

**BUSINESS PLAN**

**Existing Operation**

**How To Complete This Form**

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| This document will help you produce, in several simple steps, a **synthesized business plan that meets the needs of La Financière agricole (FADQ)**.  You should be the key architect of your business plan in order to be able to promote it to third parties (stakeholders, business partners, etc.). For this plan, FADQ will limit itself to the information on the products it administers.  IMPORTANT! If you have already produced a business plan, you do not need to complete this synthesized version. Make sure, however, that your plan contains all the information needed to study your file. |

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| **Sections 1 and 2. Client Identification and Target Objectives** |
| * Enter your contact information in section 1. * In section 2, select the box that corresponds to your project’s objective. |

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| **Section 3. Description** |
| ***1. Current Situation***  **A. Background:**   * Enter the year in which your project was conceived and describe your business approach. * Briefly describe a few highlights related to your operation and mention the year in which the event occurred (ex.: start of operations, major investments, an individual’s establishment, etc.)   **B. Objectives:**   * Broadly describe your operation’s main objectives. (ex.: increase my herd to 200 ewes in the next three years)   **C. Productions and other activities:**   * Describe your operation’s activities:   + Animal productions (type, number of breeders, quota, efficiency measures (ex. : mortality rate));   + Crop productions (type, area cultivated, yield);   + Processing activities (type, % of the operation’s products processed). * Enter the other non-agricultural activities present at your operation. * Enter the total area in farmland you own and indicate what surface has underground drainage. * Enter any farmland areas you lease. * Describe your buildings. (type, capacity, state of repair, etc.)   **D. Developer and management:**   * Enter your legal structure. (ex.: partnership) * Indicate the percentage of shares held by each member of the group and their role in the operation. * Describe your involvement in your professional community and your network of contacts. * Enter whether you hold a job outside your agricultural operation.   **E. Your strengths and management challenges:**   * Explain in several lines how your experience and your education contribute to the success of your project. * Enter one or two of your operation’s strengths that foster the project’s success. * Present two of your main management challenges and what steps you plan to take to meet those challenges.   **F. Management tools and advisory services:**   * Describe the management tools and advisory services you use. * Describe the mentoring services, if any, you plan to use.   **G. Other:**   * Enter any other elements related to your current situation that you consider important. |

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| ***2. Project***  **A. Project, objectives and motivation:**   * Broadly describe your project. * Briefly describe the main objectives related to your project and your motivation. * Enter the non-agricultural activities planned in your project. * Enter the main impacts your project will have on your operation (ex.: modified legal structure, additional labour, increase in productivity, reduction in the areas leased, etc.) * Say why the project will succeed. (project justification).   **B. Challenges:**   * Describe one or two challenges you must meet and your action plan in the event the difficulty persists (Plan B).   **C. Marketing:**   * Describe your marketing strategies. * Enter more details if the operation must market any of its products on its own (in whole or in part) :   + Marketing strategy: promotion, publicity, public relations, distribution, transportation, etc.;   + Target clientele and target markets;   + Product characteristics: labelling, price, etc.;   + Strengths and points to improve concerning the product and services offered in relation to the competition;   + Quantity sold per year;   + Volumes sold wholesale, semi-wholesale and retail (market share);   + Marketing agreements: written, verbal or none;   + Custom contracts: wages or not based on efficiency;   + Other.   **D. Licenses needed (if any):**   * Enter the licenses you have and those you need to undertake your project, mentioning, if need be, the approximate delays to obtain them.   **E. Environmental constraints:**   * If your project entails any environmental constraints, use several lines to describe them and mention what actions have been taken to remedy them. * Enter whether your new project requires you to have a phosphorus report, a “Project Notice” or an “Authorization Certificate” and send us a copy of those obtained.   **F. Other:**   * Enter any relevant information, related to your project, not already mentioned. |

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| ***3. Main Implementation Steps (Implementation Schedule)***  Enter the main steps in your project and the dates (months and year) scheduled for their implementation. |

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| **Section 4. Revenues and Expenses** |
| Forecast of revenues and expenses:   * This is merely a model you can use. You can attach any document containing this type of information that you have produced yourself. * Make your projections from the perspective that your operation has reached the target production level. |

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| **Section 5. Statement** |
| This is merely a model you can use. You can attach any document containing this type of information that you have produced yourself. |

