Planning for success

Your guide to preparing a business plan

Atlantic Canada Opportunities Agency

Agence de promotion économique du Canada atlantique

Canada

How to prepare a Business Plan

The Business Plan

I INTRODUCTION

A good business plan is a kind of "reality check." It helps you to identify the challenges as well as the opportunities your business will face. It forces you to clearly identify your target markets and your competition. It pushes you to think through your operational and financial requirements and how you will handle sales and promotion. But, perhaps most importantly, it's a practical tool that prospective investors can use to judge the potential of your business idea. Your success in attracting investments will depend greatly on your ability to provide a clear picture of your proposed enterprise. While business plans are essential to all businesses, the detail required in the plan may vary according to the size and scope of the planned venture. If your plan is being prepared in an effort to secure financing, you may also need to address how technology, the Internet and electronic commerce will be integrated into your business.

How to Prepare a Business Plan is a guide meant to assist you in putting together a profile of your business. But if you still need help in preparing the plan, we recommend that you contact the Canada Business Service Centre* (CBSC) nearest you. Just phone 1-800-668-1010. A trained information officer will answer your questions. The CBSCs also offer an interactive business planner via their internet site at *www.cbsc.org/ibp*

*The CBSCs are part of a broad network of business information providers supported by the Government of Canada through the Atlantic Canada Opportunities Agency.

II COVER PAGE

Include

- Legal name of business
- Name of document ("Business Plan")
- Date of preparation or modification of the document
- Name, address and phone number of the business or contact person
- Name, address and phone number of the individual or business who prepared the plan

Optional

- A notice advising the reader that the plan is confidential

III TABLE OF CONTENTS

IV EXECUTIVE SUMMARY

The Executive Summary is usually written upon completion of the entire business plan. It is intended to give readers a brief but dynamic synopsis of the key elements of the plan and, ideally, convince them to study the rest of the plan with even keener interest.

Include the following:

- Who is asking for money? Is the business a sole proprietorship (one owner), partnership, or corporation?
- The opportunity: Product or business venture being proposed, and the size and expected growth rate.
- What is the total financial requirement? Major uses to which you'll apply the money. (Purchase of facilities, etc.)
- From what sources will you obtain funds (owners' contribution, term loans, etc.)?
- Expected return on investment (See Appendix B).

- For a loan: How and when do you plan to repay the money?
- A vision statement. Where do you see your business in five to ten years?
- Relevant aspects of the environmental issues associated with the project, highlighting efforts aimed at minimizing environmental liabilities and seizing potential environmental opportunities (See Appendix H).

Notes

V THE BUSINESS

This section should describe the nature of the business itself as well as profile the people who will be managing it. Try to answer the question: Why should an investor put money in the hands of these people?

Description

- Type: Merchandising, services, etc.
- Form: Sole proprietorship, partnership or corporation.
- Status: Start-up, expansion, etc.
- Size: Sales volume, number of employees, number and size of facilities.

Management

- Owners and the management team: Who are they? What strengths do they bring to the business (experience, expertise, etc.)? Be brief–include resumes in the appendix.
- List each position including the name of the individual.
- Will this be their sole means of employment?
- Name your professional advisors (lawyers, accountants, bankers, consultants, etc.).
- Describe the owner's plans for succession. Who takes over after you retire? Do you sell?

VI THE OPPORTUNITY

This is the heart of any business plan, the section that demonstrates the "unique selling proposition," the distinctive niche or the competitive edge that this new business can bring to the marketplace.

The Product or Service

- What is it? What is it used for?
- Is it a new idea? Has it been protected by patent, copyright, or other legal means?
- Describe unique or innovative features.
- How soon could it be expected to become obsolete? Do you plan to modify or update it in the future?
- What are the negative environmental impacts of the product or service, including those associated with production, use and disposal, and how can these be minimized?
- Describe unique and innovative features, including efforts at promoting eco-efficiency (See Appendix H).

The Business Plan

The Market

- Who are your potential customers?
- How does your product or service satisfy their needs?
- Does your product or service maximize the potential for tapping into the growing environmental awareness of consumers?
- Size of market. Support this figure with market research data, statistics, etc.
- Market growth potential. Support with factual data. Look at local, national, and international markets.
- Your market share and the share you hope to obtain in the first year. (See Appendix A)
- Pricing: How will you make a profit yet remain competitive?
- Sales forecast for the next five years (pessimistic, optimistic, expected).

