Home-Care Services Business Plan Sample — Canada

This **sample business plan for home-care services** presents **Willow Path Home Support Inc.**, a fictional Canadian company proposed for Ottawa, Ontario. It is clearly labelled a **SAMPLE**: no real business, client engagement, operating result or investment offer is depicted. Use this example to understand how ten connected sections turn an operating idea into an evidence-based financing discussion. Return to the sample business plan hub to compare other models.

All company details, commercial prices, demand, capacity, costs and financial projections are illustrative assumptions. They are not observed market statistics, professional advice or promises of revenue, profit, occupancy or financing approval. The appendix distinguishes the fictional operating choices from official research starting points. Confirm current rules for the actual application and premises.

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1. Sample executive summary

Willow Path Home Support Inc. proposes a private-pay, non-clinical home-support service providing companionship, meal preparation and light household assistance. Its initial customers are adults living at home and family decision-makers seeking scheduled non-clinical help with everyday routines. The proposed Ottawa, Ontario location is fictional; no specific premises, supplier agreement or customer contract has been secured. The launch will remain within a defined scope and expand only when delivery resources and cash support the extra work.

The illustrative opening capitalization is CAD $150,000, comprising $90,000 owner equity and $60,000 requested borrowing. Installed assets use $25,000, stock $2,000 and opening cash $123,000. The reserve is held at financing close before additional pre-opening operating expenses. The request is conditional on actual quotations, due diligence, permissions and lender underwriting. No unapproved grant fills a funding gap.

Year 1 illustrates revenue of $552,000 and net income / (loss) of $34,960. Sales are driven by the units and prices in section 3, with paid owner work included in payroll. Management must validate demand, reconcile the first-year monthly cash schedule and resolve launch conditions before making commitments. These numbers teach the relationship between operations and capitalization; they are not forecasts for an actual company.

> *What a reviewer reads for: a specific offer, an achievable delivery model, a traceable funding requirement and clear conditions before spending. A polished narrative cannot replace verified demand or sufficient cash.*

2. Sample company overview

Willow Path is a fictional Ontario corporation founded by Naomi Chen, an invented coordinator with seven years of scheduling and client-service experience in community support. It proposes an Ottawa office and a tightly bounded visiting area. Naomi owns all opening shares. No actual agency registration, public-service contract, referral agreement, clinical qualification or client file is represented.

The offer is private-pay companionship, meal preparation in the client's home, errands by prior agreement and light household help linked to the visit. Clinical nursing, medication administration, regulated professional treatment, lifting or transfers requiring specialist competence, and twenty-four-hour supervision are excluded from the launch model. Ordinary cleaning contracts are not the business's core offer. Requests outside the agreed scope go through assessment and referral rather than being accepted to fill a roster.

The founder will document ownership, signing authority, equity contributions and business banking before entering contracts. The fictional name is a teaching identifier and has not been checked for availability. Business receipts, customer obligations and owner funds must remain distinguishable in the accounting records. A founder's experience is relevant to execution but does not establish demand or replace competent help where the actual activity requires it.

Premises and major purchasing commitments follow due diligence rather than an unsupported opening date. A letter of intent should identify conditions, permitted use, landlord responsibilities and what happens if a necessary approval is refused. Installation, access, insurance, repairs and restoration terms affect the budget as well as the lease. The owner will obtain qualified advice on the actual structure and agreements before committing the reserve.

3. Sample services and revenue model

The primary unit is one completed, invoiced client-support hour. Illustrative hours of 12,000, 16,000 and 20,000 at CAD $46, $47 and $48 generate $552,000, $752,000 and $960,000. A two-hour minimum booking is a fictional commercial choice, not an industry rule. There is no second revenue stream and no public reimbursement assumed. Cancelled time is excluded from these billed-hour totals; any actual cancellation fee requires separate contract and accounting review.

Payroll includes paid support-worker time, travel, training, relief coverage and coordination, plus owner work. Non-payroll direct supplies, mileage reimbursements and visit-related costs are modeled at five per cent of sales. Client groceries and other purchases funded by the client are reconciled as entrusted amounts rather than silently treated as agency sales. The owner will confirm the actual tax treatment of each service; no blanket GST/HST exemption is assumed.

