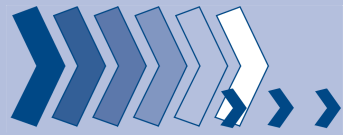




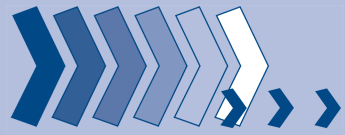
# **Business Plan Presentation and Writeup**

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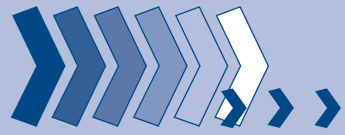
## *Business Plan*

- A good definition: A **business plan** is a document that convincingly demonstrates the ability of your business to sell enough of its product or service to make a satisfactory profit and be attractive to potential backers.
- A better definition: A **business plan** is a selling document that conveys the excitement and promise of your business to any potential backers or stakeholders.



## *Presenting a Business Plan*

- **Your personality** (be yourself, be direct, speak in full sentences, speak at the audience not the wall, energy and passion are an asset)
- **Contents** (clear mission statement, based on facts rather than presumptions)
- **Form** (“professional look,” 3-10 lines per foil, limit the use of color and animation, simple is beautiful)
- **Timeliness** (it is usually more difficult to prepare a 20-minute long comprehensive presentation than a 60 minute one)

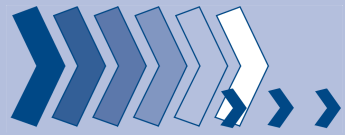


## *Your twenty minute presentation*

- Use 3 to 12 slides (7-10 might be an optimum)
- The Title Page (name and logo of a company conveying its mission)
- The Mission Statement (clarity is of an essence, must be convincing)
- 10/20/30 Guy Kawasaki's Rule (10 slides, 20 minutes in font no smaller than 30 points)

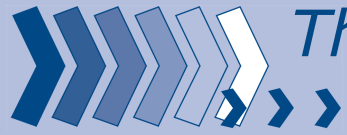
### Use TIMS Principles:

- The Team (member profiles, why you are uniquely qualified to succeed)



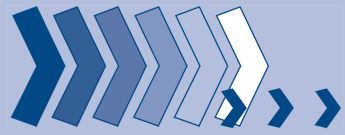
## *Presentation (continued)*

- The Idea (a product or a service)
- The Market (the market and marketing, the competitors, why will your product or service be better)
- The Strategy (how will you proceed with achieving your goal, the timeline)
- The Financials (how much capital you need, ROI, breakeven analysis)
- The Final Statement (must be powerful and exciting)



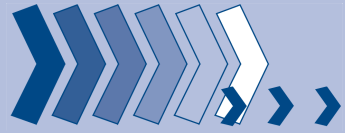
*The ten topics that a venture capitalist cares about are (from Guy Kawasaki):*

- Problem
- Your solution
- Business model
- Underlying magic/technology
- Marketing and sales
- Competition
- Team
- Projections and milestones
- Status and timeline
- Summary and call to action



## *Eight Reasons for Writing a Business Plan*

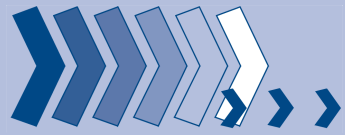
1. To sell yourself on the business - "sanity check"
2. To obtain bank financing
3. To obtain investment funds
4. To arrange strategic alliances
5. To obtain large contracts
6. To attract key employees
7. To complete mergers and acquisitions
8. To motivate and focus your management team



## *Types of Plans*

- The Summary Business Plan - up to ten pages
- **The Executive Summary - up to three pages**
- The Full Business Plan - 10 - 50 pages
- The Operational Business Plan - 40 - 200 pages

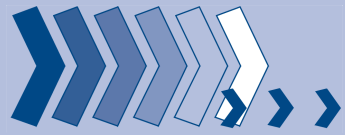




## Getting Started to Write

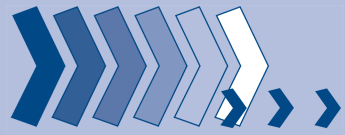
### Brainstorming and/or Mindmapping

- Step 1 Posing the Right Questions or Subjects
- Step 2 Providing Bite-Size Answers



