**Une image contenant texte

Description générée automatiquement**

20\_\_

SURNAME, first name

[Company name]

Business Plan

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# The project - the owner

**Company data**

Company name:

Legal form:

Date of incorporation:

Company takeover:

Registered office:

Place of business:

Company number:

**Owner data**

Partner # 1

Surname:

First name:

Address:

Tel:

Date of birth:

Current status:

Status after project launch:

Email:

Civil status:

Partner # 2

Surname:

First name:

Address:

Tel:

Date of birth:

Current status:

Status after project launch:

Email:

Civil status:

*What complementarities are there between the partners?*

**Training**

*Describe the qualifications and training you have completed, highlighting those that are related to your project.*

*What skills will be useful to you? What skills are you missing? (In relation to potential customers, the competition, achieving your project)*

**Extra- or para-professional activities:**

*If your former professional activity or your qualifications do not correspond to your project, try to highlight what, in your previous experience, can, in one way or another, be a favourable element in relation to your creative approach.*

**Your personality**

*What are your qualities/faults/strengths/weaknesses?*

**Motivation**

*What are your reasons for starting a business activity? Why not another one?*

**The origin:**

*Where did the idea to become self-employed and begin this project come from? What are the circumstances that led you to choose (or think up) this business activity or development?*

# The product/service - the concept

**To help you in this step**, you can use the lean canvas.

**The questions that need to be answered:**

1. The product/service

* *Describe your product/service/concept (what is it? and what is it for?). In the case of a catering business, attach the menu.*
* *If applicable, describe the range: composition and variety of items/services.*
* *Specify the physical, technical and functional characteristics. If there are several products or services, specify their importance.*
* *The particular benefits of this one as well as the possible services which accompany your product (after-sales, guarantee, delays, maintenance, tests, free estimate...).*
* *What need(s) does your product(s)/service(s) meet? What value do you bring to the customer, to the user? We often talk about "customer pain", i.e., what problem/need do you address for the customer and/or user?*
* *Is your product directly usable or does it need to be processed? Does the user have to change their habits or be trained before using it? What is the life cycle, lifespan and upgrades required for your product(s)/service(s)?*
* *What strategy will you develop? How will you differentiate yourself from the competition? Targeting quality, price, high-end... Does this product differentiate you from your direct competitors? How will you highlight the benefits of your products?*
* *If you consider your product/service as an innovation, have you thought about protecting it (patents...)? Is it likely to be copied quickly?*
* *Do you foresee any future diversifications or developments?*

1. Price

* *Present the price levels you have decided to offer and comment on them, as well as any other financial conditions, such as payment terms, discounts and rebates. How do you compare with the competition?*
* *How does your company price each of its products (basic products, options, subscriptions, etc.)?*
* *Is the customer willing to pay this price? How do you know that?*
* *How do you estimate your sales prices? Do you offer discounts, promotions, etc. that are deducted from the sales prices? How do your prices compare to others on the market?*
* *What payment terms do you offer to your customers? How do you deal with late payments? What payment methods do you accept? Do you foresee non-payments (bankruptcies, doubtful customers...)?*

# Market research

1. **Sector analysis**

**To help you in this step**, you can use statistical data related to your sector or your location, figures provided by the competition, newspaper articles, studies and consult experts (qualitative interview) in order to compare, broaden or verify the information obtained....

http://[www.statbel.fgov.be](http://www.statbel.fgov.be),

https://[www.nbb.be/en](https://www.nbb.be/en),

http://[www.ecodata.mineco.fgov.be](http://www.mineco.fgov.be),

<http://statistiques.wallonie.be>

Professional federations

**The questions that need to be answered:**

* *What is the business sector?*
* *What is the estimated size of the market?*
* *What are the trends, characteristics and opportunities for success?*
* *What are the constraints of the sector? Regulations, schedules, transportation, intellectual property, etc.*
* *Do you know the usual business practices and requirements for your industry? Deadlines, quality, delivery, quality of after-sales service, discounts, etc.*
* *In what phase is your market: emerging, growing, mature or declining, and why?*
* *Are there many competitors?*
* *Are there many bankruptcies?*
* *Are there and/or will there be major changes that have marked and/or will mark the industry in recent and/or future years? In terms of products/services, customers, prices, production and marketing techniques, innovations, socio-political, legal, regulatory, ecological context, etc.*
* *What geographical area are you targeting? What is the potential for sales and number of customers?*

