

Project / company

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Date

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0. The business plan as strategic management tool

A business plan is a brief and concise presentation of a business project that focuses in particular on financial aspects. The documentation should, on the one hand, be as minimal as possible and, on the other hand, it should also be very informative. Ideally, detailed analyses, concepts and planned measures should be available for the individual sections that, if required, can either be attached or used in negotiations in support of arguments:

A business plan serves a new company just as much as it does the management of an established company, helping it to prepare, plan and communicate the future of the company to optimum effect, on the basis of financial consequences and risk calculations, to assess a project's chances of success more conclusively, to convincingly "sell" projects to strategic partners (shareholders and stakeholders) and to encourage them to become involved.

Creating a business plan is not a one-off process. It is extremely important that the business plan is adjusted on a regular basis to changes in the market environment, thus allowing the systematic inclusion of new information.

Partners come out on top thanks to the business plan

On the one hand, developing a business plan makes sense in order to determine the chances of success and to establish a clear procedure for implementing a business idea or company strategy. On the other hand, a professional business plan is almost a prerequisite if entrepreneurs are dependent on partners in order to realize their project. Entrepreneurs have to be able to communicate their project convincingly to potential partners and to provide a decision-making basis that generates a sense of trust. In this, the business plan has proved itself a unique tool. For professional investors and banks, the existence of a business plan is a fundamental prerequisite before they will even consider becoming involved in a project.

In the following situations, a business plan provides valuable services:

- Preparations for founding a company
- Purchase or sale of companies; management buy-outs; spin-offs
- Successor planning and process
- Planning important steps for expansion, such as setting up export markets, new locations, introducing new products, etc.
- Securing finances (venture-capital companies, banks, loan-guarantee cooperatives, leasing companies, etc.)
- Attracting partners (distributors, franchise partners, suppliers, network partners, etc.)
- Dealing with the authorities (applications for support for the promotion of economic development, etc.)
- Effective and efficient collaboration with management consultants
- Acquisition of key accounts

The business plan starts by defining the strategic business areas (SBAs) or target markets to be developed. Based on an analysis of the market and the competitive environment, as well as on the company's own requirements, the strategic lines of attack and priorities are determined for the next three years. In order to attain the defined growth targets, suitable measures have to be specified in the field of marketing and infrastructure, as well as clear milestones established for implementing the business plan. Finally, the sales targets envisaged are compared with the necessary investments and associated costs in order to calculate the financial success of the plan on the one hand, and the financing requirements on the other hand.

Tips

1. Tip: Offer custom work for the recipient

Who exactly are you targeting with your business plan in order to achieve **specific objectives**? Adjust your business plan to the respective recipient with regard to **applications, arguments, formulations, supplements**, etc. For this reason, you may have to work out different versions.

2. Tip: Make a good first impression

With the business plan, too, the **first impression of the recipient** counts. Take care to ensure an attractive **“packaging”** and informative and clear supplements. Use the present business plan grid and the specimen **business plan as orientation aid**. Of course, you may and should adjust the form and content of the business plan to your individual requirements.

3. Tip: Check the planning consistency

Take care to ensure that your business plan is consistent throughout: can the **sales targets be achieved with the marketing measures defined** and with the HR planning? Can the **infrastructure** adjustments keep up with **growth**? Have all the costs incurred and all the necessary investments been taken into account? Have realistic deadlines for realization been set? etc.

4. Tip: Take into account the worst case scenario

For your own benefit, we recommend that you work through various **financial planning** scenarios: a realistic **“management case”** scenario with your budgeted targets and a **“worst case”** scenario that involves everything **“taking twice as long and costing twice as much**, but in which only **half the turnover** is made in the same time...“.

5. Tip: Carry out a monthly evaluation of the site

The business plan creates the necessary prerequisites for monthly control, i.e. a consistent actual versus estimated comparison of customer contacts, offers, orders, sales, costs and, above all, liquidity.