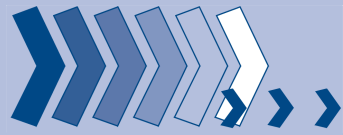
## *What Should the Business Plan Cover*

- Cover Page
- Table of Contents
- Executive Summary
- The Company
- The Market
- The Product/service
- Sales and Promotion
- Finances (Cash Flow, Income/Loss, Balance Sheet)
- Appendices (e. g., Executives Profiles)



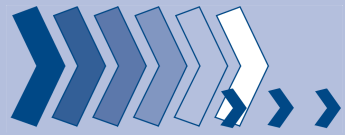
## *Alternative Contents*

- Cover Page
- Summary
- Table of Contents
- Introduction
- Description of Venture
- Marketing Strategy
- Financial Strategy
- Financial Scenarios
- Operating Strategy
- Appendices



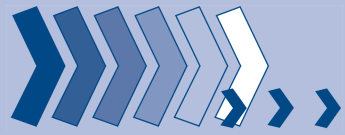
# Business Plan Targeting Summary

Stakeholder	Issues to emphasize	Issues to deemphasize	Length
Banker	Cash flow, assets, solid growth	Fast growth, hot market	10-20 pp.
Investor	Fast growth, potential large market, management team	Assets	20-40 pp.
Strategic partner	Synergy, proprietary products	Sales force, assets	20-40 pp.
Large customer	Stability, service	Fast growth, hot market	20-40 pp.
Key employees	Security, opportunity	Technology	20-40 pp.
Merger & acquisition specialist	Past accomplishments	Future outlook	20-40 pp.



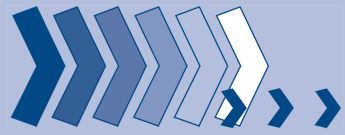
## *Business Plan a more detailed Table of Contents (1)*

- Cover Page
- Executive Summary
- Introduction-Industry, the company and its products
  - The industry
  - The company
  - The products or services
- Market research and analysis
  - Customers
  - Market Size and Trends
  - Competition
  - Estimated Market share and sales
  - Ongoing Market evaluation



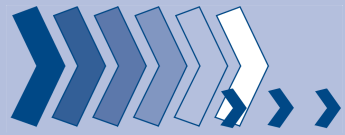
## *Business Plan a more detailed Table of Contents (2)*

- Marketing plan
  - Overall marketing strategy
  - Pricing
  - Sales tactics
  - Service and warranty policies
  - Advertising and promotion
- Design and development plans
  - Development status and tasks
  - Difficulties and Risks
  - Product improvement and new products
  - Costs



## *Business Plan a more detailed Table of Contents (3)*

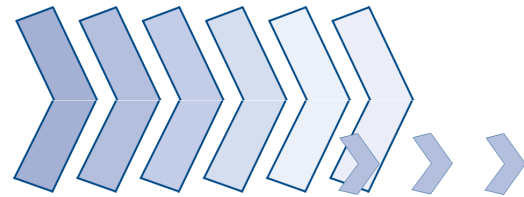
- Manufacturing and operations plan
  - Geographic Location
  - Facilities and improvements
  - Strategy and plans
  - Labor Force
  
- Management team
  - Organization
  - Key management Personnel
  - Management compensation and ownership
  - Board of directors
  - Management assistance and training needs
  - Supporting professional services



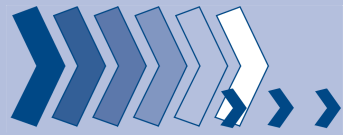
## *Business Plan a more detailed Table of Contents (4)*

- Overall schedule
- Critical risks and problems
- Community benefits
  - Economic benefits
  - Human development
  - Community development
- The financial plan
  - Profit and loss forecast
  - Pro forma cash flows analysis
  - Pro forma balance sheets
  - Breakeven chart
  - Cost control





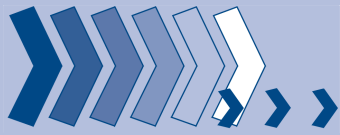
# Pro Forma Balance Sheets



- Kapitalbedarfsplan (Capital Requirement)
- Finanzierungsplan (Financing Plan)
- Umsatzplan (Planned Sales)
- Kostenplan (Planned Costs)
- Rentabilitätsplan (Balance Sheets)
- Liquiditätsplan (Liquidity)

