of contents.

# Sample Title Page:

*If you are using the help of a consultant or advisor to prepare your plan, make certain you are actively involved in the planning and you fully understand every aspect because it is a well known fact that principals who wrote their own business plans have a 45% better chance of succeeding in their business than those who did not.*

Sample Title Page:

#### COMPANY NAME

**Business Plan**

**Date**

**Submitted to:**

Tale’awtxw Aboriginal Capital Corporation

508-100 Park Royal South

West Vancouver, V7T 1A2

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Appendices, *samples:*

1. *Resumes of the persons identified as ownership or management of the company*
2. *Copy of the Articles or Certificates of Incorporation*
3. *Licensing*
4. *Photo’s and Price Lists of Products or Services*
5. *Written quotes for proposed equipment, renovations, etc.*
6. *Copy of the land or building lease agreement and/ or BCR (if required)*
7. *Evidence of equity*
8. *Insurance Quote*
9. *If an existing business, financial statements for previous three years*
10. *Copy of maps of the area*
11. *Floor plan of the facility*
12. *Letters of Support*
13. *Letters of support from future customers*
14. *Letters of Reference*
15. *Brochures & advertising materials*
16. *Industry studies / Market research studies*
17. *Magazine or other articles*
18. *Any other materials needed to support the assumptions in this plan*

**1.0 Executive Summary**

This section may be the most important part of your plan. Investors will read the summary to decide whether to read the entire plan. Therefore, your summary should be convincing, attract the reader’s interest and at the same time, be brief. Your reader needs a clear description of what exactly your product and/or services are. Use laymen terms and outline the background of the business.

Your executive summary should cover the following items:

* Type of business
* Type of business structure
* Management/key employee background
* Products or service offering and how they are unique
* Target market and its size
* Marketing strategy – how does it differ from the competition
* Financing required and how it will be used

# 1.1 Applicant Information

Business Name: Business Address:

Telephone: Fax: Email:

Owner(s): Contact Person:

Business Structure:

Business Concept/ Approach and Objectives:

Mission Statement:

Critical Success Factors:

How will you repay the loan(s)?

**1.2 The Applicant**

Your reader needs a clear description of what exactly your product and/or services are. Use layman terms and outline the background of the business.

Is this business new or existing? If it is already operating when did it start? When do you want to start this business or this expansion?

Good management is essential! Describe your management experience, training and skills. Funding sources want to see that you understand your market and have the skills to succeed. Who will comprise your management team? Describe who is involved in management along with a description of the roles and responsibilities.

**1.3 Operations**

Briefly describe how you intend to operate. Where is the facility? Provide some details about the facility itself, the equipment, etc. Then in one sentence summarize what you want to do with the proposed funds you are seeking.

Will your company hire staff? Who? When? Will they be full-time, part- time, seasonal, men, women, students? Are they specially qualified for your employ? If a staff member is invaluable to operations they must have a management contract or some ownership in the business. These contracts and the staff’s résumé’s should be included into the appendices of your plan.

**1.4 The Market**

What is unique about your products or services, or what market advantage does your business possess? This is where your response will demonstrate your market or industry knowledge.

What business gap will your business fill?

Who will buy your products or services?

It is vital to know who your client is in both the planning and the operating of a business. Detail your client thoroughly to help you plan, and also to demonstrate to the funder that you know your client.

**1.5 The Industry**

Briefly describe the industry and explain your most important company strengths within the industry. Explain your companies core competencies like what factors will make the company succeed, what do you think your major competitive strengths will be, and what background experience, skills, and strengths do you personally bring to this new venture. This is not the time to be modest.

**1.6 Benefits**

Employment created (seasonal, part-time, full-time, male, female)

Management Jobs created (how many aboriginal women, youth, etc.)

Self-employment

Long-term sustainability

Social/ economic benefits to the community

Surplus earnings/ profits use (owners draws, expansion, investment into new business)

# 1.7 Financial Projections

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Arriving at how much you expect to make from sales is best done combining market based pricing, industry based and demand based. In other words what is reasonable to charge, what are your competitors charging and how busy are they? Once you have answered these you can start your cash flow, which will determine your final revenues per year. Sales increases per year should be 10%, and not exceed 15-20%. |  | Yr. 1 | Yr. 2 | Yr. 3 |
| Revenues |  |  |  |
| Net Income |  |  |  |

**2.0 Project Description**

**2.1 The Project**

Type of business:

Strategic Alliances:

Percentage of Aboriginal ownership:

Products or services the business will provide:

Goals that have been set out:

**2.2 The Applicant**

Previous Funding Accessed: Name of the Program and Purpose of the Application

If yes, when? How much was it for? What is the current status of the project?

