



Swan Whispers (S.W.) Agency

A Digital promotion, formatting & print network

1. www.SwanWhispersasmr.ca
2. www.ashtonderoy.ca
3. www.TeawithTracy.ca
4. Tracy.G @ Love winx
5. www.TJlooservices.ca
6. www.DignityRepairs.com

Table of Contents

- I. **Executive Summary**..... 2
 - Highlights
 - Objectives
 - Mission Statement
 - Keys to Success
- II. **Description of Business**..... 3
 - Company Ownership/Legal Entity
 - Location
 - Interior
 - Hours of Operation
 - Products and Services
 - Suppliers
 - Service
 - Manufacturing
 - Management
 - Financial Management
 - Start-Up/Acquisition Summary
- III. **Marketing**..... 5
 - Market Analysis
 - Market Segmentation
 - Competition
 - Pricing
- IV. **Appendix** 8
 - Start-Up Expenses
 - Determining Start-Up Capital
 - Cash Flow
 - Income Projection Statement
 - Profit and Loss Statement
 - Balance Sheet
 - Sales Forecast
 - Milestones
 - Break-Even Analysis
 - Miscellaneous Documents

Executive Summary

i Write this last so that you can summarize the most important points from your business plan.

Provide a concise but positive description of your company, including objectives and accomplishments. For example, if your company is established, consider describing what it set out to do, how it has accomplished goals to date, and what lies ahead. If new, summarize what you intend to do, how and when you intend to do it, and how you think you can overcome major obstacles (such as competition).

You can also choose to use the following four subheadings to organize and help present the information for your executive summary.

Note: to delete any tip, such as this one, just click the tip text and then press the spacebar.

Highlights

i Summarize key business highlights. For example, you might include a chart showing sales, expenses and net profit for several years.

Note: to replace the sample chart data with your own, right-click the chart and then click Edit Data.

Financial overview:

- Give to Diana Skye

Objectives

- Achieve a \$10,000 annual profit.
- Acquire \$1,000 in capital for labor, CMS, SEO & Design services.
- Upgrade SwanWhispersAsmr.ca to a business plan

Mission Statement

We deliver high quality, entertainment content with measurable results and metrics that indicate network growth, Search engine indexing & sales or conversion metrics set by our clients.

Keys to Success

1. Medium partnerships that deliver on goals set before releasing content
2. A global focus with our Fiverr partnerships in Countries such as United Kingdom, Australia, New Zealand, Pakistan, India & United States.
3. Canadian local partnerships created by personal meetings & pitches.
4. Cold calling systems & scheduled sales meetings.
5. Abandoning platforms that don't deliver on our metric goals.

Description of Business

Swan Whispers agency is a network of digital & print products services. Diana Skye will be the face of the admin team, a creative force and the essential social media network. Ashton Deroy will low key own and control some aspects of the business to use his experience to lead to a final rise in the actual business. In the public sphere Ashton Deroy will be referred to as a client of the firm with Ashtonderoy.ca, not the owner which he will be.

Company Ownership/Legal Entity

Ashton Deroy owns the web domains, printing service plugins, ecommerce shops, and the creative designs are also to be registered as IP of Ashton Deroy with Swan Whispers Agency. Diana Skye will act as an intreprenuer meaning a person paid to act as an entrepreneur without financial risk taking.

Location

- The website will operate as a cloud business until we have \$100,000 in annual equity. Then we will look for office space.

Hours of Operation

First year: 8:00am – 4:30pm Saturday-Sunday

Second year: 8:00am – 4:30pm Monday to Friday.

