



YYYYY
SURREY, BRITISH COLUMBIA, CANADA
XXXXX
BUSINESS PLAN

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Draft of the Business Plan



▶ **Executive Summary**

Executive Summary

YYYYY (the Company) will be established in Surrey, British Columbia that will provide education consulting services to students looking to move to Canada to pursue higher education courses there. The company will be managed by XXXXX, who is looking to apply for Owner/ Operator Canadian Work permit based on Labor Market Impact Assessment (LMIA).

Enrollments in Canadian universities has seen significant increase over the past two decades owing to significant rise in international students from mere 40,000 students in the late 1990s to more than 220,000 in 2015-2016 session that clearly highlights the growth of international students in the country and the need of education consultants willing to provide such enrollment services to their students.

The company's focus will be providing education consultancy services from its head office in Surrey, BC to Indian as well as other students from the Middle East. Thus, it will operate on a wide scale and working towards creating a sustainable revenue stream for the business. The company will enter into partnership agreements with Canadian educational institutions – high schools, colleges, universities, language schools, private colleges, etc., which will provide commissions ranging from 5% to 25% for every successful student who has joined an institution. The key financial summary of the performance of the company for the next five years is given in the table below:

Description	Year 1	Year 2	Year 3	Year 4	Year 5
Revenue	180,000	207,000	238,050	273,758	314,821
Profit after tax	23,520	8,440	17,650	28,837	42,356
Cash balance	55,520	61,960	82,610	114,447	159,803



CAD 84K
Net Present Value



38%
IRR



15%
Revenue CAGR



39%
Net Profit CAGR



57%
Cash CAGR



- ▶ **Market Research**

Market Research

Market Overview

The Education Consultants industry offers non-instructional services to both students and educational institutions. Industry services have experienced an increase in popularity over the five years to 2018, helping the industry grow strongly during the that time. Industry operators primarily service private clients seeking to boost education outcomes for a student. As the choice of a college and the course undertaken there has become increasingly important for students and their families, citizens have become much more willing to contract industry consultants to advise on how to prepare their students for the admissions process.

Revenue

CAD 1.9 billion

Annual Growth 13-18

4.1%

Annual Growth 18-23

2.6%

Profit

CAD 129.8 million

Wages

CAD 719.1 m

Businesses

31,163

Post-secondary education has been in higher demand as job prospects and employment opportunities often hinge on college degrees with a greater number of students globally competing for these admissions slots at premier institutions and universities. This trend has benefitted education consultants, who can provide an edge to students acceptance for there chosen place and course of study. Overall, industry revenue is expected to expand at an annualized rate of 4.1% over the five years to 2018, to total \$1.9 billion, including an anticipated 2.8% boost in 2018. General economic growth has been a boon to this industry during the current period. Per capita disposable income levels have risen steadily during that timeframe, enabling consumers to have more resources to pay for education and the discretionary services provided by industry operators. Armed with deeper pockets and a willingness to spend on educational outcomes, consumers have increasingly contracted accomplished educational consultants. High demand and the implementation of online and telecommunications technology have enticed and enabled several operators to enter the field, either as a part of a larger team or as a part-time non-employer. However, a surge of new entrants during the current period has encouraged price-based competition amid a swathe of new operators, stymieing average profit margins for the industry. Over the next five years to 2023, many of the trends that are driving current performance are expected to endure, as income levels and the number of college students are expected to continue rising. However, slight price-based competition is expected to slow revenue growth somewhat, to an anticipated annualized 2.6% over the five years to 2023, leading industry revenue to total \$2.1 billion.

Source: IBIS World Research

Market Research

Demand Determinants

Demand for educational consulting services is dependent on the budgetary constraints and discretionary spending of the industry's downstream markets.

For public sector clients like the Department of Education, funding for industry services is dependent on the level of government spending and budgetary constraints enacted at the legislative level. For private clients, business confidence and profit earnings are factors that affect demand for consulting services.

In part, demand for education consulting services is closely related to business and government activities, such as mergers and acquisitions, financial planning, strategic planning and corporate profit. At the private level, schools operate as businesses and industry operators must prove their utility on a cost basis. Operators must also do the same for government clients but also experience political hurdles as operators must prove their worth to a coalition of people in a party-based system. This point is important because educational budgets are among the first to be reduced when politicians seek to reduce government spending at both the federal and state level.

Given the specialized nature of the industry, industry operators closely monitor trends in the educational services sector. While primary schooling is compulsory, demand for higher education is dependent on demographics, tuition costs, high school completion rates, household income and government assistance. The strength of higher education enrollment serves as a good proxy for their budgetary limits. More students mean higher revenue inflows, which enables these institutions to demand more industry services. Enrollments rates are affected by demographic trends like age distribution; as the median age rises, the proportion of the population that is college-aged people begins to shrink. Aside from demographic changes, college enrollment is also dependent on affordability. Students can use scholarships, grants and other financial aid to offset tuition expenses. Government assistance is part of this process for lower-income students; however, this is also dependent on government funding and thus subject to the same budgetary constraints. From the students' ends, the remainder of tuition can be covered with discretionary income or debt. Affordability is then linked to high school completion rates as higher education is a worthwhile tool only if the benefits outweigh the cost burdens. For industry operators, affordable higher education results in greater demand for their services from higher education providers and is likely to encourage high school completion, which in turn increases demand from primary school markets.

Market Research

Key Trends

Education consulting Businesses in Canada compete on larger, more lucrative deals within the Management Consulting industry and thus they eye towards getting contracts from universities where they can refer the students and increase their revenues.

There is heightened demand which expected to continue to entice more new entrants into the industry and would eventually grow this segment in one of the leading consulting type business in the country.



Most of the demand, and thereby industry revenue, is accounted for by private citizens



Operators help students craft applications that make them better candidates for school admission



Consumers have expressed increasing interest in postsecondary education



Even those without growing disposable income levels are likely to be afforded the opportunity to attend

Market Research

Key External Drivers

Government consumption and investment

Although the corporate sector accounts for the majority of industry revenue, government agencies are responsible for the remainder. Industry revenue is influenced by government consumption and investment, as it is indicative of the level of funding public school systems have for discretionary expenditures like educational consulting. Government consumption and investment is expected to increase in 2018.

Number of college students

Consulting for students seeking better educational outcomes for postsecondary education is a major source of revenue for industry operators. The number of students in college is an indication of demand for postsecondary education and a greater number of college students implies a more competitive admissions process, which benefits industry operators. The number of college students is expected to grow in 2018, representing a potential opportunity for the industry.