Competition

- Major competitors: names and market shares.
- Are competitor sales increasing, decreasing, steady? Why?
- Strengths and weaknesses: Compare your company with theirs (size, reputation, location, distribution channels, etc.).
- Strengths and weaknesses: Compare your product/service with theirs (warranty, quality, price, image, etc.).
- What have you learned from watching their operations?

Sales and Promotion

- How will your product/service be sold (personal selling, mail-order, etc.)?
- How will it be advertised and promoted?

VII PRODUCTION

Whether you are proposing to start a company in the manufacturing or service sectors, it is essential that you demonstrate a thorough grasp of how to manage business operations in a cost-effective manner.

Location

- What makes your location suitable (proximity to markets, suppliers, transportation, labour, etc.)?

Facilities

- Are your facilities owned or leased? State the terms.
- Briefly describe your facilities. You may wish to include sketches or floor plans.
- Will renovations be required? What is your current percent usage of plant and equipment? How long will this be sufficient?
- What are the potential environmental liabilities arising as a result of the business activities at the facilities.

Material/Supplies

- Describe any risks associated with your materials/supplies. Can any supplies be obtained from only one source? Are your supplies perishable? Do you have adequate storage facilities?
- Describe any regulations, permits approvals needed as a result of materials/supplies used in production.
- Can supplies/materials be substituted so as to minimize environmental risk and reduce operating costs?

Personnel
- What are your current personnel needs? You may include an organizational chart in the appendix to show how your staff will be organized. (See Appendix C)
- What skills and training are required, including those related to environment, health and safety issues? What will be the cost of training?
- List the compensation and benefits that will be provided for each position. Include salaries, wages, overtime, fringe benefits.

Set up
- How long will it take to acquire facilities, equipment, personnel, etc. and to set up operations?
- For manufacturing companies: How long after the operation has been set up will the first production run be completed?
- What special environmental, municipal or other government approvals may be required? Can any of these be avoided or minimized by incorporating pollution prevention approaches in the activities of the business? (See Appendix H)

Operations
- Are your facilities incorporating environmentally safe techniques and utilizing the best available techniques and technologies in all stages of your operations?
- What hazardous materials and environmental risks are associated with the production, use and disposal of the product or service?

VIII FINANCIAL DATA

No matter how interesting your business proposition may appear to you, the only way you will persuade a potential investor is with a convincing analysis of the financial data.

Required Investment
- Total amount of funding required.
- List applications of funds (equipment, renovation, inventory, working capital, etc.).
- A detailed expense breakdown is not required.
- List sources of funds (owners' investment, mortgage loans, term loans, etc.).
- When can investors expect repayment?
- Identify liability limits and insurance coverage necessary to handle environmental and other risks.

Breakeven Analysis (See Appendix D)

Pro Forma Balance Sheet (See Appendix E)
- Opening balance sheet.
- Pro forma monthly balance sheets for Year 1.
- Optional: Pro forma quarterly balance sheets for Years 2 and 3.

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Pro Forma Income Statement (See Appendix F)
- Monthly cash statement for Year 1.
- Optional: Quarterly income statement for years 2 and 3.

Pro Forma Cash Flow (See Appendix G)
- Monthly cash flow for Year 1.
- Optional: Quarterly cash flow for Years 2 and 3.

Historical Financial Reports
- Income statement for past year.
- Optional: Income statements for past 3-5 years.
- Balance sheet for past year.
- Optional: Balance sheets for past 3-5 years.

APPENDIX A

Notes

Market Share

Market share is determined by dividing a firm's sales by total market sales.

Example

Company Name	**Annual Sales ($)**
ABC Company	50,000
XYZ Company	40,000
NEW Company	90,000
RED Company	90,000
MMM Company	25,000
Total	**$295,000**

Market share of ABC Company:

$$= \frac{\$50{,}000}{\$295{,}000} = .17$$

Multiply by 100 to determine percentage

Market share of ABC Company = 17%

Sales of ABC Company account for approximately 17% of total market sales.

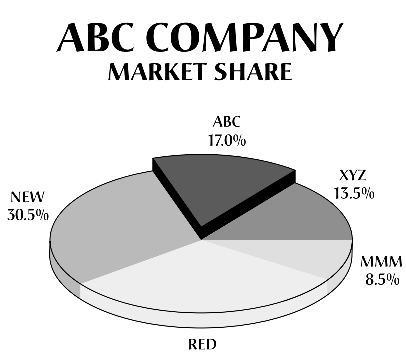
To determine sales volume

To determine the sales volume of each firm, you should contact suppliers, retailers, trade associations, or others who may be in a position to help you to form an estimate.