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| **Sections 6 and 7. Description of Investments and Financing Sources** |
| * Itemize your projected investment needs for the next five years. * Itemize your financing plan. |

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| **Section 8. Annexes** |
| * Select the documents you will attach to your business plan. |



**BUSINESS PLAN**

**Existing Operation**

**Client No**

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| **1. Client Identification** | |
| **Name or corporate name** | **Phone No** |
| **Address (No, street or rang, municipality)** | **Postal code** |

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| **2. Target Objectives** | | | |
| Implanting a new      production | Establishment | Developing an  existing production | Other |

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| **3. Description** |
| ***1. Current situation***  **A. Background** (MAXIMUM 6 LINES)    **B. Objectives** (MAXIMUM 4 LINES)    **C. Productions and other activities** (MAXIMUM 10 LINES)    **D. Developer and management** (MAXIMUM 8 LINES) |

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| **E. Your strengths and management challenges** (MAXIMUM 14 LINES)    **F. Management tools and advisory services** (MAXIMUM 3 LINES)    **G. Other** (MAXIMUM 3 LINES) |

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| ***2. Project***  **A. Project, objectives and motivation** (MAXIMUM 20 LINES)    **B. Challenges** (MAXIMUM 10 LINES) |

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| **C. Marketing** (MAXIMUM 15 LINES)    **D. Licences needed** (MAXIMUM 5 LINES)    **E. Environmental constraints** (MAXIMUM 6 LINES)    **F. Other** (MAXIMUM 5 LINES) |

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| ***3. Main Implementation Steps (Implementation Schedule***) (MAXIMUM 12 LINES) |

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| **Production to implant** | |
| **Dimension (No. ha and/or No. heads)**  **current               projected** | **Delay in which you will reach these objectives:**       years |

