



An Insider's Look: Business Plan Example

A business plan describes the future path of a business. There are many ways to write a business plan, however they all include some fundamental elements. The key is to start.

Don't shoot for perfection: it doesn't exist in the business world. Instead commit to completing each section by setting goals for yourself. A business plan is a work-in-progress that can, and should, be updated regularly. Insights learned in one section will shed further light on other sections. In fact, one of the most compelling reasons to write a business plan are the insights you uncover about your business idea which will help you avoid costly mistakes later on.

Many business plans are written to prove why a business idea will work. An effective business plan should focus on how your business idea will work. This is a much more practical method that will serve an entrepreneur better in the long run. For example, be specific in your marketing activities and go deeper in understanding your sales forecasts as most entrepreneurs face their biggest challenges in gaining customers.

The Fundamentals

There are six key areas arranged in the following order:

1. Executive Summary
The Executive Summary provides a brief overview of what is included in the business plan. Though it comes first, it is always completed last.
2. Company Profile
The Company Profile section addresses your offering, what your company is about and who is/are the person(s) behind the company.
3. Market Research
The Market Research section addresses how your market works, who is the competition and who are your best customers.
4. Sales & Marketing
The Sales & Marketing section addresses how you will gain customers with specific marketing activities identified to accomplish this.

5. Operations

The Operations section addresses how you will keep customers and also the day-to-day running of the business.

6. Financials

The Financials section addresses how much money you will need to start your business, plus sales forecasts and the business cash flow.

Always start with Market Research. An idea is just an idea until you've researched the marketplace, talked to and even sold to customers.

Writing tips

A business plan should be written in the third person; not using 'I', or 'we' but the name of the company. For example, rather than 'I will sell directly to ...' state 'ABC Company will sell directly to ...'.

Write your business plan in paragraph form, using bullet style lists and text boxes when you want to be more succinct.

Keep the writing concise, to the point and avoid repetition, even if the point you are making fits under several categories in your business plan. Avoid jargon that the reader may not understand and if you use acronyms, always spell out the full terminology at first use.

We believe that an effective business plan increases your chances for success. It adds greater confidence to your idea and provides workable strategies that you can implement.

Business Plan Writing Resources

[Futurpreneur Business Plan Writer](#)

Crash Course: [Award Winning Business Plan: the inside scoop on how to do it](#)

Crash Course: [Business Plan Essentials: a quick overview of what's needed](#)

BUSINESS PLAN OUTLINE

This is a complete list of all potential sections of a business plan – not all will apply to your business. In the commentary which follows we have highlighted the key areas, providing examples and insights on how to complete these sections.

1.0 Executive Summary

1.1 Company Profile Summary

1.2 Market Research Summary

1.3 Marketing Summary

1.4 Finance Summary

2.0 Company Profile

2.1 Business Overview

2.1.1 Business Description

2.1.2 Compelling Value

2.1.3 Product/Service Description

2.2 Company History

2.3 Management

2.4 Location

2.5 Legal Structure

2.6 Vision & Mission (*optional but encouraged*)

2.7 Professional Advisors (*optional*)

2.8 Goals & Objectives (*optional if included in Marketing Objectives*)

3.0 Market Research

3.1 Industry Profile & Outlook

3.2 Local Market

3.3 Key Competitors/SWOT Analysis

3.4 Target Market

3.5 Keys to Success

3.6 Customer Survey Summary (*optional but encouraged*)

4.0 Sales & Marketing

4.1 Pricing Strategy

4.2 Marketing Strategy

4.2.1 Marketing Strategy

4.2.2 Marketing Activities

4.2.3 Marketing Objectives (*optional if included in Goals & Objectives*)

4.3 Positioning Statement (*optional*)

4.4 The Sales Process (*optional but encouraged*)

- 4.5 Strategic Alliances (*optional*)

- 5.0 Operations
 - 5.1 Locations(s)
 - 5.1.1 Physical Location
 - 5.1.2 Virtual Location (*if applicable*)
 - 5.2 Legal Issues
 - 5.3 Insurance Issues
 - 5.4 Human Resources
 - 5.5 Process/Production
 - 5.6 Risk Assessment
- 6.0 Financials
 - 6.1 Start-up Costs & Break Even
 - 6.1.1 Past Purchases
 - 6.1.2 Start-up Cost Sheet
 - 6.1.3 Break Even Analysis (*optional but useful for product based businesses*)
 - 6.2 Sales Forecast
 - 6.2.1 Sales Forecast Assumptions
 - 6.2.2 Year One Sales Forecast
 - 6.2.3 Year One Sales Forecast Including Assumptions
 - 6.2.4 Year Two Sales Forecast
 - 6.3 Cash flow
 - 6.4 Income Statement (*Auto Generated when using Futurpreneur Canada's [Business Plan Writer](#) or [Cash Flow Template](#)*)
- 7.0 Appendix

ZEBRA TUTORING: Example Business Plan

(Sentences in light blue are commentaries)

1.0 Executive Summary

This section is placed first, but done last. Write short, concise paragraphs summarizing each of the main sections of the business plan. The Executive Summary should ideally be a page in length and no longer than a page and a half. The Executive Summary acts as a teaser with a quick overview of what one can expect in the business plan. Sometimes it is all that people will read. Don't be afraid to add some excitement to your copy without it sounding like a promotion. There is nothing wrong with repeating copy from the body of the business plan just as long as it's relevant and kept concise.

1.1 Company Profile Summary

What are you selling and who is the person behind this?

The face of tutoring is changing and Zebra Tutoring plans on being at the forefront of the new wave of tutors. Zebra Tutoring offers Writing/Reading Tutoring Services primarily to high school students by making learning fun and fully engaging the students to learn. The area of focus will be the Riverdale area of Toronto. Zebra Tutoring is fully owned by Tanya Maliak who has three years' experience tutoring students on a part time basis (having tutored 17 students to date) gaining valuable experience working for Oxford Learning. She holds a degree in English and her interests lie in pedagogy – specifically designing effective and engaging one-on-one tutoring modules. Tanya has worked as an ESL teacher in Japan for two-and-half years gaining valuable classroom skills before returning to Canada. She has taken three pedagogical tutoring training courses from Dartmouth College and is a committed lifelong learner.

1.2 Market Research Summary

What is a brief overview of the market? Who are the key competitors? Who is the target market?