6. Tip: Update the business plan on a regular basis

Regard the critical feedback and additional questions from banks or other partners as an **opportunity** to optimize your business plan. Continue to adapt your business plan to the current situation and new priorities. Introduce the findings from the monthly controls into the business plan (at least once a year).

Procedure

Step 1: Determine the number of strategic business areas (point 2)

Start with the **strategic business areas / target markets** (2.) and decide whether or not differentiated planning is required in accordance with the important target markets. Strategic business areas (SBA) are **important target markets** that, due to their own unique features (customer groups, customer needs, sales structures, special geographical or linguistic features) have to be **canvassed** in **very different ways** (expertise, marketing, organization).

Step 2: Plan strategic business areas (SBA) separately (points 3. - 5)

If you have **several business areas**, the parts of the business plan, Analysis (3), Strategy (4) and Realization (5.) according to SBA have to be dealt with separately. We recommend a continuous process for each SBA before moving on to the **next SBA**. Start with the most important SBA.

Step 3: Determine finances in detail

The next step is to secure the necessary finances (point 6). Taking the company as a whole as your basis, work out a detailed financial plan, including data on sales and the costs of the individual SBAs. The main thing here is to establish detailed planned profit and loss statements and liquidity planning in order to derive the financing requirements.

Step 4: Create a management summary and application (point 1)

Develop an informative management summary (1) that makes it clear what you expect of the recipient. The formulation of the advantages for the potential partner is central to this. If you submit a financing application, it is best to base your application on your capital requirement in your worst case scenario.

Step 5: Expand on the supplements of decision-making relevance

Systematically work your way through the checklist of relevant supplements (point 7) to the business plan. Decide what can be achieved with ease and what else has to be worked out since this could be important to the recipient's decision-making process.

Step 6: “Package” your business plan attractively and actively “sell” it

File your **business plan** together with the supplements of **relevance to the recipient** in a representative folder and try to **actively sell yourself** and your company. Remember that the business plan is only a sales aid – not a sales person. That is your job.

1. Management summary / applications (important: do not complete until the end)

Key word	Question(s)	Description							Reason / Additional Information	Details ¹⁾	
1.1 Vision	Which market position do we want to have achieved in 5-10 years ?										
1.2 Growth targets	<p>How much turnover, pre-tax profits and for how many employees (Empl.) does our planning in the current financial year and in the third planning year provide for?</p> <p>What are the key figures per SBA (only if we have different SBAs)?</p> <p>(Financial figures in CHF 1000)</p>		Brief description of SBA	Current year: 20..			Planning year 3: 20..			<p>Explanations of the individual SBAs (target markets): with which products do we want to achieve success, where and with which customer and with which customer benefit?</p> <p>SBA 1:</p> <p>SBA 2:</p> <p>SBA 3:</p>	
				Turn-over	Profit	Empl.	Turn-over	Profit	Empl.		
		SBA 1:									
		SBA 2:									
		SBA 3:									
Total:											

¹⁾ Supplements as per document number / or file index.

(In order to generate the various supplements, you will find free-of-charge templates and checklists in the toolbox at www.eStarter.ch or at www.ifj.ch.)

1. Management summary / applications (important: do not complete until the end)

Key word	Question(s)	Description			Reason / Additional Information	Details ¹⁾
1.3 Applications	<p>What specific applications do we have for the bank or other business partners (investors, suppliers, strategic partners, etc.)?</p> <p>What, in specific terms, should our customer decide (credit as per financial planning, stake in the share capital, special terms and conditions, cooperative measures, etc.)?</p>					
1.4 Arguments	What are our 3 main arguments for why our applications should be met?					
1.5 Results to date	<p>Which financial results and which milestones can we show we have achieved or which have we secured in the current year?</p> <p>(Financial figures in CHF 1000)</p>		Year before last: 20..	Last year: 20..	Current year: 20..	Important milestones attained:
		Gross turnover				
		Net turnover				
		Gross profit (marginal income 1)				
		Cashflow (marginal income 2)				
Pre-tax profit (marginal income 3)						