Other sources of information:

- Annual reports for each company
- Government reports on industry, market trends, etc.
- Trade publications or journals
- Strategis, Industry Canada's on-line business and consumer information service, provides Canadians with direct access to valuable business and consumer information resources, time-saving interactive tools, and a growing number of on-line and electronic commerce services, located at: www.stratagis.ic.gc.ca

Note: You may find it useful to display market share values in a pie chart as shown below.



APPENDIX B

Return On Investment

"Return on investment" indicates the efficient use of the firm's assets.
It also allows comparison of businesses with different capital structures.

The following formula is used to calculate return on investment:

$$ROI = \frac{\text{Net Income} + \text{Interest}}{\text{Equity}}$$

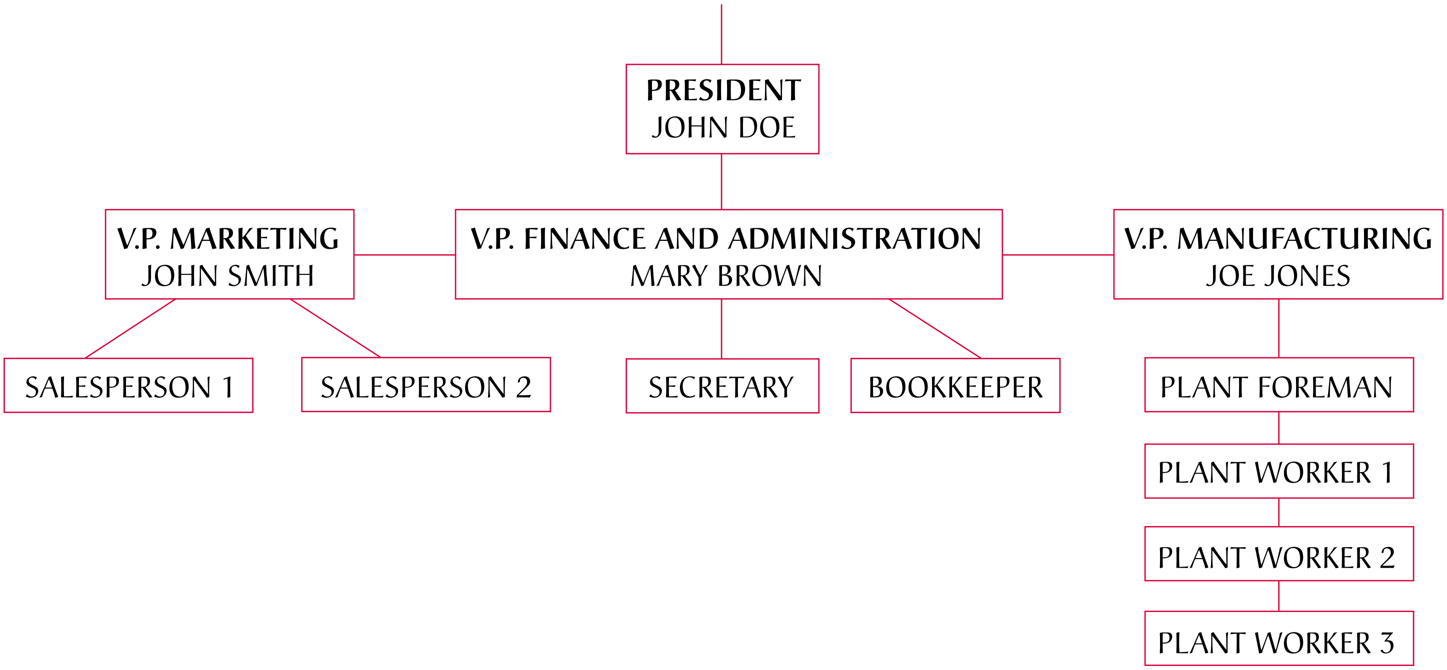
Note: Interest is added to remove the effect of borrowed funds.

APPENDIX C

The Organizational Chart

You may wish to use an organizational chart to illustrate how your staff will be organized.
Below is an example of such a chart.