The face of tutoring has changed dramatically in the last 10-20 years. In 2010 CBC produced a report on the Canadian tutoring industry which has gone through dramatic changes with growth projections of over 7% per year predicted. The drive has been pushed by parents who have solid post-secondary education and wish the same for their sons/daughters. The tutoring business in Canada is generally fragmented with a good mix of large

established tutoring companies like Sylvan, Oxford and Kumon. With demand increasing and more players entering the market creating a niche will be important. Zebra Tutoring will be targeting parents with university education with household incomes of \$100,000 – 250,000 and whose daughters and sons are interested in attending university.

1.3 Marketing Summary

How will you gain clients? What specific strategies make sense to do? What are the basic necessities you will need to get off the ground and how will you create a great customer experience?

Zebra Tutoring's key strategy is to be an active member in the community (Riverdale area) and to be seen as an expert in engaging students with their own learning. In social media, Zebra Tutoring will initially focus on Linked In (since the target group are mainly professionals and executives) including posting articles on student engagement once a week.

The location will be a home based business located at 15A Albemarle Ave. Liability insurance, marketing costs and providing professional workbooks will be needed. To ensure quality tutoring Tanya Maliak is committed to the latest ongoing training. Students will work in a relaxed, productive but fun environment. Zebra Tutoring will encourage frequent feedback to improve our process and experience.

1.4 Finance Summary

How much money do you need to start? Where will you get the money? How many sales do you plan on generating in the first then second years? What will the expenses be?

\$15,000 will be needed to start the business with funds coming from the Futurpreneur Canada Start-up Program. In the first year of business, whilst we build the foundations, Zebra Tutoring plans on generating just under \$36,000 in sales with expenses of \$7,500. By the second year plans are to increase its sales by 60% to \$58,000.

2.0 Company Profile

The Company Profile section addresses your offering, what your company is about and who is/are the person(s) behind the company.

2.1 Business Overview

What is the status of your company as of today? What is your company about?

Remember this is just an overview; you'll have other sections to dive into the details.

2.1.1 Business Description

If you were to meet someone and they asked you what is your company about and you had one minute to talk, what would you say?

Zebra Tutoring is a tutoring company (beginning with English tutoring) dedicated to bringing back excitement and student engagement in the learning process. Zebra tutoring was established on 01/08/2014

2.1.2 Compelling Value

What is the key benefit to the customer? Select one overriding key benefit for the customer - sometimes this is referred to as the Competitive Advantage, Unique Selling Point or Distinguishing Feature. What key promise are you making to the customer? You can't be all things to all people so stay focused on one key benefit.

Here are some examples:

- Saves time
- Better quality
- Easier to use
- Convenient
- Minimizes risk
- Reduces pain
- Highly credible
- Socially responsible
- Increases
- Enjoyment
- Saves money

Zebra Tutoring is an English tutoring service for high school students that is committed to making lessons engaging and fun -- which in turn motivates students to learn and retain more knowledge.

Note: In this example the key benefit is better quality - making tutoring lessons engaging and fun. As much as possible avoid selling on price - there will always be someone cheaper. There are exceptions to this such as opening a dollar store or importing a product with significant cost savings.

2.1.3 Product/Service Description

Briefly describe the products and/or services that you are offering. It may be apparent to you what products or services you're offering but you need to state the obvious by listing the services/products offered.

Zebra tutoring is a service business. Services and products offered:

- One-on-one tutoring (30, 60 or 90 minutes)
- Tutoring will be done at Zebra Tutoring's office, at the client's place of residence or remotely via Skype
- There will be options for group work (3-4 students) at Zebra Tutoring's office or remotely via Skype

2.2 Company History

What have you done up until now on your business (idea)? Discuss any sales you've made to date (whether part-time or not), potential and actual customer contacts, business developments such as established suppliers, areas of the businesses that have been set up like websites etc. What have you learned in the process that you can share in the business plan? There is nothing wrong with making mistakes along the way and sharing what you plan on doing differently.

From her part-time business Ms. Maliak currently has three steady clients. In the last four months she has had just over \$1,100 in sales working part-time. Various advertisements in the local papers did not produce any conclusive results, however networking at local community events proved to be more effective.

2.3 Management

Describe the team or individual who will make things happen and is crucial to the success of the business. This section outlines what you (and your team) bring to the table, what you have to offer to make the business a success. Don't be afraid to draw upon all your life experiences. For example there may have been a project you worked on that directly relates to your business; you may have sales experience that may not be directly related to the business but shows your ability to sell; volunteer experience related to the business; contacts made with potential buyers etc.

This is your place to shine. There's a saying that businesses don't fail, people do. Your unique combination of skill, experience, passions, talent, motivation and determination is what sets you apart. Don't write a resume but tell us a story about you (your resume should go in the Appendix). For each owner in the business write a brief bio on what that person brings to the table (a paragraph will suffice). Only list members who are owners in the business or who will be hired to work in the business and are crucial for its success. For other staff list them under Operations/Human Resources. For advisors who consult and help occasionally list them under Company Profile/Professional Advisors.

Areas to draw upon:

Relevant work experience	Customer contacts	Awards
Life experience	Industry contacts	Volunteer work
Education/training	Achievements	Talents
Projects worked on	Successes & Failures	Motivations
Passions	Lessons learned from past	Skills

Zebra Tutoring is run and fully owned by Tanya Maliak who has over five years' experience in teaching in both Japan and Canada. She holds a BA in English and has a TESL certificate. Tanya Maliak has tutored high school students on a part-time basis for the last three years. Ms. Maliak teaches in an engaging and interactive manner that has students enjoying the tutoring sessions. Her professional commitment in teaching has won her The Students Choice Award in ESL in 2012.

2.4 Location

What location will you run your business from? Why does this make sense? If you are renting office space a good case needs to be made as to why you need to rent office/studio space in the early start-up phase of your business.

Zebra Tutoring's services will be offered at different locations:

- within a client's own home
- at Zebra Tutoring home-based office
- virtually via Skype

2.5 Legal Structure

What is your company structure? Sole proprietorship, partnership or corporation? If in doubt start with a sole proprietorship – you can always upgrade and incorporate later. When you start you are building a reputation and that takes time to develop, but at a later date it may be appropriate to incorporate. There are instances where incorporating does make sense like running a food business or a film company.

Many entrepreneurs rush to incorporate believing they are protected because they have a great name or a great idea. Remember a business is more than just an idea or a name - the key is in the execution.

Why did you pick this company structure? Whatever business structure you chose justify why it makes the best sense at this time. Recommendation: choose the business structure that is the norm in the industry at the start-up phase.

