BUSINESS PLAN DRAW-UP

– WORKBOOK –

|  |  |
| --- | --- |
| **Project name:** |  |
| Name and surname: |  |
| Address: |  |
| Telephone: |  |
| Team for the plan draw-up: |  |

1. **SUMMARY OF BUSINESS PLAN**

[summed up overview of business plan]

|  |  |
| --- | --- |
| **Business concept and business**  (when the business entity was established or when it will be established, how the entrepreneurial idea came up, ownership, etc.) |  |
| **Description of product/service** |  |
| **Method of implementation**  (sum up possiblities, why they should be used and the starting strategy how to use them) |  |
| **Management team**  (sum up relevant knowledge and references of the lead manager and key team members) |  |
| **Market**  *(identify and briefly explain the field of activity and the market, priority consumer groups, how products and services will be positioned, strategy for conquering the market...)* |  |
| **Competitive advantages** (indicate the most important competitive advantages) |  |
| **Location** |  |
| **Total investments** |  |
| **Sources of financing** |  |
| **Start and end of investment** |  |
| **Economic life span of project** |  |
| **Expected results** |  |
| **Conclusion** |  |

*The most important sections of this BP are: how you came up with your entrepreneurial idea, which are your elementary objectives, description of your product/service and your target market, definition of your success and your competitive advantages, the most important financial indicators, company’s management profile.*

**2. MANAGEMENT AND ORGANIZATION**

(provide information on the investor, method of orgaanization and managerial structure. The quality of the management team (experience and skills) very often predetermine company’s business success).

**2.1 Basic information on the investor**

**Data for identification**

|  |  |  |
| --- | --- | --- |
| 1. | Name of the investor |  |
| **2.** | **Director's name and surname** |  |
| **3.** | **Year of establishment** |  |
| **4.** | **Address (municipality, street)** |  |
| **5.** | **Type (form) of ownership** |  |
| **6.** | **Register number / TIN** |  |
| **7.** | **Primary activity** |  |
| **8.** | **Commercial bank** |  |

**Type and structure of ownership**

|  |  |  |
| --- | --- | --- |
| **Ord. no.** | **Owners (owner)** | **Ownership shares** |
| 1. |  |  |
| 2. |  |  |
| 3. |  |  |
| 4. |  |  |
| 5. |  |  |
|  | TOTAL: | 100% |

**2.2 Organizational structure**



**2.3 Available human resources**

|  |  |
| --- | --- |
| **NUMBER AND QUALIFICATION STRUCTURE OF EMPLOYEES** | |
| **Indicators** | **Number of employees** |
| 1. Total number of employees |  |
| 2. Number of management employees |  |
| 3. Qualification structure of employed workers |  |
| UD |  |
| CD |  |
| HQW |  |
| CSE |  |
| QW |  |
| HQW |  |
| NQW |  |

**2.4 Management team**

**Key management staff**

|  |  |
| --- | --- |
| Name and surname | References |
|  |  |
|  |  |
|  |  |

**2.5 Other team members**

|  |  |
| --- | --- |
| Name and surname | References |
|  |  |
|  |  |
|  |  |

**3. DESCRIPTION OF VENTURE/PRODUCT/SERVICE**

**A list of the most important questions:**

* What is a product (products) – description of physical characteristics: size, weight, colour, package...),
* What is a service ( describe the type of service),
* Which needs of customers / users does it satisfy (use value),
* Who are customers/consumers (current and potential),
* On the basis of which do they make decisions on the purchase?
* What distinguishes you from your compettition?
* Highlight advantages/shortcomings, strengths and weaknesses,
* What is the price sensitivity of the product/service?
* Do you need training ( both for the vendor and users)?
* Did you ensure after sales service and how does it function?

|  |  |
| --- | --- |
| **Description of product service** |  |
| **Readiness for market** |  |
| **Competitive advantages** |  |
| **Warranty and after sales service** |  |

**The most important products/services**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Ord. no.** | **Product name** | **2017** | | | |
| **Price per product unit** | **Quantity** | **Incomes from sales (1x2)** | **% contribution in total incomes** |
| **1** | **2** | **3** | **4** |
|  |  |  |  |  |  |
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|  |  |  |  |  |  |
|  | **Total:** |  |  |  | **100%** |

