

INTERNET RESOURCES

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This paper presents an overview of internet resources that you might find useful as you study and/or set out to do entrepreneurship and business development. The material is presented in four sections. In the first section, a variety of sites are described that explore the process of entrepreneurship and business development in some detail. If you want to know more about entrepreneurship and the economy, opportunity identification, business plans, market research, sales forecasting, strategic marketing, operations planning and management, and financial projection and financial planning, these sites are for you. The second section contains descriptions of several sites that you might find useful as you conduct market research. In the third section, you will be introduced to a selection of sites that provide business planning software, the most notable being Industry Canada's "Interactive Business Planner". The chapter ends with a section on sites related to Aboriginal economic development, entrepreneurship and business development.

ENTREPRENEURSHIP AND BUSINESS DEVELOPMENT SITES

There are many internet sites devoted to the subject of entrepreneurship. One of the best is the Canada Business Service Centres (CBSC)

site and its associated sub-sites offered in partnership with each province. The CBSC site can meet most of your entrepreneurship and business development needs, either directly or through links to other useful sites. In the remainder of this section we will explore some of the principal features of the CBSC site and touch on some others briefly.

The starting point for exploring the CBSC site in English is depicted in Figure 1. There is a similar French homepage. As you can see there are seven primary links on the page. There is also a logo called "Aboriginal Business Service Network". We will be exploring the links on the right, "Business Start-Up Assistant", Interactive Business Planner" and "Online Small Business Workshop" in some depth, the first and third in this section, and the second in section 3. We will also consider the "Aboriginal Business Service Network" link in section 4. The other links on the CBSC homepage are also useful and you should explore them.

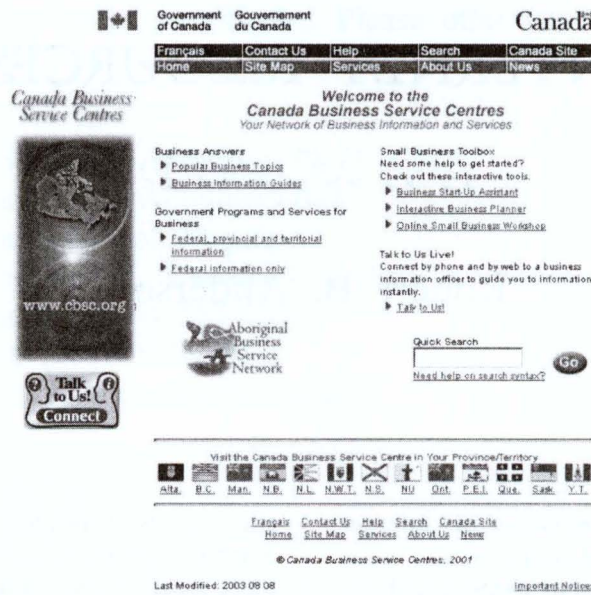
Business Start-Up Assistant

If you follow the link "Business Start-Up Assistant", you will find yourself at the page that appears in Figure 2. You will find two major headings: Step 1 and Step 2. Step 1 allows you to select the appropriate province. Step 2 is a list of topic links that includes everything from

Faculty of Administration, University of Regina.

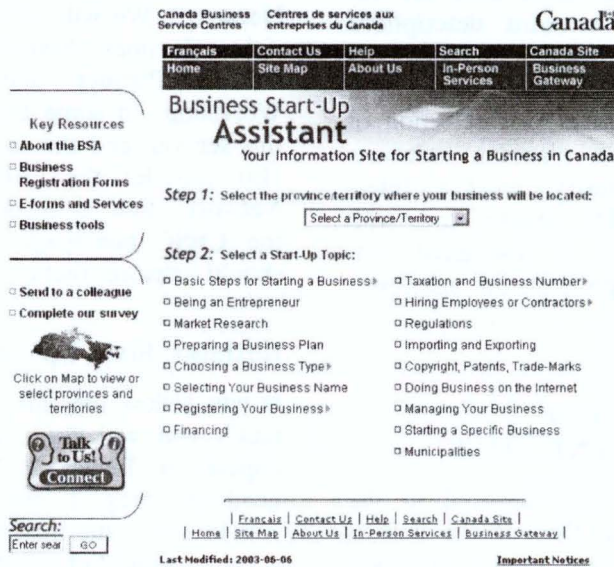
This article was based on Robert B. Anderson, *Aboriginal Entrepreneurship and Business Development* (Toronto: Captus Press, 2002), chapter 14.

FIGURE 1: Canada Business Service Centres Home Page



Source: <http://www.cbcc.org/english/>

FIGURE 2: Business Start-Up Assistant Start Page



Source: <http://bsa.cbcc.org/gol/bsa/interface.nsf/engdoc/0.html>

general topics such as “Basic Steps for Starting a Business” and “Being an Entrepreneur”, to functional ones such as “Market Research” and “Financing”, and finally very specific items such as “Taxation and Business Number”. We will look at several of these links to give you a sense of the quantity of information that you have literally at your fingertips.

Select a province and then click on the link “Basic Steps to Starting a Business”. On the page that appears select “How to Start” and you will find yourself at the webpage shown in Figure 3. As you can see, there are 12 links on the left side of this page that will take you a variety of sites addressing a number of start-up

related topics. Some are CBCS links while others will lead you to new and useful resources such as those on the site of the Canadian Bankers Association.

Another helpful link on the Business Startup Assistant page (Figure 2) is “Market Research”. If you click on this link you will arrive at the Market Research page. The links on this page are divided into three categories (i) “Starting with a Good Idea”, (ii) “Starting Your Market Research”, and (iii) “Creating a Marketing Plan” and (iv) “Statistical Sources”. In the next paragraphs we will briefly look at each of these.

