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**Plan Your Success: Business** Plan Writing Guide with AI

**To receive support in your thinking process,   
speak with a counselor from your local SADC or CAE.**

# INTRODUCTION

A business plan may seem challenging, but with the right tools and structure it becomes an essential roadmap and asset for turning your idea into reality. This guide has been designed by SADC+CAE specifically for small businesses (SME), providing step-by-step support to help you create a clear, compelling, and professional document, along with practical tips and strategies to maximize your success.

A business plan is more than just a document; **it serves as a roadmap to establishing a strong and sustainable business**. Whether you aim to attract investors, secure a loan, or structure your ideas, your plan must convincingly demonstrate the viability, feasibility and profitability of your project, and profitable. To do so, you must explore three fundamental pillars:

* **The Market:** Is there a demand for your products or services? Who are your customers? What are your advantages over competitors?
* **Resources and Techniques:** Do you have the necessary equipment, tools, and skills to bring your project to life?
* **Financing:** Do you have a strategy to secure the necessary funding and manage your financial resources effectively?

This guide goes beyond posing questions—it provides practical tools to answer them, helping you to **structure your thinking and avoid common pitfalls.** It also includes practical advice, such as the **three-revision rule**: a first draft to organize your ideas, a second to refine and fill gaps, and a third to correct inconsistencies and finalize your text.

Each entrepreneur has a unique story and specific challenges to overcome. That’s why this guide is designed to adapt to your reality, regardless of your industry or company size. Add a touch of boldness and action, and you will have all the ingredients needed to create a business plan that reflects not only the strength of your project but also your passion and determination.

* You can contact your local SADC or CAE advisor at any stage of your business plan development: https://www.sadc-cae.ca/en/contact-us/

**Happy writing and much success in your entrepreneurial journey!**

**EXPLANATORY NOTES**

This business plan act as a flexible template and some sections may not be applicable to your specific case. If this is the case, simply skip to the next section. Your business plan should be well structured, clearly outlining your ideas, objectives, and vision for the project.

**Tip: Start with the Business Model Canvas!**

Before drafting your business plan, start by completing a Business Model Canvas (BMC) to structure your business strategy. Once filled out, you will have a clear vision of your project and be able to move forward confidently. This simple and visual tool allows you to:

* Structure your idea by quickly defining your target customers, value proposition, market opportunities, distribution channels, and revenue sources.
* Identify strengths and weaknesses to refine your project before proceeding.
* Save time by clarifying key aspects of your business model, making the business plan writing process easier and more effective.
* Validate your project quickly by testing ideas with partners or mentors.

Access our free Business Model Canvas template here:

 : [SADC-CAE - Free Template Business Model Canvas](https://www.sadc-cae.ca/en/free-template-business-model-canvas/)

**How to Use AI Prompts to Write Your Business Plan**

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| Une image contenant Graphique, clipart, symbole, dessin humoristique  Description générée automatiquement | This guide provides optimized AI prompts to simplify and accelerate the writing of your business plan. These prompts help structure your ideas and produce clear, convincing content tailored to your project. |

**Why use these prompts?**

* Timesaving: Generate a first draft in seconds.
* Customization: Integrate your specific details for relevant content.
* Ease of Use: Even without experience, write a professional document effortlessly.

**How to use them?**

* Prepare Your Information: Gather the required data for each section.
* Customize the Prompt: Fill in the fields with your details.
* Use an AI-powered tool: Enter the prompt into platforms like ChatGPT, Copilot, or Gemini to generate a first draft quickly.
* Review and Adjust: Refine the text to perfectly reflect your project.

AI is a powerful asset, but your expertise, comprehension and vision remain the key to success. By combining your knowledge with generated texts, you will create a unique business plan ready to convince partners and investors.