**2.4 The Product**

Describe in depth your products and/or services using layman’s terms to describe industry techno-jargon. Your ability to do a thorough job explaining your product or service not only educates the reader and helps you plan, but also proves to the funder that you know your business.

What factors will give you competitive advantages or disadvantages? For example, level of quality or unique or proprietary features and benefits, using the following steps:

1. List all your major products or services.

2. For each product/service describe the most important features. (What is special/unique about it)

3. Then, for each product/service, describe its benefits. (What will the product do for the customer?)

4. Note the difference between features and benefits, and think about them. What after-sale services will be given? For example: delivery, warranty, service contracts, support, follow-up, or refund policy.

5. What are the pricing, fee or leasing structures of your products and/or services? Explain this in detail, but you will also have a pricing section where you can do a comprehensive explanation.

**2.4 Objectives**

What short and long term goals have been set?

List both long term and more specific short-term goals of the company. Some common goal areas are:

* Growth targets (sales, production capacity to produce, market share)
* Product quality and service
* Research, development and adoption of the production and marketing methods
* Comparative profitability
* Maintaining control over your company’

**2.5 Project Budget**

|  |  |
| --- | --- |
| Application of Funds | |
| Capital & Equipment |  |
| Marketing Development |  |
| Inventory/ Supplies |  |
| Pre-Operating |  |
|  |  |
| Source of Funds | |
| Applicant Equity |  |
| ABC - Regional Opportunity |  |
| Commercial Financing |  |
| TACC Loan |  |
|  |  |

**3.0 Industry Description**

What are the key factors in your industry that make firms successful?

What enables leading firms to succeed? (i.e. marketing, pricing, bidding, cost control, customer service, and product quality)

**3.1 Industry Definition:**

Explain, in layman’s terms, the specifics of operations that are defined within your industry.

**3.2 Industry History:**

In a few words write a heading that describes the industry your business will operate in.

A history of the industry should be relevant to the project and requires you to detail the big picture of the market you are going to operate your business in. List the important economic factors that will affect your product or service. Consider things such as country growth, industry health, economic trends, rising prices, etc. Indicate current industry conditions and trends. Why are the current market distributions the way they are? What has your competition done to achieve their market share? What are the legal factors that will affect your market?

Provide yours, or a third parties research that supports your determination that there is a market and a need for your product or service. List the trade associations that service your industry. Use material supplied by these organizations to support statements and assumptions you have made throughout your funding request.

**3.3 Industry Performance and Trends:**

What are the trends in the industry? Are any future short and long terms trends evident? A very important trend is the market growth potential. Where will it be in five years? You will want to be entering a market that is growing. You can identify these trends by reading industry journals or asking suppliers or customers what changes they foresee. Once these trends have been identified, you should decide how your business will accommodate them.

Quote statistics, trade publications, government publications, etc.

**3.4 Business Climate:**

Population and approximate breakdown of the population

General indication of the type of economy and dominant industries

**4.0 Market Analysis**

**4.1 Market Size:**

This is one of the most important pieces of information to include in your plan. List it as thoroughly as possible. You must know your market in the planning stage and while operating your business. Some questions you should answer in this section are:

* What is the total size of your geographical market?
* Current demand in target market. Potential Growth.
* Demand Trends? Geographical market expansion plans, if any.
* Trends in target market:
* Government Factors
* Technological Factors
* Economic Impact; new technology, new activity to the area. If an environmental analysis is required obtain this prior to continuing.

**4.2 Market Share:**

Sales forecasting: organize and analyze research and information that explains cash flow conservative estimated income for year one, two and three.

**4.3 Target Market**

Think about what the consumers needs. Are these needs currently being met? What do consumers want that no one is currently providing?

Consumer Demographics: Typical customer, age, income, occupation, sex, or other characteristics including level of education, marital status, career, personality, ethnic and religious background.

Thoroughly describe the source of existing product/service supply?

Names of major customers who account for more than 10% of annual gross sales and annual dollar volume billed each year.

**4.4 Marketing Strategy**

Your market approach should be consistent with your market niche. Describe successful marketing practices and why they are successful. Include tracking methods and time lines that will optimize the effective use of marketing funds.