The links in the “Starting with a Good Idea” category are related to opportunity identi-

FIGURE 3: Getting Started in Small Business

The screenshot shows the 'Business Start-Up Assistant' website. At the top, there are logos for 'Canada Business Service Centres' and 'Centres de services aux entreprises du Canada', along with the 'Canada' logo. A navigation bar includes 'Français', 'Contact Us', 'Help', 'Search', and 'Canada Site'. Below this is a secondary bar with 'Home', 'Site Map', 'About Us', 'In-Person Services', and 'Business Gateway'. The main heading is 'Business Start-Up Assistant' with the subtitle 'Your Information Site for Starting a Business in Canada'. A breadcrumb trail shows 'Home > Saskatchewan > How to Start a Business > How to Start'. The main content is titled 'Saskatchewan - How to Start' and is divided into several sections: 'General Information and Guides' (with links to checklists, feasibility studies, and guides), 'Legal Aspects' (with links to legal issues and lease questions), 'Setting up an Office' (with links to operating from home and signs), 'Buying a Business' (with links to buying a business and checklists), and 'Electronic Magazines and Portals' (with links to various business magazines). On the left side, there is a 'Key Resources' section with checkboxes for 'About the BSA', 'Business Registration Forms', 'E-Form and Services', and 'Business Tools'. Below that is a 'Saskatchewan Start-Up Topics' section with a tree view for 'Basic Steps for starting a Business' (including 'How to Start', 'Financing', 'Home-Based Business', 'Being an Entrepreneur', 'Market Research', 'Preparing a Business Plan', 'Choosing a Business Type', 'Selecting Your Business Name', 'Registering your Business', 'Financing', 'Taxation and Business Number', 'Hiring Employees or Contractors', 'Regulations', 'Reporting and Exporting', 'Copyright, Patents, Trade-Marks', 'Doing Business on the Internet', 'Managing your Business', 'Starting a specific Business', and 'Municipalities'). There is also a 'Talk to Us! Connect' button and a search bar at the bottom left.

Source: <http://bsa.cbcs.org/gol/bsa/interface.nsf/engdoc/12.2.2.html>

FIGURE 4: Business Plan

The screenshot shows the 'Business Start-Up Assistant' website. At the top, there are navigation links for 'Français', 'Contact Us', 'Help', 'Search', and 'Canada Site'. Below this is a header with 'Business Start-Up Assistant' and the tagline 'Your Information Site for Starting a Business in Canada'. A sidebar on the left lists 'Key Resources' and 'Saskatchewan Start-Up Topics'. The main content area is titled 'Saskatchewan - Preparing a Business Plan' and contains several sections: 'Web Tools' with links to 'Interactive Business Planner' and 'Interactive Report Planner'; 'General Information and Guides' with links to 'Your Business Plan - The Blueprint of Your Business Ventures', 'Business Plan Guide', 'Your Roadmap: The Business Plan', 'Performance Plus', 'Aboriginal Resource Guide', 'Planning Your Business', and 'White Paper'; 'How to Prepare a Business Plan' with links to 'Preparing a Business Plan', 'Business Plan for Retailers', 'Business Plan for Small Manufacturers', 'Business Plan for Small Service Firms', 'Business Plan for Small Construction Firms', 'Business Plans - Planning Guide', 'Developing Your Business Plan', and 'Preparing a Business Plan - POP'; and 'Business Plans from Banks' with links to 'Scottiabusiness Plan Writer' and 'TD Canada Trust Business Planner'. At the bottom, there is a search bar and a 'Send to a colleague' link.

Source: <http://bsa.cbcs.org/gol/bsa/interface.nsf/engdoc/12.5.html>

fication, the key to success in entrepreneurship and business development. The third link in the “Starting With a Good Idea” category leads you to the opportunity identification section of the “Online Business Workshop”. We will talk about this workshop in the next section. Try the fourth link — “Can You make Money with your Idea . . .?”. It will lead you to a long document that addresses the following questions “You’ve Got an Idea? Great!”, “You’ve Got an Idea? So What?”, “Can You Exploit Your Idea?”, “Is your Idea Original?”, “How . . . Produced and Delivered?”, “Will Your Idea Make Money?”, “Can You Protect Your Idea?”, “Is There Any Hope?”, “Where Can You Go For Help?”, and “Are You Being Unreasonable About Your Chances?”. What could be more important to you as you assess various opportunities than the answers to these questions. Explore the other links in “Starting with a Good

Idea”. You are bound to find an abundance of useful information.

Don’t neglect the “Starting Your Market Research”, “Creating a Marketing Plan” and “Statistical Sources” categories on the “Market Research” page. The links in the research category lead to information that will assist you in conducting market research. Those on the marketing plan will help you perform this critically important function. In the statistical sources section lead to sites containing useful market research data. We will examine several more closely in the Section 2 of this chapter.

Finally let’s examine one last link from the “Business Start-Up Assistant” start page — “Preparing a Business Plan” (see Figure 4). This page has links in three categories. The first category contains only two links, both useful. The first leads you to the “Interactive Business Planner”, the topic covered in Section 3. The second

FIGURE 5: Online Small Business Workshop Start Page

Government of Canada / Gouvernement du Canada

Canada

Français | Contact Us | Help | Search | Canada Site
 CBSC | Business Planner | Business Start-Up | Home

Welcome to the
Canada Business Service Centres
 Your Network of Business Information and Services

OSBW - Workshop

Session 1
[Starting with a Good Idea](#)
[Exploring Business Opportunities](#)
[Forty Concepts for a Small Business](#)
[Evaluating Your Ideas](#)
[Protecting Your Idea](#)

Session 2
[Marketing Basics](#)
[Marketing Primer](#)
[Researching Your Market](#)
[Sales Forecasting](#)
[Business Promotion Idea List](#)

Session 3
[Financing Your Business](#)
[Banking Fundamentals](#)
[Long-Term Debt Financing](#)
[Short-Term Debt Financing](#)
[Alternative Sources of Financing](#)

Session 4
[Planning Fundamentals](#)
[Preparing a Cash Flow Forecast](#)
[Preparing a Business Plan](#)
[Sample Business Plan](#)

Session 5
[Basic Regulations for Getting Started](#)
[Franchising, Partnership or Incorporation?](#)
[Taxes](#)
[Becoming an Employer](#)
[Item-Use Checklist](#)

Session 6
[Getting Up an E-Business: The Basics](#)
[Marketing](#)
[Technologies](#)
[Policies](#)

Quick Search
 Need help on search system?

