Community Futures Shuswap

Business plan template

Eight sections and room to answer them. Work through it in pencil, then write the plan.

BUSINESS PLANNING

Community Futures Shuswap

September 2026

Yours to keep — no application required

BUSINESS NAME _____ YOUR NAME _____ PHONE NUMBER _____

Why this is worth the time

A business plan is the cheapest place to find out whether a business works. Everything it costs you here is paper and a few weeks.

Every step of planning a business carries its own research. Some steps take longer than others, some need a subject-matter expert, and some ask you to look hard at whether the concept works at all — whether it pays you what you need it to pay you.

Say this part out loud at the start: not every good idea becomes a viable business concept, and not every viable concept becomes a successful business. Writing the plan is when you test that. It is the cheapest place to find out.

So be hard on the concept. Measure what you find against what you set out to achieve, and if the numbers do not add up, go and get better information or approach the idea another way.

Not launching is a result, not a failure

Deciding not to launch a concept that did not survive the plan is not a failure. It is the plan doing its job, and it has just saved you a year and your savings.

You do not have to do it alone

There is a lot of excitement in starting a business, and the steps can feel like extra things piled on top of it. Our job is to give you the tools and the people, so the decisions you make are well informed ones.

Come and talk to us at any point — before you start writing, halfway through, or when you think you are finished. There is no fee, and you do not have to be borrowing money from us.

Failing to plan is planning to fail. Take the time to plan for your success.

Your business idea

Start here, and keep it plain. If someone outside your industry cannot follow it, it is not finished.

1) In a few sentences, summarize your business or business idea.

What you sell, who buys it, and how they get it.

2) Do you plan to build on an existing business, or to start a new one?

If you are buying or buying into one, say which, and say what you are buying: the building, the equipment, the inventory, the name, the customers.

Management

Who is running this, and what they bring to it. Lenders, landlords and suppliers all read this section, and it is the one most people undersell.

1) Do you or your partner have past experience owning or running a business? If yes, give details.

Include a business that did not work. What you learned from it counts.

2) What skills do you bring to the business?

Trade or professional skills, and the ones that keep a business alive: selling, pricing, bookkeeping, hiring, scheduling. Name the gaps too, and who fills them.

Target market

Who buys, why they buy, and who else they could buy from. Four questions, and they are the four that most often go unanswered.

1) Who is your target customer? Describe their characteristics — age, income, the geographic area they live in, buying patterns, trends.

Resident or visitor? Year-round or seasonal? How far will they travel?

2) What need or opportunity is your product or service addressing?

What does the customer do today instead of buying from you?

3) Who is your competition, within and outside the region? What are their strengths and weaknesses?

Outside the region counts: online sellers, and the trip to Kamloops or Kelowna.

4) Why will people buy from you, or use your services, instead of the competition?

One or two reasons you could defend to a sceptical stranger.

Operations

What you need in place before you can trade.

1) Do you have, or need, any specific equipment to operate your business?

List each item, what it costs, and whether you are buying, leasing or already own it. Equipment you own outright and bring in is part of what you are putting in.

2) Do you require any special permitting or licensing to operate your business in this area?

Note what each one costs and how long it takes to get. The longest one sets your opening date.

Production

How the thing actually gets made or delivered. People skip this section because they do it in their head every day — write it down anyway.

1) What steps are required to make your product or provide your service?

In order, start to finish, including the boring ones. How long does the whole cycle take, and how many can you do in a day?

1
2
3
4
5
6
7
8
9
10

2) Who will do the steps above? Are you dependent on anyone, and if so, what will you do if they become unavailable?

One supplier, one certified employee, one piece of machinery, or you. Name the single point of failure and say what the plan is.

Marketing

How people find out you exist, and how a stranger becomes a customer.

1) What steps are involved in selling your product or service?

From the first time someone hears of you to the moment they pay. Who does each step?

2) How will you connect with your target customer?

Name the channels and what each one costs you in money and in hours a week.

3) Do you have a marketing plan? If so, please describe it.

What you will do, over what period, for what budget, and how you will know whether it worked.

Finances

Two questions here. The work behind them is the cash flow, and it belongs with the plan.

1) What price will you charge, how did you decide on this price, and how does it compare with your competition? Will customers think this is a fair price?

Say which method you used: cost plus a margin, what the market charges, or what the result is worth to the customer.

2) Have you completed a cash flow analysis? What areas are of concern to you?

Month by month for the first year. Name the month that worries you and say what you would do about it.

Anything else

The last two, and they are not throwaways. What you attach is what turns a claim into evidence.

1) Include any other information you think is relevant that this template has not asked you for.

Anything specific to your industry, your site or your circumstances.

2) List the attachments you are including with your plan.

Quotes, leases, letters of intent, resumes, licences, market research, photographs, the cash flow.

Is your plan finished?

Not a rule — a last read-through. Work down it before you show the plan to anyone whose answer matters to you.

- [ ] Someone outside your industry has **read it** and can tell you what the business does.
- [ ] Every number that is a guess is **footnoted** with the assumption behind it.
- [ ] The **cash flow runs month by month** for a full year and no closing balance is negative.
- [ ] The sales projection fits inside what you can actually **produce or serve** at the staffing you have budgeted.
- [ ] You are **paying yourself** in the numbers.
- [ ] Your **competitors are named**, with strengths and weaknesses against each.
- [ ] Every claim that needs evidence has the evidence **attached** — quotes, leases, letters, research.
- [ ] The **executive summary is written last**, sits first, and fits on one page.
- [ ] The **licences and permits** are listed with costs and with how long each one takes.
- [ ] You have said what would have to **go wrong**, and what you would do.

If several boxes are still empty

That is the plan telling you which part is not finished, which is exactly what it is for. Go back to that section rather than writing around the gap — an empty box is a question a reader will ask you anyway.

What to do with it now

A plan that goes in a drawer has done half its job. These are the steps that get the other half out of it.

If you want more than the questions	Ask our office for **Writing a business plan**. It takes the same eight sections further, adds the standard plan outline, and gives you the financial templates — profit and loss, cash flow, break-even.
Put it down for a week	Then read it cold. The parts you skim over reading it back are the parts you have not worked out yet.
Have someone else read it	Not a relative. Someone who will tell you what does not make sense, and someone who knows the industry if you can find one.
Bring it to us	We will read it and talk it through with you. There is no fee for that and you do not have to be borrowing money. This is the kind of work the office is here for.
Re-do the numbers with what you learned	A plan that has not changed since the first draft usually means the first draft was not tested.
Then decide	Go, not yet, or not at all. All three are legitimate answers, and the third one has saved people their savings.
If you do need financing	Ask our office for the **Business loan application guide**. It covers what to submit, how applications are assessed, and what happens after you apply. The plan you have just written is the centre of it.

This template is written to be readable and it is general guidance, not professional advice. Confirm anything to do with tax, law, licensing or insurance with the body that governs it, or with your accountant or lawyer.

Community Futures Shuswap

Every business here started as one idea.

Community Futures Shuswap
101–160 Harbourfront Drive, Salmon Arm, BC V1E 4P9
250.803.0156 · Toll free 1.877.803.0156
info@futureshuswap.com · www.futureshuswap.com

Growing communities one idea at a time.

Community Futures organizations are independent, locally-run and guided by volunteer boards. They actively support community-based economic development with a range of products and services aimed at creating diverse, sustainable rural communities.

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