

BUSINESS PLAN AND FRANCHISE FINANCING PROPOSAL TEMPLATE ONLY

SUNRISE BITES INC (**RANDOM NAME**).

EXECUTIVE SUMMARY

Sunrise Bites Inc. offers a unique dining experience, providing patrons with a comfortable setting to enjoy quality food at reasonable prices. This isn't another fast-food franchise; the diverse menu caters to a range of tastes, focusing on two key meal periods – breakfast and lunch.

This franchise is owned by the Stellar Group of Montreal, Quebec, a company with other prominent franchise brands including: Spice Route, Bella's Pizza, Wok Express, Sandwich Masters, Frosty Treats, and Yogurt Bliss. Their recent acquisition of a large US franchise operation will further expand their presence in the North American market. Currently, there are 42 Sunrise Bites Inc. franchises across Canada. The distinctiveness of this franchise appealed to the applicant, Mr. Archer.

Arthur Archer, the franchisee/applicant, brings over 20 years of entrepreneurial experience in diverse sectors. He possesses a strong net worth and understands the inherent risks of small business ventures. The appeal of the Sunrise Bites Inc. franchise was the opportunity to own a restaurant catering to a regular clientele with disposable income, who appreciate a sit-down breakfast or lunch experience rather than fast-food takeout. The franchise cost (C\$550,000) aligns with his financial capacity, with a personal investment of C\$235,000. Mr. Archer explored other franchises but found them either too expensive or projected a breakeven point beyond four years. His proposed Sunrise Bites Inc. franchise projects a breakeven point within the first year.

Mr. Archer seeks an investment that generates income and appreciates in value. The proposed location, adjacent to a 150,000 square foot ValueMart (which also sells gasoline) and a new business park, promises a steady stream of customers. Mr. Archer plans to hire up to 18 staff members, contributing new employment to the local economy and bolstering the business-to-business supply chain.

The franchise is incorporated, with Mr. Archer and his spouse as shareholders. The corporation is a Canadian Controlled Private Corporation (CCPC), with a projected corporate income tax rate of 15.5% of taxable income.

The C\$550,000 franchise cost, plus Harmonized Sales Tax (HST), will be financed through a C\$200,000 shareholder investment and a 60-month term loan. The projected interest rate is 5.8%, resulting in blended monthly payments of C\$6,734. This manageable loan structure offers both security for the lender and a reasonable return for the franchisee.

The enclosed information and financial forecasts demonstrate Mr. Archer's understanding of the challenges and risks, while also presenting a compelling investment opportunity for the lender.

THE FRANCHISE OPPORTUNITY

Sunrise Bites Inc. is a ...