ABC COMPANY



APPENDIX D

Breakeven Analysis

The breakeven analysis determines at which sales volume your firm will start making money.

The Breakeven Formula:

$$\frac{\text{Fixed costs}}{\text{(Revenue/unit - Variable costs/unit)}}$$

- Fixed costs: Costs that must be paid whether or not any units are produced. These costs are fixed only over a specified period of time or range of production.

- Variable costs: Costs that vary directly with the number of products produced. (Typically: materials, labour used to produce units, percentage of overhead)

Example:

Fixed cost = $50,000/year 10,000-30,000 unit production range

Variable cost = $1.60 materials
$3.00 labour
.60 overhead
$5.20 10,000-30,000 unit production range

Selling price = $9.00/unit

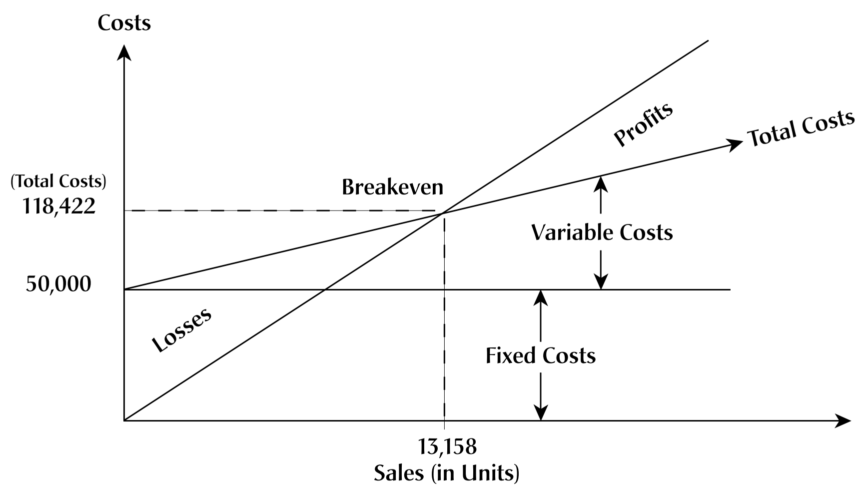
$$\text{No. of units to break even} = \frac{\$50{,}000/\text{year}}{(\$9.00/\text{unit} - \$5.20/\text{unit})}$$

$$= 13{,}158 \text{ units/year}$$

In this example, 13,158 units must be sold at a price of $9.00 before the firm will begin to realize a profit.

A breakeven analysis is most clearly illustrated in a chart such as the one shown below.

You may use the breakeven analysis to determine how changes in price and sales level, or cost increases or decreases will affect profitability.



APPENDIX E

The Balance Sheet

What is the Balance Sheet?

- The balance sheet is a "snapshot" of what you own and what you owe on a specific date.
- A "pro forma balance sheet" shows how things will be under given conditions rather than how they are.
- A balance sheet follows a standard format; however, it may contain additional items depending on circumstances relating to the business for which it is prepared.

How is a Balance Sheet Prepared?

THE HEADING:

LEGAL NAME OF BUSINESS
Balance Sheet
as of (Date)

It is understood that the balance sheet was prepared as of the close of business on the date that appears in the heading.

THE BODY:

The body of the balance sheet is divided into two sections:

- Assets
- Liabilities and Owners' Equity (i.e. who supplied the assets). Obviously, both sections must be equal or "balanced".

What Does the Balance Sheet Look Like?

Under each of the following headings, several examples of commonly found items are listed, however, these examples are by no means exhaustive.

Notes

ABC COMPANY
Balance Sheet
December 31, 2004

Assets

Current assets:			
Cash		$1,000	
Accounts receivable		400	
Merchandise inventory		13,980	
Office supplies		120	
Store supplies		3,060	
Prepaid insurance		190	
Total current assets			$18,750
Plant and equipment:			
Office Equipment	$1,800		
Less: Accumulated Depreciation	480	1,320	
Store Equipment	3,800		
Less: Accumulated Depreciation	850	2,950	
Buildings	95,000		
Less: Accumulated Depreciation	9,300	85,700	
Land		33,000	
Total plant and equipment			122,970
Total assets			$141,720

Liabilities

Current liabilities:		
Accounts payable	2,700	
Accrued wages	3,000	
Sales tax payable	900	
Total Liabilities		$6,600

Owners' Equity

Jane Doe, capital	45,040	
Sue Smith, capital	90,080	
Total Owners' Equity		135,120
Total Liabilities and Owners' Equity		$141,720

Assets (The economic resources owned by the business).