Registering/ permits & licenses:

<http://www.canadabusiness.ca/eng/search/stp1/>

Advantages/disadvantages of incorporating:

<http://www.canadabusiness.ca/eng/page/2853/>

In many cases securing insurance is more important than incorporating if you want to protect yourself from liability. If you are in a partnership or have more than one owner make sure you have a written agreement outlining the owners' share, roles and responsibilities, dealing with disagreements and when someone chooses to leave the business (an exit clause).

Zebra Tutoring will operate as a sole proprietorship which is the norm for start-ups in this industry and will purchase liability insurance to mitigate any risk.

2.6. Vision & Mission (*optional but encouraged*)

How do you see your business 5-10 years from now? A vision is very personal and should motivate you at a deeper level. Think big. This is the end result - how do you want to be seen?

To be the benchmark for quality tutoring in the greater Toronto area, with hundreds of testimonials from students and parents.

What is your daily mission? A mission is how you will serve your customers - what you will be doing day-to-day to make sure you reach your vision. Ideally, a mission should be measurable in some way to know if you're on course.

Tutoring in ways that spark interest and fun and provide relevant examples to the student's own experience.

Notice in this example, the measurable element is 'provide relevant examples'.

2.7 Professional Advisors (*optional*)

Who are the people who you will rely upon to give you expert advice?

Examples include accountants, legal advice, experts in your industry etc. You may not have any at this point.

Zebra Tutoring will rely on the services of Ms. Maliak's long time lawyer and accountant for matters surrounding the start-up of the business.

2.8 Goals & Objectives (*optional if listed in Marketing Objectives*)

What are the business milestones that you want to set? This may include sales target per month, number of clients, website launch date, new product/service launches etc.

These need to be measurable and have a time frame: 'Conducting extensive marketing' for example is not a goal or objective; 'Acquiring 4 new clients a month' is measurable and has a time frame and therefore is an objective.

- steady base of 20 clients by March 2016
- minimal monthly revenues of \$2,800 or more beginning May 2016
- Three exceptional testimonials by April 2016

3.0 Market Research

From the viewpoint of the customer, what options do they have? Is the marketplace dominated by a few key players or many small 'shops'? What are the keys to success? What are the key challenges in the marketplace? What changes have occurred in the industry? What future trends are likely to affect your product or service? Remember that even if you have a 'new' product or service you always have competitors (in the minds of the customer - what category will they put you in?)

3.1 Industry Profile & Outlook

Explain what changes have occurred in the industry and how this will affect your business. Based on past analysis what are the predictions for the future in the industry? How will any of the following trends have an effect on your business: socio-cultural; technological; political; geographical; demographic; economic?

This is your opportunity to give a general overview on how the industry works. Try to be clear and concise as possible - there is no need to write a long essay. Avoid jargon that only people in your industry would understand.

The need

Janice Aurini, an assistant professor of sociology at the University of Waterloo, describes the growth in supplemental education as a "revolution," created largely by educated parents who feel pressured to help their children compete for the best spots at university. These parents aren't against public school education. They just want more for their kids. Most of these kids are getting A's and B's in the public school system. Most parents who hire tutors (73%) estimate that their children's overall academic performance is in the A or B range. Thus, the majority of tutors are hired by parents of children whose academic performance is average to high achieving. Zebra Tutoring will therefore focus on rising achievers rather than targeting families who have children with low grades.

"What we're seeing over the past 10 years is a dramatic increase in the level of grades required to get into colleges and universities," says Paul Elliott, president of the Ontario Secondary School Teachers' Federation. "You're going to see parents doing everything they can to increase marks, and paying for tutors is one way of doing it." The average grade of high-school students entering universities was 85% in 2012, according to data from 48 universities published in the 2014 Maclean's University Rankings. Currently, some of Canada's top universities are posting minimum averages in the 90s for students wanting to enroll in specialized programs and for a chance at a bursary and other monetary incentives.

Rates of Toronto students reporting they're helped by private tutors have grown by 60% over the last five years, Toronto school board data shows. (Global News April 19, 2013) <http://globalnews.ca/news/492413/private-tutoring-rising-sharply-in-toronto-map-shows-strong-link-to-income/>
The Gap

- 1) Less stigma in having a tutor
- 2) Parents having less time to spend at home
- 3) Higher grades needed to get into university
- 4) Perception that public schools don't have enough resources for individual student attention

Toronto schools that had the most tutored students were in higher-income census tracts and vice versa. The only large-scale exception was Agincourt, in north-central Scarborough, which has high tutoring rates and lower family incomes. Agincourt is also an exception to the link between high-income neighbourhoods and high standardized test scores.

Household income is the strongest predictor of parents' decisions to hire tutors. Families with annual household incomes greater than \$100,000 are almost three times more likely (2.9 times more likely) to hire tutors than families making less than \$40,000. An average hourly rate runs around \$40/hr. For this reason Zebra Tutoring will be looking at targeting higher income families and families that have university educated parents. There are many tutors who discount their prices, but tend to be private tutors who usually work part time.

81% of parents who have hired tutors, in contrast to 68% of parents who have not hired tutors, agree that homework was a source of household stress. From a marketing perspective Zebra Tutoring will include "relieving homework stress for parents" as one of its core messages.

With franchises like Sylvan Learning, Oxford Learning, and Kumon, tutoring has evolved into private 'learning centres' in cities and affluent suburbs. These new tutoring centres, typically compact 1,200 sq. ft. spaces in shopping plazas, offer initial learning level assessments, study skills programs, math skills instruction, career planning, and even high school and university admissions testing preparation.

The industry is unregulated so there are minimal barriers to entry. However, parents who are making the decision to hire a tutor look for qualifications, years of teaching/tutoring experience and ability to work with children/youth. The determining factor is the quality, method of tutoring and the results produced.

Discuss the research implications for your business. Don't be afraid to discuss your initial perceptions and how new discoveries you made have changed your perception. Ask yourself the "so what?" question. Many business plans list a plethora of statistics but don't mention what this means for their business. In this example parents don't have enough time to spend with their children. Zebra Tutoring has taken this information and will use it in its marketing.

3.2 Local Market

What immediate market will you serve? What's the catchment area? It is important to know the scope (the geographical area) of your initial marketing reach. Describe the make-up of this local market – who are the competitors? Even if you are running a web based business you need to start with a focus – a geographic area you will invest your energy in to start or a very select target market. If you're a retailer it may be residents who live within a four kilometer radius. If you're in I.T. it may be businesses with the Greater Vancouver Area.

There are three franchises that offer tutoring in the Riverdale area: Oxford Learning Danforth; Kumon Math and Reading Centre and Epsilon Learning Centre. All three offer tutoring in all subject areas. There are also other private firms that offer tutoring. Zebra Tutoring will specialize in Writing/Reading tutoring to be seen as the prime tutoring provider.

