Tool P3.S4.T1\_Business plan format

**Objective of the tool**: Obtain a single document with the definition, vision and economic information of the income-generating activity selected by the beneficiary / target group.

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| --- | --- | --- |
| Title of the business | Type | Business code |
|  |  Individual  Group  |  |
| Sector | Business type | Location |
| □Agriculture □Manufacture; □Services □Trading  |  |  |
| Name of the <entrepreneur / or Name of the group>  | Household size   |
|   |  |
| Address (Street, Province, Town, Postal Code) | Region |
|  |  |
| ID | Mobile, Telephone | Age |
|  |  |  |
| Sex | Email  | Social media |
|  |  |  |

## Executive Summary

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| Write this summary last thing so that you can summarize the most important points of your business plan. Provide a brief description of the products and services that you are going to offer through your business and the need to which it responds within the market. Explain the strengths by reporting the advantage over the competition. |
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## Personal information

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| Personal situation. Experience, skills, motivation, physical and financial assets. |
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## Short, medium- and long-term objectives

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| Briefly describe the objectives that you are going to set yourself over time (short-term, 1 year, medium-term from 1 year to 5, and long-term from 5 years) and the strategy to achieve them. Are you going to increase/diversify/reduce your business? What do you plan to do? |
| Short term | *
 |
| Mid-term | *
 |
| Long term | *
*
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## Describe the market

Inform of the potential market to which the project is directed, indicating its main characteristics and briefly explaining its volume.

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| Main customers/customer segment Describe the clientele to whom the activity is addressed (which is. characteristics, needs, purchasing capacity, etc.). If you have more than one, describe all types. |
| Costumer type  | **Characteristics and need solved** | **Purchase capacity**  |
|  |  | □Low □Medium □High |
|  |  | □Low □Medium □High |
|  |  | □Low □Medium □High |
| Description of the competitors Describe the existing competition (who are, where are, what offer, at what price, their strengths and weaknesses, etc.). |
| Name | **Product Offer and prices****Price** | **Strengths/ Weakness** |
|  |  |  |
|  |  |  |
|  |  |  |
| Key partnershipsName/list the partners and associates with whom we work to make the ME work (suppliers, capitalist partners, non-direct partners, etc.) Transporters, banks, moneylenders, others |
| Name and contact information | **Main Services or Equipment/Material and Prices** | **Reliability** |
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|  |  |  |
| Infrastructure & servicesCheck the available utilities and infrastructure necessary to operate the business and describe their qualities and prices. (electricity, fuel…) |
|  |
| Rules and regulationsDescribe the rules and regulations that are of relevance for your business and note the eventual costs they imply |
|  |

## SWOT Analysis

|  |  |
| --- | --- |
| Strengths (positive factors to be capitalized) | Weaknesses (negative factors to be eliminated) |
|  |  |
| Opportunities (to make use of) | **Threats** (to avoid/to take into account) |
|  |  |

## Marketing Mix

## Product and Prices

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| Describe the productDescribe product range, Quality, Conception, Packaging, Maintenance, Service, Warranty, Return policy |
|  |
| Describe the Price policyDescribe Competitors’ prices, Pricing strategies (e.g. introductory prices), Prices for different market segments, Pricing of alternative products, Sales and promotions. For the planned products/services in your business, write down the estimated sales for a given period (business cycle). |
|  |

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| --- | --- | --- | --- |
| Products | Price 1 | Price 2 (optional) | Estimate sales |
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## Place and promotion (Sales and communication Channels)