Marketing Activities: In addition to advertising, what plans do you have for graphic image support? This includes things like logo design, cards and letterhead, brochures, signage, and interior design (if customers come to your place of business).

Marketing Materials: Explain methods, costs and who will be hired to undertake your marketing initiatives such as:

Business Cards/Brochures

Magazines/Newspapers

Internet

Mail Outs

Presentations

Loyalty Programs

Strategic Signage

Trade Shows

Yellow Pages

Plan out your promotional budget and explain how much will you spend on the items listed above before startup and after. Make sure that whatever costs you are assuming are reflected in your 12-month cash flow.

**Pricing Strategy:**

For most small businesses, having the lowest price is not feasible as it lowers your profit margin too much, as large competitors can under-price most small businesses. A small businesses pricing is usually market average and the company competes based on quality, service, and flexibility. In this section explain your method(s) of setting your price and how your pricing strategy fits with your competitive analysis. You should also compare your prices with those of the competition. Are they higher, lower, the same? Why?

Also describe your pattern of sales and detail any volume discounts, seasonal variations, turnover rates, and inventory control methods used. Detail your revenue formula for each month, season or year. Use these numbers to outline your anticipated annual sales for the first three years of operation. Keep in mind that these numbers should be very conservative with annual increases not exceed 15-20%%. Higher rates of increases are generally considered too optimistic and will negatively affect the rest of your plan.

Are your prices in line with the industry and what your client will pay?

**Credit:**

Explain your sales/credit terms. Do you plan to sell on credit? What is the credit policy that is more commonly used in your industry? If you choose to offer credit what will your policies be about who gets credit and how much? How will you check the creditworthiness of new applicants? Customer payment terms are especially important for start-up businesses as cash outflow can be very high in the first few years. Your business will want to develop a payment policy that ensures cash is continually coming in. Most small businesses cannot and do not extend credit except for the most loyal of their clients. How will you deal with slow paying customers? Be sure to keep in mind that many businesses that offer credit have a certain amount that are never paid – called bad debt. Credit increases the amount of risk involved for the business.

**Distribution**

How will you get your product to the consumer? The way in which you move your product to your target market makes up your distribution channel. Your distribution channel may include:

* Retail Outlets
* Direct Sales
* Transport Companies
* Custom Brokers
* Manufacturing Agent
* A Combination
* Brokers – local and export
* Catalogue marketing

Describe the location of the business and discuss any advantages and/or disadvantages of this site. Why was that location chosen? Are you near available distribution channels, if so that could be a competitive advantage. Mention whether the land will be leased or owned. If leased, what are the terms of the lease contract?

Who will be responsible for shipping costs? Shipping costs will affect the price you are able to charge for your product. (If you pay for shipping your price should reflect this added expense)

**5.0 Competitive Analysis**

Know your competition. There are two types of competition, direct and indirect. Those that provide the same product, at the same price, to the same client are direct. Those that provide similar products in differing markets or at a different price point are your indirect competitors.

Explain your client’s relative importance for your product and the price, quality, selection, customer service, reliability, stability, expertise, reputation, location, appearance, sales method, credit policies, advertising, and image. Also preface this research with a description of the intensity of competition: low, medium or high.

Competitor reaction is of critical importance – especially if the competitors are financially stable and are therefore able to decrease prices and/or increase promotion. By anticipating their reaction, you can develop an action plan of your own.

Outline the Direct Competitors first, followed by an overview of the indirect competitors and how their product/service compares to yours and their existing estimated dollar sales and market share.

**5.1 Direct Competition:**

How many competitors are there and who are they? Establish which competitors are the largest and/or the fastest growing in order to appreciate where the strongest competition may come from.

What are the competitors’ strengths and weaknesses? Why do people buy from your competitors? What are they not doing well that will cause their customers to buy from you? Strengths and weaknesses may involve such areas as: (Be realistic and try to back up your claims where possible)

* Consumer & Supplier Loyalty
* Price
* Technology
* Reputation
* Payment Arrangements
* Reputation
* Customer Service
* Warranty / Return Policy
* Experience
* Location
* Financial Stability
* Quality
* Other Related Areas

How will your competition react to your entry? Will competitors: decrease their prices? Increase promotional efforts? Develop new technology? Adapt the quality of their product? These are good things to think about when analyzing your competition.

**5.2 Indirect Competition:**

Is there any indirect competition in the form of a substitute for this product? Substitute products refer to those that are different from your product, but have potential to serve as a partial replacement (i.e. popcorn or another snack food may serve as a substitute for potato chips).

