

PRELIMINARY BUSINESS PROPOSAL

BUSINESS PROFILE:

Proposed Business Name: _____

Owner(s) _____

Address: _____ Postal Code _____

Phone: (H) _____ (B) _____ (FAX) _____

(E-mail) _____

Owner(s) _____

Address: _____ Postal Code _____

Phone: (H) _____ (B) _____ (FAX) _____

(E-mail) _____

(If there are more owners please provide on overleaf)

OWNERSHIP:

Sole Proprietorship () Partnership () Corporation ()

Is this a New Business? Yes () No ()

If no, how many years has it been operating? _____

Are you purchasing an existing business? Yes () No ()

Has the business been registered with the Alberta Registries/Corporation Registry? _____

If yes, when _____.

If the business will be a partnership, please explain the partnership agreement and % of ownership:

Number of jobs expected to be created (include yourself):

Full time jobs _____ Part time jobs _____

BUSINESS DESCRIPTION:

Describe the products or services offered by the Business:

Describe the location of the business: (street address, commercial vs. home based, surrounding businesses, advantages and disadvantages of the local of the business)

MANAGEMENT:

List the people who will be involved in management. Describe their experience and education. **Attach a resume to the back of the business proposal for each person in management.**

Name: _____

Education and experience:

Name: _____

Education and experience:

TARGET MARKET:

Define the area your business will serve. Be specific in naming the towns, areas, and communities and give an approximate or specific population to be served.

How do you know that there is a need for this business in this area?

Identify your target customers by location, interests, age, gender and any other factors that identify them as your customers.

Primary Customer:

Area _____ # of customers in this area _____

Secondary Customer:

Area _____ # of customers in this area _____

PROMOTION:

How will you promote the business? (Advertising, business cards, flyers, coupons, gift certificates, community involvement, decals)

COMPETITION:

Identify your competition. Please provide location and the services/products they provide.

Name & Location:

Service/Product:

_____	_____
_____	_____
_____	_____
_____	_____

Why will your business differ from the above competition? (Price, customer service, availability, quality)

START-UP OR PROJECT COSTS: (Support estimates by quotes from suppliers)

Land	_____	Land Improvements	_____
Building	_____	Leasehold Improvements	_____
Equipment	_____	Furniture/Fixtures	_____
	_____	Other (specify)	_____
	_____		_____
	_____		_____
Vehicle	_____		

DESCRIPTION	NAME OF SUPPLIER	COST
Inventory:		
• Resale	_____	_____
• Other	_____	_____
TOTAL INVENTORY		_____
Advertising:		
• Signage	_____	_____
• Business Cards	_____	_____
• Brochures	_____	_____
• Newspaper	_____	_____
• Radio	_____	_____
• Other	_____	_____
TOTAL ADVERTISING		_____
Licensing:		
Business Licence/Permit	_____	_____
Insurance (Business/Car)	_____	_____
TOTAL LICENSING		_____
Interest and Bank Charges:		
• Loan Costs	_____	_____
• Credit Card Terminal	_____	_____
• Cheques/Deposit Books	_____	_____

TOTAL BANK CHARGES

Office Supplies:

- Bookkeeping Supplies _____
- Stationary _____
- Calculator, Stapler, etc. _____
- Other _____

TOTAL OFFICE SUPPLIES

Professional Fees:

- Name Search _____
- Name Registration _____
- Partnership Agreement _____
- Incorporation Costs _____
- Accountant _____
- Other _____

TOTAL PROFESSIONAL FEES

Rent/Lease Deposit:

Utilities:

- Electrical Hookup _____
- Gas Connection _____
- Telephone Connection _____

TOTAL UTILITIES

TOTAL START UP COSTS Pages 5&6

Wages and Benefits:

Salaries (full time employees)

Part Time Wages

Casual Wages

Employee Benefits

TOTAL WAGES AND BENEFITS

Operating Costs (Monthly):

Advertising

Rent/Lease

Utilities

Office Supplies

Professional Fees

Bookkeeping Fees

Other Operating (Specify)

TOTAL OPERATING COSTS

PERSONAL STATEMENT OF AFFAIRS

Date: _____

Applicant Name: _____ Spouse: _____

Date of Birth: _____ Date of Birth: _____

S.I.N.: _____ S.I.N.: _____

Telephone (Residence) _____ Business: _____

Current Address: _____

Own () How long at this residence?
Rent () _____ Years, _____ Months

Previous Address: _____

Own () How long at this residence?
Rent () _____ Years, _____ Months

Status: Single ()
 Married () How many dependents? _____
 Divorced ()
 Separated ()

Applicant:

Present Employer: _____ Phone #: _____

Position: _____ Salary: _____

Date of Hire: _____

Previous Employer: _____ Phone #: _____

Position: _____ Salary: _____

How long: _____

Reason for Leaving: _____

Spouse:

Present Employer: _____ Phone #: _____

Position: _____ Salary: _____

Date of Hire: _____

Previous Employer: _____ Phone #: _____

Position: _____ Salary: _____

How Long: _____

Reason for Leaving: _____

TOTAL INCOME

Applicant

Spouse

List Source of Income	Income
1. _____	\$ _____
2. _____	\$ _____
3. _____	\$ _____
Monthly Income	\$ _____
Annual Income	\$ _____

List Source of Income	Income
1. _____	\$ _____
2. _____	\$ _____
3. _____	\$ _____
Monthly Income	\$ _____
Annual Income	\$ _____

TOTAL INCOME PER ANNUM \$ _____

Have you ever owned or operated your own business?

