



<Upload business logo>

Red Cross Training Partner Application Process

Step 2: Develop your business plan

<YOUR BUSINESS NAME>

SUBMITTED BY: < >

DATE: < >



INTRODUCTION

This is an example of a Microsoft Word business plan template that has been modified to reflect examples of a business offering training programs. There are other business plan templates that you may choose to use for your application, however, keep in mind that this template is organized into sections corresponding to key areas that will be reviewed and assessed in your application.

The purpose of this business plan is for the Canadian Red Cross to learn more about you and your business objectives. The Red Cross aims to create long-term partnerships that are mutually beneficial to all parties. Like you, we want to ensure the business has strong potential to deliver high-quality training and represent the Red Cross brand in a positive way.

Your business plan will change and evolve over time. Your start-up plan will look very different from your three-year or five-year business plan. For the purposes of this application, you may choose to focus on your start-up plan. However, it will be important for you to consider your three-year or five-year plan, particularly when you are developing your financial plan.

Please complete all sections of the plan and reference the page numbers in Appendix C. Applicants applying to offer First Aid Programs internally only should focus on the sections for Operations, Human Resources, Equipment and Facilities, and Financial Plan. It is recommended to complete the Executive Summary last once the other sections have been completed. As you move from the Company Overview to the Financial Plan, the writing should tell the story of your motivation, your vision, why you will be successful, how you will achieve success, and how you will measure it.

The Red Cross recommends that you seek counsel from accounting, municipal and legal professionals as part of your business plan development. Resources and expertise, such as your local Small Business/Entrepreneurship Centre, can provide guidance and recommendations as well.

This introduction and the descriptions under each heading are there to help guide you but should be deleted prior to submitting your plan.



EXECUTIVE SUMMARY

This section should provide a summary of your overall vision and who you are as a business. You may choose to answer the following questions below:

- **Opportunity:** What opportunity are you trying to capture? How does it align with the Canadian Red Cross goals?
- **Mission:** Identify what the company aims to do for customers, employees and owners. How does it align with Canadian Red Cross [values](#)?
- **Your Vision:** How will your business uniquely capture the opportunity?
- **Market Focus:** What market and ideal customers will you target within this opportunity?
- **Expected Returns:** What are the key milestones for revenue, profits and customers?



COMPANY OVERVIEW

This is the introductory section to your business. Think of it as the elevator pitch summarizing who you are as a business/organization and how Red Cross programs fit into your business/organization. Include the company's mission, goals, locations or facilities, and some of the near-term and long-term objectives. Identify how your business sets you apart from others offering first aid training.

You should clearly identify your management structure with your training managers and key leaders. If you have a history of involvement with the Red Cross, please share it in your company's overview. If you are presently operating a registered business, please provide details on the purpose of the business, years of operation and the type of customers you service. If your business already offers training services, please include the number of people trained.

MARKET ANALYSIS

The Canadian Red Cross mission is to train as many Canadians as possible with Prevention and Safety programs to make our communities safer. The Canadian Red Cross uses a third-party distribution model to deliver training in communities. Unlike a franchise model, our Training Partners do not buy into the franchise or have defined franchise requirements for territory, buildings, pricing, etc. Training Partners are responsible for all aspects of their business, including marketing and advertising. It is important to consider that other Red Cross Training Partners may already be operating in your target market and how your business will be uniquely positioned to reach new or under-served audiences, increasing the number of Canadians trained. We are considering new Training Partners that align with the geographic area or industrial need. How will you work with the existing Training Partners in your area?

In defining your target market, you should identify key elements such as geographic location, demographics, buyer characteristics, your target market's needs and how these needs are being met currently. Identify any customers that are important to the success of your business - whether because of a partnership, volume, or pathway to a new market. Your training locations and facilities should be clearly identified. If you plan to operate in a large metropolitan area and/or an area highly saturated with Red Cross Training Partners, please explain how becoming a Training Partner would allow you to target new markets not currently served by existing Training Partners (see the Red Cross Training Partner [map](#)). If you do not have a dedicated training facility, what is your plan? Please be aware that training in a private home is not allowed by the Canadian Red Cross.

What advantages will your business offer compared to other existing competitors? This section should also include a SWOT (Strengths, Weaknesses, Opportunities, and Threats) analysis to better assess your business's position against the competition. Provide details regarding why your target audience is underserved. What programs do you plan on providing? What problem or



barrier do these customers have in accessing training currently and how will you solve that problem?

In-house Training Partners: A full market analysis is not required for in-house Training Partners (who are only teaching employees). Please provide details as to why you would like to provide training internally instead of hiring an external vendor and how you will meet provincial requirements.

MARKETING PLAN

In this section of the plan, provide the details of how you will market your business. Describe the key messages and channels you will use for generating leads and promoting the business. Describe what marketing activities you intend to use to promote your business (e.g., advertising, direct mail, word of mouth, fixed signage, and digital marketing such as social media, email marketing and SEO). This section should also describe your sales and pricing strategy and your customer retention and renewal strategy.

