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A Plan to Succeed

Rick Francoeur (C) of 360 Fabrications wanted to expand his custom auto shop by 140 percent. He had a strategy and needed a business plan. So he approached Celeste Lozano and Adrian Rudzikas of Business Plans Canada. With their help, Francoeur was able to secure \$2 million to purchase his new 22,000-square foot building. **PAGE 6**

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SUSTAINABLE ADVANTAGE
Growth expert Michael Walsh talks about the "other" sustainability – the one that will keep you in business. **PAGE 4**



MAKE PAY-PER-CLICK PAY
Martin Wong tells you how and why you need to use Google Adwords to boost your marketing campaign. **PAGE 11**



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In less than two years, Business Plans Canada's Adrian Rudzikas (L) and Celeste Lozano have helped more than 250 clients raise \$750 million in financing. Brothers Rick and Daryl Francoeur (R) of 360 Fabrication sought them out to help secure \$2 million to purchase the new home for their successful custom auto shop – 22,000 square feet later, the brothers are set to grow

Rick and Daryl Francoeur had a growing business, but financing would make it even more successful. They were housing their custom auto shop in a 15,000-square-foot facility. The Francoeur brothers knew they'd need way more room than that if they wanted their Abbotsford-based 360 Fabrication to keep on growing.

"We were looking to secure the takeover of 22,000 square feet of space so that we could grow our shop to include Carstar Abbotsford, 360 Upholstery and 360 Car Audio and Marine Services," explains Rick Francoeur. "We were growing despite the problems that were being faced by the automotive industry [as a result of the global economic downturn], and we just needed more room."

Until that point, the Francoeurs' business plan had been "like a rubber band: flexible enough to let us move where we needed to move. But now we needed something more regimented, because we were dealing with the corporate banks and they wanted to see numbers."

With that in mind, they enlisted the help of Business Plans Canada, a professional-business plan delivery company based in BC, and successfully secured a \$2 million loan to help finance the acquisition of a new building. Business, Rick Francoeur reports, is booming as a result. "Our new space gives us an advantage that no other shop has: we can design, build, and finish any vehicle a customer can dream up."

The business grew, all right: 360

Fabrication is now the second-largest custom shop in the country.

The chance to participate in making people's dreams come true is precisely what motivates Business Plans Canada founders Adrian Rudzikas and Celeste Lozano. The husband-and-wife team, who immigrated to Canada from Argentina in 2005, accidentally happened upon the unique concept for their venture after entering Small Business BC's sixth annual Business Plans Contest in 2009.

Rudzikas explains: "There wasn't much choice when it came to Latino food in the Lower Mainland, so we decided to try to start a business making empanadas, which are a big part of South American cuisine. We spent a lot of time doing research, testing the market, and creating a thorough business plan that complied with Canadian standards. We entered it in the competition as a way to raise capital and, out of over hundreds of entries, we placed third."

Lozano takes up the story: "After that, we started receiving requests from friends who wanted us to help them with their plans. We realized that not only was this something we were good at, but there was also a niche, a need, for this service."

Shortly thereafter, Business Plans Canada (www.BusinessPlansCanada.com) was born. The firm, which staffs a team of experts who specialize in various aspects of business plan preparation and creation – financial modelers, market analysts, business writ-

ers, and MBAs – creates customized plans for everyone from fresh-faced entrepreneurs to established companies eyeing expansion to venture capitalists seeking investors.

"People come to us with a business concept they want to move forward with, but they either lack the time or the knowledge to proceed themselves," Lozano explains. "We believe we can help any entrepreneur or businessperson who has a dream of starting or growing a company, but needs some help putting it into action."

Rudzikas clarifies, "Our job isn't to judge the idea or the dream. Our job is to apply our expertise, to use globally recognized methodology, and to do a thorough analysis in order to write a polished, persuasive plan that's going to help set that dream in motion by getting a bank to grant a loan or capturing an investor's interest."

He guides us through highlights of each of the packages Business Plans Canada offers:

- The Lender's Business Plan: "It's the best plan we've ever seen' is a compliment we often receive from customers and bankers after they get to see the persuasive professionalism of our business plans. This business plan includes everything a banker or other lending institution may require in order to make a financial decision."

- The Investor's Business Plan:

"Our Investor's Business Plan is, from content to presentation, the best tool before approaching angel investors or venture capitalists."

- The Government Grant Business Plan: "A solid, thorough business plan will help you think ahead and back up the requirements specified in any program."

- The PNP-Application Business Plan: PNP stands for Provincial Nominee Program. "This business plan is appropriate for skilled and/or experienced workers who want to invest and settle in Canada permanently."