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# Summary

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| **❎ INSTRUCTIONS TO DELETE** |
| The summary is the first thing people will read, so it is crucial to pay special attention to it and the first impact to the reader. It should not exceed two pages and must be written in sentences rather than bullet points.  The summary is typically completed at the end of the business plan. It provides a global overview of the project. Briefly describe your project by presenting the following elements:   * The idea, industry sector, target market, and unique characteristics of the product or service * List of promoters with full contact details * Legal name of the company (if available) * Business location * Project costs * Estimated launch date and implementation timeline   If you are partnering with an existing business or group or associates, include a brief history in the project summary. |

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| Une image contenant Graphique, clipart, symbole, dessin humoristique  Description générée automatiquement | **Use this AI prompt to help complete this section:**  "Write a compelling project summary for a [sector] business planning to launch an innovative [product/service] in the [target market]. Introduce the management team as industry experts and highlight the advantages of our strategic location. Estimate the total project cost at [amount] and indicate that the launch is planned for [date]." |

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# The project

## Business Overview

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| **❎ INSTRUCTIONS TO DELETE** |
| **This first section aims to provide a general overview of the business project and its key stages of execution**  Business Presentation :   * Legal name of the company and full contact details * Expected launch date * Name(s) of the promoter(s) and/or executives along with their contact details * Business registration number and/or planned legal status   Provide a brief description of the project and the company’s history if it is not a startup. List the background and key competencies of the promoters/executives (roles, experience, business relationships, key contacts, stakeholders, etc.), and describe the products or services offered by your company, as well as the primary business communities targeted. |

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## Business Mission

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| **❎ INSTRUCTIONS TO DELETE** |
| **Describe the mission (purpose) of your business.**  The business mission should be concise and specific, clearly stating what you aim to do, how you plan to do it, and why - all in just a few lines. It should also reflect the company’s core values. The choice of words is crucial, as crafting a mission statement often requires thoughtful consideration.  Here are some examples of mission statements for businesses in different industries:   * **High-end furniture manufacturing company:** Design, manufacture, and sell premium furniture with exclusive designs. * **Outdoor clothing and equipment store:** Sell high-quality clothing and leisure items tailored for outdoor sports. Provide expert advice to customers based on their needs. * **Accounting software development company:** Design, develop, and sell user-friendly accounting software tailored to business contexts. |

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| Une image contenant Graphique, clipart, symbole, dessin humoristique  Description générée automatiquement | **Use this AI prompt to help complete this section:**  "Create a compelling mission statement for a company that [describe your business activity], emphasizing [added value] and the values that drive the implementation of the business, and the project’s relevance to the community. This statement should be inspiring, memorable, and reflect our commitment to [core value]." |

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## Objectives

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| **❎ INSTRUCTIONS TO DELETE** |
| Before drafting your objectives, determine what problem or need your business aims to answer or solve. Identify which stage of the business lifecycle your business is in (introduction and startup, growth, maturity, or restructuring). Set measurable and realistic goals to achieve. This exercise will help you define your objectives.List the objectives you want to accomplish. Start with short-term objectives (1 to 3 years), then move on to medium-term (3 to 5 years) and long-term objectives (5 years and beyond). Incorporate concrete and **SMART** examples (**Specific, Measurable, Achievable, Relevant, Time-bound**). Develop a roadmap to structure goal achievement, including timelines and milestones.  Note : Certain types of businesses may have longer timeframes depending on their production cycle, company size, or chosen business model (e.g., sustainability).  Examples of Chronological Objectives:   * Increase brand awareness among potential customers. * Define the target number of clients based on market segments or industry sectors according to annual forecasts. * Create 2 jobs at startup. * Reach the break-even point before the end of the first year of operation. * Generate a profit of $20,000 in the first year. * Achieve a revenue of $100,000 by the second year. * Repay personal loans within three years. * Set environmental and social responsibility (ESG) goals. |

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## Implementation Schedule

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| **❎ INSTRUCTIONS TO DELETE** |
| List the key milestones for your project. In the case of a partnership or acquisition, list the implementation steps planned by the current owners or stake holders and experts related to your integration.  Below, we have prepared a list of general steps, but you can add or remove any as needed. |

📝Complete the table below …

|  |  |
| --- | --- |
| **ACTIONS** | **DEADLINE** |
| Market Study |  |
| Location choices , space leasing |  |
| Securing necessary funding |  |
| Incorporation or business registration |  |
| Permits |  |
| Tax number registration |  |
| Facility setup and contingencies |  |
| Equipment purchase |  |
| Hiring workforce and experts |  |
| Social media engagement |  |
| Official opening |  |