© Canada Business Service Centres, 2001
 Jointly presented by our Partners

Last Modified: 2003 04 28 [Important Notices](#)

Source: <http://www.cbcs.org/osbw/workshop.cfm>

leads to an export guide that is helpful if you intend to operate in international markets. From the second category, “General Information and Guides”, one link you might find particularly helpful is “Your Roadmap: The Business Plan” on the Canadian Bankers Association website. Here you will find a good description of a business plan and a discussion of its importance. You will also find a business plan outline you might find useful. Before leaving the page, explore the links in the final section — “How to Prepare a Business Plan”. All you will ever need to know about writing a business plan is at your fingertips.

This completes our quick look at CBSC’s “Business Startup Assistant”. We have only touched on what is available. The links not followed also contain a wealth of useful information. Explore them for yourself. Next, we will examine the CBSC’S “Online Small Business Workshop”.

Online Small Business Workshop

The “Online Business Workshop” is available from the CBSC’s home page (Figure 1). If you follow the link you will find yourself at

the workshop’s start page as reproduced in Figure 5. As you can see the workshop consists of six sessions (i) “Starting with a Good Idea”, (ii) “Marketing Basics”, (iii) “Financing Your Business”, (iv) “Planning Fundamentals”, (v) “Basic Regulations for Getting Started”, and (vi) “Starting an E-business”. Within each of these sections there are several subsections. We will briefly consider each of the sections and subsections in turn.

Session 1 of the CBSC’s “On-line Small Business Workshop” deals with opportunity identification under four headings (i) “Exploring Business Opportunities”, (ii) “Forty Concepts for a Small Business”, (iii) “Evaluating Your Ideas”, and (iv) “Protecting Your Idea”. The first of these sections is quite brief. It presents an overview of the opportunity development process suggesting it involves three steps.

1. Develop several ideas from your concept.
2. Evaluate your ideas.
3. Prepare a business plan

The second link in Session 1, “Forty Concepts for a Small Business” opens the door to a wealth of information. As you can see, the forty concepts are organized under five headings. The

first heading considers existing businesses. Here, too, there are five links. The first two provide information about purchasing an existing business or acquiring a franchise. The other 3 links under the existing business heading also contain useful information.

Next, look at the second heading on the "Forty Concepts for a Small Business" webpage — "Take Advantage of the Market". You will find reference to incongruities, demographic changes, taking existing products to new markets, creating new products and other ideas. Each of these items is a link. If you follow the links you will find each of the concepts is discussed under three headings (i) "Some examples", (ii) "How to do it", and (iii) "Key questions". I think you will find this material extremely useful as you search for your own innovative opportunities.

The third "Forty Concepts" heading, "Ideas for Manufacturing and Assembly", follows smoothly on the second. Here again there is a list of ideas that you can explore under the same three headings — "Some examples", "How to do it", and "Key questions". The final two headings and their links are also worth exploring. The fourth focuses on opportunities that exist in the supply chain. The fifth offers some service and retail ideas.

Now back to the "On-line Workshop" (Figure 5). The third major heading in Session 1 is "Evaluating Your Ideas". If you follow this link you will find yourself on a page with a list of 20 items you should consider when evaluating your opportunity. Again each of the 20 items in the list is a link. If you follow the link you will find a description of the item as well as links to material elsewhere in the "Online Small Business Workshop" that you might find useful. For example follow number 1 — "create a profile of your paying customer". You will find 2 paragraphs that discuss the concept and a link "your customer". If you follow this link you will find yourself in the "Marketing Primer" section of Session 2. Here you will find information about what a customer profile is. Try the other links. You will find a wealth of information useful in starting and managing a business.

The final major heading in Session 1 is "Protecting Your Idea". Here you will find a discussion of the various methods that can be used to protect intellectual property. They include copyright, trademark, patent, industrial design and integrated circuit topographies. Depending on the nature of your opportunity, you may find

one of these methods of protecting your idea applicable.

Moving on, we will now look at Session 2 of the online workshop — "Marketing Basics". As you can see in Figure 5, this session consists of 4 major sections (i) "Marketing Primer", (ii) "Researching Your Market:", (iii) "Sales Forecasting", and (iv) "Business Promotion Idea List". Take a look at "Marketing Primer" Here you will find a discussion in answer to the question "who is your customer?". You might find the market profile that is part of the answer to this question useful. The primer then goes on to consider elements of the marketing mix, particularly product and price. There are three links at the end of the section that lead you to further helpful material on pricing.

The next two sections of Session 2 may be the most useful in the on-line workshop. Market research and sales forecasting are two challenging tasks. The more you can learn about both the better. First, take a look at "Researching Your Market". You will find six links (i) "Where to find information", (ii) "Observe your competition", (iii) "Talk to your suppliers", (iv) "Talk to your customers", (v) "Surveys and focus groups", and (vi) "Hire students to do a survey". Explore each of them. You find some valuable suggestions that will help you as you do your market research. Don't miss the three links at the end of the page that lead to sources of additional information on market research. Explore them as well.

