



BUSINESS PLAN

(template pre-built)

Startup: **Company name**
Project: **Example project**

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Executive Summary

In this chapter describe briefly the following points:

- a. the company
 - For what purpose? (Use of a particular technology or design of a new product etc.)
- b. What are the company's financial goals and/or market?
 - In the short term (1-2 years)
 - In the medium term (3-5 years)
- c. What are the critical factors for the success of the company?
- d. Describe the product (s)
- e. What do the company sells?
 - What is unique about your product?
 - Is it an innovative product?
 - Are there barriers to entry?
 - At what stage of development the product/service is?
 - Features that distinguish your product/service from the competitor's
- f. the market
 - Actual domestic/International size
 - Recent trends
 - Expected trend for the coming years
- g. Financial Area
 - Funds necessary for pursuing the plan and funding arrangements
 - Financial plan – 3-5 years
- h. The Management team
 - Completeness of the team (needs for other members? Which skills are still to be covered?)
 - Brief notes on the professional experience of the management

Product/Service

In this chapter describe briefly the following points:

- a. What problems your product/service solves? What customer's need it answers to?
- b. Describe your product or service. What are the main and distinctive characteristics and compare them to other products/services that may already exist in the market?
- c. How your product/service is innovative?
- d. How is near your product/service to be unique? How will you protect its uniqueness against any competitors who might copy it?
- e. Are there are products/services that can be considered "substitute" of yours? In what are they similar to yours?
- f. Is it a product with a high technical content that requires specialized sales force?

Dedicated Recommendations to this project (from feedback)

The result is good because it reflects a consistency between all the key features. While on one hand Identification and availability of Key Resources and Strategy for maintaining competitive advantage, appear well designed, on the other hand there are inconsistencies related to section Distribution channels. If you have a brilliant strategic model and an amazing product but you have not chosen the best way with which your customer can reach it and can buy it easily, you

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- What is the market share that you can reach over the next 5 years?
 - There are entry barriers that make difficult to get into that market?
 - How you can segment the target market (geographical area, type of customers, sales volumes etc.)?
 - Describe the economic phase of the target market (growing, stable, declining) and why
- a. Who are the competitors? What do we know about them in terms of market size, strengths and weaknesses, sales prospects, clients, etc.?
- b. Marketing policies
- Describe your "Unique Selling Proposition" which is the main feature of the product/service that distinguishes the sales proposal. Must be clear, concise, effective and must be written in accordance with the needs of the target customer.
 - If there are competing or substitute products/services available for your product, describe why the customer should buy your rather than competitor's or the substitutes (lowest price, highest quality, etc.).
 - What price will have your product/service? Is this price higher or lower than the average market price? If it is higher, why the customer should buy yours?
 - Which distribution channels will you choose to sell your products/services to your customers (retailers, direct sales, distributors, agents, Internet etc.) and why? In this case, indicate approximately the size of the sales network (# sellers, agents, etc.)
 - Based on which characteristics your target customer is suited to the features of your product/service?
 - If a competitor enters into this segment of the market with a competing product, which risks would there be?
 - What image you will try to send? Price, quality, reliability, service and response times?
 - How much you plan to invest in advertising and public relations? Which channel will be privileged for this kind of investment?
 - Is your product/service with a high technical content that requires specialized sales force?

Dedicated Recommendations to this project (from feedback)

The global result is critical because it shows little knowledge of the target market. While on one hand Competitive Arena, appears well designed, on the other hand there are inconsistencies related to sections Consistency of market strategy and Target market. The team is advised to further deepen the analysis of the segment in order to grasp opportunities and market needs and to define a product/service consistent with market requests. In particular the marketing strategy chosen is not consistent with the indicated characteristics of customers. In writing the Business Plan the team is recommend to deepen these topics.

Business System & Organization

In this chapter describe briefly the following points:

- a. Who is the main stakeholder (a stakeholder is a special partner, or a supplier, or a governmental entity, or team members or employees with particularly knowledge etc.) in your company? If this stakeholder is so important to the success of your company, how do you prevent this stakeholder to break the relations with the company and thus leaving you in a risky situation?
- b. What are the benefits of this co-operation, for you and for your key stakeholders?

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ANNEX: Economic and Financial Prospects

Hereafter are presented the forecasted company economic and financial prospects

Balance sheet assets and liabilities (*created automatically by approda*)

Balance sheet: Assets and Liabilities:

	2017	2018	2019	2020	2021
Cash & Bank	10,500.00	10,925.00	11,415.00	11,770.00	12,060.00
PRESENT LIQUIDITY	10,500.00	10,925.00	11,415.00	11,770.00	12,060.00
Receivables from Customers	0.00	0.00	0.00	0.00	0.00
TOTAL ACCOUNTS RECEIVABLES FROM CUSTOMERS	0.00	0.00	0.00	0.00	0.00
TOTAL FINANCIAL RECEIVABLES	0.00	0.00	0.00	0.00	0.00
DEFERRED LIQUIDITY	0.00	0.00	0.00	0.00	0.00
Raw materials and ancillary materials	0.00	0.00	0.00	0.00	0.00
Finished goods and products	0.00	0.00	0.00	0.00	0.00
STOCK	0.00	0.00	0.00	0.00	0.00
CURRENT ASSETS	10,500.00	10,925.00	11,415.00	11,770.00	12,060.00
Commercial Receivables over 12 months	0.00	0.00	0.00	0.00	0.00
Financial Receivables over 12 months	0.00	0.00	0.00	0.00	0.00
FINANCIAL ASSETS	0.00	0.00	0.00	0.00	0.00
Intellectual property, patents, trademarks	0.00	0.00	0.00	0.00	0.00
INTANGIBLE NET ASSETS	0.00	0.00	0.00	0.00	0.00
Properties, land and buildings	0.00	0.00	0.00	0.00	0.00
Equipments and tools	0.00	0.00	0.00	0.00	0.00
Industrial and Commercial equipment	0.00	0.00	0.00	0.00	0.00
Other assets	0.00	0.00	0.00	0.00	0.00
TANGIBLE NET ASSETS	0.00	0.00	0.00	0.00	0.00
FIXED ASSETS	0.00	0.00	0.00	0.00	0.00
INVESTED CAPITAL	10,500.00	10,925.00	11,415.00	11,770.00	12,060.00