Written customer terms will identify the unit sold, what is included, what costs extra, when delivery occurs and how a complaint or change is handled. A large sales total is useful only if the company retains enough contribution to cover paid work and overhead. Management will maintain a cost sheet for each offer showing net selling price, purchased inputs, staff time and the constraint that limits delivery. Included products are not counted again as add-on revenue.

The forecasts describe completed, earned sales rather than every enquiry received. Refunds, discounts, credits and uncollectible balances require explicit treatment. Growth in a secondary channel needs its own demand evidence, staffing and cash; it is not an automatic reward for primary sales. Before adding an offer, management will revisit

training, insurance, stock, permissions and working capital so the new line does not weaken delivery of the original promise.

4. Sample market analysis

The initial catchment is a group of neighbouring Ottawa communities that can be reached without excessive unpaid travel or late arrivals. The buyer may be the adult receiving help, a family member or an authorized representative, so the assessment records who agrees the service and who pays. The research plan includes interviews with prospective families and community organizations, a comparison of local agency scope and a test roster using realistic travel times. None of those interviews is claimed to have occurred.

Alternatives include family support, private independent workers, other agencies and public programs with their own assessment and eligibility rules. The fictional positioning emphasizes a consistent schedule, documented boundaries and reliable escalation. It does not promise medical outcomes, guaranteed worker continuity or access to publicly funded care. Demand evidence must show willingness and ability to purchase the precise private-pay scope in the proposed service area.

The evidence register will separate observed information from management assumptions. A supplier quotation supports purchase cost; it cannot prove customer demand. An interview describes that respondent's circumstances; it is not a representative market survey without a suitable method. Competitor prices require a date, scope and tax basis. National industry revenue cannot establish how many customers this particular operation can reach and serve profitably.

Use the TAM, SAM and SOM glossary to distinguish broad opportunity, reachable customers and the smaller share that practical launch capacity supports. Build the obtainable case from units, service time, buying frequency and net price. For each material forecast input, the owner will record its definition, evidence, uncertainty and next review date. Evidence that contradicts the concept should change the plan rather than be discarded to preserve the original revenue target.

> *Adaptation note: support the chosen customer, geography and delivery capacity with dated evidence. Keep fictional demand assumptions separate from researched facts.*

5. Sample operations plan

Year 1 requires an average 231 billed hours each week over 52 weeks. Assuming 80 per cent of paid field time is billable, that requires about 289 paid field hours weekly. The first-year field payroll envelope is $360,000: it allows an illustrative loaded cost of $24 per paid hour after rounding, a modeling input that must be replaced with a lawful, recruitable local wage-and-cost schedule. If that budget cannot buy the required roster, the price, service radius or funding plan must change before launch.

Each referral begins with a scope and safety assessment, client consent, emergency contacts, access arrangements, a written visit plan and a payment agreement. Staff record arrivals, departures and completed tasks without unnecessary sensitive detail. Missed check-ins trigger a named supervisor response. Workers do not improvise clinical tasks when a family asks; changes go back to the manager and an appropriately qualified adviser.

The staffing schedule includes travel between visits, breaks, training, absence coverage and two-person arrangements only if separately assessed and funded. Worker screening, employment requirements, insurance, privacy and any activity-specific authorization must be reviewed for the actual service. The sample does not declare that a non-clinical label removes every regulatory obligation. Infection precautions, unsafe-home withdrawal and emergency escalation procedures must be taught and practiced before staff visit alone.

Opening follows named readiness gates: a viable operating site, acceptable contractual terms, required authorization, installed and tested systems, trained staff and a funded cash calendar. Each unresolved condition has an owner and a decision point. Rent, payroll preparation and finance charges can continue while a gate is delayed. A commercial launch announcement does not make an unresolved permission or supplier commitment disappear.

The operating workbook will translate annual capacity into weeks and months, allowing for training, absence, downtime and cancellations. At least one trial of the full delivery process will test the assumptions before volume commitments expand. The manager will keep a continuity file with supplier contacts, backup responsibilities, system recovery and customer communication procedures. Alternatives count as usable capacity only when their availability, cost and scope are confirmed.