Now, go to the "Sales Forecasting" page. Here you will find four titles (i) "Factors that can affect sales", (ii) "Sales forecasting for a new business", (iii) "Sales forecasting for an existing business", and (iv) "Sales forecasting and the business plan". We will concentrate on "Sales forecasting for a new business". This section is the most useful in an entrepreneurship and business development context, although you should explore the other three as well.

When you follow the link number 2 "Sales forecasting for a new business" you will find a four-step approach to sales forecasting described in some detail. The four steps are

1. Develop a customer profile and determine the trends in your industry.
2. Establish the approximate size and location of your planned trading area.
3. List and profile competitors selling in your trading area.

4. Use your research to estimate your sales on a monthly basis for the first year.

Read the discussion about each of the steps.

On to Session 3 of the online workshop. It addresses financing in four sections (i) "Equity", (ii) "Long Term Debt", (iii) "Short Term Debt", and (iv) "Alternative Sources of Financing". As you follow each link you will find a good summary of the characteristics of equity and each type of debt. In addition, there is a section describing what the providers of each of the kinds of financing expect from someone approaching them for financing. Notice in each case that a business plan plays a critical role. Which leads us to Session 4 of the online workshop — "Planning Fundamentals".

The business plan is a critically important document; and it is a difficult one to write. Anything that will improve your ability to do so is valuable. Session 4 addresses the business plan under three headings (i) "Preparing a Cash Flow Forecast", (ii) "Preparing a Business Plan", and (iii) "Sample Business Plan". The first section is very useful. It can help you with a key business planning chore — cash flow forecasting. In a very real sense, projected cash flows are a summary of everything in a business plan. The cash flow statement along with projected balance sheets and income statements are usually the first thing the reader of a plan examines, especially if the plan has been submitted in pursuit of financing.

Section two of Session 4 addresses the business plan under four heading: (i) "Why Prepare a Plan?", (ii) "Business Concept", (iii) "Financial Plan", (iv) "Approaching Lenders", and (v) "Attracting Investors". Sections (ii) and (iii) address the content of a business plan while (iv) and (v) discuss how to use the plan to attract financing. Section three is self-explanatory. It is a sample business plan. The first page presents the section headings of the plan as links. Interestingly, the headings do not follow the outline used in Section 2! If you follow a heading link it will lead you to that section of a business plan for Light-Guard Manufacturing, Ltd. Try them all. Doing so will help you develop a sense of what must be included in a business plan. Don't stop with this one sample plan; explore the others available on the sites mentioned elsewhere in this chapter.

The fifth session of CBSC's workshop is titled "Basic Regulations for Getting Started". The first section begins with a discussion of the

forms of business organization and their relative advantages and disadvantages. In addition, you will find links to various sites that provide information about registering a proprietorship, partnership or corporation in each of the provinces and territories. These links open the door to a wide range of additional information about doing business in a particular province or territory. For example, if you follow the Saskatchewan link you will see headings about registration, taxation, labour standards, health and safety, workers compensation, and the like.

The second section of Session 5 deals with taxes. At the top of the page you will find 9 headings. Of the first eight, seven describe particular taxes and one the business number. You might find some or all of the links helpful. The ninth is the most interesting from the perspective of Aboriginal entrepreneurship and business development. It will help you understand which of the seven taxes might apply in your particular circumstances. However, the process is not simple. When you follow the link all you will find is a brief paragraph that refers you to the Canada Customs and Revenue Agency (CCRA) website. If you go to that site and use the document search you will find the following documents are available

1. 97-211 Indian Settlement Remission Orders Tax Relief
2. B-039R GST Administrative Policy — Application of GST to Indians
3. CPT124 Application for Coverage of Employment of an Indian in Canada under the Canada Pension Plan whose income is exempt under the Income Tax Act
4. P-230 Application of the Excise Tax Act to Leases Licenses and Similar Arrangements of Tangible Personal Property by Indians, Indian Bands and Band Empowered Entities
5. TD1-IN Determination of Exemption of an Indian's Employment Income

You may find some or all of these documents useful. You may also find other useful tax related material on the CCRA site.

Two final comments about taxation an Aboriginal context. First, it is an incredibly complex subject and one where professional advice may be necessary. Unlike employment regulations and regulatory bodies (discussed below), you are unlikely to get useful advice from the Canada Customs and Revenue Agency. Second, before deciding on profession advice contact one

of the large accounting firms. Most have prepared publications on Aboriginal taxation and distribute them free of charge. Of course, they do so because they hope to become your professional advisor.

The third section of Session 5 is called "Becoming an Employer". It contains a wealth of information about your responsibilities as an employer. There are a number of regulatory bodies involved, some provincial and some federal. The workshop provides links to these bodies and you should explore them. Unless you plan to operate a one-person business you will have to be familiar with all the things mentioned. As with taxation, employment regulation issues can be complex, particularly in an Aboriginal context. You will need advice. The first place to go is to the regulatory body itself. They can usually answer your questions. The final section of Session 5 and of the online workshop is a "Start-Up Checklist". It deals with technical and regulatory issues, not opportunity and business development ones. Nonetheless, you might find it useful.

Session 6 focuses specifically on E-businesses. You might find it useful if yours is such a business or you are considering adding E-business features to an existing business.

This concludes our discussion of the Canada Business Service Centre site and related ones. This overview has just touched the surface of what is available. Follow the links and explore. There is an incredible wealth of information on how to do entrepreneurship and business development 'out there' on the web.

MARKET RESEARCH SITES

Once you have identified your target market in terms of such things as age, income, education level, gender, occupation, location and the like, there are a number of internet resources than can help you determine the size of the potential market and develop your sales forecasts. Statistics Canada is one of the best sources of secondary data for markets in Canada. Other countries have similar agencies that are equally good sources for information about their population.