	2017	2018	2019	2020	2021
Bank (payable)	0.00	0.00	0.00	0.00	0.00
Suppliers (trade payables)	0.00	0.00	0.00	0.00	0.00
Tax, Staff & Social Security payable	175.00	210.00	245.00	210.00	175.00
CURRENT DEBTS	175.00	210.00	245.00	210.00	175.00
Bank over 12 months	0.00	0.00	0.00	0.00	0.00
Severance indemnity fund	0.00	0.00	0.00	0.00	0.00
M/L TERM DEBTS	0.00	0.00	0.00	0.00	0.00
THIRD PARTY RESOURCES	175.00	210.00	245.00	210.00	175.00

	2017	2018	2019	2020	2021
Share Capital	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
Utili (perdite) portati a nuovo	0.00	325.00	715.00	1,170.00	1,560.00
EQUITY	10,000.00	10,325.00	10,715.00	11,170.00	11,560.00
NET RESULT (profit or loss)	325.00	390.00	455.00	390.00	325.00
OWN RESOURCES	10,325.00	10,715.00	11,170.00	11,560.00	11,885.00
TOTAL LIABILITIES	10,500.00	10,925.00	11,415.00	11,770.00	12,060.00

Income Statement:

	2017		2018		2019		2020		2021	
Revenue	1,000.00	100%	1,100.00	100%	1,200.00	100%	1,300.00	100%	1,400.00	100%
Other income	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%
Income	1,000.00	100%	1,100.00	100%	1,200.00	100%	1,300.00	100%	1,400.00	100%
Stock finished products variation	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%
Production Value	1,000.00	100%	1,100.00	100%	1,200.00	100%	1,300.00	100%	1,400.00	100%
Stock raw material variation	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%
Direct Costs	500.00	50%	500.00	45%	500.00	42%	700.00	54%	900.00	64%
Raw Material for production	500.00	50%	500.00	45%	500.00	42%	700.00	54%	900.00	64%
Services	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%
Cost for leased assets of third party, leasing	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%
COST OF PRODUCTION FOR GOODS AND SERVICES	500.00	50%	500.00	45%	500.00	42%	700.00	54%	900.00	64%
Added Value	500.00	50%	600.00	55%	700.00	58%	600.00	46%	500.00	36%
Wages, Social cost	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%
LABOR COST	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%
Earnings before interest, taxes, depreciation and amortization (EBITDA)	500.00	50%	600.00	55%	700.00	58%	600.00	46%	500.00	36%
Amortization of Tangible Assets	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%
Amortization of Intangible Assets	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%
Production Cost	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%
EBIT	500.00	50%	600.00	55%	700.00	58%	600.00	46%	500.00	36%
Interest and financial charge	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%
Financial income	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%
Gross Result	500.00	50%	600.00	55%	700.00	58%	600.00	46%	500.00	36%
Result before tax - EBT -	500.00	50%	600.00	55%	700.00	58%	600.00	46%	500.00	36%
Taxes	175.00	18%	210.00	19%	245.00	20%	210.00	16%	175.00	13%
NET RESULT (profit or loss)	325.00	33%	390.00	35%	455.00	38%	390.00	30%	325.00	23%

Cash Flow Statement:

	2017	2018	2019	2020	2021
STARTING NET FINANCIAL POSITION	0.00	10,500.00	10,925.00	11,415.00	11,770.00
Net Result	325.00	390.00	455.00	390.00	325.00
Depreciation/Amortization	0.00	0.00	0.00	0.00	0.00
Provision for sevrance indemnity fund	0.00	0.00	0.00	0.00	0.00
Provision for future costs fund	0.00	0.00	0.00	0.00	0.00
Self-financing CASH FLOW	325.00	390.00	455.00	390.00	325.00
Variation of Current Liabilities	175.00	35.00	35.00	-35.00	-35.00
Variation of Current Assets (without cash&bank)	0.00	0.00	0.00	0.00	0.00
Net Variation of Working Capital	175.00	35.00	35.00	-35.00	-35.00
NET OPERATING CASH FLOW	500.00	425.00	490.00	355.00	290.00
Variation of Financial Assets	0.00	0.00	0.00	0.00	0.00
Variation of Tangible Assets	0.00	0.00	0.00	0.00	0.00
Variation of Intangible Assets	0.00	0.00	0.00	0.00	0.00
Varirion of M/L term Debts	0.00	0.00	0.00	0.00	0.00
Variation of Own Assets	10,000.00	0.00	0.00	0.00	0.00
Cash Flow from own management	10,000.00	0.00	0.00	0.00	0.00
TOTAL NET CASH FLOW	10,500.00	425.00	490.00	355.00	290.00
FINAL NET FINANCIAL POSITION	10,500.00	10,925.00	11,415.00	11,770.00	12,060.00
Variation of Cash and Bank (Asset)	10,500.00	425.00	490.00	355.00	290.00
Variation Bank (liability)	0.00	0.00	0.00	0.00	0.00
VARIATION OF CASH AND BANK	10,500.00	425.00	490.00	355.00	290.00
TOTAL	0.00	0.00	0.00	0.00	0.00