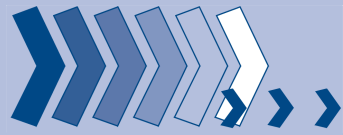
Example:

Wellness-Massage Praxis from the book by:  
Andreas Lutz and Christian Bussler,  
Die Businessplan-Mappe  
Linde International, Wien, 2007



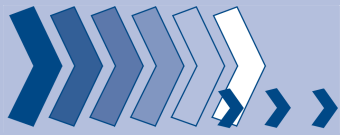
# Kapitalbedarfsplan

Kapitalbedarfsplan		
Gewerbeanmeldung		40,00 €
Erstberatung Steuerberater		200,00 €
Gründungsberatung		954,00 €
Telefon/DSL-Neuanschluss		100,00 €
Eröffnungswerbung		500,00 €
<b>1. Gründungskosten</b>		<b>1.194,00 €</b>
Mietkaution		1.200,00 €
<b>2. Büro/Laden</b>		<b>1.200,00 €</b>
Maschinen, Geräte, Werkzeuge		700,00 €
Ladeneinrichtung		3.000,00 €
PC/Laptop/Kasse		700,00 €
Software		150,00 €
Drucker		150,00 €
Erstausstattung Geschäftsunterlagen		850,00 €
<b>3. Investitionen</b>		<b>5.550,00 €</b>
Erstausstattung		350,00 €
<b>4. Warenlager</b>		<b>350,00 €</b>
Zwischensumme (1. + 2. + 3. + 4.)		8.294,00 €
davon nicht ausgabewirksam, da bereits vorhanden		-400,00 €
davon ausgabewirksam		7.894,00 €
<b>5. Sicherheitsreserve (ca. 20 Prozent)</b>		<b>1.658,80 €</b>
<b>Kapitalbedarf (1. + 2. + 3. + 4. + 5.)</b>		<b>9.952,80 €</b>
<b>Abschreibungen</b>	<b>Anschaffung</b>	<b>AfA pro Jahr</b>
Ladeneinrichtung (Abschreibungsdauer: 8 Jahre)	3.000,00	375,00 €
EDV-Anlage (Abschreibungsdauer: 3 Jahre)	1.000,00	333,33 €



# Finanzierungsplan

Finanzierungsplan	
Eigenkapital	10.000,00 €
Sacheinlagen	400,00 €
<b>1. Eigenmittel</b>	<b>10.400,00 €</b>
Darlehen von Verwandten (Zins 4 Prozent p.a.)	10.000,00 €
<b>2. Langfristiges Fremdkapital</b>	<b>10.000,00 €</b>
Dispokredit	3.000,00 €
<b>3. Kurzfristiges Fremdkapital</b>	<b>3.000,00 €</b>
<b>Finanzierungsmittel 1.-3. gesamt</b>	<b>23.400,00 €</b>



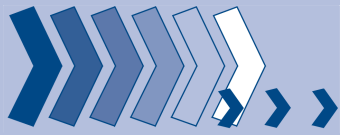
# Umsatzplan

Umsatzplan												
Monat	Jul	Aug	Sep	Okt	Nov	Dez	Jan	Feb	März	Apr	Mai	Jun
Werk-/Öffnungstage im Monat	20	20	20	20	20	15	18	20	20	20	20	20
Durchschnittlicher Umsatz/Tag	60,00 €	70,00 €	80,00 €	90,00 €	100,00 €	110,00 €	120,00 €	140,00 €	160,00 €	180,00 €	200,00 €	220,00 €
Umsatz (Plan)	1.200,00 €	1.400,00 €	1.600,00 €	1.800,00 €	2.000,00 €	1.650,00 €	2.160,00 €	2.800,00 €	3.200,00 €	3.600,00 €	4.000,00 €	4.400,00 €
davon sind variable Kosten/Wareneinsatz	120,00 €	140,00 €	160,00 €	180,00 €	200,00 €	165,00 €	216,00 €	280,00 €	320,00 €	360,00 €	400,00 €	440,00 €
Verteilung der Zahlungen auf												
Barzahlungen	1.200,00 €	1.400,00 €	1.600,00 €	1.800,00 €	2.000,00 €	1.650,00 €	2.160,00 €	2.800,00 €	3.200,00 €	3.600,00 €	4.000,00 €	4.400,00 €