1. **Competitor analysis**

**The questions that need to be answered:**

* *Who are they?*
* *What are they doing?*
* *Where are they located?*
* *What are their strengths & weaknesses?*
* *What is their positioning and strategy?*
* *What are their sales conditions (prices, delivery times...)?*
* *How can you differentiate yourself from them? Is there a risk that this differentiation will eventually disappear?*
* *What elements will you highlight to distinguish yourself from the competition? Is the difference on the product, the quality/price ratio, the associated services (after-sales, delays...), the pricing policy, the brand image, the communication...?*
* *Are there barriers to entry? Large investments, increased prominence of some competitors, etc.*

*Example*:

|  |  |  |  |
| --- | --- | --- | --- |
| Criterion | Competitor # 1 | Competitor # 2 | Competitor # 3 |
| Location/website |  |  |  |
| Commercial area Brussels, Belgium, Europe, etc. |  |  |  |
| Distribution strategy |  |  |  |
| Product range |  |  |  |
| Price positioning |  |  |  |
| Strengths |  |  |  |
| Weaknesses |  |  |  |
| Differentiation/added value of my project (unique value proposition) |  |  |  |
| Other |  |  |  |

You can present your positioning graphically either:

* On a 2-dimensional graph where you plot your competitors and your company in order to highlight your positioning in relation to others (the choice of criteria for each axis depends on your sector)
* On a 2-dimensional graph where the horizontal axis shows the characteristics that are important to the customer in choosing your product and the vertical axis shows the level reached by your company and your competitors on each of these characteristics. The objective is to differentiate yourself and satisfy the characteristics that are insufficiently fulfilled by others and important to the customer.

1. **Customer analysis**

**To help you in this step**, you can develop a questionnaire/survey and distribute it to potential customers to discover their profile, their buying habits and intentions, the maximum price they are willing to pay for your product, etc. You can distribute your questionnaire free of charge by email using the website [www.sondageonline.com](http://www.sondageonline.com).

The aim is to find out the exact profile of your customers in order to adapt your marketing. The ideal is to personalise each target profile with a persona that includes the essential characteristics (general public, private individuals, companies, retailers, administrations, marital status, age, gender, profession, socio-cultural background, level of education, salary, etc.) of this target market in order to develop your action plan around it.

**The questions that need to be answered:**

* *Who are the potential buyers?*
* *In particular, for a retail business, a study of the catchment area (the area in which potential customers are located) should be carried out. Depending on the nature of the business, this zone can be more or less extensive.*
* *What is their profile?*
* *Individuals or businesses?*
* *Where will you find them?*
* *What are their consumption habits (preferences and frequency of purchase), their behaviour, their purchasing power, who decides on the purchase...)?*
* *Have you already identified potential customers? Have you already received orders?*

**Describe your typical customer:**

If your customer is an individual, for example, age range, gender, status, occupation, income range, interests and location.

If your client is a business, for example, the size of the company (very small, small, medium, large, multinational, etc.), the geographical area (which municipalities, how many kilometres away), the number of employees, the business sector, international presence and major interests.