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1. Management summary / applications (important: do not complete until the end)

Key word	Question(s)	Description				Reason / Additional Information	Details ¹⁾
1.6 Balance sheet analysis	What capital or investment does the last balance sheet show? How high is the value of the existing investments and of the liquid assets ? (Financial figures in CHF 1000)		Year before last: 20..	Last year: 20..	Current year: 20..		
		Total liquid assets:					
		New value of investments:					
		Current value of investments:					
		Total borrowed capital:					
		Nominal equity capital:					
		Balance-sheet equity capital:					
		Hidden reserves:					
1.7 Legal form	What is either today's or the planned legal form ? What subsidiaries are there?	Actual legal form: Planned legal form: Subsidiary:		HR entry of: HR entry of: HR entry of / on:			

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1. Management summary / applications (important: do not complete until the end)

Key word	Question(s)	Description	Reason / Additional Information	Details ¹⁾
1.8 Key person 1	Who is behind the business? (Key person 1)	Surname / first name: Date of birth: Marital status: Education and training: Professional experience: Function: Most important strength(s): Most important weakness(es):	Financial stake in company: Actual: Planned: Participation in company (working hours): Actual: Planned:	
1.9 Key person 2	Who is behind the business? (Key person 2)	Surname / first name: Date of birth: Marital status: Education and training: Professional experience: Function: Most important strength(s): Most important weakness(es):	Financial stake in company: Actual: Planned: Participation in company (working hours): Actual: Planned:	
1.10 Key person 3	Who is behind the business? (Key person 3)	Surname / first name: Date of birth: Marital status: Education and training: Professional experience: Function: Most important strength(s): Most important weakness(es):	Financial stake in company: Actual: Planned: Participation in company (working hours): Actual: Planned:	

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2. Strategic business areas (SBA) / target markets: do we have different business areas?

Key word	Question(s)	Description			Reason / Additional Information	Details ¹⁾
2.1 Name and description	Brief description of the different target markets or strategic business areas (SBA): Product / service X for customer group Y.	SBA 1:	SBA 2:	SBA 3:	A strategic business area (SBA) is a product / market area that provides all the necessary sustenance for a specialized company or for a "team" within our company. Furthermore, different needs of the market partners , differentiated expertise and differentiated market canvassing are necessary for each business area.	
2.2 Customers	What are the most important customer groups per SBA?					
2.3 Customer needs	What are the most important customer requirements per SBA?					
2.4 Products	What are the most important products / services per SBA?					
2.5 Channels	What are the most important sales channels per SBA?					

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2. Strategic business areas (SBA) / target markets: do we have different business areas?

Key word	Question(s)	Description			Reason / Additional Information	Details ¹⁾
2.6 Regions	What are the relevant regions / countries per SBU?	SBA 1:	SBA 2:	SBA 3:		
2.7 Expertise	What is the necessary specific expertise per SBA?					
2.8 Key question	Do we really have different business areas ? What conclusion do we draw?	If there were no essential differences, we would not have separate SBAs. If, however, there are clear differences with ≥ 3 points, then there are different SBAs and the business plan parts analysis (3), strategy (4) and realization (5) have to be processed individually per SBA. Otherwise, the business plan can be processed at company level.			Summary:	

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3. Analysis

Key word	Question(s)	Description	Reason / Additional Information	Details ¹⁾
3.1 Market description / situation	Which points can we use to describe in brief the most important elements of the market canvassed by us (volume, trends, price development, growth, market shares, etc.)?	1.		
		2.		
		3.		
		4.		
		5.		