From the 2011 census, Toronto's Ward 30, Toronto-Danforth has an average household income of \$89,388. Zebra Tutoring will focus on parents with household income of \$89,000 or more who will see the value of tutoring more readily.

Skype tutoring: Opportunity for growth

With public schools closing at 3:00 pm, today's parents are increasingly turning to online, virtual education to address the skills deficit.

With more students comfortable learning online there is an opportunity to teach over Skype (a software package is available). This medium works well with mainly essay subjects as the teaching is conversational and doesn't involve drawing diagrams or manipulating formulae.

For the tutor there are obvious advantages with this method of teaching. You don't have to spend precious time and money travelling from student to student, you can work from home, and you can cast your net over a larger range of students. For parents there also advantages: you don't have to take

your child to and from the tutor's house, or let a stranger into your house to teach your child. You can still sit in on the sessions to check if the quality of the teaching is what you would expect.

All the information you seek may not be readily available and you may need to make some deductions. Sometimes the best research is counting the number of businesses, visiting their premises etc. Not all the answers will come from the internet. In fact many insights will come from elsewhere.

3.3 Key Competitors/ S.W.O.T. Analysis

Who are your 4-5 closest competitors and what are their Strengths, Weaknesses, Opportunities and Threats? Fill in the S.W.O.T. chart. Please select 4-5 of your closest competitors and do a S.W.O.T. Analysis **including** doing one on your own business (see example).

The SWOT analysis forces you to evaluate your competition so that you have a better understanding of where you should position your offerings.

Strengths: What strengths does this company have from a customer's point of view?

Weaknesses: What weaknesses do you observe? Avoid subjective statements such as 'they don't care about their customers'. Be specific i.e. 'customer wait time exceeds 10 minutes'.

Opportunities: What gaps can you identify in the offerings of the competition? For example, if your competitor doesn't offer same day service, you might consider offering same day service. Zebra Tutoring identified a gap: making learning exciting for students. This is sometimes referred to as **Gap Analysis** – what gap have you noticed in the marketplace that you want to focus on? You only need to focus on one key area. Answering this question is fundamental to your business.

Threats: What might the competition do to make it difficult for your business? What might happen in the industry (i.e. new legislation etc.)?

Regardless of how unique your product or service is you always have competitors. Consumers and businesses will categorize your product/services. If they can't they will more than likely not find your idea of value.

Look at doing a SWOT analysis with companies that are close to what you aspire to be (not just large companies). The SWOT analysis helps you determine which opportunities exist that you want to take advantage of (sometimes referred to as the "gap"). In the example provided, Zebra Tutoring will pursue the Compelling Value of making "learning fun" even though there are other opportunities. Focus is important. Lead with one. The example below only has one competitor – make sure you have at least four competitors you are doing a SWOT on.

Competitor	Strengths	Weaknesses	Opportunities	Threats
TOP Tutors	<ul style="list-style-type: none"> • Good reputation • Well established • Online presence 	<ul style="list-style-type: none"> • \$145 diagnostic test required • \$390 for 8 session 	<ul style="list-style-type: none"> • No fee diagnostics 	<ul style="list-style-type: none"> • May decide to waive diagnostic fee • Offer online tutoring
Zebra Tutoring	<ul style="list-style-type: none"> • Familiar with local community 	<ul style="list-style-type: none"> • Limited physical teaching space in home office 	<ul style="list-style-type: none"> • Make learning exciting for students 	<ul style="list-style-type: none"> • High schools may begin to offer in-school tutoring

3.4 Target Market

Who is your best customer? Determine who your best paying customer is – not necessarily who needs it the most, but who values it the most and is willing to pay for it. Identifying a target market will help you develop a much more effective marketing strategy. You should not plan to sell to anyone or everyone. The aim is to find your best customers and to clearly describe them by their common traits, such as:

- Demographics: Age, gender, income, education, nationality, occupation
- Lifestyle/Psychographics: Hobbies/interests, what they value most, leisure activities, what they like to buy
- Behaviour: What will 'trigger' your customers to buy your product or service? What common behaviour patterns do your customers share?
- Scope: Where do your customers live and work? What is the geographic scope you want to cover?

Market profile for Zebra Tutoring:

- Parents with children in high school (demographics)
- Students planning on attending university (lifestyle)
- One or both parents holding a degree (demographics)
- Household income: \$100k to \$250k (demographics)
- Parents desiring that their children attend university (lifestyle)
- 'B' students wanting to become 'A' students (behavior)
- One or more parents are concerned about their community (lifestyle)
- Both parents and children are computer literate (demographics)
- Parents feeling overwhelmed with demands placed on their time with increased competition for university admission (behaviour)
- Located in Toronto's Riverdale area (scope)

A target market profile can be done for business-to-business clients:

- Industry or specialty
- Size of business (sales, # of employees, budget)
- Organizational culture
- Geographic location
- Decision makers

Scott's Directory: Lists businesses by type, with number of employees, sales etc. There is a fee to use the directory online, but it is available for use at most libraries.

Target market example for a business-to-business market:

Jessie's Homemade Marmalade, an organic marmalade and jam wholesaler

Market profile for Jessie's Homemade Marmalade

- Small specialty grocery shops with \$400,000-\$2M annual sales

- Health Food stores with 3-12 employees
- Decision maker: Owner or Purchasing manager
- Greater Winnipeg Area - predominantly in upscale neighborhoods or neighborhoods with a highly educated population

3.5 Keys to Success

What are the few key drivers that will ensure success? In other words, the key priorities to keep in mind day-in, day-out. Marketing addresses how you will gain clients and Operations on how you will maintain your reputation.

Marketing – A consistent networking strategy and visibility program and being involved in the community (in particular education related activities) in the area of the business location will be crucial to develop exposure to parents. Zebra Tutoring will develop a portfolio of testimonials that highlight both the results and the students ‘love’ of learning.

Operations –Zebra Tutoring will monitor the tutoring session through feedback from the student and consistently upgrade their methodology and pedagogical approaches through ongoing training.

3.6 Customer Survey Summary (*optional but encouraged*)

What have you learned from your customer survey to move your business forward? It is important to get feedback from your potential customers and to determine whether you are targeting the right audience and what is important to your customer. For business-to-consumer markets survey at least 30 people (ideally more) and summarize your findings. What have you learned from your survey? What can you do with that information to move your business forward? State the key findings and what action steps you will take.

