

Liquor store Business Plan Sample (Canada)

This **liquor store business plan sample** presents **Harbour Cedar Convenience Market Inc.**, a fictional Canadian company proposed for Kingston, Ontario. It is clearly labelled a **SAMPLE**: no real business, client engagement, operating result or investment offer is depicted. Use this liquor store business plan 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. Official regulatory sources were checked on October 26, 2026; the appendix distinguishes those requirements from the fictional operating choices. Confirm current rules for the actual application and premises.

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1. Sample executive summary

Harbour Cedar Convenience Market Inc. proposes a convenience-market format with a proposed licensed beverage-alcohol department and a real non-alcohol food and household assortment. Its initial customer focus is local adult shoppers making convenience purchases, subject to the actual licence and permitted products. The founder will launch within a deliberately defined service scope, validate demand locally and expand only when the staffing, equipment and cash required to deliver additional sales are available. The proposed Kingston, Ontario location is fictional; no particular lease, building approval or customer contract has been secured.

The illustrative capitalization is \$400,000, comprising \$230,000 owner equity and \$170,000 requested borrowing. Installed assets use \$150,000; inventory and opening liquidity are separately identified in section 8. The funding request is conditional on quotes, premises due diligence, professional review and lender underwriting. No grant or future investor contribution fills an unexplained gap. The founder will document the equity source and retain enough liquidity for the operating ramp.

The first operating year illustrates revenue of \$780,000 and a net result of (\$25,200) under the selected assumptions. These numbers teach the relationship between volume, cost and capitalization. They are not a forecast for an actual liquor store. Before launch, management must reconcile a monthly schedule with the annual statements, replace assumed inputs with evidence and resolve any conditions that prevent lawful delivery.

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

The sample assumes a founder-controlled Canadian corporation operating in Kingston, Ontario. The fictional company name is a teaching identifier and has not been checked for business-name availability. Ownership, shareholder funding and signing authority will be documented before the corporation enters binding contracts. Separate business banking and accounting records will distinguish capital contributions, operating receipts, customer obligations and owner compensation.

Official Ontario sources checked at build time describe convenience and grocery alcohol retail and the limits on spirits retail. The fictional operator selects the convenience pathway, conditional on eligibility and AGCO licensing. Rules may change, so the appendix links to current consolidated law rather than presenting a historical expansion announcement as today's operating permission.

The founder will negotiate premises and major purchase commitments around the actual approval sequence. A letter of intent should distinguish due diligence from an unconditional lease obligation. Landlord consent, permitted use, installation responsibilities, repair obligations, insurance and restoration terms require review before fit-out begins. Provincial professional or sector authorization, municipal premises decisions and lender approval are separate decisions; success in one process does not settle the others.

3. Sample services and revenue model

This is a liquor store business plan sample adapted to Ontario's actual retail framework, not a standalone private spirits-store proposal. Beverage sales are assumed at \$600,000, \$760,000 and \$900,000; non-alcohol convenience receipts add \$180,000, \$220,000 and \$260,000. Alcohol purchase cost is assumed at 78 per cent of beverage receipts and convenience merchandise at 65 per cent of its receipts. Product margins are commercial assumptions rather than regulated markups. No spirits revenue, delivery revenue or LCBO commission is included.

The launch offer is a convenience-market format with a proposed licensed beverage-alcohol department and a real non-alcohol food and household assortment. Written proposals or customer terms will identify what is included, what costs extra, the expected delivery window and how changes are approved. The founder will price the actual work and resources involved rather than copy a competitor's headline price. Optional products and services remain optional; their forecast depends on separate customer acceptance and sufficient delivery capacity.

The manager will maintain a service-and-product matrix showing unit, net price, direct cost, paid staff time and capacity constraint. This makes it possible to compare an attractive sales total with the contribution actually retained. Packages must allocate revenue consistently rather than count an included service twice. Any new offer requires a revised cost sheet and an assessment of its licensing, insurance, training and working-capital implications before it is added to the sales forecast.

4. Sample market analysis

The proposed catchment is the area the Kingston, Ontario team can serve reliably with its initial resources. The target is local adult shoppers making convenience purchases, subject to the actual licence and permitted products. No local customer count, market-share estimate or industry search volume is asserted. The founder

will collect current evidence through customer interviews, dated competitor observations, location visits and supplier discussions, recording what is observed separately from what remains an estimate.