Current Assets (Generally realized within one year)
- Current assets are listed first, in the order of their liquidity (the order in which they would normally be converted into cash).
- Cash (on hand and in bank)
- Temporary investments of cash
- Notes receivable
- Accounts receivable
- Inventory
- Supplies
- Prepaid expenses
- Deferred income tax

After current assets are totalled, other assets are usually listed under the following headings:

Long-term Investments (**more than one year**)
- Stocks
- Promissory notes
- Bonds

Plant and Equipment
- Furniture and fixtures
- Plant
- Equipment
- Land
- Natural resources

Accumulated depreciation is deducted for certain assets. Depreciation represents the decline in usefulness of an asset as it ages. You may wish to consult a book on basic accounting if you are not familiar with the methods used to calculate depreciation.

Intangible Assets
- Patents
- Trademarks

Other Assets
Finally, all of the assets are totalled.

Liabilities (Amounts owed to creditors)
Current liabilities, like current assets, are listed first.

Current liabilities (Generally due within 12 months)
- Accounts payable (amounts owed to creditors for goods and services bought on credit)
- Salaries and wages owed employees
- Taxes payable
- Notes payable
- Interest payable

The total of current liabilities is followed by long-term liabilities.

Long-term liabilities (Due beyond one year)
- Mortgages payable
- Bonds payable

Finally, all of the liabilities are totalled.

Owners' Equity (or Net Worth)
Derived by subtracting total liabilities from total assets.

Owners' Equity
If the business is owned by one individual, Owners' Equity is recorded as follows:

Mr. John Doe, capital	$xx.xx

Partners' Equity
If the business is a partnership, a capital account for each partner is listed:

Mr. John Doe, capital	$xx.xx
Mr. John Smith, capital	$xx.xx
Ms. Jane Brown, capital	$xx.xx

Shareholders' Equity
For a corporation, the names of each owner are not mentioned, rather the following form is used:

Share capital	$xx.xx
Owners' contribution	$xx.xx
Retained earnings	$xx.xx

"Total Owners' Equity" (or "Partners' Equity" or "Shareholders' Equity") is recorded and is followed by the sum of "Total Liabilities and Owners' Equity". This final figure will be the same as the sum of the assets.

Notes

APPENDIX F

The Income Statement

What is an Income Statement?
The income statement is a financial statement that reveals whether a business has earned a profit or has suffered a loss after a specified period.

An income statement may also be referred to as a “profit and loss statement” or an “operating statement”.

A “Pro Forma Income Statement” is used to show how things will be under given conditions rather than how they are at present.

What Does an Income Statement* Look like?

ABC COMPANY
Income Statement for the Year Ended January 1, 2004

REVENUE		$224,500
COST OF GOODS SOLD		
Inventory, beginning of year	$ 15,000	
Direct labour	55,000	
Materials and supplies	48,000	
Inventory, end of year	(12,500)	
		105,500
GROSS PROFIT		119,000
EXPENSES		
Advertising and promotion	5,100	
Depreciation, equipment	2,500	
Electricity	3,500	
Insurance	1,500	
Interest and bank charges	7,000	
Maintenance and repairs	400	
Professional fees	2,000	
Salaries and benefits	45,000	
Office supplies	600	
Telephone	3,500	
Vehicle and travel expenses	8,000	
		79,100
NET INCOME BEFORE TAXES		39,900
Less: Income taxes		13,900
NET INCOME		**$ 26,000**

*The income statement shown here is for a manufacturing operation.

How is an Income Statement Prepared?

Notes

LEGAL NAME OF THE BUSINESS
Income Statement
Ending date of the period covered

Revenue

The proceeds from the sales of goods and services (generally after deducting returns, allowances and discounts).

Cost of Goods Sold

Cost of materials and labour actually used to manufacture your product or to provide your service. It should also include cost of subcontracting or cost of goods purchased for sale.

Gross Profit

Revenue minus Cost of Goods Sold

Expenses

Should include all selling, administrative and financial expenses such as sales personnel, salaries and commissions, promotion, advertising, rent expense, telephone, clerical staff, management, accounting, utilities, office supplies, depreciation on assets, interest payment, insurance, professional fees, vehicle
and travel expenses, etc.