# The promoters

## Promoters Presentation

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| **❎ INSTRUCTIONS TO DELETE** |
| **This section aims to introduce the promoters while identifying their personal contributions to the project (capital investment, experience, education) as well as their role within the business.**  Indicate your educational background and work experience, starting with the most recent. Mention relevant experiences that could be useful for the company. Also, explain the motivations and values that drive you to undertake this project.  Attach one or more CVs as an appendix. |

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| Une image contenant Graphique, clipart, symbole, dessin humoristique  Description générée automatiquement | **Use this AI prompt to help complete this section:**  "Introduce the founder as a passionate entrepreneur in [industry] with [number] years of experience in the field. Highlight their unique skills in [skill 1], [skill 2], and [skill 3], which enable them to successfully lead this project. Emphasize past achievements such as [achievement 1], [achievement 2], which demonstrate their ability to [desired outcome]." |

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## Organizational Structure

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| **❎ INSTRUCTIONS TO DELETE** |
| **Task Distribution:** Provide a brief statement outlining the responsibilities and tasks each promoter will undertake within the company.  **Organizational Chart**: Create a representation of your company's structure based on the levels of responsibility among executives and staff.  **External Collaborations and Expertise:** Mention any external partners or experts involved.  ***TIP:*** *To help structure this section, develop a weekly action plan by outlining what you will do each day and how much time you will allocate to each activity (in minutes, hours, or as a percentage of the week, day, or month).* |

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## Ownership Distribution and Legal Structure

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| **❎ INSTRUCTIONS TO DELETE** |
| State the current or intended legal structure of the company and explain the reasons behind this choice. For more information on different legal structures, visit: [SADC-CAE - Choosing the Right Legal Structure for Your Business](https://www.sadc-cae.ca/en/choosing-legal-structure/)  Indicate the ownership distribution of the company by specifying each promoter’s type of participation (financial or otherwise).  If there is more than one partner, it is essential to establish a **business agreement**. A business agreement is a contract between shareholders that sets the rules for the proper management of the company, its financing structure, the introduction of a new shareholder, the withdrawal or death of a shareholder, etc. It is advisable to draft this agreement when all members have the best intentions—before the company officially starts operations. |

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| Une image contenant Graphique, clipart, symbole, dessin humoristique  Description générée automatiquement | **Use this AI prompt to help complete this section:**  "Explain why the legal structure of [chosen legal structure] is the most suitable for my business project. Detail the ownership distribution and specify whether a business agreement is necessary." |

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# THE MARKET

## Products and or Services

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| **❎ INSTRUCTIONS TO DELETE** |
| This section should demonstrate that there is a market segment with sufficient sales or commercialization potential and that the marketing strategy will position the company advantageously against competitors.  **You may attach any document containing valuable information for the reader, such as a market study, statistical data, or any other relevant details that help clarify the business opportunity.**  Write a detailed description of your product or service, highlighting its unique features (quality, durability, style, ease of maintenance, packaging, warranty, and other applicable specifications).  ***TIP****: To ensure clarity, have someone unfamiliar with your project read the product or service description. If they have questions about what you do or offer, the description may need further refinement.* |

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| Une image contenant Graphique, clipart, symbole, dessin humoristique  Description générée automatiquement | **Use this AI prompt to help complete this section:**  "Write a professional and engaging presentation describing the goods and services offered by my company. Include the following information:   * Company name: [Insert here] * What needs or market segments does the product or service address? * Which market segments and customers have the highest potential? * Primary consumer segment most inclined to buy your product? * What is the company’s distinctive value for its customers and its Business Model Canvas (BMC)? * Type of goods or services: [e.g., physical products, professional services, etc.] * Unique features or advantages: [e.g., innovation, quality, competitive pricing, sustainability, etc.] * Added value for customers: [e.g., time savings, problem-solving, productivity improvement, etc.] * Target audience: [e.g., SMEs, consumers, large businesses, etc.] * Distribution channels, revenue sources, and strategic partnerships.   *Write a clear, structured text that highlights the benefits for customers in a professional yet accessible tone.*" |

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## Global Market Analysis and Targeted Segments or Sectors