A good starting point to explore the Statistics Canada website is its home page at <<http://ww2.statcan.ca/>>. Here you make a choice between French and English. You will yourself on the start page of the language of

your choice. There are many links on the start page. We cannot consider them all, but you should explore those that interest you. One of the most useful is the link at the top of the page "Canadian Statistics". If you follow this link you will find yourself on the page reproduced in Figure 6. Reading the links on the page will tell you that you are at the gateway to a treasure trove of information. The challenge is to find data useful in answering your market research questions.

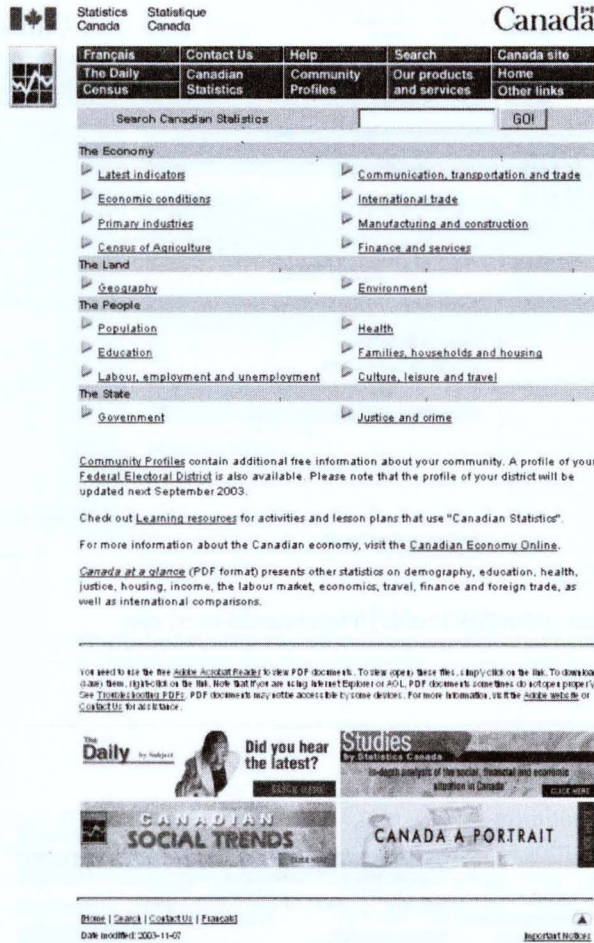
A good place to start is with the link "Communities Profiles" at the bottom of the page. If you follow the link you will find yourself at a page asking you to enter a community name (Figure 7). Let's assume you are interested in starting an Aboriginal childcare centre in Fort Qu'Appelle Saskatchewan. This community is a service community to several surrounding First Nations. You can obtain a profile on the town itself and the surrounding reserve communities. The profile for Fort Qu'Appelle is reproduced in Figure 8. The one for Standing Buffalo, one the reserve communities, is shown in Figure 9. These are just the start pages for the profiles. Look at the list of titles on the right side of each page. Try them all; you will be amazed at the amount of information available. You can even compare your selected community to province or the country as a whole.

Much information you need about the target market for your Aboriginal childcare centre should be available from the community profiles. Explore the links and see if the information available can help you answer the childcare market research questions below

1. How many Aboriginal families with young children lie in the market area?
2. How many of these families might require childcare? For how many children? How often?
3. Where does the largest concentration of potential users live within the market area? What means of transportation will they use to reach your centre?
4. What is the income level of your target market? Do they have the ability to pay the fees you must charge to make the centre viable?
5. Is the market growing and if so by how much?

Whatever your opportunity and wherever it is in Canada, if you formulate your market research

FIGURE 6: Statistics Canada: Canadian Statistics



Source: <http://www.statcan.ca/english/Pgdb/>

questions similarly, you should be able to answer many of them using the community profiles. Another path to information on Aboriginal communities is the link “2001 Aboriginal Peoples Survey Community Profile” on the Community Profiles page (Figure 7).

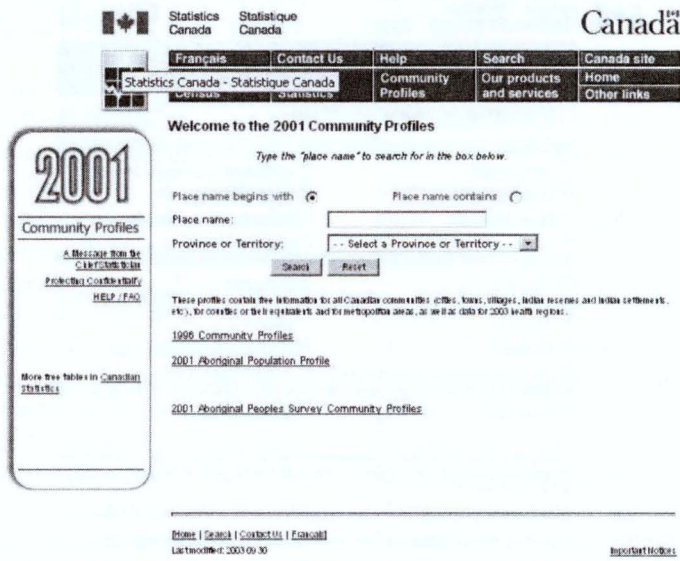
Don't limit yourself to the profiles. Try the other links on the page reproduced in Figure 6. For example, if you wanted some information about forestry as you consider an opportunity in the sector you might find the link “Primary Industries” useful. If you try it you will find it leads to a page with further links to information about the sector in general and the agriculture, fishing and trapping, forestry and logging, and energy and mining subsectors. Try the logging link and look at the information available. While

you're there, look at the information available for the other primary industry categories; and try the other links on the main page.

