

# Planning your Business

## A Worksheet for Preparing Your Business Plan and Cash Flow

The purpose of this worksheet is to assist you in putting your ideas on paper. This guide identifies what you need to address and provides you with the space to write your thoughts and findings. **After completing this worksheet you can transfer your hand written text into a typewritten format, add page numbers, title page and any other relevant information into your appendices. At the end of the document, you will find a tips section as well as things that you may need to consider.**

Before you consider your business plan complete, have a friend or someone you can trust to review it. Their input and constructive criticism is usually valuable.

Good luck... If you have any questions along the way, please contact one of our staff members, we would be happy to assist. Feel free to visit our website for information – [www.tricorp.ca](http://www.tricorp.ca)

### What is a Business Plan?

A business plan helps you determine if your business is likely to be viable and focuses your efforts to improve your chances of success. As you prepare your plan, you will get the answers to key questions: Is my business viable? What are the strengths and weaknesses of my business? Who are my customers, and how do I plan to get them to buy from me? Who are my competitors? What skills will I need to operate this business properly?

Business plans are mostly for YOU! Some people see a business plan simply as work they have to do to get money from a bank or investor - not so! Business plans are very effective at making your business more successful, and reducing the chances of failure. A well thought out, all-inclusive and well-written business plan would impress your potential lenders.

The following pages will identify by section – what we need to see in your Business Plan to assess the venture properly.

**It is vital that you include all sections that we have identified. Some sections may not apply to your business - include the section and confirm that it does not apply. Not providing the appropriate information will cause delays in the review process of your application.**

## Concept

This section is similar to an “Executive Summary”; it should provide a one-page synopsis of your business. It does not go into tremendous detail, but make sure that anyone reading it will have an accurate idea of your vision for your venture. This is where you build excitement for the reader. It should outline your purpose including your goals and objectives. Write this section last, after you have done all the research and compiled all the other parts of the Business Plan.

Consider including the following items:

*Mission Statement:* This may be as simple as stating that your products or services will always meet and/or exceed the anticipation of the customer. The statement must reflect the essence of what your ideals are.

*Benefits of your Product or Service:* Highlight the advantages of what it is you are providing and your competitive edge.

*Financial Highlights:* Summarize the profitability of your business. Include the required investment, both personal and what you are seeking from others.

*Personnel:* Include the relevant experience of yourself and the other people who will be involved.

**Concept** (this is a summary - remember to do this last as you are wrapping up)

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## **Innovation**

Describe your venture's product or service. Describe what is novel or new about your idea. Explain the unique new benefit that your product or service is offering to the customer. What is it that sets you apart from existing services?

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## **IP Protection**

Describe the intellectual property resulting from your idea. Is there any part of your business that you will be protecting with either a patent, copyright, trademark or trade secret? Explain how you will be protecting your idea. Describe the situation and details. It is important to note that not all business ventures have aspects that can be protected. There may be no part of your business venture that requires protection – that is fine. You will note that fact in this section. We do need to know that you have considered this aspect of the business but it does not apply to you.

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## **Value Proposition**

In this section, you will identify who your customer is. Are you providing a product to other businesses, to consumers or both?

A product is something that you sell or a service you provide. Your business may focus on one type of product, or it may offer several different kinds. It is crucial that you have a clear understanding of the different kinds of products you offer (or plan to offer) because this will help you identify who your customers are. Concentrate on major types of product rather than listing every single item.

The reason for listing each of these separately is that each area may have different types of customers with different needs. You may want to promote each area of your business in a different way from the others, since the advertising that reaches one market may not reach others.

In this section, also outline the tangible benefits that the customer will receive from using your product. Will they save time or money? Is it a better quality? These are some examples of tangible benefits. What are the intangible benefits that the customers will experience from using your product? An example of an intangible benefit would be that it makes the customer feel good. There are a number of reasons that a product makes the customer feel good; it could be environmentally friendly, they could feel in style, and/or fashionable. The thing to remember is that intangible benefits, usually, are how it makes the customer feel. A tangible benefit is something solid that you can identify – saved \$15.