**5.3 Competitive Advantages:**

What is your competitive advantage with respect to the competition? Describe the prospects of new competition entering the market and what impact your business will have on competition. Your business must have a competitive advantage in order to be successful. Consider how your product and/or services differ from the competition. Know your competitor weaknesses and your company’s strengths. The advantage you have, is it sustainable in the long term? In one short paragraph, define your niche, your unique corner of the market and remember that your company cannot be all things to all people. In fact, many businesses fail when they scatter and dilute their efforts in an attempt to please everyone.

**5.4 Strategic Alliances:**

**6.0 Operational & Production Plan**

**6.1 Operations:**

Describe your production and/or service methods here. Describe the workflow, seasonality of the business, maximum capacity, break-even analysis and formulas used, conservative production estimate and formula for daily, weekly or monthly goals. Do you have cost controls established? Quality control?

How modern is the technology used in your business and how does it relate to your competitors?

Do you have an after sales service or warranty policy?

Include floor plans, layout and traffic patterns.

* 1. **Suppliers:**

Who are the raw material suppliers and where are they located? List the major suppliers and identify those you are considering. Location is important because of shipping costs and delivery time.

Do the suppliers have a history of being efficient and reliable? Consider how long they have been in business, their turnaround time when the order is received to when the order is shipped and their return policy for damaged items. You may wish to get information on major suppliers from the Better Business Bureau if the supplier will have a major impact on your business success.

Also describe where the inventory is to be stored, insured and managed/ rotated? Do you have backup suppliers? Describe return policies.

**6.3 Licenses and Permits Required:**

* Licensing requirements
* Permits
* Health, workplace or environmental regulations
* Special regulations covering your industry or profession
* Zoning or building code requirements
* Insurance coverage

**6.4 Labour Costs:**

What are your workforce costs, WCB costs, insurance, benefits, union costs and impact? Productivity, efficiency? Labour expertise, recruitment, turnover rates in the industry and training?

**6.5 Location & Facilities:**

Describe the location of the business and of your clients, if customers come to your place of business is it convenient, is parking available? Is it consistent with your image? Is it what customers will want and expect? Where is the competition located? Is it better for you to be near them or distant? Include a drawing or layout of your proposed facility.

The facility you will occupy and your company’s physical requirements such as space, type of building, zoning, power and utility needs. Outline the costs involved with the identified location including rent, maintenance, utilities, insurance, and initial remodeling costs (lease hold improvements) to make it suit your needs. These numbers will become part of your financial plan.

Also describe what impact neighbouring businesses and dominant industries have and could have on your business.

Include maps of the area, region and highlight access roads if they benefit operations. Include floor plans, pictures any anything else that would help paint the picture.

**6.6 Targets & Capacity:**

What are your production targets (i.e. units, kilograms) for the first five years? It is important to determine in advance the quantity you plan to produce in order to ensure alignment between your production and the sales forecast. You will also want to ensure a sufficient supply of raw material for this level of production. Also, what is your greatest number of units your business could produce if demand was sufficient? If you can produce considerably more than your forecasted sales, you may want to consider how your business can reach other markets with your product.

**6.7 Project Planning:**

Timeline of Project Activities

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | **Month 1** | | | | **Month 2**  Week | | | | **Month 3**  Week | | | | **Month 4**  Week | | | |
|  | Week | | | |
|  | **1** | **2** | **3** | **1** | **2** | **3** | **4** | **4** | **1** | **2** | **3** | **4** | **1** | **2** | **3** | **4** |
| **Capital Equipment** |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
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| **Marketing** |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
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| **Inventory/ Supplies** |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
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**7.0 Management Plan**

**7.1 Key Personnel**

Management of any business directly correlates with the companies’ success or failure. Lenders are concerned with whether or not you have what it takes to be successful. Highlight information that demonstrates you have the ability to make this business a success. Detail your education, past successes or failures that made you stronger. Indicate how you started this business and what makes you believe it will be a success. Important management issues are training, experience, and most of all the character of those involved in the management of this venture. Include résumé’s and certificates.

List each of the management or board of directors and list their names, titles, roles and responsibilities, experience, salary, and length of contract, if any. Also, list their weaknesses and the training or assistance required and these associated costs. If necessary include an organizational chart, résumé’s, and management contracts.

If you have not established key management positions include a recruitment plan with costs.