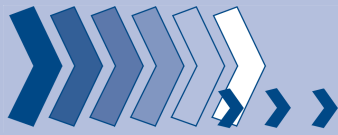
# Kostenplan (Monatsbasis)

Kostenplan (Monatsbasis)		
	Monat	Jahr
<b>1. Variable Kosten (Wareneinsatz, Provisionen)</b>	<b>248,42 €</b>	<b>2.981,00 €</b>
<b>2. Personalkosten ohne Unternehmerlohn</b>	<b>0 €</b>	<b>0 €</b>
Miete/Pacht für Büro/Laden	150,00 €	
Mietnebenkosten	70,00 €	
Beträge (Kammern, BG, Berufsverbände)	5,00 €	
Gebühren	8,00 €	
Reisekosten (mit Privatwagen gefahrene Kilometer, öffentliche Verkehrsmittel wie Flugzeug, Bahn, Taxi usw.)	30,00 €	
Ausgaben für Werbung, PR, Repräsentation	40,00 €	
Weiterbildung	80,00 €	
Instandhaltung Geräte, Maschinen (Wartung, Reparatur, Ersatz)	20,00 €	
Bürobedarf, Kopien	5,00 €	
Verbrauchsmaterialien	20,00 €	
Telefon, Fax, Internetzugang	40,00 €	
Porto und Kurier	5,00 €	
Buchhaltung, Steuer- und Rechtsberatung	50,00 €	
Sicherheitspuffer (20 Prozent)	104,60 €	
<b>3. Sonstige Betriebsausgaben</b>	<b>627,60 €</b>	<b>7.531,20 €</b>
<b>4. Zinsen</b>	<b>33,33 €</b>	<b>400,00 €</b>
Ladeneinrichtung (Abschreibungsdauer: 8 Jahre)	31,25 €	375,00 €
EDV-Anlage (Abschreibungsdauer: 3 Jahre)	27,78 €	333,33 €
<b>5. Abschreibung</b>	<b>59,03 €</b>	<b>708,33 €</b>
<b>Gesamtbetrag (1. + 2. + 3. + 4. + 5.)</b>	<b>968,38 €</b>	<b>11.620,53 €</b>



# Rentabilitätsplan

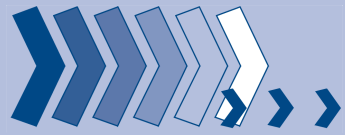
Rentabilitätsplan			
	1. Jahr	2. Jahr	3. Jahr
<b>Umsatz</b>		<b>57.600,00 €</b>	<b>57.600,00 €</b>
./. variable Kosten	2.981,00 €	5.760,00 €	5.760,00 €
<b>= Rohertrag I</b>	<b>-2.981,00 €</b>	<b>51.840,00 €</b>	<b>51.840,00 €</b>
./. Personalkosten	0,00 €	0 €	0 €
<b>= Rohertrag II</b>	<b>-2.981,00 €</b>	<b>51.840,00 €</b>	<b>51.840,00 €</b>
./. sonstige Betriebsausgaben	7.531,20 €	7.500,00 €	8.000,00 €
<b>= Cashflow</b>	<b>-10.512,20 €</b>	<b>44.340,00 €</b>	<b>43.840,00 €</b>
./. Zinsen	400,00 €	400,00 €	200,00 €
./. Abschreibung	708,33 €	708,33 €	708,33 €
<b>= Ergebnis vor Steuern</b>	<b>-11.620,53 €</b>	<b>43.231,67 €</b>	<b>42.931,67 €</b>
./. Gewerbesteuer	0,00 €	855,11 €	834,96 €
<b>Ergebnis nach Gewerbesteuer</b>	<b>-11.620,53 €</b>	<b>42.376,56 €</b>	<b>42.096,71 €</b>
Pro Monat	-968,38 €	3.531,38 €	3.508,06 €