Per capita disposable income

Education consulting is generally regarded as a discretionary service for many consumers, especially within the secondary and postsecondary consulting segments of the industry. A greater level of disposable income indicates an increased ability to contract industry services. Per capita disposable income is expected to rise in 2018.

Number of K-12 students

Industry performance is influenced by a wide variety of educational trends. All of the broader trends in public and private education in the US are affected by the total number of students in the domestic school system. As more students enter the system, districts must pay larger sums to service a growing student body and are incentivized to find ways to better educational outcomes or more efficiently structure departments. The number of K-12 students is expected to stagnate in 2018, posing a potential threat to the industry.

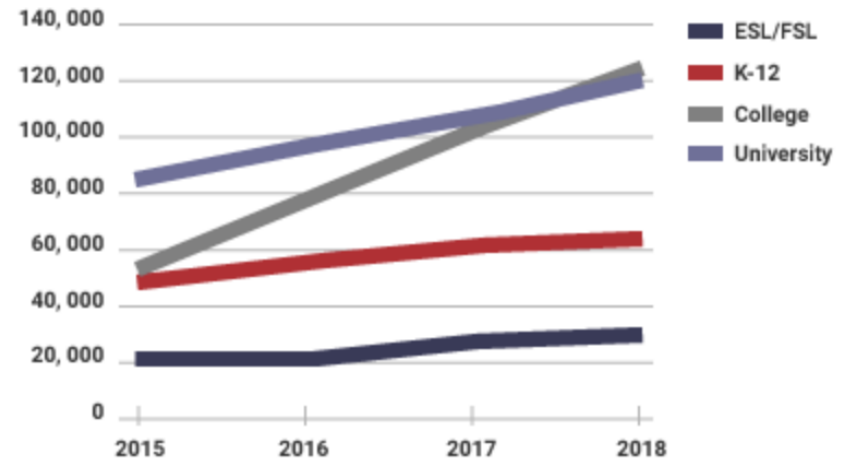
Market Research

International Education Strategy - Canada

Over the next five years, the new International Education Strategy (the Strategy) aims to diversify the education sector, boost Canada's innovation capacity, promote global ties and foster a vibrant Canadian economy. The Strategy will also help to ensure that Canada's labor force has the needed skills and talent to ensure Canada can compete successfully in global markets, creating middle-class jobs and fostering prosperity in communities across the country. The Strategy is designed to support and complement efforts by provinces, territories and stakeholders toward a collective goal of a sustainable and successful international education sector.

The Strategy aims to draw students from around the world to communities across Canada where they can enroll in a wide variety of schools and programs at all educational levels (Figure 1 in Annexes). At the same time, it will help a growing number of Canadian students return from studies and work abroad with the global competencies, skills and networks needed to drive Canada's success as an innovative, trading nation. Lastly, it will assist more Canadian schools and businesses design and export cutting-edge educational services and products to an increasing number and diversity of international markets.

The Trade Commissioner Service of Global Affairs Canada will lead the new Strategy, with other major components managed by Employment and Social Development Canada and Immigration, Refugees and Citizenship Canada.



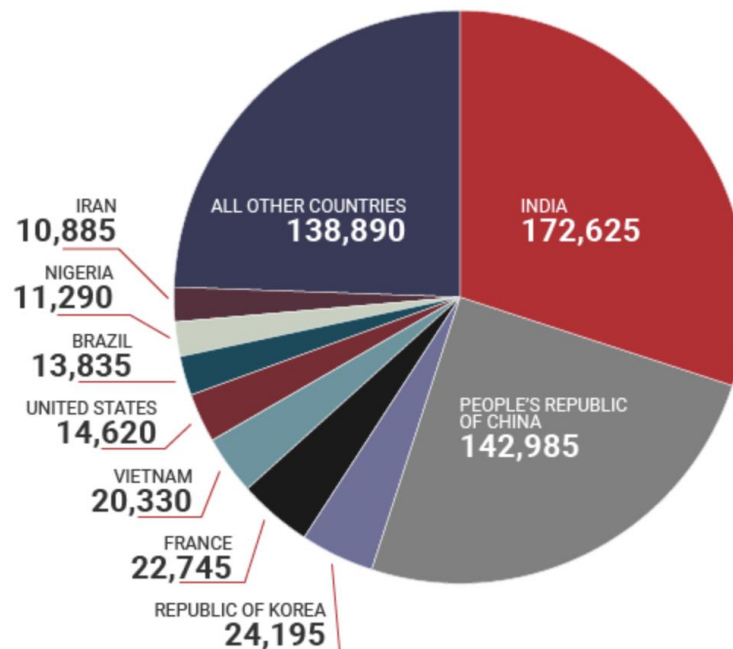
Market Research

Role of Indian Students

Currently, more than 50% of Canada's international students come from two countries, India and China. In addition, international students are also concentrated in large cities in Canada. Attracting students from a wider diversity of countries, as well as to a greater variety of regions and schools, would foster sustainable growth of Canada's international education sector and distribute the benefits more equitably across the country.

China and India will remain important markets for Canada in international education. The new Strategy will focus on diversifying source regions for students within China and India, as well as levels, programs and regions of study across Canada, to amplify economic benefits and create jobs in more of our communities. The Strategy will also seek to diversify opportunities in both markets for Canadian stakeholders to deploy their expertise, for instance, in areas such as early childhood learning, flight training, and care of the elderly in China, and in aviation (pilot training), teacher training, hospitality, health-care training and corporate training in India.

Campaigns will also raise the profile of regions, schools, French language programs and programs that traditionally attract fewer international students. China and India will remain important sources of international students for Canada, with a focus on in-country diversification to attract students from different regions within those countries and in other areas and levels of study.



Market Research

Institutional Competitors

Some of the business industry operators receive comes from educational institutions, ranging from primary schools to colleges to entire school districts. These institutions have become more competitive over the past five years, as consumers have placed a premium on better educational outcomes.

If a school district, for example, can boast strong graduation rates and college placement figures, they are more likely to entice parents to move into that neighborhood. If a college can prove that they are better at placing students in desirable jobs after graduation, students are more willing to choose that school over another. The incentives for institutions to work with education consultants have risen over the past five years as competition has grown more intense. However, businesses in this industry compete on these larger, more lucrative deals with a major outside competitor.

Large companies within the Management Consulting industry also take on clients in the education space. These companies often overshadow industry players because of their size and ability to devote resources to working on larger problems for institutions. For example, McKinsey and Co., one of the largest players in the Management Consulting industry, has more than 175 consultants dedicated to large-scale education projects. The company has consulted on large projects, such one that helped boost an Asian country's primary school enrollment by more than 1.0 million in just 18 months.

