



Plan
for a
solid
future

Your Business Planner

Your Business Services... Your Business Planner

Cambrian's Business Planner is designed to help you plan your future. It's an important document that helps Cambrian learn more about your business and objectives. It plays a key role in our assessment of your borrowing requirements. So, it's vital that you complete the planner fully and accurately – that way we'll both know where you are and where you're going.

Success in business doesn't happen by accident. Financial planning is an important tool for assessing your goals and ensuring that you meet them. And planning isn't something you do only once – it's a continuous process throughout the growth of your business.

Begin by looking closely at your business. Where are you? Where do you want to be? What are your strengths and weaknesses? How can you best fund your future growth?

Cambrian can help you answer these questions and determine the best way to plan for a solid future. We consider ourselves your long-term business partner and we're committed to helping you meet your goals. It all begins here.

the
best way
to plan
for a **solid**
future



Your Business Overview

The following outline will assist you and Cambrian Credit Union in assessing your banking requirements. Please provide as many details as possible.

Company name: _____

Address: _____

Phone: _____ Fax: _____

E-mail: _____ Web Site Address: _____

Date business established: _____

Ownership: Sole proprietorship Date of registration: _____

Partnership Date of registration: _____

Corporation Date of incorporation: _____

Owners: Name: _____ % ownership

Name: _____ % ownership

Name: _____ % ownership

Name: _____ % ownership

Number of Employees: Full-time: _____ Part-time: _____ Casual: _____

Your involvement: Full-time Part-time

Type of business: _____

Business strengths: _____

Business weaknesses: _____

Where do you expect your business to be in five years? _____

Your key objectives?

Why will you succeed?

Your Market

Define your market:

Identify your share:

Your Clients

Identify your main clients:

Is your client list diversified or reliant on a few?

Do you extend credit?

On what basis?

Your Competitors

Who are your major competitors?

What are your competitive advantages?

Your Suppliers

Who are your suppliers?

How readily can you switch suppliers?

What payment terms do you have with your suppliers?

Factors affecting business. Identify any concerns

Economic (i.e., recession, interest rates, taxes, etc.):

Political (i.e., free trade, government policies, etc.):

Social (i.e., trends, fads, current issues):

Technological:

Environmental:

Your Business Plan

A well-prepared plan is critical. The plan provides pertinent information that explains your request. It assists us in providing a suitable financing package. Please describe your plans.

Your financing needs

Business Line of Credit \$ _____ Commercial Mortgage \$ _____
 Term Loan \$ _____ Other \$ _____

Purpose of the loans:

Security to be provided:

Identify any significant purchase or changes made during the year:

Plans for next year?

Business investment – your contributions since inception:

How will you fund future growth?

Source of funds?

Present banking arrangements

Bank/Credit Union

Branch

Account Number(s)

Type of loan(s) outstanding:	Amount Outstanding	Monthly payment
	\$	\$
	\$	\$
	\$	\$



where
are you going?

Your Business Financials

Please provide us with the following information, or provide the financial statements completed by your auditor.

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where
do you want
to be?

Balance Sheet

Please provide the following information for the past three years.

Fiscal Year End	_____	_____	_____
ASSETS			
Current Assets			
Cash	_____	_____	_____
Accounts receivable	_____	_____	_____
Inventories	_____	_____	_____
Prepaid expenses	_____	_____	_____
Other	_____	_____	_____
Total Current Assets	_____	_____	_____
Fixed Assets			
Land	_____	_____	_____
Buildings	_____	_____	_____
Equipment	_____	_____	_____
Subtotal	_____	_____	_____
Subtract accumulated depreciation	_____	_____	_____
Total Fixed Assets	_____	_____	_____
Intangible Assets			
Goodwill	_____	_____	_____
Total Intangible Assets	_____	_____	_____
Total Assets	=====	=====	=====

Fiscal Year End _____

LIABILITIES AND SHAREHOLDERS' EQUITY

Current Liabilities

Short-term debt _____

Accounts payable _____

Income taxes payable _____

Long-term debt due within one year _____

Shareholders' loans _____

Total Current Liabilities _____

Long-term Liabilities

Long-term debt _____

Other liabilities _____

Total Long-term Liabilities _____

Total Liabilities _____

Shareholders' Equity

Cash equity contribution _____

Authorized stock/share capital _____

Retained earnings _____

Total Shareholders' Equity _____

Total Liabilities and Shareholders' Equity _____



Income Statement

Please provide this information for the past 3 years.