Another excellent source of information is the Strategis Website of the federal department of Industry and Commerce. Actually it is not so much a site, as a gateway to many other sites. The homepage is at <<http://strategis.ic.gc.ca/>>. Selecting English will lead you to the start page reproduced in Figure 8. The links across the top of the page and down the left side are the most useful. It is impossible to do more than provide an overview of most useful of them.

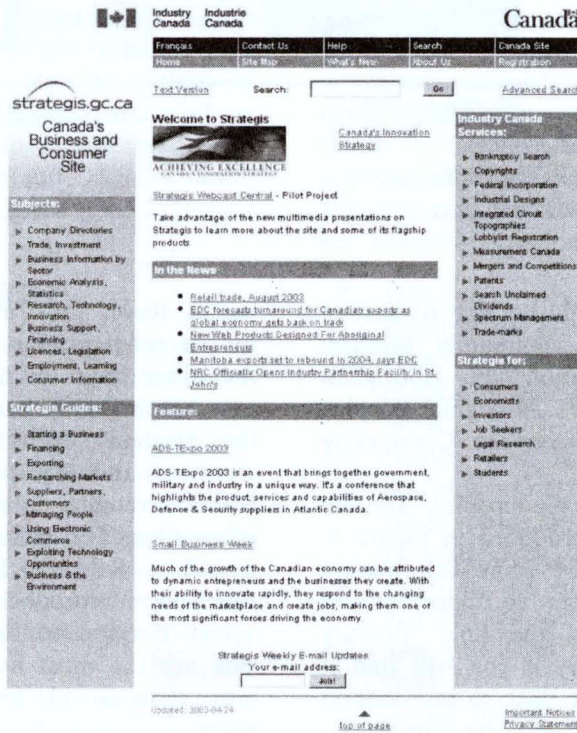
One particularly useful link is “Business Information by Sector” on the left side of the page under the heading “Subjects”. If you fol-

FIGURE 7: Community Profiles



Source: <http://www12.statcan.ca/english/Profil01/PlaceSearchForm1.cfm>

FIGURE 8: Strategis English Start Page



Source: <http://strategis.ic.gc.ca/cgi-bin/allsites/motd/motDspl.pl?lang=e&link=/engdoc/main.html>

FIGURE 9: Performance Plus

Source: <http://strategis.ic.gc.ca/epic/internet/inpp-pp.nsf/vwGeneratedInterE/Home>

low it you will find yourself faced with an alphabetical index among other things. Let's investigate forestry. Click on "F"; then select "Forestry/forest industries. You will find yourself on a page of links to sources of information about forestry. Try a few of them. Then try another sector, perhaps sporting goods. Whatever your opportunity, you should be able to find information about the sector in which you intend to compete. Instead of using the alphabetical index, try the link "Industrial Category". It will lead you to another page of links by industry category. Try the link "Sporting Goods". You will find yourself on a page with a number of links down the left side. Each of these explores an aspect of the sporting goods industry.

Next try "Researching Markets" from the left side of the start page under the heading "Strategis Guides". There are a number of links divided into domestic and foreign categories. Try link number 3 "Canadian Industry Statistics" from the domestic group. You will find yourself on a page with links to industry sectors. Let's explore sporting goods. It is not on the list so type the words into the search field and see what you can find. The Standard Industrial

Code (SIC) number appears as a link; follow it. Explore the headings across the top of the page and see what you can learn about the sporting goods industry. You can do the same for your opportunity, what ever it is.

One other Industry Canada site is particularly useful. It is called Performance Plus and can be found at <<http://strategis.ic.gc.ca/epic/internet/inpp-pp.nsf/vwGeneratedInterE/Home>>. If you select "English" you will find yourself at the page reproduced in Figure 9. Follow the link "What is Performance Plus". As you will read on the page that appears

Performance Plus gives instant access to benchmark financial data that can help small businesses construct a business plan. This tool also helps new and established firms find out where they stand as compared to a relevant industry average.

Let's use Performance Plus to construct a profile. From the start page follow the link "Build Your Own Profile". Here select a year, geographic region and business type from the list provided in the pull-down menus and "continue". Now select an industry type by exploring the list. Expand categories. Should eventually find some-

thing is a good match for the business that interests you. Try “Agriculture, Forestry, Fishing and Hunting” (category 11) from the list and click on “Expand”. Now select “Fishing, Hunting and Trapping” (category 114) and “Expand” again. Select “Fishing” (category 1141) and try to “Expand”. No new category appear. You have reached the greatest level of detail possible. Now “Create a Report”. You will find a table appears giving costs as a percent of revenue for various sizes of fishing operations. The list of industries is exhaustive. You should be able to find your opportunity there, whatever it is.

This cost information can be used for several purposes. If you are considering the feasibility of several opportunities, you can use the cost data to help you assess their relative financial attractiveness. When preparing a business plan you can use the data to identify and project the costs you can expect to incur. This will help you prepare your budgeted cash flow statement, and proforma income statements and balance sheets and supporting schedules. For both new ventures and existing ones you can use the cost information to help develop standard costs for use in the budgeting, implementation, and performance evaluation process.

There is much more on the Strategis website. Explore it when you have time. You never know when you will come across something you will find particularly useful.

Business Planning Sites

In this section we are going to consider business planning sites that offer users tools to use when preparing a business plan. There are many such sites. For example, each of the Canadian chartered banks has downloadable business planning software on their sites. So do other financial institutions in Canada and elsewhere. Many American sites offer business planning advice and tools. Four of the better sites are the *BizPlanit* at <<http://www.bizplanit.com/vplan.htm>>, *inc.com* the website of *Inc. Magazine* at <<http://www.inc.com/>>, *entreworld* the site of the Kauffman Center for Entrepreneurial Leadership at <<http://www.entreworld.org/>>, and the *American Express Small Business* site at <<http://www.americanexpress.com/homepage/personal.shtml>>. In the remainder of this section, we will concentrate on a Canadian business planning site — *The Interactive Business Planner* (IBP). You can reach it from the Canadian Business Service Centres

home page at <<http://www.cbcs.org/english>>. Simply click on the “Interactive Business Planner” link and select French or English.