For business-to-business markets a survey of at least 10 businesses will give you some indication.

You can use www.surveymonkey.com if you are doing a survey by email or through Facebook. Keep in mind that your return may not be as high as it would be if you did the survey in person.

32 people who had used tutoring services in the last 12 months were surveyed between September and October, 2014. Over 65 % of those surveyed indicated that they selected a tutor based on a recommendation from a friend or colleague. The second most common response was through face-to-face interaction (24%). Word of mouth advertising is a by-product of the business need to make local networking and community relationship development a priority marketing strategy.

The full survey results and details go in the Appendix. When developing a survey remember to include questions that answer What, Where, When, Why & How of your business. Be sure to give people options to choose from. Avoid yes/no questions and leave room for comments.

4.0 Sales & Marketing

The Sales & Marketing section addresses how you will gain customers with specific marketing activities identified to accomplish this.

4.1 Pricing Strategy

What do your key competitors charge for the same or similar services/products? How do you compare (list your prices)? Why do you charge what you charge? Your price(s) needs to be consistent with your key messaging – if you are promoting your business as providing top quality and service – your prices will need to reflect that as inexpensive prices would be incongruent with this message.

Competition charges

- Fees range from the low end of \$20/hr. to \$55/hr.
- Usual range for established tutoring companies like Oxford Tutoring is \$49/hr. with a minimal commitment of at least 2 hours per week.
- Assessment fees are extra

Competition

- \$45/hr. plus an assessment fee

Zebra Tutoring

- Zebra Tutoring will be offering \$40/hr. for the first 10 hours as an introductory offer

Pricing will reflect the image of high quality tutoring using the latest student engagement methodologies. A small discount will be offered as an introductory offer but discontinued once the business has established some ground.

4.2.1 Marketing Strategy

There is a tendency to have a long shopping list of all the marketing activities you can do. It's more effective to focus on 3-5 marketing activities to start as this will inform your marketing strategy and keep you on target. Marketing takes time and a smart business plan includes the details on how you plan on implementing each marketing activity.

That being said, relying on only one Marketing Activity is not enough. Select three to start and later on you can add more.

Networking in the Riverdale community

Face to face relationship building is critical to the success of the business. The marketing strategy will focus primarily on networking activities where parents of high school youth are likely to be in attendance (see Marketing Activities detail). Zebra Tutoring's key strategy is to be an active member in the community (Riverdale area) and to be seen as an expert on engaging students with their own learning.

Social Media: Linked In

Regarding social media, Zebra Tutoring will initially focus on Linked In since the target group are mainly professionals and executives, which is an effective way to reinforce connections made at a networking event. Linked In also hosts Expert Talk Shows and one that we be hosting is 'Getting Your Son or Daughter Interested in their Own Learning'

Posters in local cafes/shops

A supporting strategy will be placing posters with tear offs, in coffee shops, grocery stores and community centres in the area which is a common practice for new tutoring businesses. Unlike self-made posters, Zebra Tutoring will create compelling eye catching posters and encourage potential clients to take a photo on their smartphone to receive a discount. This will assist in tracking the effectiveness of the promotion.

4.2.2 Marketing Activities

What are the top 3-5 marketing activities based on your Marketing Strategy and the detailed implementation plan for each? Prioritize each marketing activity starting with the most effective method.

For each key marketing activity answer these questions:

- How and where will this take place?
- Who will be involved?
- How much will it cost and when will it be spent?
- What support materials will you will need?
- What is the follow-up/measurement system?
- When will you do this and how often?
- What are the expected results?

By developing a detail plan for each activity and monitoring the results you have a greater chance of success.

Primary Marketing Activity

Zebra Tutoring's key marketing activity will be networking in the community (primarily Toronto's Riverdale community) including professional and informal networking groups and through larger community sponsored events such as the Sick Children's Relief Fund. Representatives will be professionally dressed yet casual at all times. Networking events will include the Riverdale Share Community Association, Danforth Business Improvement Area, and Concerned Parents Association.

The support materials on hand will be business cards and bookmarks. 1,000 book marks will be ordered for a cost of \$500. The idea is to be engaged with other parents but not do a 'hard sell'. If parents are interested they would be emailed an article titled 'Engaging Students Today'. This would be followed up 3-4 days later with an email or phone call. It is important that Zebra Tutoring has an effective contact management system. The goal will be to network at least twice a week increasing to three times in the peak seasons of Fall and Spring. The weekly cost will range from \$20 to \$100 a week with the average being \$60 a week. For every networking event Zebra Tutoring believes it can connect with two parents. It is expected that for every third networking event Zebra Tutoring will land a sale.

Know exactly how each Marketing Activity will be executed. Success is in the details. The biggest challenge for most business is marketing – take the time to really understand how this will be done.

Do this for each Marketing Activity.

4.2.3. Marketing Objectives (*optional if listed in Goals & Objectives*)

What marketing goals have you set for the company in the next year or two? You should have specific, measurable goals for your marketing activities. These goals may be expressed in terms of monthly, quarterly or annual sales, clients, website hits, networking events attended etc. (Remember, if you have already listed all goals and objectives under the Company Profile, then you will not need to list them here.)

Ideally it's good to have weekly/monthly goals, mid-range goals and long range goals. They need to be measurable with a specific time line. Increasing exposure or web presence is not a goal. Being in the top 10 Google searches for Toronto tutoring services by March 2013 is a goal. Worthwhile marketing goals are those that measure 'customers' - as in the number of customers, new customers, repeat customers or customer testimonials. Customers are the reason why you're in business.

- Three networking events a week starting in November with 2 contacts per event.
- 10 on-going students a month (2 hours a week) by the end of February 2016
- 23 clients (\$48,000 in sales) by the end of the first fiscal year.

4.3 Positioning Statement (*optional*)

How do you want your product/service to be perceived? What one key message do you want your customers to hear? Your messaging will need to be consistent. Your positioning statement needs to reflect your Compelling Value. For example, a positioning statement for a tutoring company might be: to be seen as a high quality tutoring company that creates interesting and fun interactions between the tutor and the student.

Zebra Tutoring is a high quality tutoring company that creates interesting and fun interactions between the tutor and the student.

4.4 Sales Process (*optional but encouraged*)

What is the typical sales cycle from initial client contact to making a sale? Every business has a typical sales process - generally the costlier the product/service the longer the sales process. Included in this process can be the initial inquiry or contact, clarifying questions to see what the customer wants, the sales pitch, asking for the business, handling objections and the follow-up. If you rush or spend too much time on one aspect you may lose the potential customer. Understanding how this process works by putting it down on paper will help you understand where you are in the process and what you need to do next to ensure a sale.