Products and Services

1. \$25, YouTube shout outs
2. \$200, web design services
3. \$32, 3 hour Twitter campaign
4. \$15, \$30 for you to write them Guest posts
5. \$45, Sponsored YouTube video
6. Printing products & services (launching in September)

Suppliers

- Vista Print – Print products & services
- TeeSpring – Entertainment T-shirts & merch
- Shopify – Pop up online shops
- Fiverr – Order processing system
- Kijiji – Lead generation system for cold calling

Service

- Customer during an active project are delivered daily conversations and or hourly if requested.
- Customers are given the ability to do a quality survey on the service received with the agency.
- Customers are entitled to custom project pitches with a 50% pre-payment
- Commission projects are delivered to close members of the S.W. Family & or need based products/services with well thought out agreements.

Manufacturing

- VistaPrint handles product assembling.

Management

Diana Skye- Diana has a background in Social media Marketing, YouTube Content & Facebook marketing. Diana is a graduate of Centennial College's business program. She also created the Swan Whispers ASMR page which is the core of the business platform.

Ashton Deroy – Ashton has a background in tech support, assembling websites & telecom experience. Ashton Deroy graduated Loyalist College's Advertising program, St. Lawrence College's Interactive Marketing program & is attending Seneca's Business & Marketing program.

Financial Management

- Outsource to Diana Skye

Start-Up/Acquisition Summary

Acquisition is going to be injected out of our own capital. We will not be seeking debt financing or an equity investment.

Marketing

Social media marketing

Paid advertising will be allocated to Twitter and creative blog spaces. We will no longer allocate funds to Facebook for under delivering on conversion metrics in the business that was drafted in 2015.

Personal Sales

Personal sales leads will be generated by mediums such as Kijiji, Google, and Fiverr & Indeed. We will pitch websites to startups as we have always done. Now we can pitch cardstock to established business owners as well as flyers.

Portfolio

For blog content we will work mock clients by creating flyers, T-Shirts & Business card designs. This will create blog content and empower us to connect with new readers on our many platforms.

SEO

We want to have two websites on SEO campaigns. This will allow us to design our indexes for Bing, Google & etc.

Shopify Entrepreneur page

We are connecting with people who sell products online and therefore need fully functional integrated marketing campaigns. This was why we developed [the Shopify guide for entrepreneur's on Ashtonderoy.ca](#)

Market Analysis

Who is the target market?

Business owners & business professionals within Ontario for print. Business owners over the world for digital is the target.

What are the demographics?

They are 25-50, either foreign language speakers or too old to understand online marketing. They have a lot of capital but do not have the knowledge to access the modern markets.

What is the size of the potential size? 320,000 people, in our local markets.
1,000,000,000 including the global targets we are looking to reach.

Market Segmentation

Digital customers – Digital customers can be anywhere in the world. They might want to move their business to Canada for cheap outsourcing. Or they might just want a one time outsource. For example the Seneca College Counselling department. Due to the

increasingly easy ability to communicate internationally we can't rule out any potential customer from any nation.

Print customers- Print customers probably have to be local. We will have a better chance at presenting tangible products with a Features & benefits pitch in person. Opposed to trying to pitch them online where we can be drowned out by a ton of people already doing the same thing anyways. \

Competition

Proof

Powered by Search

Willow's publishing

Pricing

(Insert Diana's service catalog)

Advertising and Promotion

We need a logo design, consistently produced content & we will print off posters to be distributed around Toronto. As well as a classified ad on Kijiji to reach both digital and tangible audiences.

Strategy and Implementation

Start-Up Expenses

Business Licenses	
Incorporation Expenses	
Deposits	
Bank Account	
Rent	
Interior Modifications	
Equipment/Machinery Required:	
Item 1	
Item 2	
Item 3	
<i>Total Equipment/Machinery</i>	
Insurance	
Stationery/Business Cards	
Brochures	
Pre-Opening Advertising	
Opening Inventory	
Other (list):	
Item 1	
Item 2	
TOTAL STARTUP	

Determining Start-Up Capital

- i 1. Begin by filling in the figures for the various types of expenses in the cash flow table on the following page.
2. Start your first month in the table that follows with starting cash of \$0, and consolidate your “cash out” expenses from your cash flow table under the three main headings of rent, payroll and other (including the amount of unpaid start-up costs in “other” in month 1).
3. Continue the monthly projections in the table that follows until the ending balances are consistently positive.
4. Find the largest negative balance—this is the amount needed for start-up capital in order for the business to survive until the break-even point when all expenses will be covered by income.
5. Continue by inserting the amount of needed start-up capital into the cash flow table as the starting cash for Month 1.