Product #1 (Who is the customer? What are the intangible/tangible benefits?):

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Product #2 (Who is the customer? What are the intangible/tangible benefits?):

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Product #3 (Who is the customer? What are the intangible/tangible benefits?):

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Product #4 (Who is the customer? What are the intangible/tangible benefits?):

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## **Development & Operations**

Identify and set the timeline for your company's future products/services. Explain how these products/services will help your business become the consumers' complete solution. Fully explain your operations plan. The content of your operations plan may include:

- Business location

- Operating facilities and equipment
- Production and operating procedures
- Purchasing procedures
- Inventory management procedures
- Quality control procedures
- Customer service procedures

## **Market Need**

What “job” does the offering serve? What need is your service filling? What are the current alternatives available? How are the customers currently satisfying their need? Briefly analyze the effectiveness of the available alternatives. Explain the gaps that create an opportunity for your business to enter this market.

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## **Target Market Size & Growth**

Segment and select your target market. Examples – Segment would be identifying who and where you will be selling your product. The segment could be the northwest of British Columbia. Identify your target – it may be teenagers or it may be women in a specific age group. Explain your rationale for choosing the selected segment and target. Characterize your target market (what do they value in the product or service, how do they make their buying decisions). Identify the size of your target market. Measure it by the number of customers, number of units, and/or total money spent. Identify the target market dynamics and factors affecting the growth/decline.

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## **Distribution & Communications**

What are the distribution channels that your business will use to deliver your product or service to the customer? What are the costs associated with distribution? What are the key terms with your distribution partners? If your strategy involves hiring people, describe what types of sales people will be involved. Design an integrated marketing communication plan: which promotional activities will your venture perform? How many customers will the advertising reach? How many customers do you estimate will sign up because of your activities? Include a summary of your marketing budget.

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## **Industry Characteristics**

Define the industry. Eg. Retail women's fashion, commercial fishing, etc. Where is the industry in terms of its life cycle? Do you expect any major changes in the demand for your products in the near future (within five years)? Focus on the overall demand for your types of products, not in the demand for your business. Is the industry capital intensive (importance of capital versus the importance of labour)? Does your venture depend on intensive advertising to build reputation and awareness for your product? What is the average size of the competing firms in the industry? What is the market share controlled by the biggest competitors (market concentration)?

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## **Sustainable Competitive Advantage**

If applicable, describe the exclusive arrangements and favorable terms secured by your venture that give you a competitive edge that would be hard to copy. The examples are the exclusive license of valuable intellectual property (usually patents), exclusive contracts with suppliers, etc. If applicable, describe your venture's key supply or distribution alliances that boost your reputation. If applicable, describe your access to rare resources that your competitors cannot obtain or else can obtain only at a large cost disadvantage.

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## **Competitive Analysis**

Outline the competitive environment – include your venture's current and future competitors. What is their size (how much of the market do they control) and their likely response to your service/product? Create a competitive grid and positioning map. Score, rank or describe your venture and your product/service attributes in the same categories that you analyze your competitors. Write a summary paragraph emphasizing your position in comparison with your competition.

One of the keys to your success will be in establishing a market niche for your business. To do this, you must understand who your competitors are, where their strengths are, and more importantly, where they are weak. Is the competition focusing on certain features of their products? Why do people buy from them? There is only a limited amount of "spending money," and many different ways of spending it. Every product has competition of some kind. It is important to know who your competitors are. When looking at your competition, include direct and indirect competitors. Indirect competitors offer products that are different from yours, but can compete for your market. For example, an ethnic restaurant may have no direct competition, but would still compete with other firms that cater to the "dine-out" market. Who are your competitors? Are they expanding? Are new competitors starting up in or moving into your market? Is the market saturated?

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## **Ability to Execute**

Identify your industry's Critical Success Factors (CSF). What are the most important factors that affect how successful your business will be? Describe the skills of your management team from the perspective of the CSF for your industry. The success or failure of the business has a lot to do with the skills and experience of the owner. There is far more to running a company than simply providing the good or service itself. All businesses require skills in organization, sales, customer relations, crisis management, marketing and technical areas. Successful entrepreneurs either have sufficient experience in these areas to be reasonably effective, or have people with those skills who they can draw on.

Running your own business is not for everyone. No one is strong in every area. An effective entrepreneur knows where they are weak and has plans for compensating for those weaknesses. You may need to hire staff, take training in some of your weak areas, or arrange with someone to provide those skills (eg: bookkeeper, lawyer, advertising rep, etc.)