**4. MARKETING PLAN**

[provide the method of establishing needs for services, potential users and eventual competition]

**4.1 Customer/consumer profile**

**A list of the most important questions:**

* What is the system of payment?
* Is the seasonal factor crucial?
* Is the customer a user at the same time?
* How long is the process for them to make a decision on purchase?
* How important is the personal contact with the customer?
* How did you organize your sale?
* Do you know the profile of a potential customer?
* Provide a list of the most important customers...
* Consider who customers/consumers for the current or new products or services are. Demands of potential consumers should be classified with relatively homogenous groups having in mind existing identified characteristics (market segmentation).
* Show who main customers of products or services are in every market segment (including domestic and foreign market).
* Describe customer's purchase processes, including bases on which they make decisions (i.e. price, quality, time, method of delivery, training, service, personal contact or prestige) and why they can change existing decision on the purchase.
* Indicate offers, contracts or letters of intention at your disposal. Show how rapid your products and services will be available on the market.

**4.2 Branch/business environment profile**

**A list of the most important questions :**

* What is the total size of our market – local, regional, national, international? Take these categories from the aspect of your current and prospective production program, as well as target market.
* What are the rates of market growth through the prism of the previous period, current trends and projections for the follwing period?
* What are the barriers for the entry into a specific branch (social, economic, political or some other),
* Consider some new products/services/trends in the branch...

**PEST analysis of the impact on the environment**

|  |  |
| --- | --- |
| 1. Which factors of the environment impact the organization? | |
| 2. Which of these factors is most important now and in several years in the future? | |
|  | |
| **Political and legislative factors**  Monopoly legislation  Environmental laws  Tax policy  Regulations related to international exchange  Employment law  Stability of the Government | **Economic factors**  Business circles  Trends of gross domestic product  Interest rates  Money supply  Inflation  Unemployment  Available incomes  Availability of energy and price |
| **Socio-cultural factors**  Demography  Income distribution  Social trends  Change of life style  Relationship towards labour and employment  Consumer factors  Level of education | **Technological factors**  State investments in research  State and industrial focus of technological factors  New discoveries  Speed of the transfer of technology  Obsolescence rate |

**PEST анализа**

**4.3. Profile of competition**

**A list of the most important questions:**

* Make a list and shortly describe firms which are your direct competitors,
* Analyse their size, profitability and manner of conducting business activities to the extent possible,
* Which are their strenths/weaknesses in their mutual comparison and in comparison with you?
* According to you what are the factors of success in the light of such an analysis of competitiveness/differentiation in comparison with competition?

**Main competitors**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Company** | **Product** | **Price** | **Warranty** | **Technical support** | **Comment** |
|  |  |  |  |  |  |
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**Analysis of competitiveness (optional)**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Type of competition** | **Annual sales** | **Price strategy** | **Market share** | **Channels of distribution** | **Main strengths/weaknesses** |
|  |  |  |  |  |  |
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**4.4 SWОТ analysis**

**S – strength – снага**

**W – weakness – слабост**

**O – opportunity – шанса**

**T – threat – опасност**

|  |  |
| --- | --- |
| **STRENGTHS** | **WEAKNESSES** |
| **OPPORTUNITIES** | **THREATS** |

**5. FORMULATING THE STRATEGY OF COMPETITIVENESS**

**5.1 Price strategy**

**A list of the most important questions:**

* How do you establish your prices in comparison with competition?
* What is the price strategy of your competitors?
* Can you achieve a competitive advantage with your price?
* Did you take into account the response of competition to your prices?
* Are your prices established in such a way to be in the direct function of achieving profit?
* Do your prices enable you to expand market share?
* Do certain legal provisions influence your prices restrictively?
* How do the conditions of sale determine prices (in cash, deferred...)

**5.2 Positioning**

Clearly determine market niches which you will fill with your product/service and also how you are going to fill them (promotion, advertising and sales – particularly in comparison with competition...)

