Private School / After-School Program Business Plan Sample — Canada

This **sample business plan for private school / after-school program** presents **Cedar Kite Learning Academy Inc.**, a fictional Canadian company proposed for Kitchener, Ontario. It is clearly labelled a **SAMPLE**: no real business, client engagement, operating result or investment offer is depicted. Use this business plan for schools 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

Cedar Kite Learning Academy Inc. proposes a small elementary day-school program with separately enrolled after-school enrichment. Its initial customers are families seeking a small elementary learning setting and optional supervised enrichment. The proposed Kitchener, 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 $340,000, comprising $240,000 owner equity and $100,000 requested borrowing. Installed assets use $120,000, stock $5,000 and opening cash $215,000. 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 $540,000 and net income / (loss) of $2,240. 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

Cedar Kite is a fictional Ontario corporation founded by Leah Rowan, an invented educator and program coordinator with ten years of classroom and family-communication experience. It proposes a base in Kitchener, Ontario. The founder owns all opening shares. The person, biography, business and all operating details are invented and illustrative; no actual credentials, authorization, customer agreements or operating history are represented.

The fictional launch is an elementary private school with optional after-school enrichment, not a secondary diploma program. The after-school offer is a separately costed activity whose child-care classification must be confirmed; calling an activity educational does not establish an exemption. No Ministry approval, accreditation, charitable status or authority to grant credits is represented.

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 full-year-equivalent elementary pupil, recognized over the instructional period. Thirty, 38 and 44 pupil equivalents at CAD $16,000, $16,500 and $17,000 create tuition revenue. Separate after-school sales are 20, 25 and 30 annual enrollment equivalents at $3,000 each, producing $60,000, $75,000 and $90,000. The forecast represents earned service only; no enrollment deposits, donations or public grants are assumed.

Learning materials, classroom consumables and purchased enrichment inputs are eight per cent of total earned revenue. Teachers, after-school staff, owner-principal work, leave and employer costs are in payroll. Tuition does not count the optional after-school activity twice. Enrollment terms must specify attendance, withdrawals, refunds and payment dates, with separate review of the tax treatment of each activity.

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 Kitchener families within a practical daily commute of the proposed site. Research will interview parents about curriculum expectations, schedules, accessibility and willingness to pay the full annual amount. The founder will compare local school and enrichment alternatives and test the proposed timetable with staffing constraints. No waiting list, enrollment commitment or survey result is asserted.

Alternatives include public education, other private schools, home education and separately purchased enrichment. Cedar Kite's fictional positioning is a small learning community with clear family communication and an optional extended-day offer. The plan promises no examination result, admission advantage or special-needs outcome. Actual demand must support the defined curriculum, fees, schedule and staff competence.

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 proposes two classrooms with 15 pupil equivalents each. Year 2 uses two groups of 19; Year 3 two groups of 22. These are fictional planning limits, not legal ratios. Two classroom teachers, paid principal cover and dedicated after-school staff must be translated into actual timetables, breaks, preparation and absence coverage. Optional enrollment of 20, 25 and 30 children needs its own authorized space and roster.

The principal will maintain curriculum plans, attendance, authorized pickup records, emergency contacts and an incident process. Admissions assess whether the program can meet a child's needs before an offer is made. Safeguarding, staff screening, visitor control and emergency drills are readiness conditions. Family records and learning information are accessible only to authorized roles.

The founder will confirm Ontario private-school operating requirements, municipal premises and fire conditions, and whether the proposed after-school activity requires child-care licensing or falls within an actual exemption. These are separate reviews. The sample does not treat a notice filing as accreditation or assume that elementary-school status authorizes every extended-day activity. No secondary credits or diploma authority are modeled.

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 first-year CAD $8,000 marketing allowance inside overhead funds family information sessions, a clear curriculum overview and small local campaigns. Tours and applications are tracked separately from enrollment agreements and earned tuition. No testimonials, established waiting list, inspection outcome or official endorsement is invented.

Retention depends on documented family communication, transparent withdrawal terms and delivery of the promised schedule. Marketing describes actual staffing and support boundaries. Financial aid is not advertised as funded unless a real source exists. The owner will review conversion and collection by school term rather than spread enrollment evenly across calendar months without evidence.

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

Leah is the fictional principal and founder, responsible for curriculum, safeguarding readiness and budgeting. Year 1 payroll of CAD $350,000 includes two classroom positions, paid principal cover, after-school delivery and employer costs, including a CAD $70,000 owner compensation envelope. Later payroll budgets of CAD $440,000 and $510,000 provide added support and coverage; the exact role-and-hours schedule must be verified.

A designated program lead handles pickup authorization and after-school handover. A second responsible adult covers urgent principal decisions; an external adviser reviews accounts and payroll. Staff competence, screening and emergency training are recorded before duty assignment. Concerns about a child's safety follow the applicable reporting and escalation process, with qualified advice on the actual obligations.

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.