**Forecast of Revenues and Expenses (Business in Operation)**

**Year of forecast**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **4. Revenues** | | | | | | | | | | | **Expenses** | | | | | | | |
| **Crops** | | | Prod. | Quantity produced | | |  | |  | |  | | **Description and comments** | | | **Cost**  **($)** | | |
|  | | | units | kept | | sold | **Unit price** | | **Sale** | |  | |  | | |  | | |
|  | | | (Ha) | (Tonnes) | | (Tonnes) | **($/T)** | | ($) | |  | |  | | |  | | |
|  | | |  |  | |  |  | |  | |  | | Purchase of crops, plants or animals for resale | | |  | | |
|  | | |  |  | |  |  | |  | |  | | Seeds, plants | | |  | | |
|  | | |  |  | |  |  | |  | |  | | Pesticides, fertilizers, conditioners, analyses | | |  | | |
|  | | |  |  | |  |  | |  | |  | | Twine, containers, other crop supplies | | |  | | |
|  | | |  |  | |  |  | |  | |  | | Cooling, drying, grading, packing | | |  | | |
|  | | |  |  | |  |  | |  | |  | | Purchase of animals | | |  | | |
|  | | |  |  | |  |  | |  | |  | | Feed | | |  | | |
|  | | |  |  | |  |  | |  | |  | | Veterinary, medicines, vaccinations, insemination | | |  | | |
|  | | |  |  | |  |  | |  | |  | | Controls, registrations, bedding, disinfectant | | |  | | |
|  | | |  |  | |  |  | |  | |  | | Hormones, implants | | |  | | |
|  | | |  |  | |  |  | |  | |  | | Blacksmith fees | | |  | | |
|  | | |  |  | |  |  | |  | |  | | Other animal supplies | | |  | | |
| **Total section  A** | | | **0** |  | |  |  | | **0** | |  | | Woods, sugar bush | | |  | | |
|  | |  |  |  | |  |  | |  | |  | | Automobile and truck (Farm) | | |  | | |
| **Animals** | | | | Number  of heads | | | **Unit**  **price** | | **Sale** | |  | | Fuels, lubricants, hardware | | |  | | |
|  | | | | kept | | sold | **($/head)** | | **($)** | |  | | Electricity, heating and telephone (Farm) | | |  | | |
|  | | | |  | |  |  | |  | |  | | Custom work and machinery rental | | |  | | |
|  | | | |  | |  |  | |  | |  | | Registration of rolling stock | | |  | | |
|  | | | |  | |  |  | |  | |  | | Maintenance and repair machinery and equip. | | |  | | |
|  | | | |  | |  |  | |  | |  | | Maintenance and repair - Building | | |  | | |
|  | | | |  | |  |  | |  | |  | | Maintenance - Land | | |  | | |
|  | | | |  | |  |  | |  | |  | | Transportation, marketing, joint plan, publicity | | |  | | |
|  | | | |  | |  |  | |  | |  | | Labour and employer’s contribution | | |  | | |
|  | | | |  | |  |  | |  | |  | | ASRA contribution | | |  | | |
|  | | | |  | |  |  | |  | |  | | ASREC and AgriStability contribution | | |  | | |
|  | |  |  |  | | **Total section B** | | | **0** | |  | | Membership fees (UPA, etc.) | | |  | | |
|  | |  |  |  | |  |  | |  | |  | | Net property taxes | | |  | | |
| **Animal products** | | | | Quantity produced | | | **Unit**  **price** | | **Sale** | |  | | Land rental | | |  | | |
|  | | | | kept | | sold | **($/unit)** | | **($)** | |  | | Fire and liability insurance | | |  | | |
|  | | | |  | |  |  | |  | |  | | Life and other insurance | | |  | | |
|  | | | |  | |  |  | |  | |  | | Office supplies and paper | | |  | | |
|  | | | |  | |  |  | |  | |  | | Telecommunications | | |  | | |
|  | | | |  | |  |  | |  | |  | | Training | | |  | | |
|  | | | |  | |  |  | |  | |  | | Professional fees, associations, accounting,  licenses | | |  | | |
|  | | **Total section C** | | | |  |  | | **0** | |  | | Interest on short-term debt (under one year) | | |  | | |
|  | |  |  | |  |  |  | |  | |  | | Other | | |  | | |
| **Miscellaneous revenues (description)** | | | | | | | | | **Amount** | |  | | Total cost of operations: | | G | 0 | | |
|  | | | | | | | | | **($)** | |  | | (in % of agricultural income) **(( G x 100) / E)** | |  |  | | **%** |
|  | | | | | | | | |  | |  | |  | |  |  | | |
|  | | | | | | | | |  | |  | | Operators’ wages | | H |  | | |
|  | | | | | | | | |  | |  | | Interest paid on long-term debts (over one year) | | I |  | | |
|  | | | | | | | | |  | |  | | Amortizations | | J |  | | |
|  | | | | | | | | |  | |  | |  | |  |  | | |
|  | | | | | | | | |  | |  | | Agricultural net income (losses) (**E - (G+H+I+J)**) **K** | | | **0** | | |
|  | | | | | | | | |  | |  | | % agricultural net income (**(K x 100) / E**) | | |  | | **%** |
|  | |  |  | | **Total section D** | | | | **0** | |  | | Reimbursement of capital **L** | | |  | | |
|  | | | | | | |  | |  | |  | | Monetary surplus **((E+F) - (G+H+I+L)) M** | | | **0** | | |
|  | | | | | | |  | |  | |  | | % of monetary surplus **((M x 100) / (E+F))** | | |  | | **%** |
| **Total agricultural revenues (A+B+C+D)** | | | | | | | E | | **0** | |  | |  | | |  | | |
| **Outside revenues (non-agricultural)** | | | | | | | F | |  | |  | |  | | |  | | |

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| **5. Statement** |

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|  | | Date : | | | | | | |
| **ASSETS** | | **Current ($)** | | | | | | |
| Short-term assets | | | | | | | | |
| Cash |  | | | | | | | |
| Accounts receivable |  | | | | | | | |
| Compensation to be received |  | | | | | | | |
| Animals intended for market |  | | | | | | | |
| Crops to sell |  | | | | | | | |
| Crops to be kept |  | | | | | | | |
| Supplies |  | | | | | | | |
| Advances on crops |  | | | | | | | |
| Other |  | | | | | | | |
| **Total short-term assets:** | 0 | | | | | | | |
| **Long-term assets *(imm. assets)*** | | | | | | | | |
| Breeding herd | | |  | | | | | |
| Machinery and equipment | | |  | | | | | |
| Farmland and buildings | | |  | | | | | |
| Other immovable assets | | |  | | | | | |
| **Other assets *(stocks, partnership shares)*** | | | | | | | | |
| Production quotas | | | |  | | | | |
| Other | | | |  | | | | |
| Total long-term assets: | | | | 0 | | | | |
|  | | | |  | | |  |  |
| **TOTAL ASSETS:** | | | | 0 | | | | |
|  | | | |  | | |  |  |
| **LIABILITIES** | | | | **Current ($)** | | | | |
| **Short term debts** | | | | | | | | |
| FADQ credit line | | | | |  | | | |
| APP\* | | | | |  | | | |
| Credit margin | | | | |  | | | |
| Accounts payable | | | | |  | | | |
| Interest incurred | | | | |  | | | |
| Reimbursement of capital | | | | |  | | | |
| Other | | | | |  | | | |
| Total short-term debts: | | | | | 0 | | | |
| Long-term debts | | | | | | | | |
| Guaranteed loans | | | | | |  | | |
| Other long-term liabilities | | | | | |  | | |
| Total long-term debts: | | | | | | 0 | | |
| \* APP: Advance Payment Program | | | | | |  |  |  |
| **TOTAL DEBTS:** | | | | | | 0 | | |
|  | | | | | |  |  |  |
| Net assets | | | | | | 0 | | |
|  | | | | | |  |  |  |
| **OWNER’S TOTAL LIABILITIES AND ASSETS** | | | | | | **0  $** | | |

