
IMPORTANT

Please **consult a financial advisor from La Financière agricole du Québec (FADQ) before filling out this form** so he or she can provide you with the information specifically required for reviewing your file.

Be advised that the advisor's involvement in preparing and developing this business plan is limited to providing you with the necessary information on the products administered by the FADQ.

If you have already prepared a business plan, please do not complete this version. However, you may be asked to provide additional information.

Specimen

1 – Client identification

Name or corporate name	Phone N°
Address (N°, street or rang, municipality)	Postal code

2 – Target objectives

Select the box that corresponds to your project's objective.

<input type="checkbox"/> Implanting a new production	<input type="checkbox"/> Developing an existing production
<input type="checkbox"/> Establishment	<input type="checkbox"/> Other

3 – Description

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.).

Write your answer (max 6 lines)

B. Objectives

- Broadly describe your operation's main objectives. (ex.: increase my herd to 200 ewes in the next three years).

Write your answer (max 4 lines)

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.)

Write your answer (max 10 lines)

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.

Write your answer (max 8 lines)

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.

Write your answer (max 14 lines)

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.

Write your answer (max 3 lines)

G. Other

- Enter any other elements related to your current situation that you consider important.

Write your answer (max 3 lines)

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).

Write your answer (max 20 lines)

B. Challenges

- Describe one or two challenges you must meet and your action plan in the event the difficulty persists (Plan B).

Write your answer (max 10 lines)

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.

Write your answer (max 15 lines)

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.

Write your answer (max 5 lines)

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.

Write your answer (max 6 lines)

F. Other

- Enter any relevant information, related to your project, not already mentioned.

Write your answer (max 5 lines)

Main Implementation Steps (Implementation Schedule)

- Enter the main steps in your project and the dates (months and year) scheduled for their implementation.

Write your answer (max 12 lines)

Production to implant		
Dimension (N° ha and/or N° heads)		Delay in which you will reach these objectives: years
current	projected	

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.

Forecast of Revenues and Expenses (Business in Operation)

Year of forecast

Revenues

Crops	Prod. units (Ha)	Quantity produced		Unit price (\$/T)	Sale (\$)
		kept (Tonnes)	sold (Tonnes)		
Total section A	0				0

Animals	Number of heads		Unit price (\$/head)	Sale (\$)
	kept	sold		
Total section B				0

Animal products	Quantity produced		Unit price (\$/unité)	Sale (\$)
	kept	sold		
Total section C				0

Miscellaneous revenues (description)	Amount (\$)
Total section D	0

Total agricultural revenues (A+B+C+D)	E	0
Outside revenues (non-agricultural)	F	0

Expenses

Description and comments	Cost (\$)	
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		
Woods, sugar bush		
Automobile and truck (Farm)		
Fuels, lubricants, hardware		
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		
Membership fees (UPA, etc.)		
Net property taxes		
Land rental		
Fire and liability insurance		
Life and other insurance		
Office supplies and paper		
Telecommunications		
Training		
Professional fees, associations, accounting, licenses		
Interest on short-term debt (under one year)		
Other		
Total cost of operations:	G	0
(in % of agricultural income) $((G \times 100) / E)$		
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 $((K \times 100) / E)$		
Reimbursement of capital	L	
Monetary surplus $((E+F) - (G+H+I+L))$	M	0
% of monetary surplus $((M \times 100) / (E+F))$		

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.

	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 \$

6 – Description of Investments

Itemize your projected investment needs for the next five years.

Description of investments required to reach target objectives	Plan starting in (year)				
	Cost of investments planned				
	Year 1	Year 2	Year 3	Year 4	Year 5
Land (lot number + total area + area cultivated)					
Subtotal :	0	0	0	0	0
Building to construct or renovate (type + size)					
Subtotal :	0	0	0	0	0
Animals (type + number)					
Subtotal :	0	0	0	0	0
Machinery and equipment (type + model)					
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:	<u>0</u> (\$)				

7 – Financing Sources

Itemize your financing plan.

FADQ loan – Other loans - Outlay - Grants – Sales of assets – Other	Year 1	Year 2	Year 3	Year 4	Year 5
Total financing sources	0 \$	0 \$	0 \$	0 \$	0 \$
Total accumulated financing sources :				0 (\$)	

Completed by	Date
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8 – Annexes

Select the documents you will attach to your business plan.

- 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 et de la Lutte contre les changements climatiques.
- Project Notice from the Ministère du Développement durable, de l'Environnement et de la Lutte contre les changements climatiques.
- 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:

9 – Disclosure of Personal Information

The authorized personnel of La Financière agricole du Québec handles your personal information in a confidential manner. This information is essential for managing and administering the programs. It will only be disclosed to authorized persons, representatives and organizations, according to terms and conditions of the Act Respecting Access to Documents Held by Public Bodies and the Protection of Personal Information (CQLR, chapter A-2.1). It may also be used for research, statistics, study, survey, investigation or auditing purposes, in accordance with provisions of the Act.

You can also avail yourself of the rights of access and correction provided by law, by contacting La Financière agricole du Québec.

For more information, please read the Politique sur la protection des renseignements personnels at <https://www.fadq.qc.ca/documents/politiques-et-directives/>.