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| Sales channelsBrief information on where you are going to locate your business and relevant information about the physical location and / or its "digital location" depending on the activity you are going to develop. Define how the products/services will be sold (point of sale, markets, home delivery, etc.) |
| 🞏 Physical shop 🞏 Market stall 🞏 Space in a wholesale market 🞏 Mobile stall 🞏 Online shop 🞏 Telemarketing 🞏 Other point of sale (specify):\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| SELLING POINT (market, shop, home delivery) | **% of the Sales** |
|  |  |
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| Communication channels How and through which media can you make your products known to potential customers? Direct marketing (i.e., Word of mouth, postal letterboxing, door-to-door marketing, distribution of physical advertising material, such as brochures, flyers, posters...use of coupons and discounts, emailing, telemarketing, etc.). Indirect marketing (i.e., radio spots, TV spots, social media campaigns, etc.)  |
|  |
| TYPE OF ACTIVITYDescription / detail  | **FREQUENCY**Weekly, Monthly, Annual. |
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| Relation with customersDescribe how the relationships with customers will be created / maintained? (personalized service, monthly subscriptions, volume discounts, etc.). If you have more than one, describe, if applicable, the differentiated relationship by customer. |
|  |

## Operation of the business

Briefly describe how your company will work, identifying **key activities** and **key resources** needed. For human resources, try to detail the functions of each person (including you) who will be part of the organization chart and how the coordination and direction will be.

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| Key activities Identify and list the activities that essential to the functioning of the entrepreneurship (supply, production, sale, etc.), to achieve the value proposition, as well as to the product / service sales process. Also list those which are essential for starting the economic activity. |
| ACTIVITY | **Frequency**  | **Critical / important things to consider/ Responsible** |
| Activities necessary for start-up (i.e. registration, license, rent a place, etc..) |
| 1. 1.
 |  |  |
| 2. |  |  |
| 3. |  |  |
| 4. |  |  |
| Operations (i.e. production, buy and sell) |
| 1. 1.
 |  |  |
| 1. 2.
 |  |  |
| 3. |  |  |
| 4. |  |  |
| Promotion and sales  |
| 1. |  |  |
| 2. |  |  |
| 3. |  |  |
| 4. |  |  |
| Other activities |
| 1. 1.
 |  |  |
| 1. 2.
 |  |  |
| 1. 3.
 |  |  |
| 1. 4.
 |  |  |

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| --- |
| Key resourcesList the essential resources for the smooth running of the activities (premises, machines, resources or transport services, packaging, training, promotion, etc.-, economic resources, human resources, etc. |
| TYPE OF RESOURCE | **DETAIL** |
| 1. Equipment (e.g. machines)
 |  |
| 1. Tools (e.g. Scissors, blades, etc.)
 |  |
| 1. Inputs (e.g. Leather, Thread)
 |  |
| 1. Utilities and services. (e.g. Electricity, water, transportation)
 |  |
| 1. Human resources (e.g. daily workers, salary workers)
 |  |
| 1. Others
 |  |

## Critical Risks [seasonal and other changes]. Business Contingency Plan

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| For example, climatic changes, fire, legal, inflation, no products in the market, etc. In the table below, I have completed the changes that could take place and affect my business adversely. |
| Critical risk/ problem  | **How can they affect my business** |
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## Economic and Financial plan

1. Start-up capital (budget)

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| INITIAL INVESTMENT REQUIRED  |
| Equipment, tools, and other fixed assets required to start the business |
| Nº | **Type of investment** | **Qty. (Q)** | **Unit (U)** | **Unit cost (UC)** | **Total (TC)****(QxUxUC)** | **Life cycle** *(years)* | **Amortized amount per year (TC/Years)** |
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| S1 | **TOTAL** |  |  |  |

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| --- |
| START UP WORKING CAPITAL REQUIRED  |
| Production cycle covered: \_\_\_\_\_ / \_\_\_\_\_ months |
| Initial working capital for the first cycle or until the business is fully running. These are resources that the business expects to convert into cash (sell) or expects to consume for obtaining its products/services. They can be settled for cash, within the business cycle.  |
| Nº | **Type of cost** | **Qty.** | **Unit** | **Unit cost** | **Months covered** | **Total** |
| Inputs (raw materials). |
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| Utilities and infrastructure requirements (e.g. rent, electricity, water, gas, etc.) |
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|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| Human Resources (e.g. daily workers, salary workers) |
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|  |  |  |  |  |  |  |
| Administrative and selling cost (e.g. business licenses, packaging material, etc.) |
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|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| Others |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| S2 | **TOTAL** |  |  |

|  |  |  |  |
| --- | --- | --- | --- |
| Summary. Start-up capital | Tools/equipment (S1) | Working capital (S2) | Total (S1 + S2) |
| Total Start-up capital needs (S1 + S2) |  |  |  |

1. Economic and financial Annual Plan

**Sales forecast per cycle**

For the planned products/services in your business, write down the estimated sales for a given period (business cycle).