- The Road Map Business Plan: "This business plan is appropriate when you need a corporate operating guide to run your company."

To date, Business Plans Canada has created customized plans for approximately 250 clients operating in a variety of fields – from retail to restaurants, energy to entertainment, manufacturing to media, and more – wishing to raise anywhere from \$30,000 to \$320 million in capital. According to Rudzikas, they have created business plans that have assisted in raising more than \$750 million in financing.

"When customers are looking for investors, we want to make sure that the plan will captivate the investor's attention," he says of his firm's success rate. "If they are looking for a

See **BUSINESS PLANS** on page 9

How to: Write an awesome business plan

In today's business climate, you will need to have an exceptional business plan if you wish to raise financing for your great new business idea, or if you want to expand your existing company. Your business plan must not only clearly explain what your great business is all about, but it must realistically spell out the risks; your ability to pay the money back; and what experience your management has in overcoming obstacles and staying the course.

You will discover that all this entails a huge amount of information-seeking, fact-gathering, creative thinking and skilled writing. Ensure your financial assumptions are realistic and achievable. There must be no holes of logic in your arguments, and no mystery in how your numbers add up to success!

As well, your business plan will have to read well, be enthusiastic, show confidence in your ideas, and emit an indisputable sense of "I am going to make this happen." Here are some guidelines to consider when writing your killer business plan:

1. Undertake all necessary market research before writing your business plan. Know your market intimately! Most successful entrepreneurs have an excellent handle on their market going in.

2. Ensure that your plan is aimed at the correct target with the right kind of ammunition. Is your audience a lender, a partner, the government or an investor? It's important that your plan is targeted to your desired audience.

3. Make sure your plan is under-



MAN (AND WOMAN) WITH A PLAN: Celeste Lozano and husband Adrian Rudzikas and their team have written more than 250 successful business plans. Here are their *Business Plans Canada* tips for writing a plan that will help you succeed

standable to your audience; avoid using too much jargon; and present it in layperson's terms. Your target audience may not be familiar with the technical jargon of the field.

4. Reflect professionalism throughout and have no spelling or grammatical errors. Have correct and accurate content, and maintain a positive but

realistic attitude.

5. Don't underestimate your competition. Do your homework and gather accurate facts and figures about them. Keep in mind they have been around for a while, and although you know you can do better, make sure you have learned from their mistakes and can overcome what they couldn't.

6. Present a solid financial forecast using a standard format. Remember that all financial assumptions have to be accurate, realistic and achievable. Be ready to answer questions about your whole financial plan.

7. Undertake research on all the key areas that a business plan should include. Make sure that all sections are adequately dealt with, and remember that comprehensiveness is mandatory.

8. Last but not least, make your plan compelling. Keep in mind your business plan must attract attention and create sufficient interest to keep the reader motivated and interested right from the very first page.

9. Once you've finished writing the first version of your business plan, take a critical look at it as many times as necessary. Avoid presenting a draft version to your audience. If it is possible and feasible, get it reviewed by others and incorporate their feedback.

Keep in mind the above is just some advice to consider when writing a solid and professional business plan. If you want to crack the code of how to write a full and solid business plan, we recommend checking out Business Plans Canada's Interactive Business Planner Software, an online, step-by-step guide to writing your business plan. In each step you will find information about what's required, checklists, video tutorials and sample plans.

And most importantly, this tool is 100 percent free. Check it out at www.InteractiveBusinessPlanner.com. ■

Business plans provide clarity for entrepreneurs to help reach dreams

Continued from page 7

bank loan, we want to make sure that they will be approved."

"The banks are always going to want to know how they are going to be repaid," explains Lozano. "You are going to them for money, and they want to see that there is a plan in place, it has been thought out and there are realistic projections that show you have done your homework."

The couple's approach involves a

multi-step team process that not only promises to deliver a fully customized business plan within two weeks, but also helps clients gain a better understanding of their own businesses.

"The process isn't just meant to help our customers uncover the details of their concept or their company so that we can write a business plan," says Lozano. "It's also meant to help them discover everything they need to consider in wanting to open or

grow their business.

"Being able to guide clients through this process and seeing them come to a new level of awareness and understanding is very rewarding," Rudzikas continues. "Even if it means raising some flags when we see things that aren't working, like cash flow or income statement problems ... we ask the questions that our customers need to think about for the viability of their business. Through the pro-

cess we want them to either gain the confidence to realize their dreams, or come to the awareness that, boy, this is not going to fly."

"Our philosophy is that we don't leave anybody out," concludes Lozano. "Everybody has fantastic ideas, and we just need to give those ideas the proper form. For everybody who has a dream about a business idea, I believe that we can help them make that dream come true." ■