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3. Analysis

Key word	Question(s)	Description			Reason / Additional Information	Details ¹⁾
3.2 Competition	<p>Who are our 3 most important competitors?</p> <p>How high was turnover (in CHF 1000) and the market share (in %) of the most important competitors in the last year (estimate)?</p> <p>What are their most important strengths and weaknesses (product, range, market canvassing, price, organization, etc.)?</p> <p>Which strategies / measures can probably be expected from the competitors?</p>	Competitor 3:	Strengths:	Weaknesses:	Expected strategies / measures of the competitor?	
		Turnover:				
		Market share:				
Competitor 3:	Strengths:	Weaknesses:	Expected strategies / measures of the competitor?			
Turnover:						
Market share:						
Competitor 3:	Strengths:	Weaknesses:	Expected strategies / measures of the competitor?			
Turnover:						
Market share:						

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3. Analysis

Key word	Question(s)	Description				Reason / Additional Information	Details ¹⁾
3.3 Customer analysis	What is the sales trend (in CHF 1000) of the 5 most important customers in the last 2 years (inc. forecast for current year)?		2 years ago: 20..	Last year: 20..	Current year: 20..		
		1.					
		2.					
		3.					
		4.					
		5.					
		Total of the 5 most important customers					
		5 most important customers in % total turnover					
3.4 Chances on the market and in the market environment	What are the 3 most important opportunities that already exist or are emerging for our company on the market / market environment (market trends, market potential, lifecycle, needs, technology, ecology, law, etc.)?						

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3. Analysis

Key word	Question(s)	Description	Reason / Additional Information	Details ¹⁾
3.5 Dangers on the market and in the market environment	What are the 3 most important dangers that either already exist or are emerging for our company on the market / in the market environment (market trends, market potential, lifecycle, needs, technology, ecology, law, etc.)?			
3.6 Strengths of our company	What are the 3 most important strengths of our company have compared with our most direct competitors ?			
3.7 Weaknesses of our company?	Which 3 most important weaknesses does our company have compared with our most direct competitors ?			
3.8 Most important challenges	What are our 3 most important challenges for the successful further development of our company or what do we learn from the analyses?			

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4. Strategy

Key word	Question(s)	Description	Reason / Additional Information	Details ¹⁾
4.1 Core competencies / SSPs (strategic success positions)	What are our 3 most important core competencies / SSPs with which we can give ourselves the competitive edge , i.e. what makes us better or unique from the point of view of the customer?			
4.2 Most important geographical markets	Which geographical priorities do we have in terms of regions and markets (countries) in the future ?			

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4. Strategy

Key word	Question(s)	Description				Reason / Additional Information	Details ¹⁾
4.3 Market partners	What are our most important priorities with regard to market partners (product users, external influencers, intermediate trade) in the future (only list relevant market partners / target groups)?	Product users:	External influencers:	Intermediate trade:			
4.4 Most important growth objectives	Which objectives are we pursuing in the next 3 years? (Financial figures in CHF 1000 in % compared with previous year)		Planning year 1: 20..	Planning year 2: 20..	Planning year 3: 20..		
		Gross turnover (exc. VAT) Growth in % compared with previous year					
		Net turnover (after reductions in revenue) Growth in % compared with previous year					
		Gross profit / (marginal income 1) Growth in % compared with previous year					
		Gross profit / (marginal income 1) in % compared with net profit					

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4. Strategy

Key word	Question(s)	Description				Reason / Additional Information	Details ¹⁾
4.5 Most important sub-markets / product groups	Which 3 product groups / services are at the fore and how high is our planned annual turnover in the next 3 years. (Financial figures in CHF 1000 in % compared with previous year)	Product groups / services	Planning year 1: 20..	Planning year 2: 20..	Planning year 3: 20..		
		1.					
		2.					
		3.					
		4. Remaining product groups / services					
		Total (Gesamtumsatz):					
4.6 Most important customers	What are the 5 most important target customers (name / place / contact person) inc. planned annual turnover? (Financial figures in CHF 1000)	Target customers	Planning year 1: 20..	Planning year 2: 20..	Planning year 3: 20..		
		1.					
		2.					
		3.					
		4.					
		5.					
		Total of the 5 most important target customers					
		5 most important target customers in % total turnover					

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4. Strategy

Key word	Question(s)	Description	Reason / Additional Information	Details ¹⁾
4.7 Marketing measures	What are the 3 most important marketing measures in the next few years, i.e. which tools do we want to use in order to achieve our objectives?			
4.8 Suppliers / external sup- port	Who are our most important suppliers or production partners? Which external specialists are available (trustees, consultants, etc.)?			
4.9 Development / innovation	Which priorities do we set when developing new or when further developing existing services?			