	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8
Starting cash	\$0.00							
Cash In:								
Cash Sales								
Paid								
Receivables								
<i>Total Cash In</i>								
Cash Out:								
Rent								
Payroll								
Other								

	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8
<i>Total Cash Out</i>								
Ending Balance								
CHANGE (CASH FLOW)								

Cash Flow

	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12
Starting cash												
Cash In:												
Cash Sales												
Receivables												
<i>Total Cash Intake</i>												
Cash Out (expenses):												
Rent												
Utilities												
Payroll (incl. taxes)												
Benefits												
Loan Payments												
Travel												
Insurance												
Advertising												
Professional fees												
Office supplies												

	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12
Postage												
Telephone												
Internet												
Bank fees												
<i>Total Cash Outgo</i>												
ENDING BALANCE												

Income Projection Statement



The Income Projection Statement is another management tool to preview the amount of income generated each month based on reasonable predictions of the monthly level of sales and costs/expenses. As the monthly projections are developed and entered, these figures serve as goals to control operating expenses. As actual results occur, a comparison with the predicted amounts should produce warning bells if costs are getting out of line so that steps can be taken to correct problems.

*The **Industrial Percentage** (Ind. %) is calculated by multiplying costs/expenses by 100% and dividing the result by total net sales. It indicates the total sales that are standard for a particular industry. You may be able to get this information from trade associations, accountants, banks, or reference libraries. Industry figures are a useful benchmark against which to compare the costs/expenses of your own business. Compare your annual percentage with the figure indicated in the industry percentage column.*

The following is an explanation for some of the terms used in the table that follows:

Total Net Sales (Revenue): *This figure is your total estimated sales per month. Be as realistic as possible, taking into consideration seasonal trends, returns, allowances, and markdowns.*

Cost of Sales: *To be realistic, this figure must include all the costs involved in making a sale. For example, where inventory is concerned, include the cost of transportation and shipping. Any direct labor cost should also be included.*

Gross Profit: *Subtract the cost of sales from the total net sales.*

Gross Profit Margin: *This is calculated by dividing gross profits by total net sales.*

Controllable Expenses: *Salaries (base plus overtime), payroll expenses (including paid vacations, sick leave, health insurance, unemployment insurance and social security taxes), cost of outside services (including subcontracts, overflow work and special or one-time services), supplies (including all items and services purchased for use in the business), utilities (water, heat, light, trash collection, etc.), repair and maintenance (including both regular and periodic expenses, such as painting), advertising, travel and auto (including business use of personal car, parking, and business trips), accounting and legal (the cost of outside professional services).*

Fixed Expenses: Rent (only for real estate used in business), depreciation (the amortization of capital assets), insurance (fire, liability on property or products, workers' compensation, theft, etc.), loan repayments (include the interest and principal payments on outstanding loans to the business), miscellaneous (unspecified, small expenditures not included under other accounts or headings).

Net Profit/Loss (Before Taxes): Subtract total expenses from gross profit.

Taxes: Inventory, sales, excise, real estate, federal, state, etc.

Net Profit/Loss (After Taxes): Subtract taxes from net profit before taxes.

Annual Total: Add all monthly figures across the table for each sales and expense item.

Annual Percentage: Multiply the annual total by 100% and divide the result by the total net sales figure. Compare to industry percentage in first column.