Research should answer specific buying questions: what triggers a purchase, who decides, how often the need recurs, which alternatives are already used and what would justify switching. Interview notes are evidence about those respondents, not a representative survey unless the method supports that claim. Advertised competitor prices need their scope, date and tax treatment recorded; an unavailable promotion should not become the permanent benchmark for the model.

Use the TAM, SAM and SOM glossary to define the broad opportunity, the portion reachable under the actual offer and geography, and the smaller share that launch capacity could serve. Build the obtainable case from the bottom up: available staff hours, equipment or calendar capacity, feasible throughput and net collected price. This sample deliberately publishes no invented market size. National industry revenue cannot establish that one proposed location will attract enough paying customers.

Adaptation note: evidence for a business plan for a liquor store should support the selected customer, location and capacity. Replace a vague claim that demand is strong with the actual research method, findings and remaining uncertainty.

5. Sample operations plan

The founder will first determine whether the proposed premises and assortment meet the actual convenience-store licence criteria, then complete the AGCO process. An attractive lease or a catalogue of beer suppliers does not prove eligibility. Until permission is confirmed, alcohol inventory will not be purchased for retail sale. The operating checklist covers receiving, approved sourcing, product eligibility, refrigeration, loss prevention and documented refusal procedures appropriate to the licence.

Ontario — Where to buy alcoholic beverages: Ontario describes licensed convenience and grocery retail of beer, cider, wine and ready-to-drink beverages. Its current guidance reserves ordinary spirits retail to the LCBO, with the stated distillery-store and LCBO Convenience Outlet exceptions. This fictional convenience retailer assumes no spirits sales and no entitlement to an LCBO arrangement. [Read the official source.](#)

Ontario — O. Reg. 746/21, Licensing: The current consolidated licensing regulation distinguishes licence classes and permissions. Management will confirm the actual AGCO licence, premises eligibility, product permissions, staff obligations and operating conditions before opening. No historical rollout dates, licence fee, alcohol-content threshold or automatic approval timeline is used in the forecast. [Read the official source.](#)

AGCO — List of Convenience and Grocery Store Retail Licences: AGCO publishes its convenience and grocery retail licence list. This establishes the regulator's distinct retail categories, not approval of this fictional operator. Its actual application and conditions require direct confirmation with AGCO. [Read the official source.](#)

Opening will follow milestones rather than an unsupported fixed approval date: premises feasibility, conditional commercial terms, required authorization, installed equipment, trained staff, tested systems and readiness review. Rent, finance charges and pre-opening payroll can continue while a milestone is unresolved. The manager will assign each open condition an owner and decision date, then update the cash forecast if it moves. Customer bookings must not imply that a proposed launch is authorized when it is still conditional.

6. Sample marketing and sales plan

The proposed market will compete on convenience, stock reliability and a clearly described permitted assortment. Promotions and signs will be reviewed against licence conditions before use. Adult-targeted

communication will not imply that alcohol is available before authorization. The founder will assess local convenience demand independently of the broad popularity of beverage alcohol.

The sales register will distinguish an enquiry, a qualified opportunity, a signed commitment, completed delivery and a collected receipt. Each stage has a different evidentiary value. A campaign will have a defined spending limit and review point; the owner will compare acquisition spending with contribution after direct delivery costs rather than compare advertising spend only with gross revenue. Existing-customer activity is tracked separately from newly acquired customers so repeat orders do not artificially reduce the apparent acquisition cost.

Customer complaints, credits and cancellations feed the operating review. A credible response includes a named contact, a record of the issue and authority to resolve it. Management will review whether promised service is consistent with the actual roster and capacity. Demand generated for an unavailable time slot or unavailable product is not usable revenue. When paid acquisition is unproven, the plan should retain a small controlled test rather than assume unlimited affordable leads.

7. Sample management and staffing

A working manager oversees ordering and staff supervision, with paid counter coverage. The roster will incorporate applicable sale-and-service training and age-verification procedures once the exact licence conditions are confirmed. No fictional minimum employee age or universal training deadline is published. Staff must understand that retail permissions do not automatically extend to on-premises drinking, sampling, delivery or a second location.

Before hiring, management will turn the payroll envelope into positions, paid hours, wages, employer costs, leave coverage and training time. Contractor arrangements require a genuine assessment of the working relationship, not a label chosen solely to reduce payroll. Sensitive customer, employee and business records will have defined access and retention procedures appropriate to the actual operation. The founder will obtain qualified advice where employment, privacy or professional obligations apply rather than infer them from this example.