Use your market analysis to develop your marketing plan. Consider how you will generate leads for your business (website, social media, digital marketing, paid ads, etc.). What are the vision, mission and objectives for your business? What will your business offer that is unique or better meets the needs of your target audiences?

You are not allowed to use Red Cross materials or the Red Cross logo. Carefully review the [Red Cross Emblem Misuse Brochure](#) prior to creating a logo or digital marketing assets for your business to ensure you are not misusing the Red Cross emblem. No organization – except the Red Cross and the medical services of the armed forces has the right to use the Red Cross emblem in Canada. Approved applications will receive information on Training Partner logos and marketing materials.

OPERATIONS

This section should demonstrate that you will have the resources in place to support high-quality training, including operational and administrative policies and processes. For example, consider course scheduling, registration, secure payment options, bookkeeping methods, cancellation policy, refund policy, customer service levels, quality assurance, and course submissions.

Include examples of:

- How will your business handle payment and registration?
- How will you schedule your courses? Will you have a course schedule in advance or will you be working with waitlists?
- How will your business handle cancellations, transfers and refunds?



- Where will you be delivering training (i.e. one site or multiple sites, one jurisdiction or multiple jurisdictions across Canada)?
- What is your growth strategy for the next three to five years?
- Do you have a privacy policy that you will share with your customers?

INSURANCE

Red Cross Training Partners are required to maintain commercial general liability insurance coverage for the length of their agreement with the Red Cross and must renew their insurance annually. The Red Cross will not sign a Training Partner agreement without a certificate of insurance from the applicant. However, **please do not purchase insurance until you have received confirmation of approval for your application.**

Review liability insurance options. The Red Cross does not provide liability insurance to Training Partners, and home insurance is not adequate to meet business requirements. Review the Insurance Information for Red Cross Training Partners document, available on Redcross.ca/Partner. Discuss your options with your insurance agent.

HUMAN RESOURCES

This section should outline the key roles that will be involved in supporting your training business. Outline your role – will you be handling administration as well as marketing and customer service? Will you be hiring or contracting Instructors? You should list your management team or those in key roles supporting this business

Include details on:

- Qualifications of personnel delivering programs (e.g., list Red Cross Instructor certifications and other applicable certifications). Proof of current certification should be provided by the Instructor or may be verified using the Red Cross “Validate Certificate” feature on My Red Cross (myrc.redcross.ca).
- Number of Instructors needed to support program delivery.
- Plans to ensure Instructors on staff will have the opportunity to teach the minimum number of courses required for recertification.
- Processes for screening, hiring and contracting staff. Screening processes should include checking references and asking for a criminal record and vulnerable sectors check. Ensure staff are aware of and adhere to the Red Cross Standards of Behaviour for Training Partners and instructional personnel.
- How you will ensure Instructors are following [Canadian Red Cross program standards](#) and meeting the required regulations for certification.
- Professional development and retention strategies for staff.



CUSTOMER SERVICE

This section should outline your vision for customer service and how you will support it. What service level do you aim to achieve (e.g., same-day follow-up), how will you handle customer concerns, quality issues, etc. Do you have a conflict resolution policy? Consider how you will ensure your quality assurance policies align with those in the Red Cross Program Standards. How will you continue to develop a loyal customer base?

EQUIPMENT AND FACILITIES – FIRST AID PROGRAMS

Red Cross Program Standards and applicable policies/legislation outline the equipment that is required and recommended for all courses. You will need to determine the cost for initial start-up and replacement. There are also required training supplies which are one-time use and will need to be stocked on an ongoing basis. Review the Red Cross Equipment List and First Aid Program Standards on [Redcross.ca/Partner](https://www.redcross.ca/Partner).

Include details on:

- If you plan to lease or own equipment, what your expected ratio will be (e.g., 1:1 ratio for all equipment for a class size of 18), and where you will source your equipment.
- If you will be using leased, owned, or shared business premises, and/or future plans for facilities (e.g., will you be delivering training at customer facilities only, renting/leasing a training facility, or operating out of an owned property or permanent training facility).
- How your training facilities meet requirements for cleaning, storage, and maintenance of training equipment/supplies, and how the training room(s) meet the floor space to participant ratio as outlined in the First Aid Program Standards.

FINANCIAL PLAN

Creating a financial plan is where all the business planning comes together. Once you have identified your target market, target customers, and pricing, this information—along with your assumptions—will help you estimate your sales forecast. As you start your business, it is also important to know what expenses you will need to fund before customer sales or the cash they generate is received, and the ongoing expenses you expect to incur before you are profitable.

At a minimum, this section should include an overview of your estimated start-up costs and projected profit and loss, along with a summary of the assumptions you are making with these projections. Assumptions should include initial and ongoing sales, along with the timing of these inflows. You may also wish to include tables showing your start-up costs and your profit/loss projections. Sample tables are provided in **Appendix A and B**.