6. Sample marketing and sales plan

The agency will publish its exact service boundary, scheduling process and complaint contact. Outreach to community organizations is informational; no referral relationship or endorsement is implied. The first-year marketing allowance is $6,000 within overhead. Enquiries are followed by a needs-and-scope discussion, priced proposal and confirmed schedule, rather than an immediate promise that every request can be staffed.

Retention depends on arrival reliability, appropriate matching and prompt communication about changes. The owner will compare enquiry conversion, completed hours, cancelled visits, unfilled shifts, complaints and contribution after travel. Marketing pauses in neighbourhoods where the roster cannot provide safe, reliable cover. Client or family testimonials are used only with real consent after actual service; none is fabricated for this sample.

The sales register distinguishes an enquiry, a qualified prospect, an agreed order or booking, completed delivery and collected cash. Forecasting every enquiry as a sale hides both conversion risk and the collection delay. Management reviews the cost of acquiring customers against contribution after delivery costs, not against gross receipts alone. Repeat business is tracked separately from new acquisition so existing accounts do not make an unproven advertising campaign look effective.

Campaigns have spending limits and review points. If an offer attracts demand for a time, product or service the team cannot deliver, that demand is not usable revenue. The owner will record the reason for lost business, customer credits and cancellations and adjust scope or scheduling accordingly. Proposed partnerships remain prospects until their obligations are agreed. Published claims must reflect actual service and evidence rather than invented reviews or endorsements.

7. Sample management and staffing

Naomi manages intake, scheduling, payroll approval and service-boundary decisions. A relief coordinator is trained in escalation and roster continuity. Year 1 payroll of $420,000 includes $360,000 of field delivery and $60,000 of owner work and coordination, including a $45,000 owner compensation envelope. Increased payroll in Years 2 and 3 is tied to the larger paid-hours requirement; volunteers and unpaid family labour do not fill forecast gaps.

The manager will review a daily coverage board and contact clients about substitutions before visits where practicable. Personnel records identify verified competence and permitted tasks. Complaints and incidents receive documented follow-up, with immediate escalation when safety is involved. The bookkeeping adviser helps reconcile payroll liabilities and client accounts, while access to care-related information is restricted to authorized roles.

The payroll envelope must become a roster of paid positions, hours, wages, employer costs, leave and relief coverage before the plan is used. Contractor status requires an assessment of the real working relationship. The model does not assume that giving someone a contractor label removes employment responsibilities. Sensitive staff and customer records have role-based access, a retention policy and a response procedure appropriate to the actual operation.

A weekly management review compares delivered units, net price, direct cost, paid hours, overdue balances, cash and upcoming commitments. Each material variance receives a cause, an action and a responsible person. Increasing sales cannot repair a persistent collection failure, and cutting maintenance can make a capacity problem worse. The founder will delegate routine authority and identify who can approve urgent decisions during an absence rather than assume the owner is always available.

Worker absence, a mismatched visit scope, unsafe conditions or a privacy incident can cause immediate service disruption. The owner will keep paid relief capacity, emergency contacts and documented stop-work authority. Recurring hours are not a guaranteed annuity: hospitalization, relocation or a changed family arrangement can end a booking. The cash model must absorb cancellations and delayed family payments without pressuring workers to deliver tasks outside their competence.

8. Illustrative financial projections

All financial amounts, prices, volumes, percentages and projections below are illustrative assumptions, not market benchmarks, approved credit terms or promised results. Years 1–3 mean the first three operating years after an authorized opening. Annual totals do not establish adequate monthly liquidity. Sales exclude collected sales taxes; actual tax collected, recoverable purchase taxes and remittances require separate control accounts. Nonrecoverable taxes belong in the real cost quotes.

The opening schedule describes financing close before additional pre-opening operating expenses. Cash reserves must therefore cover actual legal work, hiring, training, deposits, advertising and carrying costs as well as the operating ramp. The model does not pretend those costs disappear. Itemize them before launch, determine whether they are expenses, deposits or assets, and replace the opening balances accordingly. The illustrative opening model has no receivables, supplier payables or customer deposits.