Weaknesses do NOT mean that you should not consider going into business. Everyone has weaknesses. However, they are an indication that you should make plans to deal with these weak areas — don't ignore them.

In this section outline your skills and experience in the following areas:

- *Technical:* Your ability to provide the service or make the goods.
- *Marketing, Promotion & Sales:* - your experience in how you plan to reach the customers that you need, how to promote and sell your products.
- *Financial:* Your background handling books, tracking cash, etc.
- *Organization & Administration:* Your experience managing many details at the same time.

Identify any and all gaps (weaknesses) and how you plan to address them. This is a crucial area, and one that should be looked at very closely. Present the management ownership structure.









## **\*\*\*Tips & Things to Consider\*\*\***

### **BUSINESS PLAN:**

Your business plan should be typed. The sections of the business plan should be separated. Notice how this worksheet has the various sections divided. Each section is separate. The sections, in order to stand out, can be bolded with a larger font size than the text. You may even choose to underline the section title. A font size of 11 or 12 is a good reading size. Keep the layout the same. If you are going to bold the titles, it is good to have all titles bolded and the same size. Keep the spacing the same – between titles and between sections. Keep it simple – in language and structure. Read it aloud to yourself. Have someone else read it for constructive criticism.

### **MARKET RESEARCH:**

Market research can be simple and straightforward to do. You do not need to hire an outside company: in fact, the best market research is often the kind you do yourself. How you do the research will depend on the type of business you want to start and the nature of your customers.

It is important to be able to answer question such as:

- What are your sales assumptions based on? How did you check out the opportunity?
- What did your customers tell you about the amount they use your service, and whether they would use you?

You may wish to consider checking in these areas:

- The customers themselves. These may be the final consumers or firms re-selling your products to those consumers.
- Firms providing similar products in similar markets. The closer the match, the more valuable the information. Try to find similar sized markets to your own.
- Trade & Business Associations. Trade associations can give you valuable insights into current trends and developments in your field. Business Associations such as the local Chamber of Commerce, tourism association, can also provide valuable information.
- Statistics. Industry averages for cost of goods, advertising, etc. can give good guidelines on how others run their businesses. Housing starts, business licenses, population age groups and various other information may be important indicators of your potential market.

On the next page are examples of questions you may want to ask when talking to customers and similar firms. Statistics are available from local municipal offices, Chamber of Commerce, Statistics Canada and BC on the Internet, from suppliers and trade associations.

## TIPS FOR SURVEYS:

- Market surveys should be brief.
- Avoid asking too many questions.
- Decide what information you MUST have, and only ask questions that focus on those areas. A good market survey can ask as few as 4-6 questions, and take less than 5 minutes to complete.

## Sample Surveys and Questions

The following survey questions are only examples — feel free to change, ignore & add questions as needed for your specific products and markets. Community Futures has sample survey formats, should further details on market surveys be helpful.

## Surveying Potential Customers

1. Introduce yourself— get their permission to ask a few questions.  
  
“Hi. My name is Jane Doe. I will be opening a new business called *The Sports Store*. We will be selling specialty sports. May I have 5 minutes of your time to ask you 6 questions?” If they say no, ask if there is a better time to call. If it is still no, thank them for their time anyway. You must conduct yourself in a professional manner because it will reflect on your business.
2. Describe the business — keep it very short (3 sentences max.) Example: “We offer top-quality name-brand equipment for the serious athlete, focusing on examples.”
3. Sample Questions.
  - Where do you currently buy this product?
  - Why?
  - What’s most important to you when buying this product?
  - How important to you is (list 1-2 features you will offer, such as after sales service, knowledgeable staff, price, etc.). Consider a scale of 1-5, 1=not important, 5 =critical.
  - What would you most like to see improved in this area (e.g.: service, delivery time, etc.)?
  - When you need to buy this product, where do you look (e.g.: Yellow pages, radio, etc.)?

End with a question like: “If I start this business, may I contact you?” If they give you permission, take their name, address and phone number to add to your mailing list. It’s very important to thank them for their time. A nice added touch would be to let them know that they have been very helpful.





## Name and Address

If you have not committed to a specific location yet, put down the expected site.