Meanwhile, industry operators are generally smaller companies and any education wing of a larger consultancy is considered part of the Management Consulting industry. This industry often does not have the resources to compete on these projects and, consequently, private citizens generate the majority of industry revenue.

Over the coming five years to 2023, many of the trends that have driven performance for the industry during the current five-year period will continue to have an outsized impact on the Education Consultants industry.

The number of students in college is expected to grow at an accelerated rate, while general macroeconomic growth is expected to continue to help private citizens improve their ability to afford industry services. Contracting for consulting on secondary and post- secondary schooling is expected to continue to be considered a discretionary service, and increasing acknowledgement regarding the benefits of higher educational outcomes will continue to push more people to contract these industry services.

However, some price-based competition amid continued growth in new entrants will likely cause the industry to grow at a slightly decelerated rate than previously experienced.

Market Research

Industry Information

College admissions consulting

The college admissions consulting segment is expected to represent the largest segment by revenue for the industry, accounting for an estimated 38.3% of industry revenue in 2018.

Many industry operators specialize in college admissions consulting because of its steady level of demand. Demand for services in this segment is relatively elastic; during periods of both economic downturn and triumph, demand for higher education rises. The perceived need for postsecondary education has steadily increased over the past decade. With the increase, competition for limited spots at well-received schools has risen in turn, leading demand for college admissions consulting to benefit. Services included within this segment include test preparation for college entrance exams, college application support and interview counseling. Operators work with both students and parents to find schools that will fit with their capacity, budget and career goals. Due to the nature of the services provided, many operators in this segment are sole proprietors capable of interacting with students one-to-one.

Other postsecondary services represent the second-largest service segment within the industry, accounting for an estimated 22.4% of annual industry revenue in 2018.

Services included within this segment mainly comprise academic tutoring services at the postsecondary level, exam preparation for graduate schools, major and career consultation, scheduling consultation and transfer services. These services are mostly rendered after a student is accepted to a program; however, industry operators also provide recruitment services for student-athletes in addition to college admission services. These services can range from scouting to networking and are often seasonal, with students mostly employing industry services during on-campus recruiting and testing periods.

Industry operators may provide financial planning services to both students and parents during the college application period and throughout college.

These operators help students apply for grants, scholarships and merit-based awards to help reduce the cost of tuition. Professionals help lessen the burden of filing for financial aid and help maximize the student's award winnings. Some operators help students go through the loan process while others help parents who are planning to pay for their child's education. Overall, in 2018, IBISWorld expects financial planning services to account for 16.5% of total industry revenue.

Market Research

Competition Analysis



Options Solutions

Options Solutions is a full-service educational consulting company that empowers students to pursue their academic goals. Our main areas of expertise include post-secondary advising (including Canada, the US, and the UK), adolescent interest exploration, writing support, and group educational support services. We welcome all students and their families to our practice; Options is a place for everyone.



Susan Lawson

Susan Lawson's expertise in educational consulting has helped students with varying skills, goals and qualities define their post-secondary academic future. Her one-on-one approach is customized to each student to reap the greatest benefit.



School Advice

Founded by Michael Hayes in 2007, School Advice is a team of Professional Educators and Digital Marketing experts. Admissions Consultants at School Advice work with domestic and international families helping them select, apply, and enroll in the "best fit" Independent Schools for their children. Additionally we provide educational support, family representation, guardianship, and custom tailored services for our family clients.

Market Research

SWOT Analysis

Strengths

- Experienced business team
- Strong processes and controls
- Strong Indian Market
- Strong network and partnership

Weaknesses

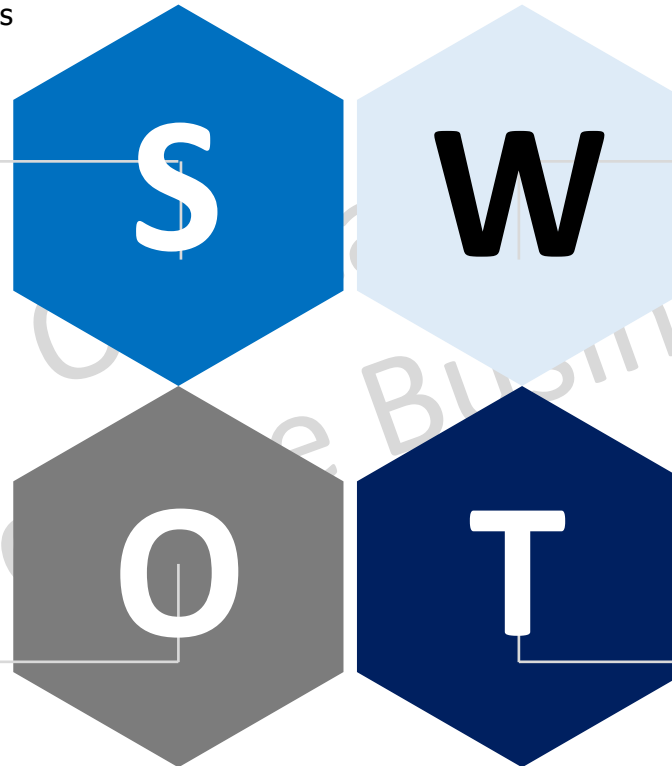
- New to the market

Opportunities

- Growing Economy
- Increased need for higher education
- Expansion towards other services such as trainings and career development

Threats

- Threats from competition
- Economic downturns leading to lower student immigration



Education



- ▶ **Business Model**

Draft of

Business Model

The Entity

YYYYY will be a newly formed start up company that aims to provide educational consulting and counselling services to students who seek to pursue higher education opportunities in Canada. The company is fully owned and managed by Ms. XXXXX who would be executing this entire business strategy and developing a sustainable business model for years to come. She will be targeting Indian students willing to come to Canada for their post secondary education as it represents more than 25% of the total international students' market in Canada.

The company will establish partnerships with schools, high schools, colleges, and universities to refer students for educational programs. These institutions usually pay a commission of 5% to 25%, depending on the program and the institution. Ms. XXXXX is now seeking to apply for a Canadian Work Permit through Owner/ Operator LMIA program.