Enrollment below one viable classroom, a key teacher absence or an unresolved building condition can undermine both delivery and cash. The owner will set a minimum viable enrollment decision before committing the full roster,

fund substitute coverage and test tuition collections term by term. Annual profit does not prove summer payroll or refundable family obligations are funded. No parent deposit is treated as unrestricted profit.

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	$120,000	Owner equity	$240,000
Opening inventory at cost	$5,000	Requested borrowing	$100,000
Opening cash and reserves	$215,000	Grants assumed	$0
Total uses	$340,000	Total sources	$340,000

Illustrative financing-close capitalization, CAD

Illustrative revenue drivers

Line	Year 1	Year 2	Year 3
Primary annual units	30	38	44
Net revenue per primary unit	$16,000	$16,500	$17,000
Primary revenue	$480,000	$627,000	$748,000
Secondary revenue	$60,000	$75,000	$90,000
Total revenue	$540,000	$702,000	$838,000

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	$540,000	$702,000	$838,000
Direct supplies, merchandise and channel costs	$43,200	$56,160	$67,040
Gross contribution before employee payroll	$496,800	$645,840	$770,960
Employee payroll, owner work and employer costs	$350,000	$440,000	$510,000
Rent and occupancy	$60,000	$63,000	$66,000
Other operating overhead	$65,000	$75,000	$85,000
EBITDA	$21,800	$67,840	$109,960
Depreciation	$12,000	$12,000	$12,000
Interest	$7,000	$6,300	$5,600
Profit / (loss) before tax	$2,800	$49,540	$92,360
Hypothetical tax provision	$560	$9,908	$18,472
Net income / (loss)	$2,240	$39,632	$73,888

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 3 per cent of earned revenue and supplier payables at 10 per cent of direct costs. Interest is assumed at seven per cent of each year's opening debt, with CAD $10,000 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	$215,000	$207,360	$241,078
Net income / (loss)	$2,240	$39,632	$73,888
Add back depreciation	$12,000	$12,000	$12,000
Working-capital cash movement	($11,880)	($4,314)	($3,742)
Operating cash flow	$2,360	$47,318	$82,146
Capital replacements paid	$0	$3,600	$3,600
Loan principal paid	$10,000	$10,000	$10,000
Closing operating cash	$207,360	$241,078	$309,624

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

Illustrative year-end balance sheets

Line	Year 1	Year 2	Year 3
Cash	$207,360	$241,078	$309,624
Accounts receivable	$16,200	$21,060	$25,140
Inventory at cost	$5,000	$5,750	$6,500

Line	Year 1	Year 2	Year 3
Fit-out and equipment, net	$108,000	$99,600	$91,200
Total assets	$336,560	$367,488	$432,464
Supplier payables	$4,320	$5,616	$6,704
Loan outstanding, total	$90,000	$80,000	$70,000
Owner share capital / contributed equity	$240,000	$240,000	$240,000
Cumulative retained earnings / (deficit)	$2,240	$41,872	$115,760
Total liabilities and equity	$336,560	$367,488	$432,464

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 $645,840 divided by $702,000, or 92.0 per cent. Fixed operating expenses are $578,000. Dividing those costs by the contribution fraction gives EBITDA break-even revenue of about $628,261 annually. Adding Year 2 interest and principal gives a simplified cash debt-service sales threshold of about $645,978, 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 $47,318. Adding back $6,300 interest gives $53,618 before debt service and replacement capital. Dividing by $16,300 of principal plus interest gives illustrative coverage of 3.29 times. Deducting $3,600 replacement capital would leave $50,018 before debt service. This is a disclosed teaching calculation, not 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 $108,584, leaving ($40,744) 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 $100,000 borrowing plus $240,000 owner equity. Installed assets use $120,000, opening stock $5,000 and cash $215,000. Classroom fit-out, furniture and learning equipment use the installed-asset budget, with opening materials at cost. Cash covers permissions, staffing readiness and the enrollment ramp; any tuition received before instruction must be modeled as deferred revenue in the actual workbook. The lender file needs curriculum scope, site review, an enrollment calendar, safeguarding procedures, staffing quotes and the classification decision for after-school activities.

The lender will review actual borrower evidence, site and operating conditions, supplier terms, payroll assumptions, equity sources and monthly cash forecasts. The seven per cent interest convention is purely illustrative; actual amortization, fees, security and guarantees require written terms. No future grant or unsigned contract fills a repayment gap. If the real costs exceed the envelope, management must revise scope or commit additional equity before accepting 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 — Private schools — Research the requirements for operating the actual private-school scope.
- Ontario — Child-care rules — Research licensing and exemption questions for the separate after-school offer.

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 private school / after-school program business plan sample include?

It includes Cedar Kite Learning Academy Inc., a fictional company in Kitchener, 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 $340,000 of opening capitalization: $240,000 owner equity and $100,000 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 a private school automatically qualify to run an after-school program?

No automatic permission is assumed. The actual ages, activities, operator and setting determine the applicable child-care and school requirements. Verify the program classification, premises conditions, staffing and permissions before enrollment. This fictional elementary sample grants no secondary credits or diploma authority.

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 private school / after-school program 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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