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| **❎ INSTRUCTIONS TO DELETE** |
| The market analysis section is one of the most crucial parts of your business plan, as it determines whether there are potential customers for your business. The credibility of your plan heavily depends on this section since it requires extensive research.  Using statistical data from recent years, assess the importance and evolution of your sector of activity or industry within the targeted region (in monetary terms). Also, address relevant trends and qualitative information in which your project is situated.  Sources of Information:   * Official government sources such as Statistics Québec and Statistics Canada * Industry associations, chambers of commerce, financial institutions, university libraries, and websites * Innovation, Science and Economic Development Canada, the Ministry of Economy, Innovation, and Energy * Marketing plan (if available) and relevant annexes |

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| Une image contenant Graphique, clipart, symbole, dessin humoristique  Description générée automatiquement | **Use this AI prompt to help complete this section:**  "Help me write the 'Market Analysis' section of my business plan. Here is the key information about my project:"   * Typical customers and their profile (consumers, businesses, organizations, etc.) * Products or services: [Describe your products/services, e.g., nature, quality, distinctive features]. * Industry or sector: [E.g., restaurant, services, retail, etc.] * Business location: [E.g., specific region, city, or district, type of area (rural/urban)]. * Local market trends: [E.g., growing popularity of local products, resident needs, etc.] * Target audience in my region: [E.g., ages, income levels, specific needs, proximity to your business]. * Local competition: [Names and descriptions of close competitors, their strengths and weaknesses]. * Advantages of my location: [E.g., visibility, accessibility, lack of direct competition]. * Data sources: [E.g., local studies, municipal statistics, personal observations]. * Competitor brand recognition and identity (corporate image, branding, commitments, etc.).   Organize this information to highlight key market opportunities, potentials and the reasons why my business can succeed. |

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## Target Market

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| **❎ INSTRUCTIONS TO DELETE** |
| Identify the target businesses and customers based on their size, industry, and specific location. Describe their specific needs and criteria for selecting suppliers. Determine the consumer group most likely to purchase your product and their relative importance to your business. Segment end consumers by age, gender, income, profession, and buying behavior. Identify the preferred platforms and channels to reach your target audience. Compare the expectations and motivations of B2B clients (e.g., reliability, performance, cost) vs. D2C clients (e.g., user experience, brand image, delivery speed). Summarize the key reasons why your potential customers purchase similar products (e.g., quality, price, originality, product appeal).  Describe their shopping habits (e.g., bulk purchases, specialized stores, discount shopping). Detail their buying preferences, such as online purchases, specialty stores, subscriptions, order volume, and renewal cycles. Determine where most of this clientele is located and its potential size (in number of people and financial value  ***TIP***: Even if your product or service is available to the entire population, a specific group will be more likely to purchase it. Identifying the characteristics of this group will help define your target market, making it easier to reach them through advertising and marketing efforts. |

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## Competitive Landscape

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| **❎ INSTRUCTIONS TO DELETE** |
| List your main competitors in order of importance, outlining their strengths and weaknesses (use a separate table for each competing company). Additionally, create a similar table for your own company, focusing on your competitive advantages.  Types of Competition and Competitive Strategies:   * **Direct competitor:** A company engaged in the same business activity as yours. * **Indirect competitor:** A company operating in an industry that provides an alternative or substitute for your product or service. * **Competitive advantages:** Analysis of key factors driving competitors' growth and market positioning. * **SWOT Analysis (Strengths, Weaknesses, Opportunities, and Threats):** Evaluation of direct and indirect competitors. * **Weaknesses leveraged by your company** and key elements influencing market competitiveness. * **Positioning and Unique Value Proposition (UVP):** How your offer stands out from competitors. * **Differentiation and innovation strategy:** User experience, competitive intelligence, continuous improvement, process optimization, new technologies, and sustainability. * **Key success factors:** Clear differentiation from competitors, whether through innovation, service quality, operational efficiency, or commitment to sustainable development. * **Barriers to entry and constraints:** Regulatory requirements, pricing policies, unique differentiating factors (e.g., exclusivity agreements). |

📝 Complete the table below…

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Business** | **Product/Service** | **Location** | **Pricing** | **Avantage** | **Disadvantage** |
| Competitor 1 |  |  |  |  |  |
| Competitor 2 |  |  |  |  |  |
| Competitor 3 |  |  |  |  |  |
| Competitor 4 |  |  |  |  |  |
| etc. |  |  |  |  |  |