Business Summary

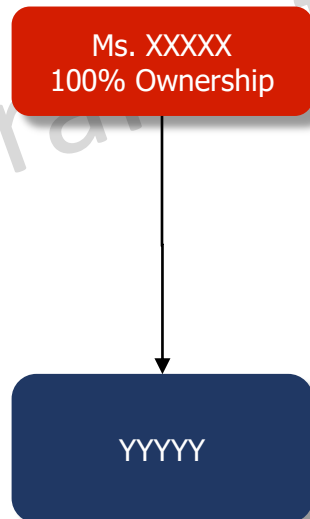
Name: YYYYY

Location: Surrey, British Columbia

Geographical Focus: Canada, India & Middle East

Management: XXXXX

Target Customers: Students from India and Middle East



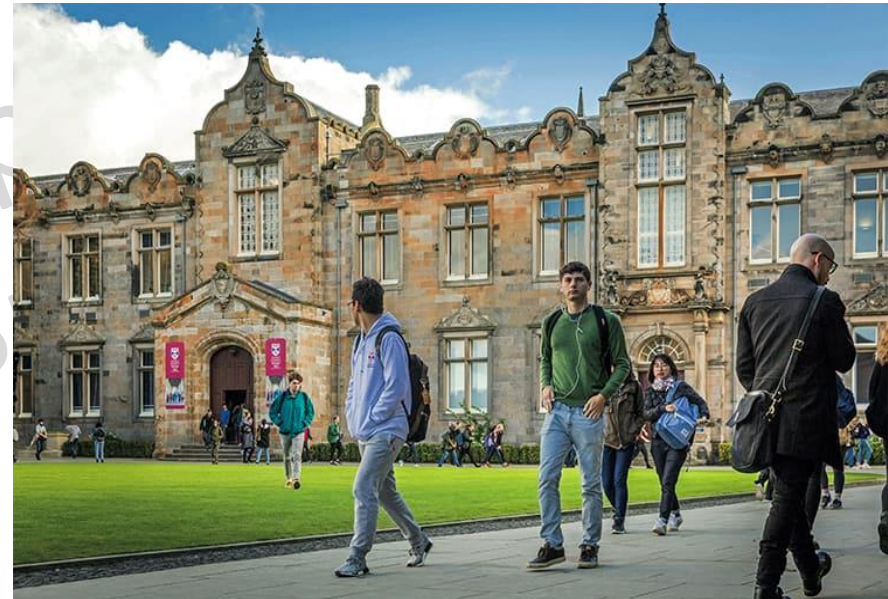
Business Model

Service Offerings

YYYYY will seek to help students and their parents identify colleges and universities that fit their educational, social, and emotional needs. To help students identify appropriate colleges and universities across British Columbia specifically and across Canada through comprehensive consultations that begin with a student's self-assessment. The process enables students to better define themselves and to determine what really matters to them and their career selections.

YYYYY will help students identify academic goals through career counselling session and ensuring that they understand their future goals and ambitions. YYYYY will be providing the following services to the students:

- Comprehensive research on colleges and universities that are best fit to their career goals;
- Advising on academic program selection;
- Standardized testing advice and scheduling;
- Creation of a personalized admissions strategy;
- Providing understanding of admission application strategy;
- Preparation for campus visits and interviews;
- Management of the application process;
- Review and advice to strengthen admission application essays;
- Introduce academic programs that would strengthen their understanding of Canadian universities, their career plans and their focus criteria
- Guidance to aid in university selection.



Business Model

Operational Flows

Pricing strategy

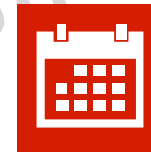
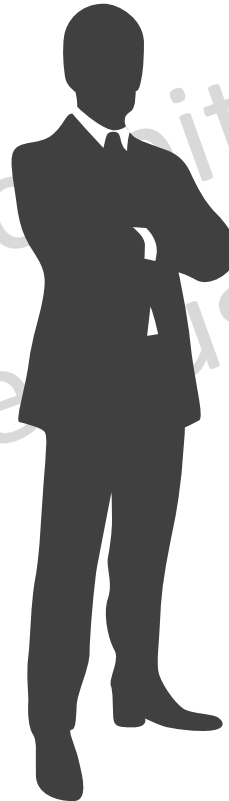
Our pricing strategy will be more focused on providing long-term partnerships with universities as we will be getting commission from 5% to 25% on each successful enrollment.

Establishing partnerships

Our plan is to develop partnerships with universities in British Columbia and Canada to develop long-term sustainable growth.

Research & Development

Our extensive research will ensure that the student will get successful admission as per their academic goals.



Marketing

Initially, we will be doing extensive marketing efforts and creating impacting through social media that will help us to increase recognition across India and the Middle East.

Training

The Company will be providing extensive training to its staff for dealing with students, helping them in creating their career paths and ensuring its successful achievement.

Financial Management

The company will create a financial plan aligned with operational flow that would help to achieve sustainability in financial management.

Business Model

Key Partners



University of British Columbia

The University of British Columbia is a non-profit public higher education institution located in the urban setting of the large city of Vancouver (population range of 1,000,000-5,000,000 inhabitants), British Columbia. We will be developing relationship with them in providing opportunities to Indian as well as students from the Middle East to get enrollment in this university.



Simon Fraser University

Simon Fraser University is a public higher education institution located in the urban setting of the large town of Burnaby (population range of 50,000-249,999 inhabitants), British Columbia. This institution has also branch campuses in the following location(s): Vancouver, Surrey. Thus. Our aim is to focus on providing students with the option of studying in Vancouver and Surrey that will give them multiple options and fulfilling their academic needs.



University of Victoria

University of Victoria is a non-profit public higher education institution located in the suburban setting of the large town of Victoria (population range of 50,000-249,999 inhabitants), British Columbia. Officially accredited and/or recognized by the Ministry of Advanced Education, Skills & Training, British Columbia, University of Victoria (UVic) is a large coeducational higher education institution. Our aim is to provide multiple opportunities in this university for our students and getting them enrollment as per their career plans.



British Columbia Institute of Technology

British Columbia Institute of Technology is a non-profit public higher education institution located in the suburban setting of the large town of Burnaby (population range of 50,000-249,999 inhabitants), British Columbia. Our aim is to provide options to students where they can identify their benefits of going in BCIT and pursuing their academic objectives.

Business Model

Target Market

Our target market consists of two major customer segments that include post secondary students as we will be identifying colleges and universities for them in British Columbia as well as other universities across Canada.