Fiscal Year End	_____	_____	_____
<hr/>			
Revenue or Sales	_____	_____	_____
Less: Cost of goods sold	_____	_____	_____
Gross Profit Margin	_____	_____	_____
Operating Expenses			
Less: Selling expenses	_____	_____	_____
Office expenses	_____	_____	_____
Payroll expenses and deductions	_____	_____	_____
Interest expense	_____	_____	_____
General expenses	_____	_____	_____
Total Operating Expenses	_____	_____	_____
Operating Profit	_____	_____	_____
Other Expenses			
Less: Business taxes payable	_____	_____	_____
Personal drawings	_____	_____	_____
Depreciation	_____	_____	_____
Other	_____	_____	_____
Total	_____	_____	_____
Net Income	_____	_____	_____

Income Projections

If a start up business, please provide quarterly projections for a year.

Quarterly	_____	_____	_____	_____
<hr/>				
Revenue or Sales	_____	_____	_____	_____
Less: Cost of goods sold	_____	_____	_____	_____
Gross Profit Margin	_____	_____	_____	_____
Operating Expenses				
Less: Selling expenses	_____	_____	_____	_____
Office expenses	_____	_____	_____	_____
Payroll expenses and deductions	_____	_____	_____	_____
Interest expense	_____	_____	_____	_____
General expenses	_____	_____	_____	_____
Total Operating Expenses	_____	_____	_____	_____
Operating Profit	_____	_____	_____	_____
Other Expenses				
Less: Business taxes payable	_____	_____	_____	_____
Personal drawings	_____	_____	_____	_____
Depreciation	_____	_____	_____	_____
Other	_____	_____	_____	_____
Total	_____	_____	_____	_____
Net Income	_____	_____	_____	_____

Cash Flow Forecast

Please provide the following information for the next 12 months.

	Month 1	Month 2	Month 3	Month 4	Month 5
Cash Receipts					
Total sales	_____	_____	_____	_____	_____
Cash equity contribution	_____	_____	_____	_____	_____
Other cash received	_____	_____	_____	_____	_____
Total Cash Receipts	_____	_____	_____	_____	_____
Cash Disbursements					
Equipment-purchases, rentals down payments or leases	_____	_____	_____	_____	_____
Rent	_____	_____	_____	_____	_____
Salaries – General	_____	_____	_____	_____	_____
Salaries – Management	_____	_____	_____	_____	_____
Materials and inventory	_____	_____	_____	_____	_____
Insurance	_____	_____	_____	_____	_____
Marketing and promotion	_____	_____	_____	_____	_____
General and administrative expenses	_____	_____	_____	_____	_____
Bank interest	_____	_____	_____	_____	_____
Current portion of long-term debt	_____	_____	_____	_____	_____
Taxes	_____	_____	_____	_____	_____
Other (specify) _____	_____	_____	_____	_____	_____
Total Cash Disbursements	_____	_____	_____	_____	_____
Net Cash Position					
Monthly surplus (or deficit)	=====	=====	=====	=====	=====
Cumulative cash flow (or deficit) to date	_____	_____	_____	_____	_____

Your Personal Financial Statement

Please complete the following base asset valuations on reasonable current market values.
List all outstanding debt including credit cards and income taxes.