**5.3 Sales plan**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Ord. No. | Product | Measure unit | Selling price | Production and sales scope according to years | | |
| **First year** | **Second year** | **Third year** |
| **1** | **2** | **3** | **4** | **5** | **6** | **7** |
| 1. |  |  |  |  |  |  |
| 2. |  |  |  |  |  |  |
| 3. |  |  |  |  |  |  |
| 4. |  |  |  |  |  |  |
| 5. |  |  |  |  |  |  |
| 6. |  |  |  |  |  |  |
| 7. |  |  |  |  |  |  |
| 8. |  |  |  |  |  |  |
| 9. |  |  |  |  |  |  |
|  | **Total** |  |  |  |  |  |

**Structure of the largest customers**

|  |  |
| --- | --- |
| Customer name | % share |
|  |  |
|  |  |
|  |  |
|  |  |
|  |  |
|  |  |
|  |  |
| **TOTAL** |  |

**5.4 Procurment plan**

**Required quantity of materials**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Ord. No. | Required material | Consumption of materials per product | Production capacity for the first year | Required quantity of materials in the first year |
| **1** | **2** | **3** | **4** | **5 = 3 x 4** |
| 1. | Material 1 |  |  |  |
|  | - for product 1 |  |  |  |
|  | - for product 2 |  |  |  |
|  | - for product 3 |  |  |  |
|  | Total material 1 |  |  |  |
| 2. | Material 2 |  |  |  |
|  | - for product 1 |  |  |  |
|  | - for product 2 |  |  |  |
|  | - for product 3 |  |  |  |
|  | Total material 2 |  |  |  |
| 3. | Material 3 |  |  |  |
|  | - for product 1 |  |  |  |
|  | - for product 2 |  |  |  |
|  | - for product 3 |  |  |  |
|  | Total material 3 |  |  |  |

**Total value of required procurements**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| O.nr. | Material | Meas. unit | Price | Required annual quantity of materials | Annual cost for the material |
| **1** | **2** | **3** | **4** | **5** | **6 = 4 x 5** |
| 1. | Material 1 |  |  |  |  |
| 2. | Material 2 |  |  |  |  |
| 3. | Material 3 |  |  |  |  |
|  | **Total** |  |  |  |  |

**Criteria for the selection of the supplier**

|  |  |  |
| --- | --- | --- |
| **Criterion** | **Specific objective** | **Description** |
| Price |  |  |
| Discounts |  |  |
| Quality |  |  |
| Shipment |  |  |
| Possibility of extension |  |  |
| Technology |  |  |
| Deadlines |  |  |
| Warranty |  |  |

**Supplier’s structure**

|  |  |
| --- | --- |
| Name of supplier | % share |
|  |  |
|  |  |
|  |  |
|  |  |
|  |  |
|  |  |
| **TOTAL** |  |

**5.5. Distribution plan**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **O. nr.** | **Sales method** | **Product name** | **Scope of sales** | **Percentage**  **share %** |
| 1. | Retail |  |  |  |
| 2. | Direct sale |  |  |  |
| 3. | Wholesale |  |  |  |
| 4. | Other |  |  |  |
|  | Total: |  |  | 100% |

**5.6. Plan of promotional activities**

A list of the most important questions:

* What are the principal aims of propaganda/promotion (principal aim is that current customers buy more and potention ones start buying; the result is always measured through sales),
* How to implement these aims?
* What kond of messages will enable theimplementation of aims?
* Which media will be used?
* How to draw up a budget?
* How to measure the effects of propaganda/promotion?

**Initial budget for marketing**

|  |  |  |  |
| --- | --- | --- | --- |
| **Type of advertising** | **Price** | **Number of repetitions** | **Total** |
|  |  |  |  |
|  |  |  |  |
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|  |  |  |  |
| **Total** |  |  |  |

**6. PLAN OF PRODUCTION AND OPERATIONAL PLAN**

**6.1 Technical and technological analysis**

**Inventory of principal facilities and their dimensions**

|  |  |  |  |
| --- | --- | --- | --- |
| **Ord. No.** | **Facility** | **Exists** | **Characteristics** |
| **1** | **2** |  | **3** |
| 1. |  |  |  |
| 2. |  |  |  |
| 3. |  |  |  |
| 4. |  |  |  |

**Inventory of required fixed assests for operation and their basic characteristics power, consumption,...**

|  |  |  |  |
| --- | --- | --- | --- |
| **Ord. No.** | **Asset for operation** | **Characteristics** | **Value** |
| **1** | **2** | **3** | **4** |
| 1. |  |  |  |
| 2. |  |  |  |
| 3. |  |  |  |
| 4. |  |  |  |
| 5. |  |  |  |
| 6. |  |  |  |
| 7. |  |  |  |