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4. Strategy

Key word	Question(s)	Description	Reason / Additional Information	Details ¹⁾
4.10 Infrastructure in general	What new infrastructure is planned in order to achieve the objectives (IT, offices, furnishings, etc.)?			
4.11 Production / warehouse (only for pro- duction and trading com- panies)	What production and storage infrastructure is already available for future objectives? What production and storage infrastructure has to be created from scratch?			
4.12 Location	Which location(s) are planned and by when (production, branches, subsidiaries abroad, etc.)?			
4.13 Organization	How will we organize ourselves ? Which organizational structure is anticipated ? (Describe important departments and positions (basis: organization chart))			

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4. Strategy

Key word	Question(s)	Description				Reason / Additional Information	Details ¹⁾	
4.14 HR planning	<p>How many employees do we require in order to implement our objectives?</p> <p>Which are already working?</p>	Planning year 1: 20..	Planning year 2: 20..	Planning year 3: 20	Planning year 4: 20..			
		<i>Management</i>						
		<i>Marketing / Sales</i>						
		<i>Consultancy / Customer Services / Aftersales</i>						
		<i>Development</i>						
		<i>Purchasing</i>						
		<i>Production</i>						
		<i>Distribution / Warehouse</i>						
		<i>Administration / Services / Staff</i>						
		<i>Others:</i>						
		<i>Total payroll(incl. management and social benefits)</i>						
		<i>Management payroll</i>						

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4. Strategy

Key word	Question(s)	Description					Reason / Additional Information	Details ¹⁾
4.15 Cost effectiveness	How will cash flow develop in the next 3 years?		Current year: 20..	Planning year 1: 20..	Planning year 2: 20..	Planning year 3: 20..		
		Net turnover						
		. / . direct costs (purchase costs, fees, proportional manufacturing costs, etc.)						
		Gross profit (marginal income 1)						
		. / . marketing expenditure (marketing measures, selling expenses, etc.)						
		. / . Infrastructure expenditure, HR, insurance, rental, office supplies, etc.)						
		Cashflow (marginal income 2)						
4.16 Quality management / controlling	What are our most important activities for quality assurance, control and for measuring customer satisfaction ?							

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5. Realization

Key word	Question(s)	Description			Reason / Additional Information	Details ¹⁾
5.1 Milestones	What are the 3 most important milestones in the next few years and when do we want to have achieved them by? (e.g. successor regulation, purchase of new company or sale of company, entrance into new areas of business, etc.).		Description	Termin		
		Current year 20..	1.			
			2.			
			3.			
		Planning year 1: 20..	1.			
			2.			
			3.			
		Planning year 2: 20..	1.			
			2.			
			3.			
		Planning year 3: 20..	1.			
			2.			
3.						

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5. Realization

Key word	Question(s)	Description				Reason / Additional Information	Details ¹⁾
5.2 Analysis of potential problems	What are the 3 most important problems that could occur over the next 3 years as part of the realization / implementation of our business plan? How do we safeguard ourselves against this or which immediate measures can we take, if necessary?	Possible problems (description)	Probability of occurrence (low, average, high)	Implications (small, medium, large)	Our immediate measures / safeguarding activities		
		1.					
		2.					
		3.					