## Market entry strategy

### Distribution Network or Location Choice

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| **❎ INSTRUCTIONS TO DELETE** |
| For a manufacturing company, explain how you plan to deliver your product to the consumer (through personalized and/or direct sales, via retailers or wholesalers). For a retail business or service company, determine the location of your business and explain the reasons or criteria that influenced this choice (foot traffic, rental cost, accessibility, proximity to public services).  If your product requires a delivery service, describe how it will operate (timing, cost, etc.). |

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### Promotion

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| **❎ INSTRUCTIONS TO DELETE** |
| Outline your advertising or promotional objectives, as well as the budget allocated to each method chosen to reach your target audience (e.g., newspaper ads, social media, promotional flyers, promotional items, official launch, etc.). If you plan to use sales representatives, specify their sales objectives and target territories. Establish a calendar of promotional activities. |

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| Une image contenant Graphique, clipart, symbole, dessin humoristique  Description générée automatiquement | **Use this AI prompt to help complete this section:**  *"Help me write the 'Promotion Plan' section of my business plan. Here is the necessary information:"*   * Main objective: [e.g., increase brand awareness, attract customers, launch a product/service, retain existing customers]. * Target audience: [e.g., age, profession, location, buying behaviors, specific needs]. * Positioning: [e.g., key strengths of your product or service—competitive pricing, superior quality, innovation, personalized service]. * Communication strategies: [e.g., B2C, D2C, B2B approaches, preferred methods—digital marketing, trade shows, business partnerships, etc.]. * Communication channels: [e.g., omnichannel strategy to maximize visibility—digital ads, SEO, PR, events, social media, website, print ads, emails, word-of-mouth, etc.]. * Budget: [Do you have a specific budget for your promotional efforts? If so, how much?]. * Available time: [e.g., initial launch, 3-month campaign, annual strategy]. * Promotional offers: [e.g., discounts, free samples, contests, discounted subscriptions]. * Call to action: [e.g., purchase a product, subscribe to a newsletter, visit a website]. * Promotional and advertising activity schedule to structure marketing actions. * Tracking results: [e.g., sales, website visits, registrations, social media engagement]. * Industry sector: [e.g., retail, services, food industry, etc.]. * Brand image: [What tone or style do you want for your communication? (e.g., professional, friendly, youthful, bold)].   *"Use this information to structure a clear and realistic promotion plan, focusing on tactics suitable for small businesses with limited resources."* |

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### Pricing

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| **❎ INSTRUCTIONS TO DELETE** |
| Define the general pricing policy for your products. Explain how your pricing strategy will enable your company to enter the market, maintain its position, and generate profits. Outline your credit policy, as well as billing conditions and payment terms.   * How will you calculate the selling price per unit sold? (e.g., desired profit margin, supplier recommendations, competitor pricing, hourly rate for service-based businesses). Provide relevant metrics and appropriate calculations. * What pricing level will you use compared to competitors to attract customers from the start? * Your prices may be lower, equal to, or higher than competitors, depending on the quality of the products or services offered. Explain how your pricing strategy will allow your company to penetrate and sustain itself in the market while ensuring profitability. * Specify credit, discount, rebate, exchange, and refund policies. |

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| Une image contenant Graphique, clipart, symbole, dessin humoristique  Description générée automatiquement | **Use this AI prompt to help complete this section:**  "Help me write the 'Pricing and Credit Policy' section of my business plan. Here is the necessary information:"   * Pricing strategy based on customer segments, product/service categories, and distribution channels. * Production or acquisition cost: [Specify unit or hourly costs, e.g., raw materials, overhead, direct and indirect labor]. * Desired profit margin: [e.g., 20%, 30%]. * Break-even analysis: What is the break-even point, and how many units (or business turnover) must be reached to cover fixed and variable costs? * Positioning compared to competitors: [e.g., lower, equal, or higher, with justification based on quality, service, or innovation]. * Market penetration strategy: [e.g., promotional pricing to attract customers, special offers]. * Credit policy: [e.g., customer payment terms, discounts for early payment, refund options]. * Discount and return policies: [e.g., bulk discounts, exchange or refund policy to build customer loyalty].   "Use this information to create a clear and structured section explaining how my prices will be determined, how they will help penetrate the market while generating profits, and how my credit policy will attract and retain customers." |

