

Structure and content of a business plan

Bract

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This paper contains the 8 important elements of every business plan and is based on the requirements of KfW Group and some credit institutions.

With regard to the individual topic subdivisions, this is a possible structure, which should also be deepened in some places, depending on your individual requirements.

The aim is to draw up a plan of 20 to 30 pages for the bank or for the authorities.

Business Plan for the establishment of

.....

**Founder/
Founder**

Address:
.....

Telephone:

Fax:

Email:

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At a glance ...

Founder:

Date of birth:.....

Start-up project:

.....

.....

Location:

Legal form:

Company name:

Start:

Total capital requirements:

-Investment:

-Resource:

Financing:

.....

Future prospects:

.....

.....

1. Business

- 1.1. What is your business idea? (product, service, innovation?)
- 1.2. What are your motivations for becoming self-employed or realizing your idea? (What personal and professional factors speak in favor of this?)
- 1.3. What are the benefits of your offer?
- 1.4. Why should someone buy your product/DL or what problem does your product/DL solve for the customer?
- 1.5. What goals have you set for your company and how do you plan to achieve them? (Quality Targets, Service Targets, Growth Targets)

2. Founder's Profile

- 2.1. What commercial qualifications do you have?
- 2.2. What industry experience do you have?
- 2.3. Have you ever been self-employed and, if so, in which industry?
- 2.4. What contacts/references do you have?
- 2.5. What role(s) do you take on in the company?

3. Market Assessment

- 3.1. What is the market volume for your DL/product?
- 3.2. Which customers do you address?
(Small or large customers / private customers or business customers / age group, income group, etc.)
- 3.3. How and with what measures do you respond to the needs of your customers?
- 3.4. What are your estimated costs for your marketing activities?
- 3.5. To what extent can you use existing customer contacts?
- 3.6. Which strategy (more price or service orientation) do you choose?

4. Competitive

- 4.1. Are your competitors more likely to be a few large or many small companies, or do you have none?
- 4.2. Where do your competitors have weaknesses when you should judge it from a customer's point of view?
- 4.3. What are the strengths of your company or how do you stand out from your competitors?
(Additional benefit)
- 4.4. How would you assess the further development of the market situation? (Trend forecast)

5. Location

- 5.1. How important is the question of location selection for your company / industry?
- 5.2. What requirements should the ideal location have?
e.g. in relation to customer/supplier proximity; Transport; rent level; object size and condition; Environment

6. Business Organization and Human Resources Management

- 6.1. What legal form should your company be run in and are permits required?
- 6.2. How is the distribution of tasks in the company regulated?
- 6.3. How do you organize your production or service process?
- 6.4. How do you want to design your personnel structure?
Number; type (permanent employees, freelancers, temporary workers); Salaries

7. Risk analysis

What serious problems could arise and what solutions would you consider suitable?
(Customers stay away; appearance of imitators; strengthening of competitors; lack of qualified personnel; too fast business growth; bad debts, etc.)

8. Financial planning

- 8.1. Capital Requirements Planning
 - Investment
 - Resource requirements
- 8.2. Sales and profitability forecast for 3 years
 - Explanations of sales development
- 8.3. Liquidity plan

8. Financial planning

8.1. Capital Requirements Planning (Financial Requirements Plan)

1. Long-term investments

Land / Building	_____
Construction and renovation measures	_____
Machines, equipment	_____
Facilities / Office Equipment	_____
Company Vehicles	_____
one-time patent, license or franchise fee	_____
Total	<u>EUR</u>

2. Medium- and short-term investments

Material and Goods Warehouse	_____
Contingency reserve in the start-up phase	_____
Raw materials, auxiliaries and consumables	_____
Costs for Taken Over Warehouse	_____
Total	<u>EUR</u>

3. Equipment (reserve for special load in the start-up phase)

Total	<u>EUR</u>
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4. Start-up costs

Registration / Permits	_____
Entry in the Commercial Register	_____
Notary	_____
Consultation	_____
Business Registration	_____
Education and training costs	_____
Deposits	_____
Go-to-market costs	_____
Total	<u>EUR</u>

Total capital requirements EUR

8.2. Revenue and profitability forecast

8.2.1. Explanations of the development of sales

What assumptions were used as a basis for your planning?