What type of employee benefits will be offered and at what cost to the company? Benefits include things such as medical and dental plans and can be a significant expense for a business with a large staff. On the other hand, these benefits may increase employee satisfaction and commitment.

**7.2 Professional Support**

Accountant:

Lawyer:

Banker:

Insurance:

**8.0 SWOT Analysis**

Specifically, outline the project in the following areas of your SWOT Analysis; Management, Operations, Marketing. Compare your strengths and weaknesses to your competitions. Consider such things as location, size of resources, reputation, services, personnel, etc.

|  |  |
| --- | --- |
| Strengths: | What advantages does your product/service have over those of the competition? What are the unique features, patents, expertise, etc.? |
| Weaknesses: | What disadvantages does your product or service have? |
| Opportunities: |  |
| Threats: |  |

**9.0 Risk Assessment**

In this section you will want to recognize potential problems relating to your venture and take steps to decrease the likelihood and impact of their occurrence. Be realistic and honest when identifying potential risks. Nothing is more damaging to a venture than having an investor discover negative factors the entrepreneur did not know about, does not want to discuss or has casually dismissed. Identifying and analyzing potential problems before they happen will make the venture look more attractive. It will also enable you operation to deal effectively with them if they occur.

**9.1 Risks:**

What potential internal and external risks exist for this business? How are these risks going to be minimized or overcome?

Internal risks are weaknesses within your company over which you have control (such as not being able to secure a qualified manager). External risks are those potential situations over which our business has little or no control (such as increased shipping costs).

How will your business minimize the potential impact of these risks? What plans have you made in the event that these risks materialize into problems? For example, if a qualified manager could not be secured, you could consider training a less-qualified manager. If shipping costs increased, you could consider other distribution methods or channels.

What type of insurance does your business have?

* 1. **Contingency Plan:**

In the event that the business fails, what type of exit strategy has been considered? No new business owner likes to consider this possibility. However, if factors beyond your control force you to discontinue your business, you should consider what can be done to lesson the problems this situation presents.

**10.0 Financial Projections**

The pro-forma’s consists of a 12-month profit and loss projection, a three-year profit and loss projection, a three-year projected balance sheet, and 3-year net income statement. Together they represent a reasonable estimate of your company's financial future. More importantly, however, the process of thinking through the financial plan will improve your insight into the inner financial workings of your company.

Profit projections should be accompanied by a narrative explaining the major assumptions used to estimate company income & expenses.

The financial plan is a valuable operating tool for your organization and an important part of the investor’s evaluation of your business. It should represent your best estimate of future operations. The purpose is to indicate the financial potential of your venture and capital needs.

**10.1 Assumptions with Financial Statements:**

**10.1.1 Revenues:**

**10.1.2 Operating and Administration Expenses:**

**10.1.3 Debt Servicing**

**10.1.4 Depreciation**

Make sure any assumptions are clearly stated – interest rates, exchange rates, returns and allowances should be noted. Explaining the basis for your assumptions will add credibility to your projections.

**10.2 Detailed Capital Project Costs:**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **Year 1** | | | |
| **Capital Equipment** |  |  |  |  |
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|  |  |  |  |  |
| **Marketing** |  |  |  |  |
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| **Inventory/ Supplies** |  |  |  |  |
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**10.3 Source and Application of Funds:**

|  |  |
| --- | --- |
| Application of Funds | |
| Capital & Equipment |  |
| Marketing Development |  |
| Inventory/ Supplies |  |
| Pre-Operating |  |
|  |  |
| Source of Funds | |
| Applicant Equity |  |
| ABC - Regional Opportunity |  |
| Commercial Financing |  |
| TACC Loan |  |
|  |  |

**10.4 Revenue Assumptions Table: Year One**

**10.5 Depreciation Schedule:**

Describe contributed assets, their source, age and if an appraisal was done. Also, list if government assistance was obtained to acquire these assets.

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1. Complete your Table of Contents page numbers and organize your supporting documents
2. Do a spell check and check the formatting
3. Print your plan on good paper, with a good printer.
4. Design a dynamic cover and print it on a colour printer
5. Bind the material in such a way that allows for easy reading, tab each section for direct access, keep your information concise and to the point
6. Pictures are worth a thousand words, include good ones and as many as possible.
7. Then call 1-800-779-7199 to set up an appointment where you can present the plan to TACC.
8. Remember that a good part of the approval of your funding is based on your character so dress appropriately, arrive on time and bring an extra copy of your plan, resume and supporting documents.