	Ind. %	Jan.	Feb.	Mar.	Apr.	May	Jun.	Jul.	Aug.	Sep.	Oct.	Nov.	Dec.	Annual Total	Annual %
Est. Net Sales															
Cost Of Sales															
Gross Profit															
Controllable Expenses:															
Salaries/Wages															
Payroll Expenses															
Legal/Accounting															
Advertising															

	Ind. %	Jan.	Feb.	Mar.	Apr.	May	Jun.	Jul.	Aug.	Sep.	Oct.	Nov.	Dec.	Annual Total	Annual %
Travel/Auto															
Dues/Subs.															
Utilities															
Misc.															
<i>Total Controllable Exp.</i>															
Fixed Expenses:															
Rent															
Depreciation															
Insurance															
Permits/Licenses															
Loan Payments															
Misc.															
<i>Total Fixed Expenses</i>															
<i>Total Expenses</i>															
Net Profit/Loss Before Taxes															
Taxes															
NET PROFIT/LOSS AFTER TAXES															

Profit and Loss Statement

i *This table essentially contains the same basic information as the income projection statement. Established businesses use this form of statement to give comparisons from one period to another. Many lenders may require profit and loss statements for the past three years of operations.*

Instead of comparing actual income and expenses to an industrial average, this form of the profit and loss statement compares each income and expense item to the amount that was budgeted for it. Most computerized bookkeeping systems can generate a profit and loss statement for the period(s) required, with or without budget comparison.

Profit and Loss, Budget vs. Actual: ([Starting Month, Year]—[Ending Month, Year])

	[Starting Month, Year]—[Ending Month, Year]	Budget	Amount over Budget
Income:			
Sales			
Other			
<i>Total Income</i>			
Expenses:			
Salaries/Wages			
Payroll Expenses			
Legal/Accounting			
Advertising			
Travel/Auto			
Dues/Subs.			
Utilities			
Rent			
Depreciation			
Permits/Licenses			
Loan Repayments			
Misc.			
<i>Total Expenses</i>			

	[Starting Month, Year]—[Ending Month, Year]	Budget	Amount over Budget
NET PROFIT/LOSS			

Balance Sheet

i *Following are guidelines for what to include in the balance sheet: (For use in established businesses)*

Assets: *Anything of value that is owned or is legally due to a business. Total assets include all net values; the amounts that result from subtracting depreciation and amortization from the original cost when the asset was first acquired.*

Current Assets:

Cash—*Money in the bank or resources that can be converted into cash within 12 months of the date of the balance sheet.*

Petty Cash—*A fund of cash for small, miscellaneous expenditures.*

Accounts Receivable—*Amounts due from clients for merchandise or services.*

Inventory—*Raw materials on hand, work-in-progress, and all finished goods (either manufactured or purchased for resale).*

Short-term Investments—*Interest or dividend-yielding holdings expected to be converted to cash within a year; stocks, bonds, certificates of deposit and time-deposit savings accounts. These should be shown at either their cost or current market value, whichever is less. Short-term investments may also be called “temporary investments” or “marketable securities.”*

Prepaid Expense—*Goods, benefits or services that a business pays or rents in advance, such as office supplies, insurance or workspace.*

Long-term Investments—*Holdings that a business intends to retain for at least a year. Also known as long-term assets, these are usually interest or dividend paying stocks, bonds or savings accounts.*

Fixed Assets—*This term includes all resources that a business owns or acquires for use in its operations that are not intended for resale. They may be leased rather than owned and, depending upon the leasing arrangements, may have to be included both as an asset for the value and as a liability. Fixed assets include land (the original purchase price should be listed, without allowance for market value), buildings, improvements, equipment, furniture, vehicles.*

Liabilities:

Current Liabilities: *Include all debts, monetary obligations, and claims payable within 12 months.*

Accounts Payable—Amounts due to suppliers for goods and services purchased for the business.

Notes Payable—The balance of the principal due on short-term debt, funds borrowed for the business. Also includes the current amount due on notes whose terms exceed 12 months.