The purpose of determining your sales cycle is to give you a realistic assessment as to how long, on average, one sale will take and the steps involved. This will help you in your sales forecasting. With multiple products or project based businesses determine, on average, how much one customer will spend.

The selling processes will involve for the most part an informal meeting with potential clients in the form of networking, community meetings, and casual gatherings with associates. The marketing tactic calls for a soft sales approach. Individuals will not be sold initially. Instead, interest will be shown to potential clients' challenges.

Once a client has shown interest in tutoring, Zebra Tutoring will follow up with an article on engaging students via email within three days. A follow-up call will be made and where possible a one-on-one meeting arranged (3-7 days). Zebra Tutoring will outline the tutoring service and ask for the sale. After the

meeting most people will need one week to talk it over with their spouse. At that point clients would be ready to buy. Another week would pass by before a one-on-one meeting was set with the student. Payment is due at the end of tutoring session. The complete sales process, from initial contact to payment, would take about 20 days on average.

4.5 Strategic Alliances (*optional*)

These are people or businesses that may be able to refer business to you, or compliment your business i.e. if you tutor English you may have a strategic alliance with a math tutor as you can both refer business to each other. You can include influencers – individuals who have solid connections in your industry or in your potential customer's industry. Even if you do not have a strategic alliance at the very least you can identify the types of people who would be worth forming a strategic alliance with. Strategic Alliances should not be confused with Professional Advisors who give you advice.

Math and science tutors (that strictly offer only those topics) are a natural strategic alliance as they could refer clients to Zebra Tutoring and vice versa and would be seen as a value-added benefit to the parent. Currently a relationship has been formed with Omega Math Tutoring who is based just east of the Riverdale area to refer business.

5.0 Operations

5.1.1 Physical Location

Why have you chosen to locate where you have? Are you opening a storefront or office space? Are you planning on leasing? What is your rationale? What will your hours of operation be?

If you're opening a store front make sure to address what types of customers and foot traffic can you expect in the area. Provide details such as hours of operation and how you compare to your competition.

If you plan on leasing space it is important to have talked to the landlord to understand the leasing terms, financing requirements and rent before assuming you can have the space. In the early stages of your business planning you can state your intended areas of renting space with a rationale as to why you are considering these areas.

In running Zebra Tutoring, Tanya Maliak will be working from home at 15A Albemarle Ave. This reduces costs and encourages Skype as a more efficient means of tutoring.

Operating hours will be flexible according to the students' needs, but appointments will typically be Monday to Thursday 2:00pm – 8:30pm; Saturdays 9:00am – 5:00pm and Sundays 10:00am – 3:00pm.

5.1.2 Virtual Location (*if applicable*)

Describe how you envisage the website. What are the key features of the website? What is your timeline? Provide details about your website such as ease of navigation and design issues. How long will it take to have the website up and running?

When considering a professional website developer/designer it is strongly recommended that you receive a detailed quote including: list of expectations, time of delivery and terms. Ask for examples of past work, references and years of experience (or number of websites developed) and any relevant credentials.

Crash Course: [Sales & Marketing: getting the most from your website](#)

How to Choose a Web Designer:

<http://www.passionforbusiness.com/articles/choose-website-designer.htm>

Zebra tutoring will have an easy-to-navigate website for marketing and contact information purposes. No monetary transactions will be conducted on

the website, however clients will be able to schedule or cancel appointments. The majority of the content on the website will be static; however there will be a link to the blog 'A to Zebra' where new material will be posted on a weekly basis.

The website will be developed for launch and will be developed by an external developer. In addition to designing the website and developing the tutorial scheduler for launch, the web developer will perform maintenance and support on an as-needed basis.

5.2 Legal Issues

Will you need to protect your intellectual property? Patent, Trademark, Copyright?

This takes time and money to secure. It is advised that you do not rush into these without consulting the [Canadian Intellectual Property Office](#) or seeking legal advice. Generally speaking you would consider this once you started to develop a market though there are exceptions to the rule. The initial focus needs to be on developing a market for the product/service before exploring the need to protect the product/service.

Consider which legal & regulatory items such as licenses and contracts need to be addressed. Provide a brief explanation of how you will obtain these or any barriers you foresee:

- Business licenses
- Location & zoning by-laws
- Health inspection
- Intellectual Property (i.e. patents, trademarks and copyright)
- Operating licenses (i.e. child care centres, gas stations, etc.)
- Industry specific licenses (i.e. dentistry, alternative health care etc.)
- Import/Export
- Registering Employees
- Contract agreements (partnerships, independent contractors etc.)

Canada Business Network Website: <http://www.canadabusiness.ca/eng/>

The Law Society of Upper Canada: <http://www.lsuc.on.ca/with.aspx?id=654>

Canadian IP Office: <http://www.cipo.ic.gc.ca/eic/site/cipointernet-internetopic.nsf/eng/home>

Zebra Tutoring anticipates the following legal issues:

- Business licenses

Zebra Tutoring has obtained a Master Business License, confirming registration of the business name with Service Ontario.

5.3 Insurance Issues

All businesses take some form of risk. Many businesses start off by having liability insurance to protect their business from being sued. One way to determine whether you should take insurance or not if necessary the type of insurance, is to see what the norm is in the industry.

Small Business Insurance: <http://canadabusiness.ca/eng/page/2684/>

5.4 Human Resources

How many full-time staff will you have?

How many part-time staff will you have?

For each staff member indicated above, list their title and role.

In some businesses, hiring staff is a necessity i.e. restaurant. However, be cautious when hiring staff in the early stages of a business. Remember that you are still learning! Once you have some experience under your belt, you will be in a better position to determine what type of staff you actually need. Generally speaking, sales should justify hiring staff or contractors. Remember that there are different legal obligations if you hire staff as an employee or as an independent contractor. Some businesses prefer to hire independent contractors rather than have employees on their payroll.

Human Resources Regulations

<http://www.canadabusiness.ca/eng/page/2718/>

Employee vs. Independent Contractor:

<http://www.marsdd.com/articles/employee-vs-independent-contractor/>

Crash Course: [Building the Team: who to hire and when](#)

Zebra tutoring will start out small with the owner as the only employee. Plans are to hire a part-time independent contractor in April of Year 2 (working 15-20 hours a week) when there will be a substantial increase in business.

5.5 Process/Production

Outline the process from order to customer delivery. Discuss capacity issues i.e. how many orders can you physically fulfill each day/month? Provide a supplier analysis if your key selling point are your suppliers. What are your lead times from suppliers? What would happen if you key supplier was no longer available?