Net Income Before Taxes

Gross Profit minus Expenses

Less: Income taxes

Tax rate multiplied by Net Income Before Taxes

Net Income (loss)

Net Income Before Taxes less Income Taxes

APPENDIX G

The Cash Flow Statement

What is a Cash Flow Statement?
A cash flow statement identifies monthly inflows and outflows of cash. It reveals whether a company will have enough money to meet its needs on a monthly basis.

How is a Cash Flow Statement Prepared?
A sample cash flow statement is shown on page 17. You may add different receipts or disbursements which are appropriate for your business.

The cash receipts for each month of the first year should be provided. The heading notes the date of the end of the period covered by the cash flow statement.

ABC COMPANY
Cash flow Forecast
For the Year Ended December 31, 2004

	JAN	FEB	MARCH
Opening Cash Balance			
RECEIPTS			
Cash Received from Sales*			
Cash from Receivables Collected			
Loan Proceeds**			
Personal Investment			
Sales of Assets			
(specify others ...)			
TOTAL RECEIPTS			
DISBURSEMENTS			
Accounts Payable***			
Supplies			
Rent			
Utilities			
Purchase Fixed Assets			
Insurance			
Professional Fees			
Advertising & Promotion			
Wages			
Salaries			
Long-term Debt			
Taxes			
(specify others...)			
TOTAL DISBURSEMENTS			
SURPLUS (DEFICIT)			

* **Method for recording sales**
Some sales will be made in cash while others may be made on credit. Because sales made on credit will not result in the receipt of cash until a later date, they must not be recorded until the month in which the cash will actually be received. Therefore, the percentage of sales to be made in cash and the percentage to be made on credit must be estimated. The percentage of credit sales should be further broken down according to the business's different collection periods (30 days, 60 days, etc.).

** **Loan Proceeds**
When a deficit appears on the final line, the amount of the deficit will need to be borrowed. Record the amount appearing on the deficit line on the loan proceeds line; then change the deficit to zero. This shows investors when you will have a cash shortage that will require you to borrow additional funds.

*** **Method for recording "Accounts Payable"**
Accounts Payable must be broken down according to your supplier's terms of payment. For example, items purchased in January may have to be paid in 30 days or 60 days—meaning that the actual cash disbursement would not occur until March and April respectively. Accounts Payable are recorded in the month that they will actually be paid.

Notes

The following example will illustrate this. Sales of ABC Company are 10% cash received immediately, 65% received in 30 days, and 25% in 60 days.

1. Sales in January are expected to be $100,000

- $10,000 (10% of 100,000) is recorded in January, under "Cash Received from Sales"
- $65,000 (65% of 100,000) is recorded in February, under "Cash from Receivables Collected"
- $25,000 (25% of 100,000) is recorded in March, under "Cash from Receivables Collected"

	JAN	FEB	MAR	APR
Cash Received from Sales	10,000	0	0	0
Cash from Receivables Collected	0	65,000	25,000	0

2. Sales in February are expected to be $200,000

- $20,000 (10% of 200,000) is recorded in February, under "Cash Received from Sales"
- $130,000 (65% of 200,000) is recorded in March, under "Cash from Receivables Collected"
- $25,000 from January sales has already been recorded in March, so the two figures are added together and the total is recorded (25,000 + 130,000 = 155,000)

Therefore, $155,000 is recorded in March, under "Cash from Receivables Collected".

	JAN	FEB	MAR	APR
Cash from Sales	10,000	20,000	0	0
Cash from Receivables Collected	0	65,000	155,000	50,000

