



**PERSONAL INFORMATION**

**Last name, usual first name, initial:**

\_\_\_\_\_

**Home Address:**

\_\_\_\_\_

**Town/Township**

**Province**

**Postal Code**

**Home Phone (\_\_\_\_) \_\_\_\_\_**

**Alternate Phone (\_\_\_\_) \_\_\_\_\_**

**Gender \_\_\_\_\_ Date of Birth \_\_\_\_\_**

**Day/Month/Year**

\_\_\_\_\_

**Are you a Canadian citizen? \_\_\_\_\_ Landed Immigrant \_\_\_\_\_ Other (explain below) \_\_\_\_\_**

\_\_\_\_\_

**Are you currently receiving U. I. C. \_\_\_\_\_ Social Assistance \_\_\_\_\_**

**Social Insurance Number: \_\_\_\_\_**

**Is assistance being asked for a new start-up or existing business? \_\_\_\_\_**

**What will your role be in the business and how has your education and business experience prepared you for this role?**

**Role:**

\_\_\_\_\_

**Education: \_\_\_\_\_**

**Business Experience: \_\_\_\_\_**

\_\_\_\_\_

**Have you ever owned or operated a business before?**

**If yes, when? \_\_\_\_\_**

**Type \_\_\_\_\_**

**Do you still own it? \_\_\_\_\_ Yes \_\_\_\_\_ No**

**If not, explain why: \_\_\_\_\_**

## BUSINESS PLAN

As part of your application you are required to submit a business plan.

Remember, a well-prepared business plan is absolutely necessary because it serves to justify the business proposal, as well as to convince the lending officer that you have thoroughly researched and planned for your new business. It will also improve your chance for success.

-----  
**IF SPACE PROVIDED IS INSUFFICIENT  
PLEASE ATTACH A SEPARATE SHEET**  
-----

### 1. BUSINESS PROFILE

Company Name

---

Company Address

---

City

---

Postal Code \_\_\_\_\_ Company Phone (\_\_\_\_) \_\_\_\_\_

Is the business registered yet? \_\_\_\_\_

Form of business ownership:

\_\_\_\_\_ sole proprietorship: Name \_\_\_\_\_

\_\_\_\_\_ partnership: Names \_\_\_\_\_

\_\_\_\_\_ corporation: Names of signing officers who are shareholders: \_\_\_\_\_

---

---

**Classification of business:**

\_\_\_\_\_ retail                      \_\_\_\_\_ food                      \_\_\_\_\_ tourism  
\_\_\_\_\_ manufacturing              \_\_\_\_\_ service                      \_\_\_\_\_ construction  
\_\_\_\_\_ wholesale/distribution      \_\_\_\_\_ other, explain \_\_\_\_\_

**Will your involvement in this business be**

\_\_\_\_\_ full-time                      or                      \_\_\_\_\_ part-time

**If part-time, please explain how you will make time available to devote to the business.**

---

---

## **2. OBJECTIVES**

**Describe in detail what your business will do, what product or service will be provided?**

---

---

---

---

## **3. COMPETITION AND SUPPLIERS**

**Who are your competitors, what are their locations, how long have they been in business?**

---

---

---

---

**Who are your major suppliers (if applicable), their credit terms, and their locations? Can you change your suppliers easily if required?**

---

---

---

---

---

---

---

---

**4. CUSTOMERS**

**Who will your customers be and where are they located?  
Explain why they will prefer your product or service to that of your competitors?**

---

---

---

---

---

---

---

---

**What is the estimated size of your market in terms of territory, type of customers, and price range?**

---

---

---

---

---

---

---

---

**5. PRICING**

**What materials will be used to make your product or to provide your service, and what will be its average cost?**

---

---

---

---

---

---

---

**What labour will you need and when to make your product or provide your service. Please list the numbers and types of employees needed, full or part-time.**

---

---

---

---

---

---

---

**If this is a new business, have you selected a business site? Please indicate square footage, rent/lease costs and expected utility costs.**

---

---

---

---

---

**How will you inform customers about your service or product?**

---

---

---

---

---

---

---

**What form (business cards, radio, newspaper, pamphlets, etc.) of advertising would be most effective for your business?**

---

---

---

---

---

---

---

**How much do you intend to spend on advertising and have you budgeted for this expense?**

---

---

---

---

---

---

---

**What will be the total average cost of your product or service?**

---

---

---

**What price will you charge for your product or service? Is the price within range of your competitors?**

---

---

---

**What level of sales would you have to reach to break even?**

---

---

---

**Have you made provisions for warranty/servicing costs in your pricing, if applicable?**

---

---

---

**6. OPERATING REQUIREMENTS**

**What government regulations, licences, permits and insurance pertains to your business and have they been obtained?**

---

---

---

---





**7. FINANCIAL**

**What is the amount of cash equity contributions you are bringing to the business?**

---

---

---

**What is the source of your cash contribution?**

---

---

**What is the amount of the loan you are applying for?**

---

**What is the total project cost and other sources of funding being sought?**

---

---

---

**What security do you have to place against the loan?**

---

---

---

---

**If the business fails before repayment of the SEDC loan, how would you satisfy the debt?**

---

---

---



**Complete the following Annual Projection Statement. An explanation is provided for the terms used on the statements.**

## WHAT YOU NEED

### START-UP COSTS

(list and estimate costs)

- Inventory
- Equipment
- 
- 
- 
- 
- 

## WHAT YOU HAVE

### EQUITY

(List and estimate values)

- Inventory
- Equipment
- Cash
- 
- 
- 

**STAFFING - breakdown of hours and rates and when you need them  
(i.e. summer, week-ends, etc.)**

**ASSUMPTIONS - Years 2 to 5:**

a) - Sales % Increase

b) - Change in Operating Expenses

(E.g. 1 more P/T staff in Year 2 for summer; 1 more F/T person starting in Year 3)

c) - Additional Capital Purchases

(E.g. a van in Year 3, est. \$\_\_\_\_\_ ; computer in Year 2, est. \$\_\_\_\_\_)

**Please provide information about your most recent employment:**

**Company Name:** \_\_\_\_\_

**Address:** \_\_\_\_\_ **Gross Annual Income:**

\_\_\_\_\_

**From:** \_\_\_\_\_ **To:** \_\_\_\_\_

**Title:** \_\_\_\_\_

**Responsibilities:** \_\_\_\_\_

\_\_\_\_\_

**Do you or any members of your family own an interest in a similar business or a business which the new venture might be considered to be a natural extension thereof?**

(If yes, please explain below)

**Yes** \_\_\_\_\_ **No** \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_