Licence delay leaves rent and fit-out costs without beverage receipts. Product restrictions can materially change the forecast. Management will compare a non-alcohol-only fallback with terminating the proposed lease under negotiated conditions. Alcohol inventory shrinkage and cold-storage failure are tested separately. The forecast is unsuitable for a spirits-led concept unless that concept obtains a different lawful authorization and a revised plan.

The weekly management review will compare delivered units, net selling price, direct cost, paid hours, cash collected, overdue balances and upcoming commitments. A variance needs a cause and an action: a price change cannot repair a capacity shortage, and higher sales do not fix late collections. The founder will appoint backup authority for essential approvals and keep contact details for suppliers, insurers, advisers and emergency support accessible to the responsible staff.

8. Illustrative financial projections

All financial amounts, prices, volumes, percentages and projections below are illustrative assumptions in Canadian dollars, 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. Management must schedule actual launch costs, seasonality, customer payment dates and loan instalments before presenting a financing case. Sales exclude sales taxes; actual tax collected or recoverable belongs in separate control accounts. Unrecoverable purchase taxes must be included in the relevant real cost quotes.

Illustrative opening sources and uses

Use	Amount	Source	Amount
Fit-out and equipment	\$150,000	Owner equity	\$230,000
Opening inventory at cost	\$90,000	Requested borrowing	\$170,000
Opening cash and reserves	\$160,000	Grants assumed	\$0
Total uses	\$400,000	Total sources	\$400,000

Illustrative financing-close capitalization, CAD

The opening balance sheet assumes \$150,000 of installed fit-out and equipment, \$90,000 of inventory at cost and \$160,000 cash, funded by the equity and debt shown above. The cash is a reserve at financing close, before any additional pre-opening expense. Legal work, training, lease deposits, advertising and carrying costs must be itemized before launch and either paid from this reserve or funded separately. They are not assumed to disappear. This teaching model starts with no accounts payable, receivables or customer deposits; real opening balances must be substituted when known.

Illustrative revenue drivers

Driver	Year 1	Year 2	Year 3
Primary annual units / equivalents	1	1	1
Net revenue per primary unit	\$600,000	\$760,000	\$900,000
Primary revenue	\$600,000	\$760,000	\$900,000
Secondary / add-on revenue	\$180,000	\$220,000	\$260,000
Total revenue	\$780,000	\$980,000	\$1,160,000

Illustrative operating assumptions; primary units are defined in section 3

Section 3 defines the primary unit and explains any blended project, channel or contract equivalent. A blended unit simplifies teaching; the supporting monthly workbook must split services, products and prices whenever their margins differ. Secondary revenue has its own demand and delivery requirements. It is not an automatic percentage earned by every primary customer. Refunds, credits, discounts and uncollectible balances need an explicit policy before these assumed net receipts become a usable forecast. Increasing volume also requires enough people, equipment, space and time to deliver the work.

Illustrative three-year pro-forma income statement

Line	Year 1	Year 2	Year 3
Primary revenue	\$600,000	\$760,000	\$900,000
Secondary / add-on revenue	\$180,000	\$220,000	\$260,000
Total revenue	\$780,000	\$980,000	\$1,160,000
Direct supplies, merchandise and channel costs	\$585,000	\$735,800	\$871,000
Gross contribution before employee payroll	\$195,000	\$244,200	\$289,000
Employee payroll, owner work and employer costs	\$105,000	\$125,000	\$145,000
Rent and occupancy	\$48,000	\$50,000	\$52,000
Other operating overhead	\$42,000	\$49,000	\$56,000
EBITDA	\$0	\$20,200	\$36,000
Depreciation	\$15,000	\$15,000	\$15,000
Interest	\$10,200	\$9,180	\$8,160
Profit / (loss) before tax	(\$25,200)	(\$3,980)	\$12,840
Hypothetical tax provision	\$0	\$0	\$0
Net income / (loss)	(\$25,200)	(\$3,980)	\$12,840

Illustrative annual pro-forma income statement, CAD

Direct costs follow the industry assumptions in section 3. Employee payroll is presented separately from materials and purchased services. For the brokerage, agent splits are direct costs; for the contractor, purchased trade work is direct cost. Other overhead is an illustrative envelope covering insurance, administration, marketing, professional advice, software, maintenance and industry-specific operating support. It must be replaced by itemized quotes and contracts, with care to avoid charging the same expense twice. The working owner receives compensation within payroll; the model does not assume unpaid owner labour makes the business sustainable.

