Import/Export Trading Business Plan Sample — Canada

This **sample business plan for import/export trading** presents **Northbridge Tableware Trading Inc.**, a fictional Canadian company proposed for Toronto, 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.

Table of contents

1. Sample executive summary
2. Sample company overview
3. Sample services and revenue model
4. Sample market analysis
5. Sample operations plan
6. Sample marketing and sales plan
7. Sample management and staffing
8. Illustrative financial projections
9. Sample funding request
10. Sample appendix and official-source register

Five frequently asked questions

1. Sample executive summary

Northbridge Tableware Trading Inc. proposes a small importer and wholesaler of reusable stainless-steel restaurant utensils, with a separately costed US export channel. Its initial customers are independent restaurant-supply retailers and hospitality distributors buying repeat quantities of a narrow tableware range. The proposed Toronto, 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 $300,000, comprising $180,000 owner equity and $120,000 requested borrowing. Installed assets use $40,000, stock $100,000 and opening cash $160,000. 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 $480,000 and net income / (loss) of $34,400. 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

Northbridge is a fictional Ontario corporation owned by Alex Morgan, an invented purchasing manager with eight years of supplier coordination experience. It will import a narrow range of restaurant utensils into a leased Toronto storage unit and wholesale to Canadian trade customers. A separately tracked export channel will supply approved US buyers. No existing customs account, supplier exclusivity, preferential origin status or overseas purchase contract is claimed.

The company trades and takes title to its own goods; it is not a freight carrier, customs broker or general e-commerce shop. Warehousing and fulfilment are organized around case orders to trade buyers. The opening product scope excludes knives, electrical appliances, food and medical goods so unrelated product regulations are not casually inherited. The owner will review safety, material specifications and product-specific import requirements before approving any additional category.

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

Canadian wholesale units of 60,000, 80,000 and 100,000 at average net CAD prices of $6, $6.20 and $6.40 generate $360,000, $496,000 and $640,000. Export receipts, translated into CAD under the fictional planning convention, add $120,000, $180,000 and $240,000. These are net sales for distinct delivered orders, not a second count of the domestic units. Purchase orders specify currency, delivery responsibilities, acceptance and payment terms.

Landed direct cost is modeled at 62 per cent of total receipts, covering merchandise, assumed freight, handling and an unverified duty-and-clearance cost envelope. That percentage is not a customs duty or tariff rate. No preferential tariff treatment or duty refund is assumed. A real SKU cost sheet must identify classification, origin, freight, insurance, broker charges, nonrecoverable taxes and currency conversion separately before the quote is treated as profitable.

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 reachable market is trade buyers that can order the selected case quantities and accept the proposed replenishment cycle. The owner will interview restaurant-supply retailers and hospitality distributors, collect current purchasing specifications and compare competing landed offers. The scenario makes no numerical claim about the size of the Canadian hospitality market or the number of US buyers willing to switch suppliers.

The competitive alternative may be an established distributor with shorter credit terms, faster delivery or a broader range. Northbridge's proposed advantage is a focused stock range and documented specifications; it does not claim that importing directly always means a lower delivered cost. The research file will distinguish sample requests, approved specifications, purchase orders and repeat orders. A buyer's target price without a usable order quantity and delivery term is insufficient evidence for a sales forecast.

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

The owner will qualify suppliers using samples, material specifications, production consistency, packing quality and independent checks appropriate to the product. Purchase approval requires a complete landed-cost estimate and a cash schedule covering deposits, production, transit, clearance and customer collection. The sample assumes no guaranteed lead time. A delayed container or rejected lot must be modeled as a cash event, not simply moved to another sales month without cost.

Each received lot is matched to its purchase order, packing list and inspection record. Goods held for quality review are not counted as available to promise. Trade orders receive pick checks, case-level traceability and proof of delivery. The base model assumes standard reusable utensils with no customization. Private-label production would add artwork approvals, minimum quantities and unsaleable-stock risk, so it needs separate approval.

A customs broker may support clearance, but management will verify importer responsibilities, account setup, classification, origin and the actual product requirements. US export transactions need their own destination review, importer-of-record agreement and tax-and-documentation treatment. The model does not claim that a Canadian clearance or an HS code alone authorizes a US sale. Any zero-rated treatment must be supported by the actual facts and records; no general tax exemption is asserted.

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

Alex will use direct trade outreach, sample cases and a small catalogue containing verified specifications. First-year overhead includes $7,000 for samples, buyer visits and catalogue work. Proposals show case quantities, net prices, shipping terms, quotation expiry and payment terms. Unconfirmed supplier discounts or exchange gains are excluded from the selling case.

Account acquisition is measured by qualified prospects, sample approvals, first paid orders and repeat contribution after freight and credits. The export channel is tested with small orders before inventory is committed for a large US buyer. Credit limits cap exposure to each account, and overdue balances pause further unsecured supply. No fictitious distributor endorsement, guaranteed purchase agreement or trade-finance approval appears in 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

Alex handles supplier negotiation, SKU costing and buyer accounts. Part-time warehouse help supports receipt, inspection and dispatch, with bookkeeping and customs advice purchased through overhead. Year 1 payroll of $70,000 includes a $45,000 working-owner compensation envelope and $25,000 for other wages and employer costs. Year 2 and Year 3 staffing expands with cases handled and account-service work rather than an assumed free increase in owner effort.

Purchase authorization is separate from receiving confirmation and payment reconciliation wherever staffing permits. The owner reviews inventory ageing, landed-cost variances, overdue accounts and committed foreign-currency payments every week. A trained backup can locate lot records and dispatch paid orders during an absence. External advisers support customs and tax decisions; their involvement does not transfer responsibility for accurate company records.

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.