**Inventory and basic input characteristics**

|  |  |  |  |
| --- | --- | --- | --- |
| **Ord. No.** | **Required inputs** | **Measure unit** | **Supplier** |
| **1** | **2** | **3** | **4** |
| 1. |  |  |  |
| 2. |  |  |  |
| 3. |  |  |  |
| 4. |  |  |  |
| 5. |  |  |  |
| 6. |  |  |  |

**Level of capacity efficiency (%)**

|  |  |  |  |
| --- | --- | --- | --- |
| **Ord. no.** | **Year** | **Type of production:** | **Note:** |
| 1. |  |  |  |
| 2. |  |  |  |
| 3. |  |  |  |
| 4. |  |  |  |
| 5. |  |  |  |

## Standards of material and energy consumption per unit of product/service

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Ord. No. | Raw material, package or energy generating product | Measure unit | Price | Material consumption for the production of a product unit  (kg,m,piece....) | Cost of material for the production of a product unit  (€, dinar) |
| **1** | **2** | **3** | **4** | **5** | **6 = 4 x 5** |
| 1. |  |  |  |  |  |
| 2. |  |  |  |  |  |
| 3. |  |  |  |  |  |
| 4. |  |  |  |  |  |
| 5. |  |  |  |  |  |
| 6. |  |  |  |  |  |
| 7. |  |  |  |  |  |
|  | **Total** |  |  |  |  |

**6.2 Operational plan**

**Location aspect**

The analysis of macrolocation is performed by a quantity analysis of a certain number of location factors, whereby the method of wighting is usually used: economic development of the wider region, distance of the selling market, distance of the market off supply, transport roads and roads availability of energy sources, availability of water, availability of work force, environmental conditions, climate conditions and other.

The analysis of microlocation covers the exploration and defining the position and layout on a narrower area to obtain the best production results: general benefit and the equipment of the location, vicinity of roads, supply of public utilities and services, distance to energy sources, requests regarding environment and other.

**Dynamic plan (optional)**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Ord. No.** | **Activity** | **Duration** | **(years, months, weeks.......)** | | | | | | | | | | | | |
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**7. FINANCIAL PLAN**

**Financial balance and results**

|  |  |  |  |
| --- | --- | --- | --- |
| BASIC ELEMENTS OF INCOME STATEMENT, year \_\_\_\_ | | | |
| **Ord. no.** | **ITEMS** | **\_\_\_\_** | **%** |
| **1.** | **Total income** |  |  |
| **2.** | **Total expenditure (from 2.1 to 2.6)** |  |  |
| 2.1. | Direct material costs |  |  |
| 2.2. | Depreciation |  |  |
| 2.3. | Employee expenses |  |  |
| 2.4. | Intangible costs |  |  |
| 2.5. | Financial costs |  |  |
| 2.6 | Other costs |  |  |
| **3.** | **Profit / loss (1-2)** |  |  |

|  |  |  |  |
| --- | --- | --- | --- |
| **LEVEL OF DEBT** | | | |
| **Ord. no.** | **ELEMENTS** | **\_\_\_\_\_\_\_** | **I quarter \_\_\_\_** |
| 1. | Fixed assets |  |  |
| 2. | Inventories |  |  |
| 3. | Long-term investments |  |  |
| **4.** | **Total (1+2+3)** |  |  |
| 5. | Beneficiary’s capital |  |  |
| **6.** | **Net debt (4-5)** |  |  |
| **7.** | **Total income** |  |  |
| **8.** | **Net debt/total income (6:7)** |  |  |

## 

## Investments

**Investments in fixed assets**

|  |  |  |  |
| --- | --- | --- | --- |
| **Ord. No.** | **Fixed assets** | **Price**  **[€]** | **Price**  **[din]** |
| **1** | **2** | **3** | **4** |
| 1. |  |  |  |
| 2. |  |  |  |
| 3. |  |  |  |
| 4. |  |  |  |
| 5. |  |  |  |
|  | **Total** |  |  |