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# OPeRATIONS

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| **❎ INSTRUCTIONS TO DELETE** |
| **This section will outline the company’s key operational activities, resources and workforce requirements. Some of the following subsections may be more or less relevant if you are partnering with an existing business.** |

## Sustainable Development

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| **❎ INSTRUCTIONS TO DELETE** |
| Describe how your company currently integrates or plans to integrate sustainable development into its operations. We would like to know more about your current or future practices in this area.  Sustainable development can take many forms within a company. For example, it may include:   * Using renewable energy sources, * Reducing waste and optimizing resource usage, * Implementing fair labor practices for employees and suppliers, * Engaging in social and environmental responsibility initiatives.   These efforts aim to ensure the long-term viability of business activities while minimizing environmental and social impacts.  Examples of Sustainable Development Practices:   * Energy management and use of sustainable energy sources. * Waste management and resource optimization. * Attracting and retaining employees through fair labor practices. * Creating an inclusive, respectful, and equitable work environment by integrating Diversity, Equity, and Inclusion (DEI) practices. * Assessing how sustainability and social responsibility influence your business model and competitiveness. * Health, safety, and employee well-being. * Cybersecurity and data protection. * Business ethics and regulatory compliance. * Strategic planning incorporating ESG (Environmental, Social, and Governance) criteria. * Responsible sourcing by working with suppliers and partners committed to sustainable practices. |

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| Une image contenant Graphique, clipart, symbole, dessin humoristique  Description générée automatiquement | **Use this AI prompt to help complete this section:**  **Use this AI prompt to help complete this section:**  "Help me write the 'Sustainable Development' section of my business plan. Here are the specific details about my business:   * Industry sector: [e.g., retail, restaurant, manufacturing, services]. * Current initiatives: [List existing practices, e.g., waste sorting, use of recycled materials, fair treatment of employees]. * Planned initiatives: [List future projects, e.g., installing solar panels, reducing carbon footprint, commitment to diversity and inclusion]. * Sustainable development priorities: [e.g., waste management, energy efficiency, responsible sourcing]. * Expected benefits: [e.g., attract environmentally conscious customers, reduce operational costs, retain employees]. * Community engagement: [Specify if you plan to collaborate with local organizations, support social causes, or contribute to environmental initiatives].   Write this section to explain how my company integrates or plans to integrate sustainable practices, highlighting the benefits for the environment, customers, and society." |

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## Production

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| **❎ INSTRUCTIONS TO DELETE** |
| THIS SUBSECTION APPLIES TO MANUFACTURING COMPANIES  Describe the manufacturing process of your product and list the main equipment required. Mention the raw materials used. Determine your company's production capacity using the following parameters: required square meters, number of production employees, and number of working hours.  Example of Production Capacity:  In my 500-square-meter facility, the company will be able to manufacture 150 office chairs per day using the mentioned equipment, with a production team of seven employees working eight hours a day. This production capacity would allow for an estimated annual revenue of $750,000.  For Example:   * Investment plan (infrastructure, equipment, maintenance, modernization, innovation, technology, etc.). * Raw materials used and recycling (circular economy). * Number of production employees and working hours. * Automation, robotics, and productivity improvements. * Space requirements, building type, useful life, and implementation costs. * Production management software, quality control, and digital operations. * Traceability of materials and inputs (raw materials, semi-finished, and finished products). * Production flow: on-demand, batch, or mass production. * Warehousing and compliance with standards (ISO, HACCP, GACP, other certifications). * Testing and validation processes. * Manufacturing risk management, business continuity, and emergency measures. * Quality control systems, SOPs, and compliance. * Waste management and reintegration into the manufacturing process. * Specific labor and safety standards. |

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## Supply Chain and Suppliers