Foreign-currency movement, tariff changes, supplier failure, delayed transport and buyer default can overwhelm an apparently healthy gross margin. The owner will limit open purchasing commitments, set short quote validity where appropriate and investigate documented currency-risk options with qualified providers. No hedging profit is forecast. A five per cent increase in the CAD cost of the Year 2 direct-cost envelope would add $20,956 if none could be passed on, before any other downside. Stock concentration and customer credit are therefore managed together.

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	$40,000	Owner equity	$180,000
Opening inventory at cost	$100,000	Requested borrowing	$120,000
Opening cash and reserves	$160,000	Grants assumed	$0
Total uses	$300,000	Total sources	$300,000

Illustrative financing-close capitalization, CAD

Illustrative revenue drivers

Line	Year 1	Year 2	Year 3
Primary annual units	60,000	80,000	100,000
Net revenue per primary unit	$6.00	$6.20	$6.40
Primary revenue	$360,000	$496,000	$640,000
Secondary revenue	$120,000	$180,000	$240,000
Total revenue	$480,000	$676,000	$880,000

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	$480,000	$676,000	$880,000
Direct supplies, merchandise and channel costs	$297,600	$419,120	$545,600
Gross contribution before employee payroll	$182,400	$256,880	$334,400
Employee payroll, owner work and employer costs	$70,000	$85,000	$100,000
Rent and occupancy	$24,000	$25,200	$26,400
Other operating overhead	$33,000	$40,000	$47,000
EBITDA	$55,400	$106,680	$161,000
Depreciation	$4,000	$4,000	$4,000
Interest	$8,400	$7,560	$6,720
Profit / (loss) before tax	$43,000	$95,120	$150,280
Hypothetical tax provision	$8,600	$19,024	$30,056
Net income / (loss)	$34,400	$76,096	$120,224

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 15 per cent of earned revenue and supplier payables at 10 per cent of direct costs. Interest is assumed at 7 per cent of each year's opening debt, with CAD $12,000 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	$160,000	$144,160	$178,808
Net income / (loss)	$34,400	$76,096	$120,224
Add back depreciation	$4,000	$4,000	$4,000
Working-capital cash movement	($42,240)	($32,248)	($32,952)
Operating cash flow	($3,840)	$47,848	$91,272
Capital replacements paid	$0	$1,200	$1,200
Loan principal paid	$12,000	$12,000	$12,000
Closing operating cash	$144,160	$178,808	$256,880

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

Illustrative year-end balance sheets

Line	Year 1	Year 2	Year 3
Cash	$144,160	$178,808	$256,880
Accounts receivable	$72,000	$101,400	$132,000
Inventory at cost	$100,000	$115,000	$130,000
Fit-out and equipment, net	$36,000	$33,200	$30,400
Total assets	$352,160	$428,408	$549,280
Supplier payables	$29,760	$41,912	$54,560
Loan outstanding, total	$108,000	$96,000	$84,000
Owner share capital / contributed equity	$180,000	$180,000	$180,000
Cumulative retained earnings / (deficit)	$34,400	$110,496	$230,720
Total liabilities and equity	$352,160	$428,408	$549,280

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 $256,880 divided by $676,000, or 38.0 per cent. Fixed operating expenses are $150,200. Dividing those costs by the contribution fraction gives EBITDA break-even revenue of about $395,263 annually. Adding Year 2 interest and principal gives a simplified cash debt-service sales threshold of about $446,737, 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 $47,848. Adding back $7,560 interest gives $55,408 before debt service and replacement capital. Dividing by $19,560 of principal plus interest gives illustrative coverage of 2.83 times. Deducting $1,200 replacement capital would leave $54,208 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 $34,188, leaving $72,492 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 $120,000 borrowing alongside $180,000 equity. Storage and information-system assets use $40,000, opening goods at landed cost $100,000 and cash $160,000. The cash reserve must cover supplier deposits, transit, receivables and pre-opening costs. Inventory is not assumed to turn into cash on arrival, and the lender is not assumed to lend at its full accounting value.

The owner will provide supplier quotations, sample acceptance records, proposed buyer terms, a customs-and-product due-diligence file, insurance, premises terms, an inventory ageing model and equity evidence. The seven per cent annual interest convention does not represent a trade-finance offer. No EDC facility, government guarantee or buyer credit insurance is assumed approved. If a real lender offers a revolving structure instead of this simplified term debt, the complete draw, availability, fee and repayment schedule must replace the teaching convention.

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.

- CBSA — Importing commercial goods into Canada — Official starting point for importer setup, classification and commercial-import research.
- CBSA — Exporting commercial goods — Starting point for checking export reporting and transaction documentation.
- US Customs and Border Protection — Importing into the United States — Starting point for researching the destination importer's responsibilities; no automatic US entry permission is inferred.

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 import/export trading business plan sample include?

It includes Northbridge Tableware Trading Inc., a fictional company in Toronto, 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 $300,000 of opening capitalization: $180,000 owner equity and $120,000 requested borrowing. That is a teaching scenario, not a typical startup cost. Actual quotes, launch expenses, staffing and payment delays determine the real requirement.

Does the 62 per cent landed-cost ratio represent a tariff rate?

No. It is a fictional combined commercial cost assumption covering goods, transport and an unverified clearance-and-duty envelope. Actual classification, origin, tariff treatment, freight, exchange rates and product rules must be established for each SKU and destination before setting a sale price.

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 import/export trading 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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Founder of The Biz Plans, Toronto. MBA Finance & Strategy (UBC); 20+ years in corporate finance and consulting involving RBC, BMO, and CIBC. Since 2016, Atul has written bank-financing and investor business plans for Canadian startups and small businesses. About Atul · Professional plan writing services

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