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| Description of investments required to reach target objectives | **Plan starting in *(year)*** | | | | | | | | | | |
|  | Cost of investments planned | | | | | | | | | | |
| **6. Description of investments** | **Year 1** | | | | | **Year 2** | | | **Year 3** | **Year 4** | **Year 5** |
| **Land (lot number + total area + area cultivated)** | | | | | | | | | | | |
|  |  | | | | |  | | |  |  |  |
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|  |  | | | | |  | | |  |  |  |
| Subtotal : | 0 | | | | | 0 | | | 0 | 0 | 0 |
| **Building to construct or renovate (type + size)** | | | | | | | | | | | |
|  |  | | | | | |  | |  |  |  |
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|  |  | | | | | |  | |  |  |  |
| Subtotal : | 0 | | | | | | 0 | | 0 | 0 | 0 |
| **Animals (type + number)** | | | | | | | | | | | |
|  | |  | | | | |  | |  |  |  |
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|  | |  | | | | |  | |  |  |  |
| Subtotal : | | 0 | | | | | 0 | | 0 | 0 | 0 |
| **Machinery and equipment (type + model)** | | | | | | | | | | | |
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|  | |  | | | | |  | |  |  |  |
| Subtotal : | | 0 | | | | | 0 | | 0 | 0 | 0 |
| **Quota** | | | | | | | | | | | |
|  | | |  | | | |  | |  |  |  |
|  | | |  | | | |  | |  |  |  |
|  | | |  | | | |  | |  |  |  |
| Subtotal : | | | 0 | | | | 0 | | 0 | 0 | 0 |
| **Other (consolidations, redemptions of shares, etc.)** | | | | | | | | | | | |
|  | | | |  | | | |  |  |  |  |
|  | | | |  | | | |  |  |  |  |
|  | | | |  | | | |  |  |  |  |
|  | | | |  | | | |  |  |  |  |
| Subtotal : | | | | 0 | | | | 0 | 0 | 0 | 0 |
| Total investments of each year | | | | 0 $ | | | | 0 $ | 0 $ | 0 $ | 0 $ |
|  | | | | | | | | | | | |
| Total accumulated investments: | | | | | **0** ( $ ) | | | | | | |

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| **7. Financing Sources** | | | | | | |
| FADQ loan – Other loans - Outlay - Grants – Sales of assets – Other | **Year 1** | | **Year 2** | **Year 3** | **Year 4** | **Year 5** |
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|  |  | |  |  |  |  |
| Total financing sources | 0 $ | | 0 $ | 0 $ | 0 $ | 0 $ |
|  | | | | | | |
| Total accumulated financing sources : | | 0 ( $ ) | | | | |

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| Completed by | Date |
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| **8. Annexes** |
| Individual Registration Form (Annex this document to your business plan) |
| Income tax returns for the past 2 years accompanied by your assessment notice |
| Phosphorus report dated under 12 months |
| Authorization certificate(s) from the Ministère du Développement durable, de l’Environnement, de la Faune et des Parcs |
| Project Notice from the Ministère du Développement durable, de l’Environnement, de la Faune et des Parcs |
| Curriculum vitae |
| Legal documents |
| Licenses, authorization(s) or right(s) to produce |
| Submission(s) |
| Contract(s) and agreement letter(s) |
| Forest producer status |
| Land management plan |
| Other: |