Illustrative opening sources and uses

Use	Amount	Source	Amount
Fit-out and equipment	$25,000	Owner equity	$90,000
Opening inventory at cost	$2,000	Requested borrowing	$60,000
Opening cash and reserves	$123,000	Grants assumed	$0
Total uses	$150,000	Total sources	$150,000

Illustrative financing-close capitalization, CAD

Illustrative revenue drivers

Line	Year 1	Year 2	Year 3
Primary annual units	12,000	16,000	20,000
Net revenue per primary unit	$46.00	$47.00	$48.00

Line	Year 1	Year 2	Year 3
Primary revenue	$552,000	$752,000	$960,000
Secondary revenue	$0	$0	$0
Total revenue	$552,000	$752,000	$960,000

Illustrative earned sales, CAD; units are defined in section 3

Illustrative three-year pro-forma income statement

Line	Year 1	Year 2	Year 3
Revenue	$552,000	$752,000	$960,000
Direct supplies, merchandise and channel costs	$27,600	$37,600	$48,000
Gross contribution before employee payroll	$524,400	$714,400	$912,000
Employee payroll, owner work and employer costs	$420,000	$550,000	$680,000
Rent and occupancy	$12,000	$12,600	$13,200
Other operating overhead	$42,000	$50,000	$60,000
EBITDA	$50,400	$101,800	$158,800
Depreciation	$2,500	$2,500	$2,500
Interest	$4,200	$3,780	$3,360
Profit / (loss) before tax	$43,700	$95,520	$152,940
Hypothetical tax provision	$8,740	$19,104	$30,588
Net income / (loss)	$34,960	$76,416	$122,352

Illustrative annual income statement, CAD

Direct costs follow the industry-specific assumptions in section 3. Employee payroll includes paid owner work and employer costs and is presented separately to avoid counting the same labour twice. Other operating overhead is an envelope for insurance, marketing, professional support, software, maintenance and activity-specific administration. Itemized quotes must replace it before a financing decision. No unpaid founder labour is used to make the business appear sustainable.

Depreciation is an illustrative accounting charge equal to ten per cent of the original installed asset pool annually; it is not a statutory tax allowance. Capital replacements start in Year 2 at three per cent of that original pool and are included in net assets. Interest is calculated on each year's opening debt solely for this simplified illustration. Actual monthly interest and amortization will differ. Principal is a cash outflow and does not reduce accounting profit.

A hypothetical twenty per cent provision is applied only to positive annual pretax income, with no modeled loss carryforward. It is a teaching convention, not a statutory rate or tax opinion. The scenario assumes the company is taxed at entity level for this illustration; the actual entity, elections, owner obligations and jurisdiction require professional review. Taxes and interest are assumed paid in the year charged. There are no dividends, new borrowing, grants or asset-sale proceeds after financing close.

Illustrative working capital and cash flow

Year-end receivables are assumed at 6 per cent of earned revenue and supplier payables at 5 per cent of direct costs. Interest is assumed at 7 per cent of each year's opening debt, with CAD $6,000 of annual principal. These inputs are fictional commercial timing and debt conventions, not approved credit terms or industry benchmarks.

Working capital follows the explicit assumptions below. Receivables are earned but uncollected sales; stock is carried at cost, not selling price. Supplier payables are obligations, not free revenue. Opening inventory stays unchanged at the end of Year 1, then rises to fifteen per cent and thirty per cent above the opening stock balance in Years 2 and 3. Those are stock-planning assumptions, not regulatory ratios or evidence of optimum inventory.

The working-capital cash movement equals the increase in supplier payables less increases in receivables and inventory. A positive movement supplies cash; a negative movement consumes it. This model assumes no customer deposits or trust balances. A real business taking advance customer money must schedule the corresponding service obligation rather than classify every deposit as additional earned sales. Cash must be reconciled to the bank and to restricted obligations before it is described as available to spend.