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| **❎ INSTRUCTIONS TO DELETE** |
| THIS SUBSECTION APPLIES TO MANUFACTURING COMPANIES  List your main suppliers. Mention their location, delivery timelines, credit policies, and financing terms. Explain how you will control your inventory of raw materials if it is a manufacturing business or your merchandise inventory if it is a retail business (e.g., permanent inventory system, manual tracking, or weekly physical inventory).  For Example:   * Identification of main suppliers and their location (local, regional, national, international). * Delivery timelines and business terms/conditions. * Inventory management system (manual, digital, or regular physical tracking). * Supplier evaluation methods (name, key contacts, location in km, delivery time, reliability, etc.). * Risks associated with supply chain disruptions. * Inventory and logistics management tools or software (ERP, SaaS, real-time systems). |

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## Facilities and Operational Structure

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| **❎ INSTRUCTIONS TO DELETE** |
| Explain the improvements or investments needed for the facility to become operational. If possible, provide a layout plan of the facility and a timeline for the completion of the setup. |

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| Une image contenant Graphique, clipart, symbole, dessin humoristique  Description générée automatiquement | **Use this AI prompt to help complete this section:**  "Help me write the 'Facilities Setup' section of my business plan. Here are the necessary details:  "Help me write the 'Facilities Setup' section of my business plan. Here are the necessary details:   * Current facility description: [Describe the facility, e.g., size, location, current condition, key characteristics]. * Required improvements or investments: [List necessary modifications or investments, e.g., renovation, painting, new equipment, software, ERP, furniture installation, regulatory compliance]. * Purpose of improvements and investments: [e.g., enhancing customer experience, optimizing workflow, meeting specific regulations]. * Planned layout: [Specify areas to include, e.g., customer areas, production zones, offices, warehouses]. * Expected timeline for key stages: [Specify key stages and their expected dates, e.g., start of renovations, equipment delivery, operational launch, contingency planning]. * Estimated budget: [Provide a budget or cost estimation for the work and equipment acquisition]. * \*\*Organizational chart or table to illustrate operational structure and key personnel responsibilities]. * Summary description of key operational processes. * Organization of the production process and key steps/contingency plans for operational launch. * Business continuity plan (BCP).   Use this information to write a clear and professional section detailing how the facility setup will make my business operational and attractive while respecting my timeline and budget." |

📝Start writing here…

## Workforce and logistics

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| **❎ INSTRUCTIONS TO DELETE** |
| Mention the number of jobs that will be created, excluding those of the promoters. Briefly explain the needs and planned employee compensation (salaries, commissions, seasonal jobs, etc.). Discuss the availability of the workforce within your local market. |

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| Une image contenant Graphique, clipart, symbole, dessin humoristique  Description générée automatiquement | **Use this AI prompt to help complete this section:**  "Help me write the 'Workforce' section of my business plan. Here are the necessary details:   * Human, logistical, and material resources needed to execute the business plan. * Number of jobs created: [Indicate the number of jobs you plan to create, e.g., 2 full-time employees and 1 seasonal worker]. * Workforce needs description: [e.g., types of required positions, key responsibilities for each role]. * Type of compensation: [e.g., hourly wage, commission-based, full-time, seasonal, benefits]. * Workforce availability in the region: [Indicate if your region offers a qualified workforce, e.g., high demand in the sector, labor shortages, or adequate availability]. * Recruitment strategy: [e.g., local job ads, partnerships with educational institutions, recruitment agencies]. * Who will oversee the business's operational logistics (internal or external)?   Use this information to write a structured and professional section explaining my workforce needs and how I plan to recruit and compensate employees in my region." |

📝Start writing here…

# Financial projections

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| **❎ INSTRUCTIONS TO DELETE** |
| This final section translates your business project into monetary terms. It evaluates its profitability, cost, and suggests financing methods and risks.  All the steps you have previously defined should be reflected in your financial projections. |

## Startup Expenses

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| **❎ INSTRUCTIONS TO DELETE** |
| Before launching, establish a list of purchases to be made, along with their descriptions and prices. Do the same for purchases and equipment you have already acquired.  For Example:   * Detailed acquisition, upgrade, and/or maintenance costs for installations and equipment. * Startup costs (legal, accounting, permits, consultants, notary/lawyer, specialized suppliers, and experts). * Designers, architects, engineers, marketing, and communication agency (market studies/media plan). * Business plan development and presentation document creation, specialized service fees. * Incubation and development/pre-feasibility costs. * Project governance and advisory groups (technical and business advisors). * Budget forecasts (short and medium term). * Sources and financing structure. * Financial and strategic partners. * Fixed and variable costs. * Working capital needs. * Cash flow and schedule of financial requirements by development phase or project stage. * Depreciation (accounting rules). * Financial risks and mitigation strategies. |

