

**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. What is your business idea? (product, service, innovation?)
  2. What are your motivations for becoming self-employed or realizing your idea? (What personal and professional factors speak in favor of this?)
  3. What are the benefits of your offer?
  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**

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

1. **Location**
   1. How important is the question of location selection for your company / industry?
   2. What requirements should the ideal location have?

e.g. in relation to customer/supplier proximity; Transport; rent level; object size and condition; Environment

1. **Business Organization and Human Resources Management**
   1. What legal form should your company be run in and are permits required?
   2. How is the distribution of tasks in the company regulated?
   3. How do you organize your production or service process?
   4. How do you want to design your personnel structure?

Number; type (permanent employees, freelancers, temporary workers); Salaries

1. **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.)

1. **Financial planning**
   1. Capital Requirements Planning

-Investment

- Resource requirements

* 1. Sales and profitability forecast for 3 years

- Explanations of sales development

* 1. 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 EUR ......................

**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 EUR ......................

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

Total EUR ......................

**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 EUR ......................

**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