# Liquiditätsplan

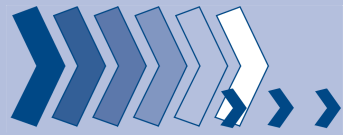
Liquiditätsplan												
Monat	Jul	Aug	Sep	Okt	Nov	Dez	Jan	Feb	März	Apr	Mai	Jun
<b>1. Bestand an liquiden Mitteln</b>	0 €	8.611,16 €	8.244,29 €	6.557,56 €	5.050,82 €	3.724,09 €	1.988,31 €	858,58 €	327,09 €	114,56 €	262,02 €	769,49 €
Kreditauszahlungen	10.000,00 €	0 €	0 €	0 €	0 €	0 €	0 €	0 €	0 €	0 €	0 €	0 €
Barverkäufe	1.200,00 €	1.400,00 €	1.600,00 €	1.800,00 €	2.000,00 €	1.650,00 €	2.160,00 €	2.800,00 €	3.200,00 €	3.600,00 €	4.000,00 €	4.400,00 €
Vereinnahmte Umsatzsteuer	228,00 €	266,00 €	304,00 €	342,00 €	380,00 €	313,50 €	410,40 €	532,00 €	608,00 €	684,00 €	760,00 €	836,00 €
Vom Finanzamt erstattete Vorsteuer	0 €	1.641,90 €	145,84 €	149,64 €	153,44 €	157,24 €	150,59 €	160,28 €	172,44 €	180,04 €	187,64 €	195,24 €
Privateinlagen	10.000,00 €	0 €	0 €	0 €	0 €	0 €	0 €	0 €	0 €	0 €	0 €	0 €
<b>2. Einnahmen</b>	<b>21.428,00 €</b>	<b>3.307,90 €</b>	<b>2.049,84 €</b>	<b>2.291,64 €</b>	<b>2.533,44 €</b>	<b>2.120,74 €</b>	<b>2.720,99 €</b>	<b>3.492,28 €</b>	<b>3.980,44 €</b>	<b>4.464,04 €</b>	<b>4.947,64 €</b>	<b>5.431,24 €</b>
Zahlungen an Lieferanten	120,00 €	140,00 €	160,00 €	180,00 €	200,00 €	165,00 €	216,00 €	280,00 €	320,00 €	360,00 €	400,00 €	440,00 €
Sonstige Betriebsausgaben (Fixkosten)	627,60 €	627,60 €	627,60 €	627,60 €	627,60 €	627,60 €	627,60 €	627,60 €	627,60 €	627,60 €	627,60 €	627,60 €
Bezahlte Vorsteuer (ca.)	1.641,90 €	145,84 €	149,64 €	153,44 €	157,24 €	150,59 €	160,28 €	172,44 €	180,04 €	187,64 €	195,24 €	202,84 €
Ans Finanzamt abgeführte Umsatzsteuer	0 €	228,00 €	266,00 €	304,00 €	342,00 €	380,00 €	313,50 €	410,40 €	532,00 €	608,00 €	684,00 €	760,00 €
Zinsen	33,33 €	33,33 €	33,33 €	33,33 €	33,33 €	33,33 €	33,33 €	33,33 €	33,33 €	33,33 €	33,33 €	33,33 €
Sonstiges (Investitionen)	7.894,00 €	0 €	0 €	0 €	0 €	0 €	0 €	0 €	0 €	0 €	0 €	0 €
Privatentnahmen	2.500,00 €	2.500,00 €	2.500,00 €	2.500,00 €	2.500,00 €	2.500,00 €	2.500,00 €	2.500,00 €	2.500,00 €	2.500,00 €	2.500,00 €	2.500,00 €
<b>3. Ausgaben</b>	<b>12.816,84 €</b>	<b>3.674,78 €</b>	<b>3.736,58 €</b>	<b>3.798,38 €</b>	<b>3.860,18 €</b>	<b>3.856,53 €</b>	<b>3.850,72 €</b>	<b>4.023,78 €</b>	<b>4.192,98 €</b>	<b>4.316,58 €</b>	<b>4.440,18 €</b>	<b>4.563,78 €</b>
<b>4. Ergebnis (2. - 3.)</b>	<b>8.611,16 €</b>	<b>-366,87 €</b>	<b>-1.686,73 €</b>	<b>-1.506,73 €</b>	<b>-1.326,73 €</b>	<b>-1.735,78 €</b>	<b>-1.129,72 €</b>	<b>-531,49 €</b>	<b>-212,53 €</b>	<b>147,47 €</b>	<b>507,47 €</b>	<b>867,47 €</b>
<b>Liquidität (1. + 4.)</b>	<b>8.611,16 €</b>	<b>8.244,29 €</b>	<b>6.557,56 €</b>	<b>5.050,82 €</b>	<b>3.724,09 €</b>	<b>1.988,31 €</b>	<b>858,58 €</b>	<b>327,09 €</b>	<b>114,56 €</b>	<b>262,02 €</b>	<b>769,49 €</b>	<b>1.636,96 €</b>