Complete a detailed financial plan. Consider all start-up costs (e.g., Training Partner application fee, equipment, insurance, website development, logo design) and your monthly and annual operating costs (e.g., training materials, facility rentals, Instructor wages, annual Training Partner fee, equipment replacement, marketing). Consider how many courses you plan to offer each month, what price you will charge for each course, and what your cash flow will be. Will your training numbers be enough to cover all expenses and make a profit? This may become your pricing strategy, allowing you to anticipate your return on investment (ROI) and set you up for success.

For applicants applying to offer programs internally only, this section should include an outline of your estimated start-up costs and your ongoing expenses.

Pricing for equipment can be found through multiple vendors, including <https://products.redcross.ca>.

Red Cross Training Partner applicants may be required to undergo a credit assessment check as part of the application process.



APPENDIX A – ESTIMATED START-UP COSTS

Instructions for getting started with estimated start-up costs

Determining a business's start-up costs is critical to ensure enough cash is available to begin business operations within the budgeted time frame and within the cost budget. Start-up costs typically fall within two categories, monthly costs and one-time costs. Monthly costs cover costs that occur each month during the start-up period and one-time costs are costs that will be incurred once during the start-up period.

Steps for Preparation:

Step 1: Enter your company name and the date you are preparing this estimate.

Step 2: Enter the number of months and the monthly cost for each recurring item. For one-time-only costs, skip the monthly costs. If there are cost items that have both recurring and one-time amounts, you can enter those as well. The total cost will calculate automatically in the far-right column.

Step 3: Once you have entered all of the costs, review the individual items and total amount to see where you might adjust or move something into the future when you have more revenue coming in.



START-UP COSTS				
Your First Aid Training Business				Date
COST ITEMS	MONTHS	COST/ MONTH	ONE-TIME COST	TOTAL COST
Advertising/Marketing				\$0
Employee Salaries				\$0
Employee Payroll Taxes and Benefits				\$0
Rent/Lease Payments/Utilities				\$0
Postage/Shipping				\$0
Communication/Telephone				\$0
Computer Equipment				\$0
Computer Software				\$0
Insurance				\$0
Interest Expense				\$0
Bank Service Charges				\$0
Supplies				\$0
Travel				\$0
Equipment				\$0
Furniture & Fixtures				\$0
Leasehold Improvements				\$0
Security Deposit(s)				\$0
Business Licenses/Permits/Fees				\$0
Professional Services - Legal, Accounting				\$0
Consultant(s)				\$0
Inventory				\$0
Cash-On-Hand (Working Capital)				\$0
Miscellaneous				\$0
ESTIMATED START-UP BUDGET				\$0



APPENDIX B – PROFIT AND LOSS PROJECTIONS

Instructions for getting started on profit and loss projections

Completing projections for profit and loss of a new company is a good exercise to understand and communicate when the company will begin to break even and see how sales and profits will grow. The top portion of the model to the left—Revenue—is a good way to forecast sales month by month for the first year. The lower portion then applies estimated expenses for the same period of time to derive the business's profitability.

Steps for Preparation:

Step 1: Enter your company name and the date you are preparing this projection.

Step 2: For each month, beginning in January or whenever your estimate starts, enter what you expect sales to be. You can add lines to this model for additional course offerings. From this you should subtract any refunds or discounts that you want to track (these should be shown as negative numbers, for instance -10). Below Net Sales, you would enter the value for Cost of Goods Sold. These are the direct costs of selling a particular product/service, for instance, the material costs (first aid manuals, certification fees, training supplies).

Step 3: For each month, enter the estimated salaries, marketing, utilities and other items you project.

Step 4: Once you have entered all of the costs, review the individual items and total amount to see where you might adjust or move something into the future when you have more revenue coming in. The objective is to get to profitability and positive cash flow as quickly as possible.



START-UP COSTS													
Your First Aid Training Business													Date
REVENUE	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	YTD
Estimated Training Sales	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Less Sales Returns & Discounts	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Service Revenue	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Other Revenue	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Net Sales	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Cost of Goods Sold	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Gross Profit	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
EXPENSES	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	YTD
Salaries & Wages	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Marketing/Advertising	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Training Equipment and Supplies	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rent	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Utilities	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Website Expenses	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Internet/Phone	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Insurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Travel	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Legal/Accounting	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Office Supplies	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Interest Expense	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Other 1	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total Expenses													\$0
Income Before Taxes													\$0
Income Tax Expense													
NET INCOME													



APPENDIX C – BUSINESS PLAN REQUIREMENTS

Please use this tool to ensure you have provided complete information on all of your business plan sections. For each heading, provide the page in your plan where this section is addressed.

Topic	Subheading	Page Reference Number
Executive Summary		
	Opportunity	
	Mission	
	Market Focus	
	Your Solution	
	Expected Returns	
Company Overview		
Market Analysis		
Marketing Plan		
Operations		
Human Resources		
Customer Service		
Equipment and Facilities		
Financial Plan		
	Start-up Costs	
	Profit and Loss Projections	