Yes () No ()

If yes, name of business _____

Address: _____

Phone #: _____

Company Principals: _____

Please give 2 Personal References and 2 Business References:

Personal:

Business:

Name: _____	Name: _____
Phone #: _____	Position: _____
	Phone #: _____
Name: _____	Name: _____
Phone #: _____	Position: _____
	Phone #: _____

Please specify the Banks that you are currently dealing with:

Personal Accounts/Loans:

Business Accounts/Loans:

Bank Name: _____	Bank Name: _____
Address: _____	Address: _____
Phone #: _____	Phone #: _____
Bank Name: _____	Bank Name: _____
Address: _____	Address: _____
Phone #: _____	Phone #: _____

I hereby certify that the information provided is a true statement of my affairs as of this date and permission is hereby granted for the COMMUNITY FUTURES WEST YELLOWHEAD to conduct a full credit investigation. I hereby authorize our bank to disclose all information concerning our affairs to the COMMUNITY FUTURES WEST YELLOWHEAD, which is likewise authorized to divulge information concerning our affairs in response to normal credit inquiries from trade and their creditors. The COMMUNITY FUTURES WEST YELLOWHEAD may make an announcement of any loan which it may subsequently authorize.

Date: _____	Signature: _____ (Applicant)
	Signature: _____ (Spouse)

PERSONAL FINANCIAL STATEMENT

ASSETS (PERSONAL)

CASH HOLDINGS	BANK		BRANCH		ACCT. #	AMOUNT
						\$
						\$
						\$
REAL ESTATE OWNED	CIVIC ADDRESS &/OR LEGAL DESCRIPTION	REGISTERED OWNER(S)	MORTGAGE HOLDER (OR FREE AND CLEAR)	YEAR PURCHASED	PURCHASE PRICE	PRESENT VALUE
						\$
						\$
						\$
OTHER ASSETS (exclude household effects)	ASSET TYPE		PURCHASE PRICE	LIEN HOLDER (OR FREE AND CLEAR)		PRESENT VALUE
			\$			\$
			\$			\$
			\$			\$
			\$			\$

LIABILITIES (PERSONAL)

BANK LOANS	NAME OF BANK	ADDRESS	PAYMENT AMOUNT	SECURITY	INTEREST RATE	BALANCE OWING	
						%	\$
						%	\$
						%	\$
MORTGAGES ETC.					INTEREST RATE	BALANCE OWING	
					%	\$	
					%	\$	
					%	\$	
OTHER LIABILITIES & CREDIT CARDS			PAYMENT AMOUNT	INTEREST RATE		BALANCE OWING	
			\$			%	\$
			\$			%	\$
			\$			%	\$
			\$			%	\$
			\$			%	\$

PERSONAL FINANCIAL STATEMENT (CONTINUED)

ASSETS (FROM ABOVE)	AMOUNT (OMIT CENTS)	LIABILITIES (FROM REVERSE)	AMOUNT (OMIT CENTS)
CASH	\$	BANK LOANS	\$
LIFE INSURANCE Term Value	LIFE INSURANCE Cash Value \$	BANK LOANS	\$
REAL ESTATE (Total present value)	\$	MORTGAGES, ETC.	\$
AUTOMOBILE Make Model	\$	RENT	\$
STOCKS, BONDS, ETC.(Cash Value)	\$	CREDIT CARD (Name)	\$
OTHER ASSETS	\$	CREDIT CARD (Name)	\$
OTHER ASSETS	\$	OTHER LIABILITIES (Please specify)	\$
OTHER ASSETS	\$	OTHER LIABILITIES (Please specify)	\$
TOTAL ALL ASSETS (A)	\$	TOTAL ALL LIABILITIES (B)	\$
HOUSEHOLD & PERSONAL EFFECTS	\$	NET WORTH (A MINUS B)	\$

I hereby certify that the information provided is true statement of my affairs as of this date and permission is hereby granted for the COMMUNITY FUTURES WEST YELLOWHEAD to conduct a full credit investigation. I hereby authorize our bank to disclose all information concerning our affairs to the COMMUNITY FUTURES WEST YELLOWHEAD, which is likewise authorized to divulge information concerning our affairs in response to normal credit inquiries from trade and other creditors. The COMMUNITY FUTURES WEST YELLOWHEAD may make an announcement of any loan which it may subsequently authorize.

I hereby acknowledge that the COMMUNITY FUTURES WEST YELLOWHEAD may make an announcement of any loan which it may subsequently authorize.

DATE: _____ APPLICANT: _____

DATE: _____ SPOUSE: _____