Post-secondary students

Post-secondary students are the main users of industry services, accounting for an estimated 58.5% of total industry revenue in 2018. These students often employ education consultants to help prepare them for major decisions like choices of a major, study abroad decisions, transfer options and ultimately for graduate school admission and success. Education consultants can also be hired to prepare students for graduate admissions tests. We will be focusing on providing these students with complete guidance, help and knowledge that will help them to apply to these colleges and get admissions as per their academic goals. As Indians are one of the major contributors of total international students in Canada we believe that this will help us to grow our business and improve the profitability.

High education students

Other clients can include non-profit organizations that employ industry consultants to help certain students. These organizations use private contributions and government funding to try and achieve their educational goals. For some organizations, these goals are much more concrete and so they deal directly with their students.



Business Model

Key Success Factors

Understanding government policies and their implications

Education consulting significantly impacts from changing government policies, their findings and the immigrations requirements. We will be working towards identifying the needs to understand the implications of government education policies to best target their services and achieve results.

Fast adjustments made to changing regulations

We will be working towards adapting in this fact changing business environment as it will help us to create new opportunities to students and achieve growth in the long-term perspective.

Access to highly skilled workforce

We will be hiring one full time educational consultant in the first year having significant experience in this industry that will help us to achieve success in the long-term. We will be further hiring another person in the second year of operations.

Having a good reputation

Reputation is a key to success in education industries and thus we will aim to develop good reputation of our service that will help to create an establishment win new business contracts from India.

Ability to quickly adopt new technology

We will work towards using new technologies to market our services that can increase the marketing of our services and help us achieve growth.



KEY
SUCCESS
FACTORS

Business Model

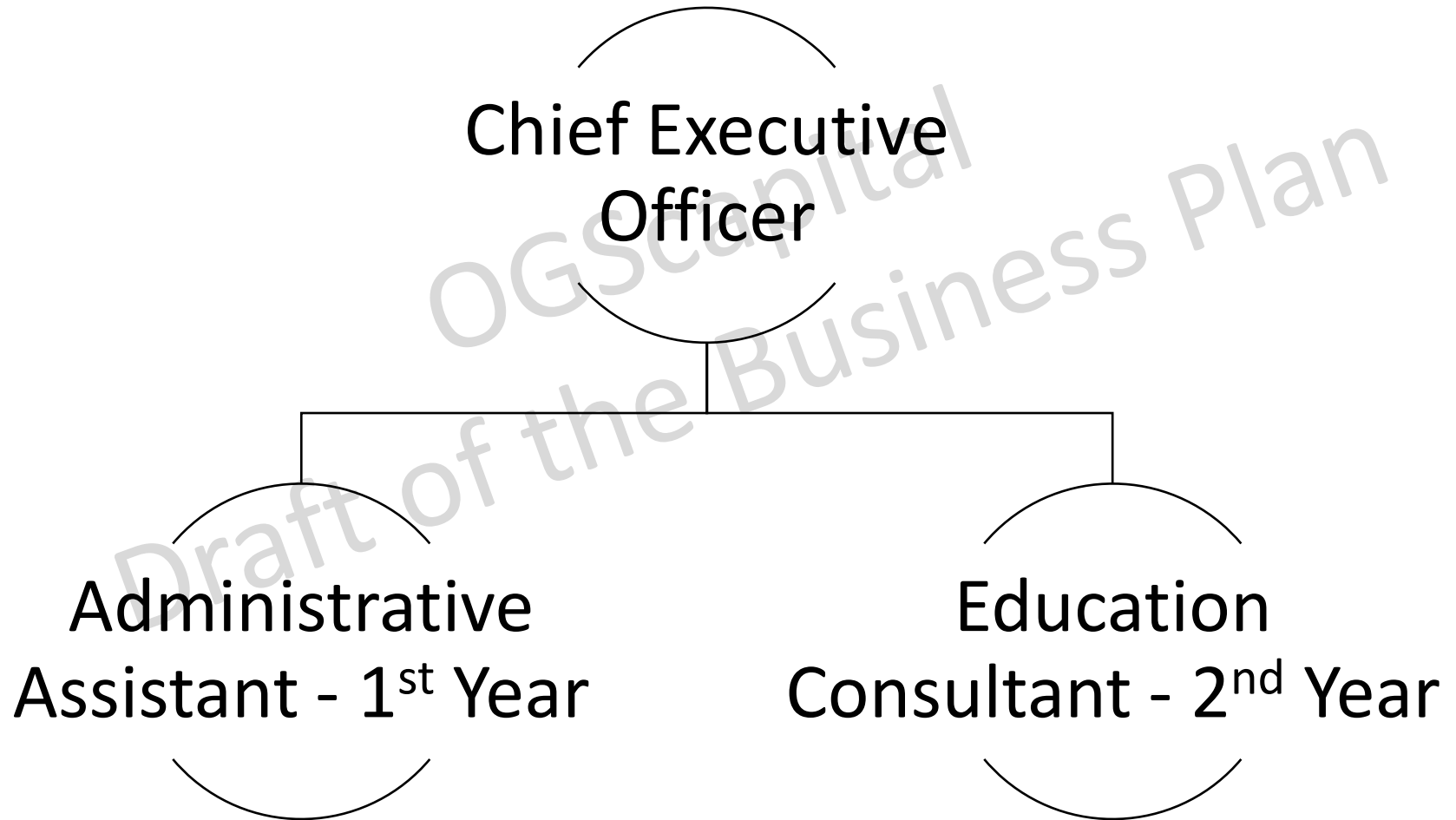
Benefits to Canadian Economy

- The company will help students who wish to study in Canada, boosting the forex inflows to Canada along with creating economic growth in the country that will develop a sustainable educational model for the Canadian economy;
- The management will bring in investments totaling CAD 40,000 in the first year that will help start this business and create 2 full time jobs in next two years out of which one job is to be created in the first year of operations in Canada;
- The company will be giving employment opportunities for 2 or more people within the next three years that will help us contribute towards the Canadian economy;
- Corporate taxes of an estimated CAD 23,000 to be payable by the Company over the next five years will further help in stimulating the economy;
- The company will be active in the local economy by building relationships with the local universities and ensuring increased Indian enrollments in these universities;
- The company will make a combined turnover of more than CAD 1.3 million in the next five years, that will drive the local economy and create sustainable growth for the business;
- The company will provide benefits by paying about CAD 282K to the economy (other than salaries) over the next five years;
- The company will support the knowledge transfer and skill transfer of the founder to Canadian/Permanent Resident staff.