Company Name \_\_\_\_\_  
Address \_\_\_\_\_  
Phone \_\_\_\_\_ Fax \_\_\_\_\_  
Email \_\_\_\_\_ Website \_\_\_\_\_

## Company Structure

It is advisable to register your proprietorship or company name with the Provincial register [www.bcbusinessregistry.ca](http://www.bcbusinessregistry.ca). This process will confirm that you could use the name. Once registered it protects you from others using your name. This could be especially important when you have a unique business name.

- Proprietorship— a business owned, managed and controlled by one person.
- Partnership— a business where two or more people share ownership.
- Limited company— a company that is legally separate from its owners

Proprietorship: \_\_\_\_\_  
Partnership: \_\_\_\_\_  
Limited Company: \_\_\_\_\_

## Status

Are you starting a brand new business? Taking over of an existing business? Expanding your current business? Refinancing your existing debts?

Start-up: \_\_\_\_\_  
Business Expansion: \_\_\_\_\_

## Type of business

Is this a manufacturing firm, a retail store, or a service?

- Manufacturing firms make goods.
- Retail firms sell goods to consumers.
- Service firms sell their skills to their clients. Their clients may be consumers or other firms. While they may sell some items, their main product is the service they provide.

A business may cover several of these areas, such as a manufacturer who sells direct to consumers. If this is the case for you, check all that apply. However, only check major areas, not those that make up only a small part of your overall business.

Manufacturing: \_\_\_\_\_

Retail: \_\_\_\_\_

Service: \_\_\_\_\_

## RISK ASSESSMENT:

Outline your venture's risks and provide the relevant risk mitigation strategies. There is risk and potential risk for every business venture undertaken. Determine what risks you have, what risks may arise and how you plan to deal with each situation. By analyzing the situation, you are showing potential investors that you have thoroughly thought the business idea through. It shows that you have a plan for the worst-case scenario.

Market research plays a very important part in determining whether your business idea is viable. What it really boils down to is asking your customers whether they will buy your product. If properly done, it should help you answer very important questions such as:

- Why will your customers use you?
- Will the customers buy your product?
- Are they interested in the benefits your products offer?
- What features are important to them? Why do they buy?
- Where do they look when deciding what to buy (newspapers, flyers, radio, TV, etc.)?
- How much will they buy?
- What prices do they expect to pay?

By completing a thorough and complete assessment of all the risks related to starting your new business, it shows your complete understanding of what it is that you are getting into. Consider the following categories when contemplating what risks could adversely affect your business:

### Financial

What if sales do not meet your expectations?

What if your business does not meet its break-even point?

How are you prepared for unexpected expenses?

What other resources do you have to draw upon?

What strategies will you implement in the event of a financial loss?



## NOT-SO-MINOR DETAILS:

Businesses are affected by many regulations, and these cannot be ignored. Items like insurance and administration can be relatively minor details, if they are handled properly. If not, they can consume a great deal of your time (and money).

### Business License

Do you have your current license from the local municipality?

### Zoning

Which zoning regulations apply to your business? How will you be affected?

Make sure that the zoning regulations allow your type of business to operate in the location you want. Don't assume — check! This is particularly important for home-based businesses. Contact your municipal planning department in town or the Regional District office.

### Register Your Company Name

To register your business, contact the BC Government Access Centre in your community

1. Name search (choose 3)
2. Registration of proprietorship or partnership

### Provincial Sales Tax (PST)

Contact your nearest Access Centre or government agent. The Consumer Taxation Branch provides bulletins on specific industries to help you determine which goods & services are taxable.

### GST

When your total sales reach \$30,000, you must register a Business Number and collect GST. If your sales are not expected to exceed this annual threshold, there may be advantages in registering, collecting the tax, and receiving tax credits for GST paid on your business purchases.

### Employees

If you are employing people, pick up the Employment Standards Bulletin and Human Rights information at the Access Centre; a WCB registration kits from Government Agent

- Do you have an Employer's Business Number?

## Insurance

Think about your insurance needs, including things like theft, fire and liability. Talk to a few insurance agents. It is important to make sure you are adequately protected, so that you are covered if something goes wrong.

- What types of insurance will you need? How much does each type cost?
- Show the costs in the Cash Flow in the Financial section.