Interest Payable—Accrued amounts due on both short and long-term borrowed capital and credit extended to the business.

Taxes Payable—Amounts incurred during the accounting period covered by the balance sheet.

Payroll Accrual—Salaries and wages owed during the period covered by the balance sheet.

Long-term Liabilities—Notes, contract payments, or mortgage payments due over a period exceeding 12 months. These should be listed by outstanding balance less the current position due.

Net Worth—Also called owner's equity. This is the amount of the claim of the owner(s) on the assets of the business. In a proprietorship or partnership, this equity is each owner's original investment plus any earnings after withdrawals.

Most computerized bookkeeping systems can generate a balance sheet for the period(s) required.

Note: Total assets will always equal total liabilities plus total net worth. That is, the bottom-line figures for total assets and total liabilities will always be the same.

Assets	
Current Assets:	
Cash:	
Petty Cash	
Accounts Receivable	
Inventory	
Short-Term Investment	
Prepaid Expense	

Liabilities	
Current Liabilities:	
Accounts Payable	
Notes Payable	
Interest Payable	
Taxes Payable:	
Federal Income Tax	
State Income Tax	

Long-Term Investment	
Fixed Assets:	
Land	
Buildings	
Improvements	
Equipment	
Furniture	
Automobiles/Vehicles	
Other Assets:	
Item 1	
Item 2	
Item 3	
TOTAL ASSETS:	

Self-Employment Tax	
Sales Tax (SBE)	
Property Tax	
Payroll Accrual	
Long-Term Liabilities	
Notes Payable	
NET WORTH/OWNER'S EQUITY/RETAINED EARNINGS	
TOTAL LIABILITIES:	

Sales Forecast

i This information can be shown in chart or table form, either by months, quarters or years, to illustrate the anticipated growth of sales and the accompanying cost of sales.

Milestones

i This is a list of objectives that your business may be striving to reach, by start and completion dates, and by budget. It can also be presented in a table or chart.

Break-Even Analysis

i Use this section to evaluate your business profitability. You can measure how close you are to achieving that break-even point when your expenses are covered by the amount of your sales and are on the brink of profitability.

A break-even analysis can tell you what sales volume you are going to need in order to generate a profit. It can also be used as a guide in setting prices.

There are three basic ways to increase the profits of your business: generate more sales, raise prices, and/or lower costs. All can impact your business: if you raise prices, you may no longer be competitive; if you generate more sales, you may need added personnel to service those sales which would increase your costs. Lowering the fixed costs your business must pay each month will have a greater impact on the profit margin than changing variable costs.

Fixed costs: *Rent, insurance, salaries, etc.*

Variable costs: *The cost at which you buy products, supplies, etc.*

Contribution Margin: *This is the selling price minus the variable costs. It measures the dollars available to pay the fixed costs and make a profit.*

Contribution Margin Ratio: *This is the amount of total sales minus the variable costs, divided by the total sales. It measures the percentage of each sales dollar to pay fixed costs and make a profit.*

Break-even Point: *This is the amount when the total sales equals the total expenses. It represents the minimum sales dollar you need to reach before you make a profit.*

Break-even Point in Units: *For applicable businesses, this is the total of fixed costs divided by the unit selling price minus the variable costs per unit. It tells you how many units you need to sell before you make a profit.*

Break-even Point in Dollars: *This is the total amount of fixed costs divided by the contribution margin ratio. It is a method of calculating the minimum sales dollar to reach before you make a profit.*

Note: *If the sales dollars are below the break-even point, your business is losing money.*

Miscellaneous Documents

 *In order to back up the statements you may have made in your business plan, you may need to include any or all of the following documents in your appendix:*

- *Personal resumes*
- *Personal financial statements*
- *Credit reports, business and personal*
- *Copies of leases*

- *Letter of reference*
- *Contracts*
- *Legal documents*
- *Personal and business tax returns*
- *Miscellaneous relevant documents.*
- *Photographs*