A word of the caution, the planner does not do the hard work for you. You still need to search out the answers to all the planning questions. What it does do is two things. First, it gives you direction as to the kind of information for which you need to search. Second, once you have provided it, the planner organizes the information into a *rough draft* of a business plan. Before you take a plan generated by the IBP to a lender or other audience, you should do considerable editing and re-writing in order to produce a smooth flowing and readable document. What comes out of the planner can be disjointed and choppy with many small sections and a poor flow of ideas.

The Interactive Business Planner

The first page “Welcome to IBP” provides a brief introduction to the program (Figure 10). It is also the gateway to the rest of the site. There are three links on the left of the page that lead you to (i) an introduction to the program, (ii) a series of pages about business planning, and (iii) the business planner, itself. The first of the three links called “Introduction to the IBP” provides further information about the program in sections titled

1. What is the IBP?
2. How will the IBP assist you in preparing a business plan?
3. What are the key features in the IBP?
4. How do I navigate through the IBP?
5. What browsers does the IBP work best with?

and

6. How do I prepare to use the IBP?

A careful reading of all these sections is essential if you are considering using the IBP to prepare your plan.

The second link on the start page “About Business Planning” takes you to an overview of the business planning process under four headings (i) “What is a business plan?”, (ii) “What’s included in a business plan?”, (iii) “Why is a business plan important?”, and (iv) “What are some guidelines for preparing a good business plan?”. This section provides a good overview of the nature and content of a business plan. For example, there is a list of the sections that

FIGURE 10: Interactive Business Planner

Canada Business Service Centres

Interactive Business Planner

Canada

Français

Welcome to the IBP - the Interactive Business Planner

The IBP is the first business planning software product designed specifically to operate on the World Wide Web. The IBP uses the capabilities of the Internet to assist entrepreneurs prepare a 3 year business plan for their new or existing business.

With the IBP, you will:

- be guided through each section of your business plan using a question and answer format;
- learn definitions and tips, and view sample business plans to help you to write your own plan;
- have financial projections prepared for you, based upon the information you provide; and
- use the power of the Internet to assist you in researching your business plan.

Introduction to the IBP

About Business Planning

Create New Plan or Continue Existing Plan

Canada Business Service Centres

[Nunavut](#) | [YK](#) | [NWT](#) | [BC](#) | [AB](#) | [Sask](#) | [Man](#) | [Ont](#) | [Que](#) | [NB](#) | [NS](#) | [PEI](#) | [NFLD](#)

[[About This Site](#)] [[Important Notices](#)]

Source: http://www.cbcs.org/ibp/home_en.cfm

appear in most business plans. You might find this a useful outline. Notice also the discussion about length and the suggestion that 10 to 25 pages are usually sufficient. In addition, several important points appear under the heading “Useful Guidelines”. Numbers four—Write your own plan; five—Outline the key points; six—Make sure your financial projections are believable; and seven—Do the executive summary last, offer particularly valuable words of advice.

The final link on the start page leads you to the business planner itself. Try it. To do so, follow the instructions provided in the “Introduction to IBP” and those that appear step by step as you use the planner.

Aboriginal Sites

The purpose of this section is to provide information about sites that related to entrepreneurship and business development in an Aboriginal context. A useful starting point for finding such sites (and others on Aboriginal topics) is the *Aboriginal Canada Portal*. This site is a compilation of links to Aboriginal sites on a wide range

of topics. The list of topic appears down the left side of page reproduced in Figure 11.

Two particularly pertinent categories for our purposes are “Economic Development” and “Business”, although many others might also prove useful; for example, “Claims and Treaties”, “Employment” and “Language, Heritage and Culture”. Try the category “Economic Development”. You will find yourself on a page with a large number of potentially useful links. The links are organized into seven groups to help you find what you need. Take for example the group “Financing”. The links in this group lead to a variety of sources of information that would be particularly useful in developing the financial plan for a business venture. You will find the category “Business” organized in a similar manner. Explore the categories and links that interest you. You will be lead to more links that open up a vast trove of information.

One link in the “Organization” section of the “Economic Development” category leads to a site of particular interest to people involved in economic development in Aboriginal communities; that of the Council for the Advancement of Native Development Officers (CANDO). CANDO is an organization established and run

FIGURE 11: Aboriginal Canada Portal

The screenshot shows the Aboriginal Canada Portal website. At the top, there is a header with the title 'Aboriginal Canada Portal' and a phone number '1-888-399-0111'. Below this is a navigation menu with links for 'Home', 'Suggest a Link', 'About Us', 'FAQs', and 'Site Map'. A search bar is also present. The main content area features a central banner for the 'Aboriginal Canada Portal' which is a partnership between the Government of Canada, the Assembly of First Nations, and the National Council of Native Women's Association of Canada. Below the banner are several service icons: 'Today's Aboriginal News', 'Get Help On-Line', 'Calendar of Events', and 'Electronic Service Delivery'. To the right, there is a search bar and several featured links, including '2nd Annual Connecting Aboriginal Canadians Forum', 'Past Webcasts', 'Upcoming Webcasts', 'Aboriginal Connectivity in Canada', and 'Virtual Aboriginal Trade Show'. The footer includes event announcements and a 'Last Modified' date of 2003-11-03.

Source: <http://www.aboriginalcanada.gc.ca/abdt/interface/interface2.nsf/engdoc/0.html>

by people doing economic development in an Aboriginal context. It offers training and professional certification and a variety of other services to its members. Explore the links on the CANDO's homepage (Figure 12) to learn more about the Council.