- Order situation, customer contacts
- Explanation of the order structure (structure of the product or service offering, processing time of certain orders, seasonal fluctuations, etc.)
- Planning of sales volumes, prices (minimum sales planning including private living costs)
- Determination of the point in time from which cost recovery will be achieved
- Receivables management (payment behaviour of your customers, period until receipt of payment)

Calculation model for determining the necessary profit to cover living expenses:

	per month	per annum
Livelihood of the family	EUR	EUR
+ Rent for private apartment	EUR	EUR
+ Social security (KV/PfV/RV/AV)	EUR	EUR
+ Other contractual obligations	EUR	EUR
+ Partial private use of cars	EUR	EUR
+ Reserves (vacation, etc.)	EUR	EUR
= Sum of expenses	EUR	EUR
+ Income tax	EUR	EUR
= Minimum Profit	EUR	EUR

Example of a personnel development plan:

Position	Personnel costs in EUR	Year 1	Year 2	Year 3
Managing Director (GmbH)	..... P.	1	1	1
Secretariat	..... P.	1	1	1
Sales manager	..... P.	1	1	1
Administration Full-time	..... P.	0	1	2
Part-time administration	.... per hour	1	2	2
.....
Total number of employees	=====	=====	=====	=====

8.2.2. Three-year turnover and profitability forecast

	1st year	2nd year	3rd year
Expected Revenue			
- VAT.			
- Cost of goods sold			
= Gross Profit I			
- Personnel costs			
= Gross Profit II			
- Material overheads:			
Machine Leasing			
Rent			
Room Costs			
- Heating			
- Gas			
- Water			
- Current			
Total			
Vehicle Costs			
- Car leasing			
- Vehicle taxes			
- Car insurance			
- Petrol			
- Maintenance			
Total			
Advertising			
- Opening advertisement			
- Constant advertising			
- Travel expenses/trade fairs/training			
- Representation/Hospitality			
Total			
Office supplies			
Telephone / Cell Phone			
Fax			
Internet			
Postage			
Total			
Tax Advisor/Legal Advice			
Bookkeeping			
Contributions/operational Insurances			
Interest on borrowed capital			
Depreciation			
Miscellaneous Costs			
Total			
Profit before tax EUR			

8.3. Liquidity plan

	1st month	Month 2	3rd month	Month 4	Month 5	Month 6
Cash and cash equivalents (at the beginning of each month)						
Cash register						
Bank						
Free credit line						
Surplus Previous Month						
Total cash and cash equivalents						
Deposits from						
Receivables						
Cash sales						
Customer Deposits						
Other Deposits						
Total liquidity access						
Payouts for						
Investment						
Material / Goods						
Cash purchases						
Wages, salaries, soz. Expenditures						
Rent, utilities						
Company insurance						
Other operating expenses						
Interest						
Repayment of loans						
Miscellaneous expenditure						
Private withdrawals						
Deficit Previous Month						
Total cash outflow						
Total cash and cash equivalents						
Total liquidity access						
Total cash outflow						
Surplus/deficit in EUR						

	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12
Cash and cash equivalents						
(at the beginning of each month)						
Cash register						
Bank						
Free credit line						
Surplus Previous Month						
Total cash and cash equivalents						
Deposits from						
Receivables						
Cash sales						
Customer Deposits						
Other Deposits						
Total liquidity access						
Payouts for						
Investment						
Material / Goods						
Cash purchases						
Wages, salaries, soz. Expenditures						
Rent, utilities						
Company insurance						
Other operating expenses						
Interest						
Repayment of loans						
Miscellaneous expenditure						
Private withdrawals						
Deficit Previous Month						
Total cash outflow						
Total cash and cash equivalents						
Total liquidity access						
Total cash outflow						
Surplus/deficit in EUR						

	Month 13	Month 14	Month 15	Month 16	Month 17	Month 18
Cash and cash equivalents						
(at the beginning of each month)						
Cash register						
Bank						
Free credit line						
Surplus Previous Month						
Total cash and cash equivalents						
Deposits from						
Receivables						
Cash sales						
Customer Deposits						
Other Deposits						
Total liquidity access						
Payouts for						
Investment						
Material / Goods						
Cash purchases						
Wages, salaries, soz. Expenditures						
Rent, utilities						
Company insurance						
Other operating expenses						
Interest						
Repayment of loans						
Miscellaneous expenditure						
Private withdrawals						
Deficit Previous Month						
Total cash outflow						
Total cash and cash equivalents						
Total liquidity access						
Total cash outflow						
Surplus/deficit in EUR						

	Month 19	Month 20	Month 21	Month 22	Month 23	Month 24
Cash and cash equivalents						
(at the beginning of each month)						
Cash register						
Bank						
Free credit line						
Surplus Previous Month						
Total cash and cash equivalents						
Deposits from						
Receivables						
Cash sales						
Customer Deposits						
Other Deposits						
Total liquidity access						
Payouts for						
Investment						
Material / Goods						
Cash purchases						
Wages, salaries, soz. Expenditures						
Rent, utilities						
Company insurance						
Other operating expenses						
Interest						
Repayment of loans						
Miscellaneous expenditure						
Private withdrawals						
Deficit Previous Month						
Total cash outflow						
Total cash and cash equivalents						
Total liquidity access						
Total cash outflow						
Surplus/deficit in EUR						

In accordance with this proposal, liquidity planning may have to be carried out for further months.

II Appendix

- Detailed curriculum vitae in tabular form
- Testimonies
- Sample brochures, flyers
- (Pre-)contracts