## Calculation of working assets

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Ord. No.** | **Description** | **First year** | **Second year** | **Third year** |
| **1** | **2** | **3** | **4** | **5** |
| **A.** | **W.A. CONDITIONED BUSINESS ACTIVITY** |  |  |  |
| **I** | **Inventories (1+2+3)** |  |  |  |
| 1. | Variable costs (raw materials, material,...) |  |  |  |
| 2. | Unfinished production |  |  |  |
| 3. | Finished products |  |  |  |
| **II** | **Claims** |  |  |  |
| **III** | **Cash assets** |  |  |  |
| **B.** | **SOURCES FROM CURRENT ACTIVITIES (4+5)** |  |  |  |
| 4. | **Suppliers** |  |  |  |
| 5. | **Gross salaries** |  |  |  |
|  | **DEDUCTION (А - B)** |  |  |  |

## Total investments

|  |  |  |  |
| --- | --- | --- | --- |
| **Ord. No.** | **Total investment** | **Amount** | **Amount**  **[%]** |
| **1** | **2** | **3** | **4** |
| 1. | Fixed assets |  |  |
| 2. | Working assets |  |  |
|  | **Total** |  |  |

**Sources of financing**

|  |  |  |  |
| --- | --- | --- | --- |
| **Ord. No.** | **Fixed assets** | **Amount** | **Amount [%]** |
| **1** | **2** | **3** | **4** |
| 1. | Beneficiary's assets |  |  |
| 2. | Partners |  |  |
| 3. | Credits  -  - |  |  |
| 4. | Other sources |  |  |
|  | **Total** |  |  |

**Conditions of credit financing**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Ord. No.** | **Credit** | **Amount** | **Repayment period** | **Interest rate** | **Grace period** |
| **1** | **2** | **3** | **4** | **5** | **6** |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |

**Calculation of total income**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Ord. no. | Product | Selling price | Sales scope per year | | | Income per year | | |
| **First year** | **Second year** | **Third year** | **First year** | **Second year** | **Third year** |
| **1** | **2** | **3** | **4** | **5** | **6** | **7 = 3 x 4** | **8 = 3 x 5** | **9 = 3 x 6** |
| **1.** |  |  |  |  |  |  |  |  |
| **2.** |  |  |  |  |  |  |  |  |
| **3.** |  |  |  |  |  |  |  |  |
| **4.** |  |  |  |  |  |  |  |  |
| **5.** |  |  |  |  |  |  |  |  |
|  | **Total** |  |  |  |  |  |  |  |

## Calculation of cash flow (optional)

| **Period/month:** | **0** | **1** | **2** | **3** | **4** | **5** | **6** | **7** | **8** | **9** | **10** | **11** | **12** |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 1. Opening cash balance |  |  |  |  |  |  |  |  |  |  |  |  |  |
| ***2. Credit (from 2.1 to 2.2)*** |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 2.1. Other credits |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 2.2. Other credits |  |  |  |  |  |  |  |  |  |  |  |  |  |
| ***3. Cash inflow from sales***  ***(from 3.1. to 3.2)*** |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 3.1. Cash inflow from sales 1 |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 3.2. Cash inflow from sales 2 |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 4. Cash inflow from claims |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 5. Other inflows (without margin) |  |  |  |  |  |  |  |  |  |  |  |  |  |
| ***I. Total inflows (1+2+3+4+5)*** |  |  |  |  |  |  |  |  |  |  |  |  |  |
| ***6. Cash outflow for direct costs (from 6.1 to 6.2)*** |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 6.1. Cash outflow for direct costs 1 |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 6.2. Cash outflow for direct costs 1 |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 7. Cash outflow from debt |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 8. Employee salaries |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 9. Contributions paid by employee |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 10. Contributions paid by owner |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 11. Lease costs |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 12. Office supplies |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 13.Telecommunications |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 14.Utility bills |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 15.Transport |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 16. Maintenance costs |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 17. Accountant |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 18. Marketing and representation |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 19. Monetary outflow for private purposes |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 20. Bank commission |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 21. Income tax |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 22.VAT |  |  |  |  |  |  |  |  |  |  |  |  |  |
| ***II. Total cash outflows***  ***(from 6 to 22)*** |  |  |  |  |  |  |  |  |  |  |  |  |  |
| ***III. Gross income from sales (I-II)*** |  |  |  |  |  |  |  |  |  |  |  |  |  |
| ***IV. Average margin for the period in %*** |  |  |  |  |  |  |  |  |  |  |  |  |  |
| ***V. Net cash flow for the period (without credits) (I-2-II)*** |  |  |  |  |  |  |  |  |  |  |  |  |  |
| ***23. Outflow for the repayment of credit***  ***(from 24.1 to 24.2)*** |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 24.1. Outflow for the repayment of credit |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 24.2. Outflow for the repayment of credit |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 25. Other investments |  |  |  |  |  |  |  |  |  |  |  |  |  |
| ***VI. Total outflow from financing (23+25)*** |  |  |  |  |  |  |  |  |  |  |  |  |  |
| ***VII. Final cash balance for the period (III-VI)*** |  |  |  |  |  |  |  |  |  |  |  |  |  |
| ***VIII. Net " CASH FLOW "for the period (V-VI)*** |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 26. Potential outflow on the basis of security |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 27. Potential outflow on the basis of security |  |  |  |  |  |  |  |  |  |  |  |  |  |
| ***IX. FINAL CASH BALANCE FOR THE PERIOD (VII-26-37)*** |  |  |  |  |  |  |  |  |  |  |  |  |  |
| ***X. FINAL NET CASH FLOW FOR THE PERIOD (VIII-26-27)*** |  |  |  |  |  |  |  |  |  |  |  |  |  |