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6. Finanzen

Key word	Question(s)	Description	Planning year 1: 20..	Planning year 2: 20..	Planning year 3: 20..	Reason / Additional Information	Details ¹⁾
6.1 Planned profit and loss statement	Which financial objectives are we striving to achieve? What are the most important ratios in the next few years? (Financial figures in CHF 1000)						
		Net turnover SBA 1					
		Net turnover SBA 2					
		Net turnover SBA 3					
		Net turnover company as a whole					
		. / . Direct costs SBA 1					
		. / . Direct costs SBA 2					
		. / . Direct costs SBA 3					
		Gross profit (marginal income 1) company as a whole					
		. / . Marketing and infrastructure expenditure SBA 1					
		. / . Marketing and infrastructure expenditure SBA 2					
		. / . Marketing and infrastructure expenditure SBA 3					
		. / . (additional) marketing expenditure company as a whole					
		. / . (additional) infrastructure expenditure company as a whole					
		Cash flow (marginal income 2) company as a whole					
. / . depreciation SBA 1							
. / . depreciation SBA 2							
. / . depreciation SBA 3							
. / . (additional) depreciation company as a whole							
Operating profit before interest and taxes (marginal income 3)							
. / . interest paid							
+ interest earned							
+ / - non-operating income							
Pre-tax profit							
. / . Taxes							
Profit after tax							

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6. Finanzen

Key word	Question(s)	Description	Reason / Additional Information	Details ¹⁾	
6.2 Investments / disinvestments	Which investments (+) and disinvestments (-) are planned and when? (Financial figures in CHF 1000)	Investments (+) / disinvestments (-)	Planning year 1: 20..	Planning year 2: 20..	Planning year 3: 20..
		Total: (investments . / . disinvestments):			
6.3 Leasing	Which leasing contracts do we want to conclude? How high will the annual leasing rates be? (Financial figures in CHF 1000)	Leasing objects:	Planning year 1: 20..	Planning year 2: 20..	Planning year 3: 20..
		Total:			

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6. Finanzen

Key word	Question(s)	Description						Reason / Additional Information	Details ¹⁾
6.4 Liquidity	How will our liquidity develop in the next 4 quarters? (Financial figures in CHF 1000)		Current quarter: Q.. / 20..	1 st quarter: Q.. / 20..	2 nd quarter: Q.. / 20..	3 rd quarter: Q.. / 20..	4 th quarter: Q.. / 20..		
		Liquid reserves opening capital							
		+ Inpayments							
		. / . Outpayments							
		Liquid reserves closing inventory							
6.5 Capital re-requirement	According to our budget estimate , what is our capital requirement ? What securities can we offer? (Financial figures in CHF 1000)	Planned use of equity finance (share capital, loan, shareholders):						Possible (existing) securities :	
		Required borrowed capital for investments:							
		Required current account limit :							
		Planned loan amortization p.a.							

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7. Supplements / Detailed Documents

Key word	Question(s)	Description					Details ¹⁾
7.1 Additional information	What additional information do we have about the supplements listed in the following?						
7.2 Supplements	Which supplements to the business plan are available to us and /or are integrated in the documents?	Supplements to analyses and concepts: Market research reports Market analyses Competitor analyses (details) Customer list (actual / target) Customer analyses (details) Company strategy Marketing concept(s) Targets for the most important customers Marketing-measures plan Graduated sales plan Account plans for largest customers (key Accounts) Press reports Company portrait Product brochures Reference list Referenzliste Others:	Nummer / Register:	Beilagen zu Personen und Verträgen: CVs Organization chart(s) List of executive councils Directory of existing working capital / investments Plan of infrastructure measures (IT, premises, production, etc.) Offers for investment objects Offers for leasing objects Extracts from register of companies and register of convictions Statutes Contracts (co-operations, participations, suppliers, etc.) Framework agreements with biggest customers (key accounts) Rental agreement Patents Insurance policies Others ...	Nummer / Register:	Beilagen zum Finanziellen: Annual accounts Detailed sales planning Calculations Capital expenditure plan Capital expenditure account Planned profit and loss statements Liquidity planning Budgeted balance sheet Capital budgeting Directory of existing equity finance Private assets status Securities documents List of debtors List of creditors Others ...	Nummer / Register:

¹⁾ Supplements as per document number / or file index.

(In order to generate the various supplements, you will find free-of-charge templates and checklists in the toolbox at www.eStarter.ch or at www.ifj.ch.)