You

Last Name _____ Given Names _____

Date of Birth _____ Social Insurance Number _____

Occupation _____

Employer _____ Since _____

Contact Name _____ Telephone Number _____

Spouse (if applicable)

Last Name _____ Given Names _____

Date of Birth _____ Social Insurance Number _____

Occupation _____

Employer _____ Since _____

Contact Name _____ Telephone Number _____

Address

Address _____ Apt# _____

City _____ Postal Code _____

Since _____ Telephone Number _____

Annual Income

You

Your Spouse

Combined

Employment _____

Other _____

Total Income _____

Your Assets	You	Your Spouse	Combined
Cash, savings and chequing account balances	_____	_____	_____
Stocks, bonds, mutual funds, GICs, etc. (schedule 1)	_____	_____	_____
Cash value of life insurance (schedule 2)	_____	_____	_____
Pension plan, RRSPs, etc. (schedule 3)	_____	_____	_____
Residence (schedule 4)	_____	_____	_____
Other real estate (schedule 4)	_____	_____	_____
Vehicles, boats, etc. (schedule 5)	_____	_____	_____
Other (schedule 6)	_____	_____	_____
Total Assets	_____	_____	_____

Your Liabilities	You	Your Spouse	Combined
Credit card balances (schedule 7)	_____	_____	_____
Personal loans (schedule 7)	_____	_____	_____
Loans on life insurance (schedule 2)	_____	_____	_____
Income taxes owing	_____	_____	_____
Residential mortgages (schedule 4)	_____	_____	_____
Other real property mortgages (schedule 4)	_____	_____	_____
Investment loans (schedule 7)	_____	_____	_____
Other (schedule 8)	_____	_____	_____
Total Liabilities	_____	_____	_____
Net Worth (Total Assets – Total Liabilities)	=====	=====	=====

(Schedules appear on pages 14 and 15)

SCHEDULE 1 – Non Registered Investments

Description	Yours/Spouse	Market Value
		\$
		\$
		\$
		\$

SCHEDULE 2 – Life Insurance

Amount	Company	Beneficiary	CSV	Loans		
\$					\$	\$
\$					\$	\$
\$					\$	\$
\$					\$	\$

SCHEDULE 3 – RRSPs

Description	Yours/Spouse	Market Value
		\$
		\$
		\$
		\$

SCHEDULE 4 – Real Estate

Location	Owner	Market Value	Mortgagee	Amount	Payment
		\$		\$	\$
		\$		\$	\$
		\$		\$	\$
		\$		\$	\$

SCHEDULE 5 – Vehicles, Boats, etc

Year	Make and Model	Market Value
		\$
		\$
		\$
		\$

SCHEDULE 6 – Other Assets

Description	Market Value
	\$
	\$
	\$
	\$

SCHEDULE 7 – Personal Loans, Investments, Credit Cards, etc.

Credit Union/ Bank/ Other	Amount Outstanding	Monthly Payment
	\$	\$
	\$	\$
	\$	\$
	\$	\$

SCHEDULE 8 – Other Liabilities

Description	Amount	Payment
	\$	\$
	\$	\$
	\$	\$
	\$	\$



Comments (any other pertinent information)

Authorization

I certify that all financial and personal information contained herein is true in all aspects, and that the projections made herein are based on realistic assumptions.

I authorize the credit union to obtain such factual and investigative information regarding me and my business from others as permitted by law, to furnish consumer credit grantors and credit bureaus particulars of the credit application and subsequent credit experience, if applicable, and to retain this application for the credit union's records.

Date: _____

Signature(s): _____

Witness Signature: _____

Print Name & Title: _____





it
all
begins
here!

For over 40 years, Cambrian Credit Union has been partnering with Manitoba businesses, building relationships on service, knowledge and benefits. We have built those partnerships based on our understanding of the market and our respect for the special needs of smaller and medium-sized businesses.

At the same time, we have worked with individuals and families offering personal financial services that have helped these members to achieve their goals. We offer all members a full range of investment and loan products coupled with the friendly, professional service they want.

We demonstrate our appreciation to both our individual and business members through our profit-sharing program returning more than \$14 million to our members since 1995.



For more information about the services that Cambrian can offer your business, please call us.

Cambrian Credit Union

Commercial Services
225 Broadway
Winnipeg, Manitoba
R3C 5R4

Phone: 925-2600

Fax: 925-3977

e-mail: ccuinfo@cambrian.mb.ca

www.cambrian.mb.ca