## *Typically Required Financial Statements in Business Plans*

- Pro Forma Income Statements
- Pro Forma Cash Flow Statements
- Pro Forma Balance Sheets
- Breakeven Chart



# Exhibit 1 Pro Forma Income Statements

	1st Year - Months												2nd Year - Quarters				3rd Year - Quarters					
	1	2	3	4	5	6	7	8	9	10	11	12	1Q	2Q	3Q	4Q	1Q	2Q	3Q	4Q		
Sales																						
Less: Discounts																						
Less: Bad Debt Provision																						
Less: Materials Used																						
Direct Labor																						
Manufacturing Overhead <sup>(2)</sup>																						
Other Manufacturing Expense (Leased Equip.)																						
Total Cost of Goods Sold																						
Gross Profit (or Loss)																						
Less: Sales Expense																						
Engineering Expense																						
General and Administrative Expense <sup>(3)</sup>																						
Operating Profit (or Loss)																						
Less: Other Expense (e.g., interest, depreciation)																						
Profit Before Taxes (or Loss)																						
Income Tax Provision																						
Profit (Loss) After Taxes																						

(1) See also the Financial Statement Guidelines you received at the workshop, to decide which is more appropriate for your venture.

(2) Includes rent, utilities, fringe benefits, telephone.

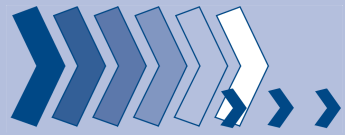
(3) Includes office supplies, accounting and legal services, management, etc.

EXHIBIT 2  
PRO FORMA CASH FLOWS

		1st Year - Months												2nd Year - Quarters				3rd Year - Quarters				
		1	2	3	4	5	6	7	8	9	10	11	12	1Q	2Q	3Q	4Q	1Q	2Q	3Q	4Q	
Cash Balance: Opening																						
Add:	Cash Receipts																					
	Collection of Accounts																					
	Misc. Receipts																					
	Bank Loan Proceeds																					
	Sale of Stock																					
Total Receipts																						
Less:	Disbursements																					
	Trade Payables																					
	Direct Labor																					
	Manufacturing Overhead																					
	Leased Equipment																					
	Sales Expense																					
	Warranty Expense																					
	General and Administrative Expense																					
	Fixed Asset Additions																					
	Income Tax																					
	Loan Interest @ ___%																					
	Loan Repayments																					
	Other Payments																					
Total Disbursements																						
Cash Increase (or Decrease)																						
Cash Balance: Closing																						

EXHIBIT 3  
PRO FORMA BALANCE SHEET

	1st Year - Quarters				2nd Year				3rd Year			
	1Q	2Q	3Q	4Q								
<b>ASSETS</b>												
Current												
Marketable Securities												
Accounts Receivable												
Inventories												
Raw Materials and Supplies												
Work in Process												
Finished Goods												
Total Inventory												
Prepaid Items												
Total Current Assets												
Plant and Equipment												
Less: Accumulated Depreciation												
Net Plant and Equipment												
Deferred Charges												
Other Assets (Identify)												
<b>TOTAL ASSETS</b>												
<b>LIABILITIES AND STOCKHOLDER'S EQUITY</b>												
Notes Payable to Banks												
Accounts Payable												
Accruals												
Federal and State Taxes												
Other												
<b>TOTAL CURRENT LIABILITIES</b>												
Long Term Notes												
Other Liabilities												
Common Stock												
Capital Surplus												
Retained Earnings												
<b>TOTAL LIABILITIES AND STOCKHOLDER'S EQUITY</b>												



## *Breakeven Chart (1)*

- Breakeven Chart depicts projections of cumulative income versus cumulative expenses and shows the breakeven point at which the company produces profit.
- Breakeven Chart is perhaps the most important information from your potential financial backers perspective.
- [www.Gate2Growth.com](http://www.Gate2Growth.com)  
For further details: Online Business Planning Toolbox



## Break even Chart (2)