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Product/service** | **Units sold (estimate)** | **Unit cost**  | **Unit price** | **Business cycle** |
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| --- | --- |
| Production cycle: \_\_\_\_\_\_\_ months | Number of cycles per year: |

|  |
| --- |
| INCOME PER CYCLE |
| A-Nº | **Product / service** | **Quantity** | **Unit** | **Unit Price** | **Total** |
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| A1 | **TOTAL** |  |

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| --- | --- |
|  | EXPENDITURE PER CYCLE |
| B-Nº | **Type of expenses** | **Quantity** | **Unit** | **Fix or variable cost** | **Unit cost** | **Total** |
| Fix costs |  |  |  |  |  |
|  | Inputs  |
|  |  |  |  | 🞏 Fix 🞏 Variable  |  |  |
|  |  |  |  | 🞏 Fix 🞏 Variable |  |  |
|  |  |  |  | 🞏 Fix 🞏 Variable |  |  |
|  |  |  |  | 🞏 Fix 🞏 Variable |  |  |
|  |  |  |  | 🞏 Fix 🞏 Variable |  |  |
|  |  |  |  | 🞏 Fix 🞏 Variable |  |  |
|  | Utilities and infrastructure requirements **(e.g. rent, electricity, water, etc.)** |
|  |  |  |  | 🞏 Fix 🞏 Variable |  |  |
|  |  |  |  | 🞏 Fix 🞏 Variable |  |  |
|  |  |  |  | 🞏 Fix 🞏 Variable |  |  |
|  |  |  |  | 🞏 Fix 🞏 Variable |  |  |
|  |  |  |  | 🞏 Fix 🞏 Variable |  |  |
|  | Human Resources  |
|  |  |  |  | 🞏 Fix 🞏 Variable |  |  |
|  |  |  |  | 🞏 Fix 🞏 Variable |  |  |
|  |  |  |  | 🞏 Fix 🞏 Variable |  |  |
|  | Others fix cost |
|  |  |  |  | 🞏 Fix 🞏 Variable |  |  |
|  |  |  |  | 🞏 Fix 🞏 Variable |  |  |
|  |  |  |  | 🞏 Fix 🞏 Variable |  |  |
| B |  | **TOTAL** |  |

**Fixed costs:** utilities, inputs, rent of the premises, salaries, etc., which do not depend on the number of units produced (or level of activity).

**Variable costs:** inputs, raw materials, human resources directly linked to the production or service provision (e.g., daily workers), packaging, storage, transport costs, etc. that vary according to the number of units produced (or the level of activity)

## Summary

|  |  |  |  |
| --- | --- | --- | --- |
| % of increasing/decreasing for the next coming years (estimation) |  |  \_\_\_\_ % |  \_\_\_\_ % |
| Year 2. Justification for the above-mentioned increase :  |
| Year 3. Justification for the above-mentioned increase :  |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| PROFIT | Amount | Nº of cycle |  | Year 1 | Year 2 | Year 3 |
| A | **INCOME PER CYCLE**  |  |  |  |  |  |
| B | **EXPENSES PER CYCLE** |  |  |  |  |  |
| AT | **Amortization**  |  |  | **0** |  |  |
|  | **NET PROFIT (A-B-AT)** |  |  |  |  |  |

1. Financial sources of income (start-up phase)

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| --- |
| SOURCE OF INCOME |
| Start-up grant | **Beneficiary contribution** | **Loan from Bank/MFI** | **Any other source** | **Total** |
|  |  |  |  |  |