Business Model

Organizational Structure



Business Model

Staffing Structure

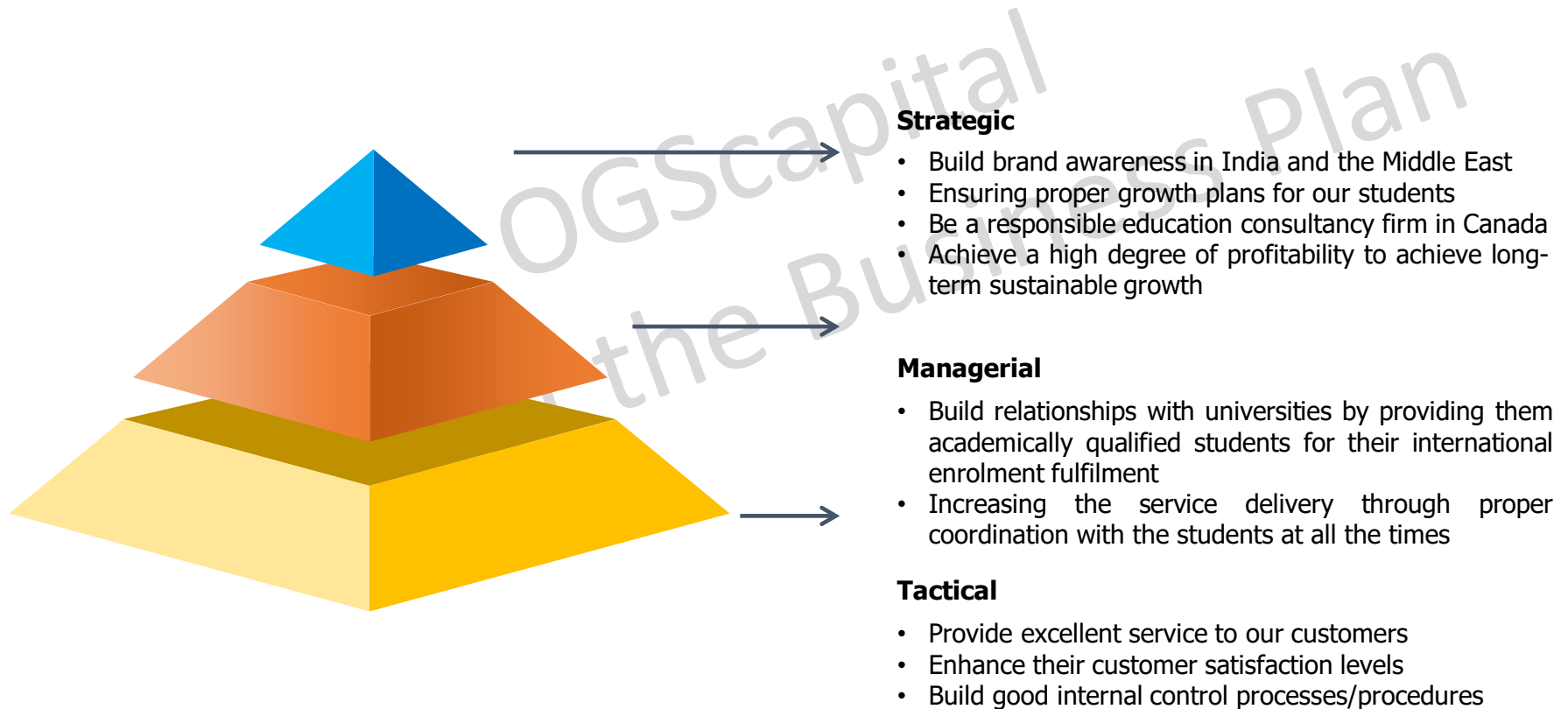
Description	Year 1	Year 2	Year 3	Year 4	Year 5
Chief Executive Officer	1	1	1	1	1
Administrative Assistant	1	1	1	1	1
Education Consultant	0	1	1	1	1
Total Salaries	2	3	3	3	3
Chief Executive Officer	88,500	90,801	93,162	95,584	98,069
Administrative Assistant	45,000	46,170	47,370	48,602	49,866
Education Consultant	0	58,000	59,508	61,055	62,643
Total Salaries	133,500	194,971	200,040	205,241	210,578



Business Model

Business Strategies

YYYYY will work towards providing students with a clear path in understanding their educational needs and working towards developing their education goals. We will work with them in every aspect of their academic life and will help them to get enrollment in top Canadian universities.



Business Model

Business Strategies

Customer Management Strategies

- ✓ Identifying the academic needs of our students and providing them a clear path that would help them to fulfill their educational goals
- ✓ Providing superior customer services in terms of their interview preparation management, test management and ensuring that students are kept informed at each level of their academic application
- ✓ Introducing exclusive workshops for explaining customers the process of university enrollment and our services that would help them to promptly apply for the universities and starting their higher education
- ✓ Providing value for money in terms of services as the customers would feel valued and referring us to other friends through our sincere and dedicated efforts

Human Resource Strategies

- ✓ Recruit educational consultants by giving them incentives, bonuses, training and a working environment that encourages participation in the decision-making process
- ✓ Keep all staff updated with applicable education industry regulations and legal requirements with mandatory training of at least four calendar days each year
- ✓ Aim to recruit one senior level education consultant in the first year and another junior level consultant that will help to develop a strong team for YYYYY