## Administration

- Who will handle your: bookkeeping, year-end accounting, taxes, legal matters?
- Show the costs in your Cash Flow in the Financial Section.

## Other Licenses

You may require special licenses from the Municipal, Regional, Provincial and/or Federal governments, depending on your business. Check with the appropriate agencies.

## Environmental Assessment

Your business activities may be required to be assessed regarding possible environmental effects. Business activities that involve disposal of gasoline, oils, diesels, and antifreeze and business activities on or near bodies of water may require environmental questionnaires.

Business License: \_\_\_\_\_

Zoning: \_\_\_\_\_

Name Registration: \_\_\_\_\_

Business Number (BN): \_\_\_\_\_

Provincial Sales Tax: \_\_\_\_\_

GST #: \_\_\_\_\_

Payroll Deductions: \_\_\_\_\_

Corporate Income Tax: \_\_\_\_\_

Import / Export: \_\_\_\_\_

Worker's Compensation Board (WCB) \_\_\_\_\_

Special Licenses: \_\_\_\_\_

Insurance: \_\_\_\_\_

Bookkeeping: \_\_\_\_\_

Year-End Statements: \_\_\_\_\_

Legal: \_\_\_\_\_

## YOUR BUSINESS' FINANCIAL PLAN:

### *Use and Source of Funds:*

This is where you explain how much capital (money) is required and where the capital is coming from.

<b>Use of Funds</b>	Have already	Need to Buy
Capital items		
Inventory		
Other Costs		
Renovations		
Operating Capital		
<b><i>Total Use of Funds</i></b>		

<b>Source of Funds</b>	
Bank/Credit Union	
TRICORP	
Personal Investment	
Other	
<b><i>Total Source of Funds</i></b>	

## Owners Drawings:

This is a good exercise to determine what your personal monthly budget is and how much income you need to draw out of your business in order to pay your personal monthly expenses. The question is...After all the business expenses and taxes are paid, can the business provide enough income for you to survive from month to month?

### Owners Drawings

<i>Monthly Expenses</i>	Dollar Amount	
Rent or Mortgage Payment		
Food		
Telephone		
Heat		
Hydro		
Car Expenses		
Clothing		
Entertainment		
Medical Expenses		
Other		
Other		
<b>Total Expenses</b>		
Less Other sources of house hold income		
<b>Minimum Monthly Owners Drawings</b>		
<i>Yearly Expenses</i>	Dollar Amount	Month Due
House Insurance		
Vehicle Insurance		
Life Insurance		
Property, Water/Sewer Taxes		
Other		
<b>Total Yearly Expenses</b>		





## **Projected Cash Flow Statements:**

The projected cash flow statement provides a snapshot of the business' cash in and cash out and profitability potential. It is recommended that the cash flow be presented over 3 years. (The last page is a fill in the blank worksheet).

## **CASH FLOW FORECAST**

The key to remember in preparing a cash flow is that you are not trying to determine a profit or loss. You are trying to predict the timing of cash in or out of your bank account.

When preparing your cash flow, keep in mind the following points: *Don't spread costs evenly over the year.* If insurance costs \$1,200 per year and is payable in May, put the whole \$1,200 in that month. Do not put in \$100 each month.

*Remember the timing of collections on accounts receivable* - If you offer 30-day terms, show the cash received in the month following the sale. *Take the time to do it right!* The cash flow is an important first step in preparing your entire financial forecast. Use the data collected for the cash flow forecast on the balance sheet and income statements.

### **Cash In**

Use the sales forecasts you did in the last section to estimate cash into your business. Don't forget any credit terms you may provide. If you agree to payment in 30 days, a sale in January will show up as cash to you in February, under the line "Accounts Receivable".

### **Cash Out**

List in detail all of the expenses in the cash flow form. They fall into several categories:

*Cost of Goods*· Cost of Goods is the wholesale cost of inventory.

- *Purchase of Assets:* The cost (including taxes) of major capital items. Capital items include: equipment, tools, furniture, fixtures or real estate. Include here as well any major renovation expenses. This will show mainly in the start-up column; purchases planned for the future should be shown in the month anticipated
- *Advertising* · This should cover all promotional expenses. Include payment of the following: signage, business cards & brochures, posters, website maintenance and advertising. All expenses should be recorded in the month they will be paid for.
- *Overhead Expenses:* Rent, Utilities, and any other ongoing monthly costs of operating your store/shop. Do not include costs of operating your own home, even if your business is home based, unless there are increased costs for the business.
- *Telephone* · Only show the expense of a business phone line, fax line, cell phone, long distance charges and internet costs that pertain to your business. Do not include the cost of your home telephone.