# The organisation & the team

**The questions that need to be answered:**

* *Describe your team. How many people will it be comprised of?*
* *Do you have partners?*
* *What are the responsibilities/tasks of each person? Example: planning, prospecting, customer and supplier contact, invoices, quotes, filing, delivery, travel, administration and cleaning.*
* *Of all the tasks, which are income generating?*
* *Under what contracts will you hire your staff? Or will you use freelancers or subcontractors? How do you see employment developing in your company?*
* *What are your opening days and times? Do you have an annual closing period?*
* *How many clients can I receive per day? Per week?*

**Typical weekly table**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  | Monday | Tuesday | Wednesday | Thursday | Friday | Saturday | Sunday |
|  |  |  |  |  |  |  |  |
| 8 am |  |  |  |  |  |  |  |
| 9 am |  |  |  |  |  |  |  |
| 10 am |  |  |  |  |  |  |  |
| 11 am |  |  |  |  |  |  |  |
| 12 pm |  |  |  |  |  |  |  |
| 1 pm |  |  |  |  |  |  |  |
| 2 pm |  |  |  |  |  |  |  |
| 3 pm |  |  |  |  |  |  |  |
| 4 pm |  |  |  |  |  |  |  |
| 5 pm |  |  |  |  |  |  |  |
| 6 pm |  |  |  |  |  |  |  |
| 7 pm |  |  |  |  |  |  |  |
| 8 pm |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |

# Suppliers

**The questions that need to be answered:**

* *Who will be your suppliers by product or product categories? (address, phone, website)*
* *What are their terms and conditions?*
* *What are their advantages and disadvantages?*
* *What are the delivery times? Is there free delivery?*
* *What are the payment terms? Payment on delivery/payment within one month?*
* *What are the minimum quantities/orders to be purchased?*
* *Are there a few large suppliers or many small ones? Are they easily replaceable?*
* *What is their influence on your business as a % of your total purchases?*

# distribution

**The questions that need to be answered:**

1. Distribution

* *Which channel will you use to sell your products/services? For example: e-commerce, wholesaler, specialist stores, commercial premises, markets, by post and travelling sales.*

1. The location

* *Where do you plan to locate your business? Will your location have an impact on your business?*
* *What are the characteristics and benefits of this location for your company? In terms of the geographical environment (geographical location, type of district, ease of parking, access to public transport, target population) as well as the competitive environment (location in relation to competitors/synergy of other companies, natural flow of passers-by, needs of the district's inhabitants, attractive areas or busy streets, proximity of shops).*

1. The premises

* *In terms of planning permission, environmental permits and other authorisations, are you compliant?*
* *Describe your premises (surface area, facilities, etc.) and its environment (parking, etc.).*
* *What are the benefits of this space? Does the premises meet your business requirements? Sales area, storage area, offices, parking, delivery area, layout, upgrading, etc.*
* *What is the cost of renting or purchasing the premises? Do the premises need work? Fitting out? If so, list the necessary investments.*

# Communication and prospecting

**To help you in this step**, be sure to distribute your advertising in a well thought-out way (choose the means of distribution carefully, target the typical audience, etc.)

**The questions that need to be answered:**

1. Communication strategy

* *Define the "identity" you have chosen. Have you chosen a logo, a sign, a brand, a slogan, etc. as the identity of your company, your product/service?*
* *How will you promote yourself?*
* *What is your communication strategy (promotion plan, objectives, schedule...)?*
* *Describe all the means you will use to promote yourself (advertising message, advertising posters - display or distribution -, advertising in newspapers and/or online, trade fairs and exhibitions, etc.) and showcase your products, i.e. regular products, new products, promotional products, etc.*
* *Once the promotional campaign launch is over, you still have to run a "maintenance" promotional campaign. What do you have planned in this regard?*
* *What are the costs associated with promotion?*

1. Sales strategy

* *Who is in charge of prospecting your customers and how do you organise this essential aspect of your business? Is the function handled internally or externally? Why? What is the profile of your sales force and in what legal context do they work (representative, agent....)? How do you motivate them? What is the tracking? Is there a tracking table? If so, what are the indicators? What is the expected effectiveness? How many leads does it take to get a customer? After how long? What are the direct costs associated with your sales force in terms of (i) fixed remuneration, bonuses, commissions (ii) representation and travel expenses...?*
* *What is the average basket purchased by the customer (composition, price, frequency of purchase...)?*
* *How long does it take to acquire customers? How many resources (time, prospecting, advertising...) does it take to get a customer?*
* *How will you retain your customers?*