Line	Year 1	Year 2	Year 3
Opening cash	$123,000	$122,720	$183,086
Net income / (loss)	$34,960	$76,416	$122,352
Add back depreciation	$2,500	$2,500	$2,500
Working-capital cash movement	($31,740)	($11,800)	($12,260)
Operating cash flow	$5,720	$67,116	$112,592
Capital replacements paid	$0	$750	$750
Loan principal paid	$6,000	$6,000	$6,000
Closing operating cash	$122,720	$183,086	$288,928

Illustrative annual cash flow, CAD; capital and principal rows are outflows

Illustrative year-end balance sheets

Line	Year 1	Year 2	Year 3
Cash	$122,720	$183,086	$288,928
Accounts receivable	$33,120	$45,120	$57,600
Inventory at cost	$2,000	$2,300	$2,600
Fit-out and equipment, net	$22,500	$20,750	$19,000
Total assets	$180,340	$251,256	$368,128
Supplier payables	$1,380	$1,880	$2,400
Loan outstanding, total	$54,000	$48,000	$42,000
Owner share capital / contributed equity	$90,000	$90,000	$90,000
Cumulative retained earnings / (deficit)	$34,960	$111,376	$233,728
Total liabilities and equity	$180,340	$251,256	$368,128

Illustrative pro-forma balance sheets, CAD

The loan line combines current and longer-term portions to keep the teaching balance sheet compact. A lender submission should classify them using actual repayment dates. Retained earnings equal cumulative modeled net income with no distributions. Net assets equal original installed cost plus replacements less cumulative depreciation; cash comes directly from the cash-flow statement. These links are necessary checks, not a substitute for a complete accountant-reviewed financial package.

The monthly workbook must show the sequence hidden by annual totals: pre-opening spending, trading ramp, customer collection, stock purchases, payroll, tax and debt payments. Test the lowest week of cash as well as year-end balances. A company can show annual profit while lacking money for next Friday's payroll. A negative cash point requires committed funding, a genuinely avoidable cost reduction or a redesigned launch before obligations are accepted.

Illustrative break-even, repayment and combined downside

Using Year 2's channel mix, contribution before employee payroll is $714,400 divided by $752,000, or 95.0 per cent. Fixed operating expenses are $612,600. Dividing those costs by the contribution fraction gives EBITDA break-even revenue of about $644,842 annually. Adding Year 2 interest and principal gives a simplified cash debt-service sales threshold of about $655,137, before tax, replacement capital and working-capital movements. The staffing and capacity plan must support that activity; the calculation itself is not evidence of demand.

For a separately defined repayment cross-check, Year 2 operating cash flow after modeled tax, interest and working-capital movements is $67,116. Adding back $3,780 interest gives $70,896 before debt service and replacement capital. Dividing by $9,780 of principal plus interest gives illustrative coverage of 7.25 times. Deducting

$750 replacement capital would leave $70,146 before debt service. This is a disclosed teaching calculation, not an SBA standard or a lender's required definition or threshold.

A combined ten per cent Year 2 sales reduction at the same mix and ten per cent payroll overrun reduces EBITDA by approximately $126,440, leaving ($24,640) before remedial action. This assumes direct costs vary with sales while scheduled payroll and other fixed costs do not fall automatically. Also test an opening delay, slower collections and the specific risks in section 7. Rebuild monthly cash under the stressed assumptions rather than subtracting a profit variance from annual cash and assuming timing is harmless.

9. Sample funding request

The fictional request is CAD $60,000 borrowing plus $90,000 owner equity. Office and scheduling assets use $25,000, opening supplies $2,000 and cash $123,000. This service has a modest installed-asset base but a substantial payroll timing requirement. The reserve is not spare owner spending: hiring, training and payroll may precede customer collection, and the initial roster needs capacity for absence and cancellations.

The lender file will include the detailed wage-and-hours roster, founder experience, screening and training procedures, proposed service agreements, insurance quotations, service-boundary review, equity evidence and monthly cash forecasts. The seven per cent interest convention is purely illustrative. No government-funded contract or future grant supports repayment. If actual recruiting costs exceed the envelope, management must change the operating model or commit additional equity before accepting recurring client obligations.