Another potentially useful gateway to Aboriginal site is the *Aboriginal Business Service Network* accessible from the CBSC site depicted in Figure 1. If you go to the CSBC site and click on the logo for the network you will find yourself on the page reproduced in Figure 13.

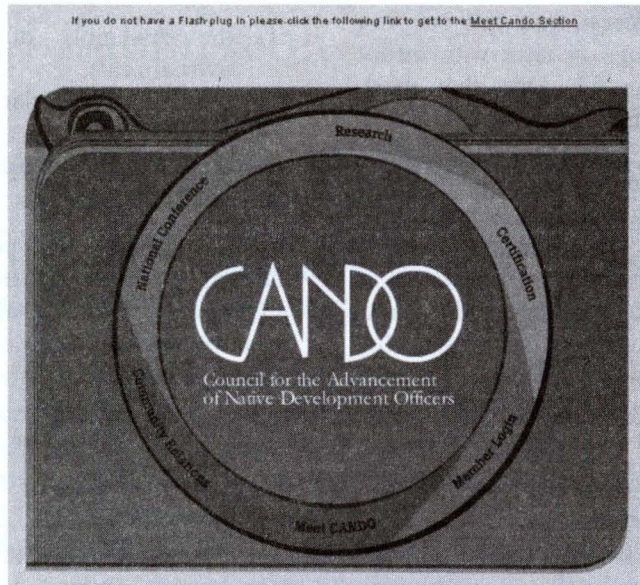
The links in the right-hand column under the heading "Small Business Toolbox" are the same as those we already discussed in Section 1. While very useful, there is nothing specifically Aboriginal about them and we have discussed all of them earlier. The second group of links on the left side of the Aboriginal Business Service Network is called "Directories". This link will be of interest to you if you are looking for an Aboriginal Business or if you want to register your business. The later is particularly useful if you feel your company has products or services that might be of interest to government departments or agencies. If you think government is a

potential target market, follow the "Directories" link and then the link "Aboriginal Supplier Inventory". You will find yourself on a page titled *Procurement Strategy for Aboriginal Businesses*. As a starting point, explore the first link on the page to learn more about the strategy and whether there is a fit between it and your business. If there is, you can register.

You may find the final item on the right hand column interesting. Simply titled "Links", it lead to a page of topics that are each links to additional information. For example, try the link "financing". You will find yourself on a page that offers further links to information on the First Nations Bank of Canada, Peace Hills Trusts, the Calmeadow Foundation: First People's Fund, and so on. Depending on your information needs, you might find one or more of these sites useful.

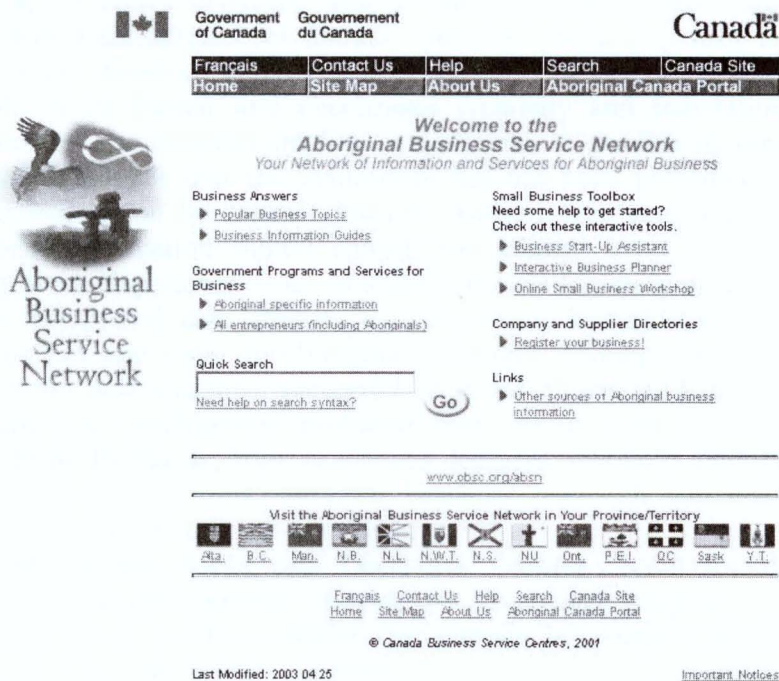
The links on the left hand column all have one thing in common; they lead to pages with additional links. For example, if you follow the link to Aboriginal-specific programs and services, you are provided with a set of categories. Some are sectoral: for example, petroleum, fishery and forestry. Others are task- or activity-related: for

FIGURE 12: Council for the Advancement of Native Development Officers



Source: <http://www.edo.ca/>

FIGURE 13: Aboriginal Business Service Network



Source: <http://www.cbcs.org/english/absn/index.cfm>

example, start-up and export. Still others related to some aspect of business activity: for example, human resources, marketing and communication. As you follow links of interest, you will be provided access to a wide range of sites with information that may prove useful. One that most people involved in economic development would find useful is "Start-up". Clicking on that link brings up a list of 19 more links leading to information on a range of programs providing assistance of various types to people and/or communities interested in starting a business.

Last but not least, the websites of the three national Aboriginal organizations are wonderful

starting points from which to explore Aboriginal issues of all kinds including economic development. The homepages of the three are

1. the Assembly of First Nations (<http://www.afn.ca/>),
2. the Inuit Tapisariat (<http://www.tapirisat.ca>), and
3. the Metis Nation Council (<http://www.metisnation.ca/>)

For an international perspective, examine the material on the site of the *Center for World Indigenous Studies* at <http://www.cwis.org/cwisinfo.html>.