The production/process asks how you plan on carrying out or supporting the sale. As a business you make a promise to your customer and are expected to fulfill those expectations. Creating a favourable customer experience by examining the process or production will help you identify any gaps and deal with potential problem areas ahead of time.

Zebra Tutoring Process

- Parent signs a waiver (including liability issues) explaining what services Zebra Tutoring offers and what is expected of the student during tutoring. This is an excellent opportunity to clarify expectations
- Parent pays for at least the first 6 lessons up front; for larger amounts they can post-date the cheques
- The first session with the student is an assessment of the student's level of skill and knowledge. Feedback is given and an action agenda is co-created with the student. Zebra reports back to the parent on the initial assessment. Privacy/disclosure issues are talked about in this session
- Lessons are designed to suit the student's style of learning and engagement. Regular check-ins are done to see if the student is finding the tutoring sessions interesting and useful
- Records are kept with each student that include the days and time met, the subject or subjects tutored and any problems they seem to have with the material
- A follow up report is given after every 6 sessions to the parent
- After all the tutoring sessions, student and parent are asked independently for feedback
- After all the tutoring sessions or possibly even during, if the student and parent are satisfied with the tutoring a letter of recommendation is requested. This is posted it on the website with their permission
- A check in is done with the parent and student after three months of the completion of the tutoring as a way to follow up and stay connected

Sourcing & Fulfillment

For businesses that are importing, manufacturing or whose key selling feature is their access to suppliers (including people) this needs to be filled out and explained. Who are the key suppliers? What kind of relationship does the company have with them? What are the alternatives if this should not work out? Include lead times and any outstanding supplier issues.

5.6 Risk Assessment

What could cause your marketing efforts to be ineffective and how would you plan to minimize those risks? What are the potential risks in operations and how do you plan on mitigating those risks? Consider the worst case scenario. At what point would you need to close your doors? This is a matter of cash flow being able to sustain your business.

The reader of your business plan needs to be convinced that you are considering the risks associated with your business, and that you have a plan to mitigate or minimize those risks wherever possible.

Zebra Tutoring will be spending the majority of its efforts networking and engaging in community events. However, should those marketing efforts prove to be ineffective, a much more concerted effort would be made in social media, which is part of the secondary marketing strategy.

Zebra Tutoring's strength lies in the experience and methodology of the owner. Should the effectiveness of the teaching model of 'making learning fun' not work, regular feedback sessions with both the parent and the student will inform ways to improve the tutoring services. The owner is committed to learning new teaching methodologies that enhance the learning process.

If, after a full year of business, sales are less than \$12,000 (cumulative) Zebra Tutoring would close its door, sell off any supplies such as workbooks, and shut down the website.

6.0 Financials

Futurpreneur Canada has a number of resources to help in putting together the Financials section of a business plan.

[Cash Flow Template:](#)

This is a comprehensive Excel template that includes worksheets for Past Purchases, Start-up Costs, Cash Flow Year 1, Cash Flow Year 2 and Income Statement.

A step by step process is provided in addition to Instructions & Tips to help you complete the required information.

Crash Course: [Financials: getting the most for each start up dollar](#)

Crash Course: [Financials: tackling your cash flow](#)

6.1.1 Past Purchases

List any items you have already bought for the business. These are not included in the Start-up Costs Sheet and should be mentioned in either Company Profile/Company History or within the Operations section accordingly.

6.1.2 Start-up Costs Sheet

How much money will you need to get your business off the ground?

You will need to list all the items required to start your business and the cost associated with each of these. In the Futurpreneur Canada Cash Flow Template and Business Plan Writer, suggestions for these items have been supplied, but these may need to be amended to whatever is suitable for your business.

You will also need to list the sources of funding you have. The next step is to apportion the costs of each item to the funding sources (see example).

Note: most lending institutions will not provide financing for research and development (R&D) nor to pay your salary. A good use of funds is for purchasing equipment, marketing, leasehold improvements etc.

Funding Sources		Owner Will Contribute	Futurpreneur Loan Funding	BDC Loan Funding	Other Funding 1	Other Funding 2	
	Amount	\$0	\$0	\$0	\$0	\$0	

Start-up Item	Cost of Item	Owner Will Contribute	Futurpreneur Loan Funding	BDC Loan Funding	Other Funding 1	Other Funding 2	Balance Check
Lease - Leasehold Improvements							
First and last month rent (aka deposit)							0
Building improvement costs							0
Legal fees to review documents							0
Arch drawings							0
General Start-up Costs							
Business Insurance (paid monthly)							0
Business License - Incorpor							0
Equipment & Fixtures							0
Office Furniture (desk, filing cabinet)							0
Computer, printer, fax machine							0
Accounting System - POS system							0
Accounting Consultation to set up books							0
Legal fees to review contracts							0
Website							0
							0
							0
							0
START-UP COST SUBTOTALS	0	0	0	0	0	0	0
Inventory / Stock / Products (ONLY)							
retail price range [0 - \$100] or service #1							0
retail price range [\$100 - \$200] or service #2							0
retail price range [\$200 - \$300] or service #3							0
retail price range [over \$300] or service #4							0
INVENTORY / STOCK SUBTOTALS	\$0	\$0	\$0	\$0	\$0	\$0	\$0
TOTAL START-UP COSTS							
START-UP & INVENTORY SUBTOTALS	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Available Cash in the Bank							
Working Capital	\$0	\$0	\$0	\$0	\$0	\$0	\$0
TOTALS	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Percentage Contributions		NA	NA	NA	NA	NA	NA
							0%

6.1.3 Break Even Analysis (optional but useful for product based businesses)

At what point will sales cover all your expenses?

$$\frac{OH}{P - C}$$

OH: Total Overhead Costs (fixed costs incurred regardless of sales volume)

P: Average Price of products

C: Average Cost of products

A Break Even Analysis calculates at what point sales cover all expenses, or at what point a profit is generated. This analysis is particularly useful for product based businesses as it shows how many units must be sold to generate a profit.

If you have more than one product you will need to calculate the % of each product you will sell and also the cost of producing that product.

Example: Production of coffee mugs

OH: fixed costs for the year are \$10,000 (telephone, marketing, rent etc.)

P: average sale price is \$10/mug

C: average production cost is \$4/mug (material and labour)

$$\frac{OH}{P - C}$$

$$\frac{\$10,000}{10 - 4} = \frac{\$10,000}{6} = 1,667 \text{ units}$$

You would start to make a profit after selling 1,667 mugs.