Funding release should follow the actual readiness gates and dated invoices. Do not buy equipment that cannot be installed, promise service before qualified coverage exists or consume the reserve while an essential condition remains unresolved. If a lender offers less than the requested amount, the owner must reconcile the revised sources and uses and prove the smaller launch can work before accepting the facility.

A business plan cannot guarantee approval. The lender evaluates the actual borrower, evidence, repayment, security and its current requirements. The requested route and the owner's commercial ambition do not establish program eligibility. For help connecting your verified operating evidence and financial schedules, explore our business plan writing services; scope and deliverables need to be agreed for the real project.

10. Sample appendix and official-source register

The appendix makes the operating and financial case reviewable. Organize ownership and signing records, relevant resumes, premises terms, itemized supplier quotations, insurance, applicable permissions, staffing and training records, customer terms and the monthly workbook. Reference each attachment from the section it supports. Keep sensitive personal and commercially confidential documents in the receiving institution's designated secure channel rather than publishing them with a sample plan.

Maintain an assumptions index recording the input, unit, source, date, owner, uncertainty and review trigger. Mark each item as verified evidence, provisional quotation or management estimate. When a price, volume or payment term changes, update the narrative, financial statements and funding request together. A quote can expire, a premises condition can change and a prospective customer can decline; the evidence register should make those changes visible.

The official links below are research starting points for the stated topics, not a claim that this fictional operation has been licensed or that every current requirement has been verified. No regulatory fee, approval timeline, statutory tax rate or entitlement is reproduced. Confirm the current rules for the actual location, activities and transaction with the responsible authority and qualified advisers before relying on the plan.

- Ontario — Home and community care — Context for distinguishing publicly arranged services from this fictional private-pay offer; no public eligibility or contract is assumed.

- Ontario — Employment standards — Starting point for confirming employment obligations and activity-specific questions with qualified advice.
- Office of the Privacy Commissioner of Canada — Businesses — Starting point for assessing applicable privacy duties; the actual service and records determine the analysis.

Details deliberately left for verification include the actual site, product or service permissions, employment treatment, transaction taxes, financing conditions and the current official requirements. This sample quotes no regulatory rate or automatic approval entitlement. Use the related planning guide to frame further research, while keeping the company's assumptions separate from rules governing the actual application.

Final adaptation checks: confirm the exact scope and premises, verify demand, cost the roster, obtain current supplier terms, classify opening expenses and deposits, reconcile all three statements and test the lowest monthly cash point. Resolve any condition preventing lawful delivery before taking unconditional commitments. The PDF reproduces this sample; a real submission requires the business's own evidence and the receiving lender's current checklist.

Frequently asked questions

What does this home-care services business plan sample include?

It includes Willow Path Home Support Inc., a fictional company in Ottawa, Ontario, ten connected plan sections, an operating model, linked three-year CAD income statements, cash flow and balance sheets, a conditional funding request and a supporting-source register. Replace all fictional details with your own evidence.

How much funding does this fictional business need?

The scenario uses CAD $150,000 of opening capitalization: $90,000 owner equity and $60,000 requested borrowing. That is a teaching scenario, not a typical startup cost. Actual quotes, launch expenses, staffing and payment delays determine the real requirement.

Is this a nursing or publicly funded home-care sample?

No. The fictional offer is private-pay, non-clinical companionship and everyday household support. Nursing, medication administration and regulated treatment are outside scope. Actual activities, worker competence, privacy rules and applicable authorization must be reviewed before accepting clients; no public contract or reimbursement is assumed.

Are the three-year financials a forecast or profit promise?

No. Every commercial input and statement is illustrative. The tables show how revenue drivers, costs, working capital, debt payments and capitalization connect. Neither profit nor financing approval is assured. Prepare a detailed monthly model and the further forecast horizon requested by the lender.

Can I download and adapt this home-care services example?

Yes. The linked PDF reproduces the online sample. Use it as a structural reference, replace fictional company details and every commercial assumption, obtain current quotations and official confirmations, and reconcile the operating narrative and financial model before using the plan for a real decision.

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Written by Atul Jagga, CPA Ontario

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