## Income statement

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Ord. No.** | **Items of income statement** | **First year** | **Second year** | **Third year** |
| **1** | **2** | **3** | **4** | **5** |
| **I** | **TOTAL INCOMES** |  |  |  |
| 1. | Income from sales or service provision |  |  |  |
| **II** | **TOTAL BUSINESS EXPENDITURES** |  |  |  |
| 1. | Variable costs (raw material, package) |  |  |  |
| 2. | Employee expenses |  |  |  |
| 3. | Depreciation |  |  |  |
| 4. | Costs of energy generating products |  |  |  |
| 5. | Maintenance costs |  |  |  |
| 6. | Marketing costs |  |  |  |
| 7. | Other costs of activities |  |  |  |
| 8. | Financial costs |  |  |  |
| **III** | **GROSS PROFIT OR LOSS (I-II)** |  |  |  |
|  | Income tax (10%) |  |  |  |
| **IV** | **NET PROFIT** |  |  |  |

**Break-even point of profitability**

This analysis points to that production capacity on which the performed production value – total incomes from sales is levelled with total costs. It is that level of the usage of capacity on which a small company starts to make profit.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Ord. No.** | **Costs** | **Project year** | | | |
| **first** | **second** | **third** | **fourth** |
| *1* | *2a small* | *3* | *4* | *5* | *6* |
| **I** | **Total fixed costs (1+2+3+4+5)** |  |  |  |  |
| 1. | Depreciation |  |  |  |  |
| 2. | Intangible costs |  |  |  |  |
| 3. | Maintenance costs |  |  |  |  |
| 4. | Salaries |  |  |  |  |
| 5. | Repayment of the principal amount |  |  |  |  |
| **II** | **Total variable costs (1+2+3)** |  |  |  |  |
| 1. | Direct tangible costs |  |  |  |  |
| 2. | Other tangible costs |  |  |  |  |
| 3. | Energy-related costs |  |  |  |  |
| **III** | **TOTAL (I+II)** |  |  |  |  |

A very simple expression for the calculation of this item is:

FT

PTR = -----------

PC-Vq

**Whereby:**

**FT – total fixed costs**

**PC – selling price**

**Vq – variable costs per product unit**

**(total variable costs/total products)**

**Project assessment**

1. Cost-effectiveness ratio Total incomes

Total expenditures

1. Rate of capital formation Planned net profit х 100

Total investments

1. Investment repaying time Total investments

Planned net profit

1. Profitability ratio Net profit x 100

Invested capital

**8.** **PLAN OF GROWTH AND DEVELOPMENT**

In a table view present the request for financial funds, depending on the direction of development.

**This part relates to:**

* The appropriate assessment of requests for financial funds,
* Analysis and assessment of Beneficiary’s resources,
* Contacts with professional advisor,
* Identifcation and assessment of the availability of specific sources of financing.

**9. ADDENDUMS AND ANNEXES**

* Statistics (tables, graphs..),
* Results of conducted research (surveys, questionnaires,... ),
* Catalogues, advertising material
* Price lists,
* Insurance policies,
* Manager contracts,
* Contracts on concluded export activities.