Borrowing interest is assumed at six per cent of each year's opening debt balance, purely as a simplified annual calculation. This is not a current lender quotation. Principal repayments are separate cash outflows and do not reduce accounting profit. Depreciation is an illustrative accounting charge on the asset pool; it is not a Canadian tax allowance schedule. A hypothetical fifteen per cent provision is applied to positive modeled taxable income after earlier modeled losses. That percentage and loss treatment are teaching conventions, not a statutory tax rate, tax opinion or assurance that losses can be used in this way.

Illustrative working capital and cash flow

Year-end ordinary receivables are assumed at 0 per cent of annual revenue and supplier payables at 4 per cent of annual direct cost. Opening inventory is \$90,000; the year-end inventory assumption is unchanged in Year 1, then fifteen per cent and thirty per cent above that opening amount in Years 2 and 3. Those are stock-planning assumptions, not regulatory ratios. Construction receivables combine an illustrative ten per cent holdback component with five per cent ordinary timing balances; actual earned holdbacks and release dates must be scheduled job by job. Other businesses do not inherit construction holdbacks. The event venue alone includes customer deposits at an illustrative eight per cent of annual earned revenue, held as a separate liability for future events. That balance is not additional earned sales.

The working-capital movement below is the cash effect of changes in receivables, inventory, supplier payables and applicable customer deposits. A positive figure releases or supplies cash; a negative figure uses cash. Taxes and interest are assumed paid in the period included in net income. No dividends, asset-sale proceeds, new debt draws or grant receipts are assumed. Capital replacements begin in Year 2 at three per cent of original installed asset cost. A real replacement schedule should follow actual equipment condition and supplier advice, not a uniform percentage.

Line	Year 1	Year 2	Year 3
Opening cash	\$160,000	\$156,200	\$138,252
Net income / (loss)	(\$25,200)	(\$3,980)	\$12,840
Add back depreciation	\$15,000	\$15,000	\$15,000
Working-capital cash movement	\$23,400	(\$7,468)	(\$8,092)
Operating cash flow	\$13,200	\$3,552	\$19,748
Capital replacements paid	\$0	\$4,500	\$4,500
Loan principal paid	\$17,000	\$17,000	\$17,000
Closing operating cash	\$156,200	\$138,252	\$136,500

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

Illustrative year-end balance sheets

Line	Year 1	Year 2	Year 3
Cash	\$156,200	\$138,252	\$136,500
Accounts receivable / relevant holdbacks	\$0	\$0	\$0
Inventory at cost	\$90,000	\$103,500	\$117,000

Line	Year 1	Year 2	Year 3
Fit-out and equipment, net	\$135,000	\$124,500	\$114,000
Total assets	\$381,200	\$366,252	\$367,500
Supplier payables	\$23,400	\$29,432	\$34,840
Customer deposits for future service	\$0	\$0	\$0
Loan outstanding, total	\$153,000	\$136,000	\$119,000
Owner share capital	\$230,000	\$230,000	\$230,000
Cumulative retained earnings / (deficit)	(\$25,200)	(\$29,180)	(\$16,340)
Total liabilities and equity	\$381,200	\$366,252	\$367,500

Illustrative pro-forma balance sheets, CAD

The loan line combines its current and longer-term portions solely to keep this teaching balance sheet compact; a lender submission should classify them using actual repayment dates. Retained earnings equal cumulative modeled net income with no dividends. Net fixed assets equal installed cost plus replacements less cumulative depreciation. Cash links directly to the cash-flow statement. Brokerage client trust balances are excluded from both operating assets and liabilities here; actual trust books and required reporting remain separate. These simplifications must be disclosed rather than mistaken for a complete set of professional financial statements.

Illustrative break-even and combined downside

Using the Year 2 channel mix, gross contribution before employee payroll is \$244,200 divided by \$980,000, or 24.9 per cent. Fixed operating expenses are \$224,000. Dividing those expenses by the contribution fraction gives an illustrative EBITDA break-even revenue of about \$898,935 annually. Adding the assumed Year 2 interest and principal produces a simplified cash debt-service threshold of about \$1,003,998, before replacement capital, tax and working-capital changes. This is not a promise that the business can reach either level. Payroll and other costs may step up before the necessary volume is delivered.

An illustrative ten per cent reduction in Year 2 receipts at the same channel mix reduces contribution by approximately \$24,420 if direct costs vary as assumed. A simultaneous ten per cent payroll overrun adds \$12,500 of cost. Combined, these stresses reduce the modeled Year 2 EBITDA of \$20,200 by \$36,920 before any remedial action. Management must also test an opening delay and slower collections month by month. A positive year-end cash number cannot prove that payroll can be paid during the lowest-cash week. If the revised reserve is inadequate, the founder must obtain more committed equity, reduce a genuinely avoidable cost or redesign the launch before proceeding.