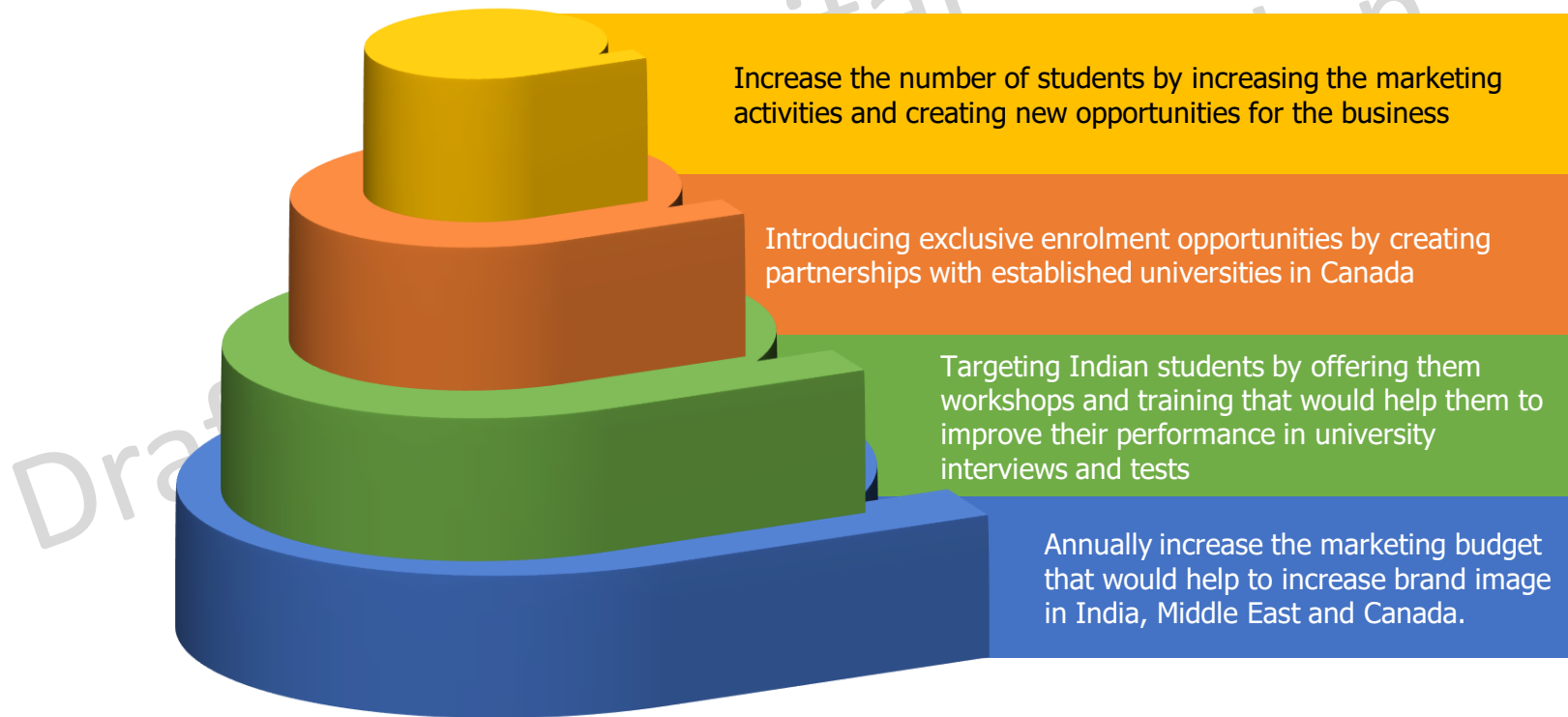
Long-term Partnership Strategies

- ✓ Creating long-term partnership with universities across British Columbia that would help us to create opportunities for our students and helping them achieve goals for pursuing high education in Canada
- ✓ Tie up with local colleges and universities that would help the business to enhance brand visibility.
- ✓ Tie up with Indian and Middle East schools that would refer their students to our academic consulting service and help us develop sustainable business model.

Business Model

Further Development

The primary strategy for the future development will be to increase the number of affiliation with universities, increasing the number of students, employing experienced staff, and ensuring customer satisfaction that could help the business to create a lasting impact in the Canadian education industry. The diversification strategy will help us to create opportunities within this market and get increased market share.



Business Model

Milestones

Short-term Milestones

- ▶ Hiring staff for implementation of our business strategies
- ▶ Implementation of marketing strategy
- ▶ Creating brand awareness
- ▶ Networking and partnerships
- ▶ Establishing relationship with universities and colleges across Canada



Long-term Milestones

- ▶ Compliance with all the local rules and regulations
- ▶ Establishing partnership with universities and colleges with the option of exclusive offerings to our students
- ▶ Strategic partnerships with schools in India



- ▶ **Marketing Strategy**

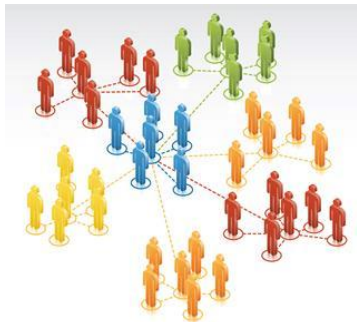
Marketing Strategy

Marketing Strategy



Business Networking

In this industry, relationships are more important than anything else. Our CEO will be active in developing his business networking opportunities with universities and colleges. We will be interacting with major Canadian universities highlighting the services that we have on offer along with the linkage of our Indian background. Developing a team that can market our educational services and developing a relationship within Canada.



Creating Loyal Networks

We will be creating a loyal customer base in order to establish our position in the market by providing the following loyalty features to them:

- 10% discounts on referring a friend to use our services
- Exclusive workshops without any charges that would increase their learning and help them to get placement in the university



Advertisements through Social Media

The company will be using a variety of online and offline marketing activities towards creating brand awareness and creating its recognition in the market through regular university enrollment seminars across India and the Middle East. This will also include social media marketing on Facebook, YouTube, Instagram, google ads, news magazines, etc. We have allocated about 15% of our revenue as a budget for this purpose.

Marketing Strategy

Marketing Mix

Product/Services

The company provides educational consulting services, including placement in colleges, mentoring, and allied services

Promotion

The Company will promote its services using business networking, training programs, offline advertising such as print media, as well as online techniques (social media, email marketing, etc.)

Price

The company will have a medium pricing policy which is in line with the competition.

Place

The Company will be based in Surrey, British Columbia.





- ▶ **Management Summary**

Management Summary

Management Team

XXXXX

Chief Executive Officer

Experience

✓ XXXX

Professional Qualifications

✓ XXXX

Life Support Course

✓ XXXX

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Draft of the Business Plan



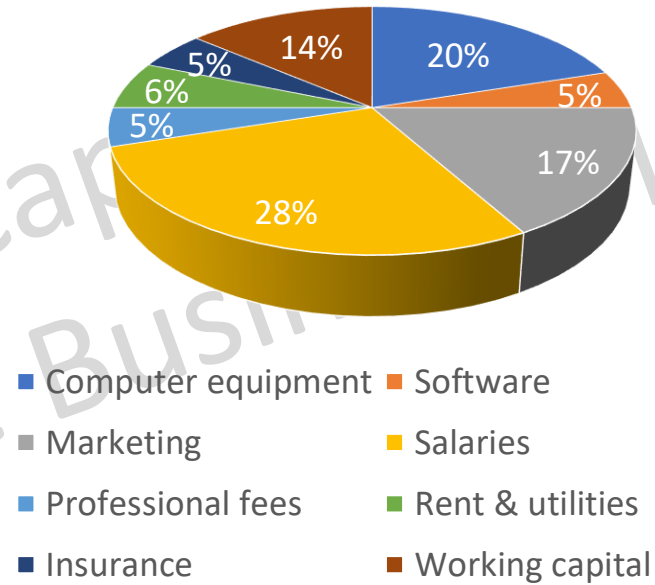
- ▶ **Sources of Funds and Financial Plan**