## Project Cost and INITIAL Financing

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| **❎ INSTRUCTIONS TO DELETE** |
| Download and complete our free project cost and startup financing calculator and attach it as an annex:  [SADC-CAE - Cost and financing of the startup project](https://www.sadc-cae.ca/en/cost-and-financing-of-the-startup-project/) |

## Cash-Flow Budget

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| **❎ INSTRUCTIONS TO DELETE** |
| Download and complete our free cash flow budget calculator and attach it as an annex:  : [SADC-CAE - Cash Budget Calculator](https://www.sadc-cae.ca/en/cash-budget/)  A cash flow budget is a management tool that ensures a **planned approach to cash inflows and outflows**. This allows you to determine the cash balance needed for smooth business operations and to assess working capital needs for the first months of operations.  Steps to Follow:   1. Estimate your revenue and expense forecasts. 2. Using the suggested model, create your cash flow budget for the first three years of operation. 3. Ensure realistic projections.   Revenue (Income):   * Cash at the beginning of the month: For the first operational month, assume this amount is zero. For subsequent months, take the "cash at the end of the previous month" and carry it forward to "cash at the beginning of the next month." * Collected sales: Based on your credit policy, enter the amount of sales at the moment they are received. If you sell $100 in the first month and 50% is payable immediately while 50% is due within 30 days, then the collected sales would be:   + $50 in "Collected sales - cash" for the first month.   + $50 in "Collected sales - 30 days" for the second month. * Short-term loans, long-term loans, personal contributions, and grants: Define how your startup expenses will be financed.   **Example:**  Startup expenses totaling **$54,000** will be financed as follows:   * Equipment ($22,000) and furniture ($6,000) will be financed through a three-year long-term loan at an annual interest rate of 14.5%. This loan will be secured 50% by the equipment and furniture and 50% by the two promoters. * A truck valued at **$13,000** will be provided by one of the promoters as an equity contribution. The other promoter will invest an equivalent amount in cash, **$13,000**, which will be used to cover other startup expenses (leasehold improvements, $3,200; incorporation fees, $800; initial inventory, $9,000).   Taking these assumptions into account, enter borrowed funds, equity contributions, and grants at the moment they are received.  **Expenses (Outflows):**   * **Purchases:** Enter the amounts spent on raw materials, merchandise, or equipment at the time they are paid. Refer to **Annex A** for details. * **Salaries and employee benefits for production:**   + If it's a **manufacturing company**, indicate salaries and benefits for all employees directly involved in production.   + If it's a **service business**, do the same for employees involved in service delivery.   + Calculate the percentage of social benefits, considering:     - Unemployment insurance, Quebec Pension Plan, Quebec Health Insurance Plan, CSST (workplace safety), labor standards commission, vacation, paid leave, joint committees, etc. * For all other expenses, make a **monthly estimate of various suggested costs** while keeping in mind that amounts are recorded at the moment they generate a cash outflow for the company.   **Formula:**  **Monthly Surplus (Deficit) = Total Revenue - Total Expenses**  Since your business’s working capital will likely be **negative during the first few months**, it is essential to finance it through a bank loan to **ensure a positive cash balance**.  Your startup's working capital needs will be based on the highest cumulative shortfall in your cash flow budget during the initial months of operation (Year 1).  The **bottom part of your cash flow budget** will demonstrate how you will adjust your working capital (bank loan) to **maintain a positive cash balance**.  **Note:** For the **cash flow budget and financial projections**, negative figures must be enclosed in **parentheses.** |

# Annexes

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| **❎ INSTRUCTIONS TO DELETE** |
| Additional documents to include as annexes, if relevant:   * CV * Personal balance sheet * Signed contracts or contract templates * Shareholder agreements * Certificate of incorporation * Market research and conducted surveys * Marketing plan and commercial strategy * Facility layout plans and specifications * Proof of insurance and environmental compliance |