ABC COMPANY

Cash flow Forecast
For the Year Ended December 31, 2004

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	TOTAL
OPENING CASH BALANCE	$15,000	$10,040	$3,440	$0	$710	$3,050	$5,290	$8,930	$17,670	$26,540	$29,270	$35,900	
RECEIPTS													
Cash rec'd from sales	0	900	1,000	1,200	1,200	1,800	1,900	1,600	1,200	1,600	14,00	1,000	14,800
Cash from receivables	0	0	2,700	8,400	9,600	10,800	12,600	16,500	16,200	10,800	14,400	13,800	115,800
Loan proceeds	0	0	660	0	0	0	0	0	0	0	0	0	660
TOTAL RECEIPTS	0	900	4,360	9,600	10,800	12,600	14,500	18,100	17,400	12,400	15,800	14,800	13,1260
DISBURSEMENTS													
Accounts payable	0	2,500	2,500	3,500	3,500	5,500	6,000	4,500	3,500	4,500	4,000	2,500	42,500
Rent	400	400	400	400	400	400	400	400	400	400	400	400	4,800
Supplies	120	30	30	30	30	30	30	30	30	30	30	30	450
Utilities	190	190	190	180	150	150	150	150	150	180	180	180	2,040
Telephone	50	30	30	30	30	30	30	30	30	30	30	30	380
Insurance	150	0	0	0	0	0	0	0	70	80	80	80	460
Advertising & promo	500	500	400	500	400	400	400	400	500	400	400	300	5,100
Maintenance & repairs	50	50	50	50	50	50	50	50	50	50	50	50	600
Wages	1,800	1,600	2,000	2,000	1,700	1,600	1,600	1,600	1,600	1,800	1,800	1,600	20,700
Salaries	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500		16,500
Taxes	0	0	0	0	0	0	0	0	0	0	0	0	0
Loan repayment	0	500	500	500	500	500	500	500	500	500	500	500	5,500
Miscellaneous	200	200	200	200	200	200	200	200	200	200	200	200	2,400
TOTAL DISBURSEMENTS	4,960	7,500	7,800	8,890	8,460	10,360	10,860	9,360	8,530	9,670	9170	5,870	101,430
SURPLUS (DEFICIT)	$10,040	$3,440	$0	$710	$3,050	$5,290	$8,930	$17,670	$26,540	$29,270	$35,900	$44,830	

Notes

APPENDIX H

The Environmental Aspects of your Business Plan

In addition to a detailed description of the management, market, production and financial aspects of your business, a comprehensive business plan should provide assurance to potential investors that you have carefully considered the environment as an integral part of your planning strategy.

Why is it necessary?
Simply put, avoiding environmental risks in your day-to-day operations while making the most of environmental opportunities can make your business more profitable. Customers consider the environment an important part of their purchasing decisions, competitors promote the "greenness" of their products and governments hold companies accountable for their environmental performance. Attention to environmental opportunities and obligations not only affects your ability to repay loans but also has an impact on the marketability and value of your assets. For these reasons, you and your investors should carefully consider the risks that environmental liability will have on the sustainability of your business and on its ability to provide for an acceptable return on investments.

What needs to be considered?
As a minimum, every business plan should address the following liability protection questions:
- Are you familiar with all applicable laws and conditions–including federal, provincial and municipal environmental regulations–relating to your business operations?
- How does your company reduce or avoid any negative impact your operations might have on air, water, land and living organisms (e.g. design improvements, process modifications, materials substitution, monitoring, treatment, etc.)?
- How are hazardous waste products managed from purchasing to final disposal?
- Has your property been used in such a way in the past as to pose any environmental risk?
- What are your company's emergency plans in case of an accidental spill, fire or explosion?
- How will management ensure that your business complies with applicable regulatory requirements?
- How will your company detect potential environmental problems?
- What environmental, health and safety-related training is provided for your company's employees?
- What kind and amount of insurance coverage for liability damage will your firm need? What must be done to qualify for such coverage?

In addition to the above considerations, companies are seizing potential environmental opportunities as a means of enhancing their profitability and are also striving to become more eco-efficient in their operations. Eco-efficiency is about making production processes more efficient and creating new and better products and services with fewer resources and less pollution. Eco-efficient practices are of interest to both companies and investors since they can lead directly to higher profitability. An eco-efficient company should strive to:
- reduce the amount of materials/inputs used in the production of its goods and services;
- reduce the amount of energy used in the production of its goods and services;
- reduce the use and release of toxic material;

- make it easier to recover and recycle materials;
- ensure that renewable resources (e.g. water and wood, if used) are sustainable;
- extend the durability of its products;
- increase the maintenance service provided for its goods and services.

It is to your company's economic advantage to incorporate eco-efficient thinking into all stages of your business–from design through production and packaging to after sales servicing. Because they minimize your business costs, be sure to highlight these efforts in your business plan.

For more information on Eco-efficiency and environmental planning, you may contact:

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The Business Plan

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A Commitment to Sustainable Development

At ACOA, we believe that a healthy environment is essential to the development of a strong, growing and sustainable economy. We are committed to protecting the environment of this region by promoting sustainable businesses and communities in Atlantic Canada and by setting an example in the environmental management of ACOA's own operations.

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