6.2.1 Sales Forecast Assumptions

What overall assumptions are you making for your products/services sold?

Sales forecasting may seem like a guessing game. However, an effective sales forecast looks at some basic assumptions and builds on that. An approach to consider, when your business carries many products or if you do custom/project based work, is to look at what one customer on average would pay then estimate the number of customers per month.

You can also estimate sales based on high end, mid -range and low end product/services for each month. Do what makes the most sense for your business. Simplify where possible, yet provide realistic estimates.

Key Assumptions for Zebra Tutoring:

- No sales in the first month - extensive networking to drum up business
- Slowest months: Dec (holiday season) and July/Aug - summer vacations
- Average hourly rate: \$40 (increased to \$45 by the end of Year One)
- Each student, on average, will attend one tutoring session per week
- Each student, on average, will have 3 months of tutoring

6.2.2 Year One Sales Forecast *and*

6.2.3 Year one Sales Forecast Including Assumptions *and*

6.2.4 Year Two Sales Forecast

When calculating these figures make sure to review the overall Sales Forecast Assumptions.

You will need to calculate the average amount of a sale and the average cost of a sale (as a percentage of the sale price). You will then need to list the

number of sales expected month by month. With these figures you will be able to calculate your projected monthly sales outcomes.

You will also need to briefly explain by you believe you will make those sales. If you state, for example, that you will make 15 sales to customers in May – why 15 customers and not 5 or 50? The rationale should be based primarily on marketing activities you plan on doing in the previous months.

Remember: Sales are a direct result of your marketing efforts

You may also have to consider the nature of your business, seasonality and the ramp-up period you need before you can see any substantial sales.

Month	Number of Sales	Sales Assumptions
September	0	<ul style="list-style-type: none"> • Launch of Business • Extensive networking (at least 3x per week) • Linked In social media strategy commences • Posters placed at 16 key strategic sites
October	4	<ul style="list-style-type: none"> • Eager parents who want their son/daughter in tutoring immediately • Continuation of extensive networking (3 x per week) • Attend local community fundraising event
November	Etc.	Etc.

Continue until you have accounted for the first 12 months of operations.

For the Year Two Sales Forecast you will need to calculate the average amount of a sale and the average cost of a sale (as a percentage of the sale price). You will then need to list the number of sales expected month by month. With these figures you will be able to calculate your projected monthly sales outcomes.

You may find that sales price will be projected to increase or decrease depending upon the activities of Year One. You may also find that costs could increase or decrease based on operational or vendor changes that occur.

No monthly sales assumption rational is required within a Year Two Sales Forecast.

6.3 Cash Flow

How much cash will be received in to the business and paid out of the business month by month? Cash flow should show at least one year's projections and can go up to five years. For most businesses it is recommended to produce a two year cash flow (it is imperative that it shows all 24 months).

If using Futurpreneur Canada's Business Plan Writer, the items listed below are automatically populated in to the Excel spreadsheet.

Cash Inflow

Include the number of sales and the subsequent income from these sales month by month as detailed from the Sales Forecasts.

Include the sources of funding from the Start-up Cost Sheet to the month you plan on starting your business. If any further funding is secured during the year, this can be included in the month it is received.

Cash Outflow

Include the cost of sales month by month as detailed from the Sales Forecasts.

Include General Expenses month by month. The items suggested within the Business Plan Writer and Cash Flow Template may not be applicable to your business and should be amended accordingly. Any items not listed should be added.

In the first few months the Owner's Draw/Salary may be limited or even zero. In order to have a sustainable business you will eventually need to pay yourself.

Include the total start-up costs from the Start-up Cost Sheet to the month you plan on starting your business.

Include any fees/repayments month by month as required from your funding sources.

Expenses allocated on the cash flow need to be 100% used for the business. If you operate from a home office you cannot list a portion of your rent/mortgage as an expense. This can, however be included as a business expenses when filling out your taxes.

Your net Cash Flow per month is the difference between Cash Inflow - Cash Outflow.

The Cumulative Cash Flow must be zero or positive for each and every month. If it is negative you will need to adjust your expenses, find additional sources of funding or re-evaluate your marketing which drives sales to cover the shortfall.

You will need to allocate approximately 20-25% of your profit to pay for taxes. If you are a sole proprietor you would typically pay taxes in March or April.

A cash flow is the most important financial tool for a start-up business. The cash flow tests your assumptions or to ensure nothing is omitted. Once your business is up and running you can measure actual cash flow against projected cash flow [Operating Cash Flow Template](#).

Cash flow is the lifeline of your business

6.4 Income Statement

An Income Statement is automatically generated when using the Futurpreneur Business Plan Writer or Cash Flow Template.

The Income Statement shows how much profit/loss you make in a year. However, you can also deduce profit/loss from your cash flow.

Appendix

Include in here pictures of your product, store layout, design, resume, survey details and any other extensive information or documents.

Tutoring Service Sample Questions:

- 1) What is important for you in hiring a tutor?
Rank them in order of importance from 1 to 5
 - how close they are
 - price
 - can they come to our house
 - reputation of tutor
 - can they get along with my son/daughter
 - keep me updated
 - provide workbook
 - follow up with me
 - other

- 2) How would you like the services delivered?
 - In an office setting
 - in my home
 - doesn't matter
 - web/email
 - combination of the above
 - other

- 3) How often would you use a tutor?
 - once a week

- twice a week
- more than twice a week
- other

4) How many lessons would you foresee your son or daughter taking?

- Less than ten
- Between ten to twenty
- Over twenty
- as many as needed
- other

5) When would you hire a tutor?

- when daughter/son is failing a course
- only in grade 11/12
- when daughter/son grades are falling
- other

6) Where would you go to hire a tutor?

- ask a friend
- check local newspaper – which one?
- visit web
- read postings at supermarkets, poles, community centres
- other

7) What would be the maximum you would you pay to hire a tutor

- 30- 35/ hr.
- 35- 40/ hr.
- 40- 50 /hr.
- \$50 - \$60 /hr
- \$60 hr. and up provided they are excellent

8) LIFESTYLE QUESTIONS (psychographics)

- values – what is important your life? *Provide categories i.e. family, safe community etc.*
- hobbies/leisure activities – what do you like to do? Where do you like to travel?
- cultural/sports activities – where are you active? Any affiliations?

9) DEMOGRAPHIC QUESTIONS

ask last and give a range

It's best to give ranges i.e. age: 35- 40 yrs. old

- gender

- age
- income
- education
- marital status
- ethnicity
- education
- religious belief
- race