Sources and Uses of Funds

Sources and Uses of Funds

Particulars!!	Amount (CAD)
Uses of Funds	
Computer equipment	8,000
Software	2,000
Revenue investment	
Marketing	6,750
Salaries	11,250
Professional fees	2,000
Rent & utilities	2,500
Insurance	2,000
Working capital	5,500
Total investment	40,000
Sources of Funds	
Personal Investment	40,000
Total	40,000

Uses of Funds



Financial Plan

Projected Income Statements

Description	Year 1	Year 2	Year 3	Year 4	Year 5
Revenue	180,000	216,000	259,200	311,040	373,248
Operating expenses					
Salaries	133,500	194,971	200,040	205,241	210,578
Marketing	27,000	32,400	38,880	46,656	55,987
Insurance	2,000	2,000	2,000	2,000	2,000
Professional fees	2,000	2,000	2,000	2,000	2,000
Depreciation	2,000	3,000	3,000	3,000	3,000
Rent & utilities	9,600	9,600	9,600	9,600	9,600
Total operating expenses	176,100	243,971	255,520	268,497	283,165
Net profit before tax	3,900	(27,971)	3,680	42,543	90,083
Tax	780	(5,594)	736	8,509	18,017
Profit after tax	3,120	(22,377)	2,944	34,034	72,067

Financial Plan

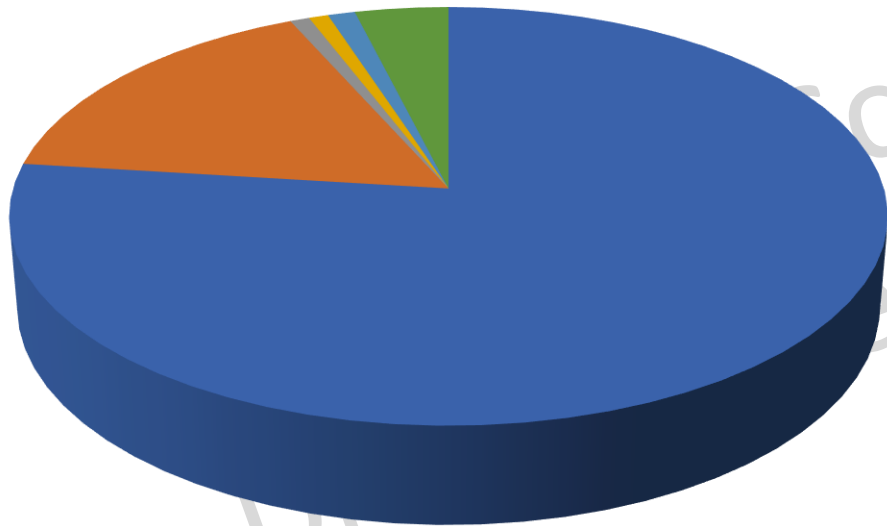
Projected Cash Flows

Particulars	Year 1	Year 2	Year 3	Year 4	Year 5
Profit after tax	3,120	(22,377)	2,944	34,034	72,067
Add: Non cash and other items					
Depreciation	2,000	3,000	3,000	3,000	3,000
Cash flow from operations	5,120	(19,377)	5,944	37,034	75,067
Cash flow from investments					
Computer equipment	(10,000)	(5,000)	0	0	0
Cash flow from investments	(10,000)	(5,000)	0	0	0
Cash flow from financing					
Investment	40,000	0	0	0	0
Cash flow for the year	35,120	(24,377)	5,944	37,034	75,067
Cumulative cash balance	35,120	10,743	16,687	53,721	128,788

Financial Plan

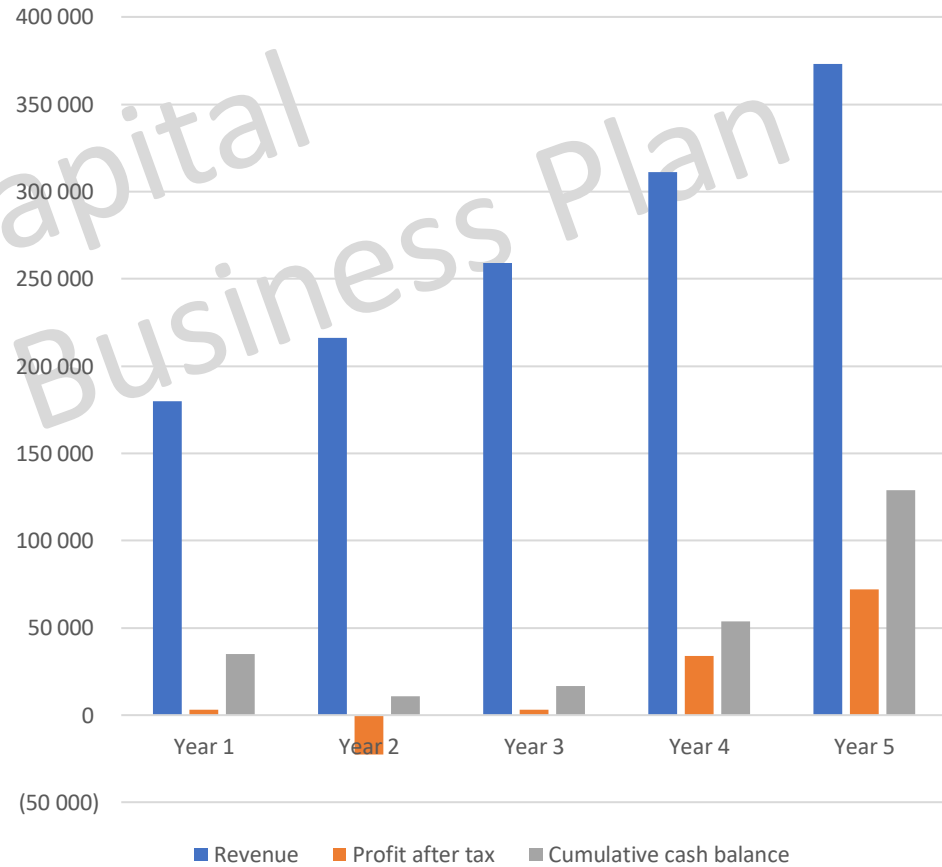
Financial Charts

Operating Expenses



- Salaries
- Marketing
- Insurance
- Professional fees
- Depreciation
- Rent & utilities

Financial Performance



- Revenue
- Profit after tax
- Cumulative cash balance