Executive Summary

Name of business _____

_____

Legal form_____

Contact address_____

Tel. _____E-mail_____

Fax._____

Type of business

□ **Manufacturer** □ **Service provider**

□ **Retailer** □ **Wholesaler**

Brief description of the business idea

Products or services_____

_____

Customers / target group

_____

_____

Owner(s)
(Name, Address, Qualification, Function in the business, relevant experience)

1._____

2._____

3._____

4._____

Business Idea and Market

Description of the business idea

(e.g. identified needs (market gap), who are the customers, type of products or services to satisfy the needs, how to reach the customers, etc.)

Description of the market

(e.g. geographical area, town, type of customers, size of total market, description of competitors, market share for the new business, etc.)

Marketing Plan Product

Detailed description of the product or product range or service

Product/service type

_____
_____
_____

What is special about the product/ the unique characteristics of the product?

_____
_____
_____
_____

Specification of the product (e.g. size, color, quality, Packaging etc)

_____
_____
_____
_____

After sales service

_____
_____
_____
_____

Marketing Plan Price

How much are customers willing to pay?

- Highest _____
- Average ____
- Lowest _____

How much are competitors' price?

- Highest _____
- Average ____
- Lowest _____

How much is your price?

- Highest _____
- Average ____
- Lowest _____

What are the reasons for setting your price?

_____
_____

_____
_____
_____

Product/service	Type(1)	Type(2)
		Highest ; Average; Lowest
	Highest ; Average; Lowest	Highest ; Average; Lowest
	Highest ; Average; Lowest	Highest ; Average; Lowest
Margin for discount?	No Yes(_____ %)	No Yes(____ %)

Marketing Plan Place

Location of the business

Description of the planned location for the business

_____
_____
_____

_____

Reason for choosing this location

_____
_____

_____

Reaching the customers by selling to

□ Individuals □ Retailers □ Wholesalers □ Others

Reason for choosing this way of distribution

Marketing Plan Promotion

Description of the planned actions to inform customers about the opening of the new business (e.g. printed information, brochures, posters, newspaper articles, radio advertisements, opening ceremony, etc. Also make inquiries about the costs for the different types of promotion)

Legal Form
The legal form of the business will be:-

☐ Sole proprietorship ☐ partnership ☐ limited company ☐ Corporation

Reason for choosing this legal form

Start-Up Capital

Estimation of start-up capital		**Amount**

INVESTMENT		
Land		
Building		
Equipment		
Total Investment		
WORKING CAPITAL		
____ months of staff costs		
____ months of operational costs		
Total working capital		
TOTAL START-UP CAPITAL		

Sources of Start-Up Capital
Sources of funding

Type	**Source**	**Conditions (duration/interest)**	**Amount**
Equity capital	□ Own savings □ Partner		
Loan 1	□ Family □ Friends □ Money lender		
Loan 2	□ Credit cooperative □ Government scheme □ Bank loan		
TOTAL FUNDING			

Information about funding sources
Loan 1

Name and address of creditor or credit institution

_____

_____

Credit agreement □ under discussion □ finalized

□ Money available on (date) _____

Loan 2

Name and address of creditor or credit institution

_____

_____

Credit agreement □ under discussion □ finalized

□ Money available on (date) _____

Debt Service

Repayment period	**1 Amount**	**2 Amount**	**3 Amount**	**4 Amount**	**5 Amount**	**6 Amount**
Loan 1						
Installment/ principal						
Interest						
Loan 2						
Installment/ principal						
Interest						
Debt service Sum of Installments						

Organization and Staff

Staff costs

Position Qualifications Salary Social Total

			Per month	security	staff cost
1.	_____	_____	_____	_____	_____
2.	_____	_____	_____	_____	_____
3.	_____	_____	_____	_____	_____
4.	_____	_____	_____	_____	_____
5.	_____	_____	_____	_____	_____

Organization of business premises

(Sketch of planned shop, office or workshop)

Business Operation and Costs

Monthly Sales Plan

All products, product range or services

Month		1	2	3	4	5	6	7	8	9	10	11	12
Product 1	**Price**												
	Quantity												
	Turnover												
Product 2	**Price**												
	Quantity												
	Turnover												
All products	**Turnover**												

Monthly Operational Cost Plan

Planning is based on the monthly sales plan

Month		1	2	3	4	5	6	7	8	9	10	11	12
Product 1	Quantity												
Materials	All costs												
Product 2	Quantity												
Materials	All costs												
Materials	Total costs												
+ Staff	Total costs												
+ Others	Total costs												
Operation	**Total costs**												
+ Capital cost	Interest												
	Depreciation												
=	**Grand Total costs**												

Cash Flow Plan

Monthly Cash Flow Plan

Month	**Pre operation**	1	2	3	4	5	6	7	8	9	10	11	12
Cash beginning of the month													
+ Equity													
+ Loans													
+ Sales													
+ Any other													
I: Total cash in													
+ Investment													
+ Operational cost													
+ Interest													
+ Any other													
II: Total cash out													
I – II Cash at the end of the month													

Profit Margin

Monthly Estimation of Net Profit

Month		1	2	3	4	5	6	7	8	9	10	11	12
Product 1	Quantity												
	Turnover												
Product 2	Quantity												
	Turnover												

I. Total Sales													
- Operation	Total costs												
II. Total Costs													
I – II Profit (before tax)													
- Income tax	_____%												
Net profit (after tax)													

Opening Balance
Opening Balance of My Business (Date)

Assets	**Value**	**Liabilities**	**Value**
Fixed Assets		**Equity**	
Land		**Long-Term Liabilities**	
Building		Mortgage	
Equipments		Loans	
Others		Others	
Total Fixed Assets		**Total Long-Term Liabilities**	
Current Assets		**Current Liabilities**	
		Accounts payable	
Cash and bank		Taxes payable	
Accounts receivable		Others payable	
Inventory		**Total Current Liabilities**	
Total Current			
Total Assets		**Total Liabilities and Net Worth**	