- *Freight* · This will be related to the timing of the purchase of goods, supplies or equipment.
- *Wages and Deductions* · This should be calculated on the number of employees, the hours they will work, multiplied by the wage rate. Also include employee deductions that you are responsible for (EI, CPP, WCB, vacation pay, etc.). As a general rule of thumb, these items usually amount to 10 – 20% of the hourly wage costs.
- *Professional Services*: This includes the cost of engaging any other contractors, bookkeeper, accountant, and/or lawyer.
- *Licenses, Permits and Insurance*: Include the business portion expenses and annual fees associated with trade or commercial associations, such as Chamber of Commerce membership. *Travel*: This is for only for business travel, such as buying trips, training or conventions
- *Auto Expenses* · Include all costs of operating a vehicle maintained exclusively for business. Costs include insurance, loan payments, maintenance, and fuel. If you use your personal vehicle for business purposes, only show the extra costs, such as fuel, that increased use will create.
- *Banking Expenses* · In addition to basic banking and transaction costs, include interac, Visa & M/C, and interest on a line of credit
- *Borrowing Costs* · The cost to repay any loans that your business may require. Include loan payments to banks, Credit Union, TRICORP, and any other investors as per the agreements made.
- *Maintenance and Repairs* · Estimate a monthly amount to maintain your equipment and premises, including parts, labour (not your own) and supplies.
- *Taxes/Savings* By setting aside regular amounts based upon a percentage of sales each month, you will have covered your own income taxes at year-end. This can also pertain to sales taxes collected (GST & PST), and makes for good financial management.
- *Drawings* · As a proprietor, you should make regular withdrawals from your business to cover personal needs (as per your Owner's Drawings calculations) · See last page for blank Cash flow sheet.

*The above list is to give you ideas of the items that would be in the cash out. There may be expenses that your business will have that have not been listed. There may be items that have been listed that you will not use. The intent of this document is to serve as a guide to get you thinking of your specific needs.*

## Pro-Forma Income and Expense Statement ·

An estimate of the first year's profit / loss. Each of these is covered in detail in the following pages.

The income & expense statement will show your projected profit or loss for the year.

**Income – Sales** · Will be actual total accrued sales expected for the year. · Do not include taxes collected because the taxes are remitted (paid) directly to the government; the taxes are not business income.

**Expenses** Include only expenses that pertain to the one year of business operation. The capital cost of assets is not included because these last for many years in the business. The value of assets will show up on the *Balance sheet*. These costs are *depreciated* over a number of years. We do not include the *Capital Cost Allowance* on these pro-forma Income statements, but it will be a deductible expense to the business at the end of the taxation year. · Likewise with loan payments, only the *interest* portion is expensed in the year. · Cost of Sales will include only the total cost of goods that were sold. Inventory cost is not included in the yearly statement; it is still an *asset* to the business. This will show up on the *Balance Sheet*. · Include cost of wages and deductions paid to employees. · Personal income for proprietor is called "*Owner's Drawings*".

***This Worksheet has been prepared as a guide and tool for you to gather the necessary information needed to produce a Business Plan. The internet is a great resource for business planning. Here are a few sites that we recommend:***

[www.tricorp.ca](http://www.tricorp.ca)

[www.abc-eac.ic.qc.ca](http://www.abc-eac.ic.qc.ca)

[www.smallbusiness.ca](http://www.smallbusiness.ca)

[www.cbasc.org](http://www.cbasc.org)

[www.firstbusiness.ca](http://www.firstbusiness.ca)

[www.snds.bc.ca](http://www.snds.bc.ca)

[www.communityfutures.ca](http://www.communityfutures.ca)

[www.hseds.com](http://www.hseds.com)

***In Prince Rupert, feel free to stop into our office (located at 344 West 2<sup>nd</sup> Avenue) for free use of our Aboriginal Business Service Network computer & resource library. The computer has internet connection and many links to business information.***