9. Sample funding request

The fictional request is \$170,000 borrowing alongside \$230,000 owner equity. Management will provide a dated sources-and-uses schedule, evidence of equity, equipment and fit-out quotations, premises terms, relevant authorization milestones and a monthly repayment model. The six per cent interest convention in section 8 is an

assumption, not an offer; amortization, fees, security, guarantees, covenants and availability must follow actual written lender terms.

The Canada Small Business Financing Program hub can help organize financing research. This sample does not assert program eligibility, a loan entitlement or that every proposed use belongs in one financing category. Management will check current program rules and lender requirements before assigning costs to a particular route. A lender's decision depends on the actual borrower, evidence, security and repayment assessment; a business plan cannot guarantee approval.

Release of funds should follow a practical readiness checklist. Do not pay for equipment that cannot be installed at the selected site, or exhaust the reserve before required authorization is resolved. If a lender offers less than the request, management must revise the sources and uses and test the smaller launch before accepting the facility. Our business plan writing services can help connect the verified evidence and financial schedules into a consistent submission.

10. Sample appendix and official-source register

The appendix should make the plan reviewable without forcing a lender or partner to guess where an input came from. Include ownership and signing records, founder and key-manager experience, a premises due-diligence file, itemized supplier quotes, insurance terms, applicable registration or licensing evidence, staffing schedules and the monthly financial workbook. Keep personal or commercially sensitive material in an appropriately restricted supporting file rather than publishing it as sample content.

For every material assumption, record its definition, source, date, owner and next review trigger. A quotation supports cost; an interview supports a limited demand observation; a regulator's page supports the stated rule. None substitutes for the others. When an assumption changes, update the operating narrative, financial statements and funding request together. The PDF below reproduces this sample, while your actual application requires your own evidence and current official confirmation.

- Ontario — Where to buy alcoholic beverages — supports the regulatory discussion in section 5; checked October 26, 2026.
- Ontario — O. Reg. 746/21, Licensing — supports the regulatory discussion in section 5; checked October 26, 2026.
- AGCO — List of Convenience and Grocery Store Retail Licences — supports the regulatory discussion in section 5; checked October 26, 2026.

Details deliberately omitted or left qualitative: Licence fees, store-size and assortment thresholds, alcohol-strength limits, permitted hours, rollout dates, delivery entitlements and any right to sell spirits are omitted.

Final adaptation checks: confirm the exact site and permitted use, cost the actual roster, obtain current supplier terms, reconcile all three statements and test the lowest monthly cash point. Resolve any condition that prevents lawful opening before taking unconditional commitments. The purpose of this ten-section example is to show how the evidence connects, not to certify that a fictional operation is ready to open.

Frequently asked questions

What does this liquor store business plan sample include?

It includes a fictional Canadian company, ten plan sections, a defined operating model, three-year illustrative income statements, cash flow and balance sheets, a conditional funding request and an official-source register. Replace the sample company, location, costs and demand assumptions with your own evidence before using it for a real decision.

How much funding does this fictional liquor store need?

The selected illustration uses \$400,000 of total opening capitalization, including \$230,000 equity and \$170,000 requested borrowing. This is a teaching scenario, not a typical industry startup cost. Actual premises, equipment, stock, payroll and pre-opening delays determine the real requirement.

Can this Ontario liquor-store sample sell spirits?

No spirits receipts are included. Ontario's current Where to buy alcoholic beverages guidance describes convenience and grocery retail permissions and reserves ordinary spirits retail to the LCBO, with its stated distillery-store and LCBO Convenience Outlet exceptions. This fictional operator proposes a convenience-store licence pathway, conditional on premises eligibility and AGCO approval; it assumes no entitlement to an exception.

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

No. Every commercial input and financial statement is illustrative. The income, cash-flow and balance-sheet schedules show how assumptions connect, including losses, debt service and working capital. Actual results depend on demand, delivery costs, timing and many other factors; neither revenue nor profit nor financing approval is assured.

Can I download and adapt this liquor store business plan example?

Yes. The linked PDF reproduces the full sample, and the online sections provide an adaptation structure. Use the sample hub to compare models and the generator to organize a first draft. Before submission, replace fictional material, obtain current quotations and official confirmations, and review the reconciled monthly model with qualified advisers.



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