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## Business Plan Template

Presented by: \_\_\_\_\_  
(Name of entrepreneur)

Name of business: \_\_\_\_\_

***IMPORTANT:*** You must be a low-income person, have your business based on the Island of Montreal and request financing of not more than \$3,000.

Date: \_\_\_\_\_





State your annual family income (three consecutive years):

.....  
.....  
.....

Education:

Secondary     College     University

Specify diploma(s) obtained:

.....  
.....  
.....

Work experience:

.....  
.....  
.....

Have you ever declared bankruptcy?    Yes     No     Date of bankruptcy:

Have you been discharged?    Yes     No     Date of discharge:

What did you learn from your bankruptcy?

.....  
.....  
.....

Indicate your debts and/or loans?

- Student loan: \$
- Line of credit: \$
- Loan from family: \$
- Credit card: \$
- Home mortgage:\$                      Current value of home: \$
- Automobile:\$                              Current value: \$



**DESCRIPTION OF BUSINESS PROJECT**

Briefly describe your business project and objectives:

.....

.....

.....

.....

.....

.....

What inspired you to start your own business?

.....

.....

.....

.....

What products and/or services do you intend to sell?

.....

.....

.....

Is your business activity cyclical or seasonal?

.....

.....

How many jobs will your business create in its first year (including your own):

- Full time -----       Contract -----       Part time -----

Do you think your business will have a positive impact in the community? If yes, please explain:

.....

.....

.....

Does your business require any permits? Specify:

.....

.....

What neighbourhood do you plan to establish your business?

- I intend to work from home
- I will rent a location

Where exactly is your workplace?

.....



Who are your clients?

.....  
.....

Do you have any contracts?     Yes                     No

With whom:

.....

Your clients pay             cash                     Delay: 30 days             60 days             other

How many clients do you expect to have per day/week/month?

.....  
.....

What is the profit margin on your products or services?

Explain with an example. Provide purchase price and sale price:

.....  
.....  
.....

How will you advertise your business? What kind of publicity will you do?

.....  
.....  
.....  
.....  
.....

Who are your principal suppliers?

.....  
.....  
.....

-How will you pay them?

- cash
- Delay of             30 days             60 days
- other

.....



**COMPETITION**

Who are your competitors?	What do they do?	Where are they situated?	Have you done business with them?

Is your clientele different from those of your competitors?

.....  
 .....  
 .....

What advantages do you have over your competitors?

.....  
 .....  
 .....

What advantages do your competitors have over you?

.....  
 .....  
 .....

**PROJECT FINANCING**

What equipment would you need to purchase? What equipment do you already own?

<u>Equipment to purchase/Cost</u>	<u>Owned equipment /Value</u>
Total:	Total:



<b>Project cost</b>	<b>\$</b>	<b>Financing</b> (Indicate sources)	<b>\$</b>
Owned equipment		Equipment transferred to business	
Equipment to purchase		Cash transfer to business	
Cost of renovations		Loan –ACEM	
Cost of vehicle		Bank loans	
Inventory purchase		Family loans	
Office furniture		Other loans	
Insurance:		SAJE (JP, SAP...)	
Office ex : phone, internet		Grants-Mayor's Foundation	
Professional services		Other	
Other			
<b>TOTAL:</b>		<b>TOTAL:</b>	



**FINANCIAL PROJECTIONS (monthly)**

**Business revenues:** - How much do you expect to sell per day?

**Business expenses :**

**Fixed business charges**

Rent: .....

Publicity and promotion: .....

Office supplies: .....

Electricity and heat: .....

Supplies and tools: .....

Taxes, registration, permits: .....

Maintenance and repairs: .....

Commercial insurance: .....

Telecommunications: .....

Your salary:.....

Salary of your employees:.....

Vehicle-delivery expenses: .....

Personal insurance (CSST):.....

**Total business expenses: .....**



**Monthly personal financial requirements of owner(s):**

<u>Title</u>	<u>Amount</u>
Rent	
Vehicle	
Food	
Credit cards	
Personal loans	
Hydro-Québec	
Telephone	
Cable TV	
Daycare	
Life insurance	
Other	
<b>Total</b>	

**Additional information:**

Are you willing to receive advice?     Yes     No

What will you do if you do not obtain financing for your project?

.....  
 .....



**CONCLUSION**

What are the obstacles for the success of your business project?

.....  
.....  
.....

How do you see your business in two to three years?

.....  
.....  
.....

**Documents to supply**

- CV of entrepreneur(s)
- Proof of commercial address if already obtained
- Proof of incorporation or registration
- Credit history, Contact: Equifax at 514-493-2314 or 1800-465-7166
- Proof of residence
- Proof of immigration, refugee or Canadian citizenship status
- Proof of income (Notice of Assessment; proof of Employment Insurance benefits)
- Sworn personal balance sheet
- Proof of last diploma achieved

**Note: Attach any additional document(s) which you believe may be important during the assessment of your request for financing.**