# strategy

**The questions that need to be answered:**

1. Company's philosophy and values

*Summarise your company's vision in a few lines. What motivates you? What are your values? Where do you want to go?*

1. Core Business

*How would you describe your company's core business? Within your industry's value chain (R&D, production, marketing, distribution, etc.), where is your company's speciality and greatest added value? How does it perform better than others?*

1. Action plan

*What are the major milestones and long-term objectives? What milestones have you already achieved, what are the next steps? What will it take to achieve them (time, money, staff, partners, etc.)?*

# financial plan

1. **The total investment required**

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Excl. VAT** | **VAT** | **Incl. VAT** |
| **TOTAL** |  |  |  |
|  |  |  |  |
| **Incorporation fees** |  |  |  |
| Incorporation fees |  |  |  |
|  |  |  |  |
| *Intangible assets* |  |  |  |
| **Intangible assets** |  |  |  |
|  |  |  |  |
|  |  |  |  |
| *Financial assets* |  |  |  |
| **Financial assets** |  |  |  |
| Rental guarantee |  |  |  |
|  |  |  |  |
| *Tangible assets* |  |  |  |
| **Development** |  |  |  |
|  |  |  |  |
| **Equipment and tools** |  |  |  |
|  |  |  |  |
| **Rolling stock (vehicles)** |  |  |  |
|  |  |  |  |
| **Commercial furniture** |  |  |  |
|  |  |  |  |
| **Advertising** |  |  |  |
|  |  |  |  |
|  |  |  |  |
| *Inventories and receivables* |  |  |  |
| **Stock** |  |  |  |
| Goods & Consumables |  |  |  |
| Raw materials |  |  |  |
|  |  |  |  |
| *Cash at bank* |  |  |  |
| **Cash flow (min 3 months of fixed costs)** |  |  |  |
|  |  |  |  |
|  |  |  |  |

**IX. The financial plan**

1. **Fixed costs**

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Costs excl. VAT** | **VAT** | **Fees inc. VAT** |
| **Annual total** |  |  |  |
|  |  |  |  |
| **Rental expenses** |  |  |  |
| Rent and rental expenses |  |  |  |
| Water, gas, electricity, heating |  |  |  |
|  |  |  |  |
| **Transport** |  |  |  |
| Leasing |  |  |  |
| Travel expenses |  |  |  |
| Subscriptions |  |  |  |
| Fuel |  |  |  |
| Vehicle maintenance |  |  |  |
|  |  |  |  |
| **Office expenses** |  |  |  |
| Office supplies |  |  |  |
| Maintenance costs |  |  |  |
| Telephony |  |  |  |
| Equipment maintenance costs |  |  |  |
|  |  |  |  |
|  |  |  |  |
| **Advertising costs** |  |  |  |
| Website (SEO & hosting) |  |  |  |
| Flyers |  |  |  |
| Open days |  |  |  |
| Trade shows & fairs |  |  |  |
| Business cards |  |  |  |
| Press |  |  |  |
|  |  |  |  |
| **Insurance, fire, civil liability** |  |  |  |
| Fire |  |  |  |
| Operating + liability insurance |  |  |  |
| Vehicles |  |  |  |
|  |  |  |  |
| **Other costs** |  |  |  |
| Accountant |  |  |  |
| Solicitor |  |  |  |
| Various taxes |  |  |  |
| Contingency |  |  |  |

**IX. The financial plan**

1. **Turnover**

* *What is your turnover made up of?*
* *What is the seasonality of your business?*
* *What is your availability? What is your maximum sales capacity on your own?*
* *What is your selling price?*
* *What is your purchase price? The cost of raw materials? The cost of outsourcing?*
* *What are your variable costs per product/service?*
* *Are staff hired?*
* *How much do you hope to sell per day, per week, per month?*