**EU for Economic Growth (EU4EG) Project**

**Contracting Authority:**

**Deutsche Gesellschaft für Internationale Zusammenarbeit GmbH (GIZ)**

**CALL FOR PROPOSALS FOR NEWLY ESTABLISHED ENTERPRISES (START-UPS)**

**CALL REF: EU4EG\_Start-ups\_4**

***IMPORTANT NOTE: ONLY FOR NORTH-EAST REGION***

**Annex B.2. BUSINESS PLAN**

Please, consult the Guidelines for Applicants before filling-in the Business Plan.

**Please submit only one signed and stamped Business Plan in pdf format**, **together with the Full Application.**

Unless otherwise stated, all data included in this Business Plan must concern the Applicant as a legal entity.

The guidelines in this template for the business plan are in italics. **Please delete them** after completing each section.

Creating a business plan is critical for any already existing business.

*We recognize that starting a business plan can be daunting when you're facing a blank piece of paper. That's why we've developed a template of a business plan structure for you to use, along with a handy guide to take you through every section of the document. The directions ask detailed questions designed to help you collate all the business information you need to develop a complete and comprehensive business plan. Once you understand how to make a business plan, you'll see the benefits of collating these critical pieces of information.*

**Business Plan Title:**

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Name of the Applicant:**

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Name of the Business Support Organization (BSO) which provided support in its preparation:**

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Executive summary *(max. 1 page)***

*An Executive summary is a brief introduction and overview of your business plan. It should describe your business, the problem that it solves, your target market, and financial highlights. Try to keep your Executive summary under one page if possible, although it can be longer if necessary. (It is suggested that you compile this section after you have completed the other sections of the Business Plan).*

## Summary

*Please provide an overview of the Business Plan*

**Description and purpose of the Business plan**

*The purpose of a Business Plan is to identify, describe and analyse a business opportunity and/or a business already underway to examine its technical, economic, and financial feasibility.*

**Financial executive summary**

Planned total cost: \_\_\_\_\_\_\_\_\_\_\_ € \_\_\_\_\_\_\_\_\_\_\_\_ %

Own contribution: \_\_\_\_\_\_\_\_\_\_\_€ \_\_\_\_\_\_\_\_\_\_\_\_%

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **2024**  **(actual + forecast)** | **2025** | **2026** | **2027** |
| Total sales |  |  |  |  |
| Production costs |  |  |  |  |
| Administration cost |  |  |  |  |
| Financial costs |  |  |  |  |
| Gross profit |  |  |  |  |
| Net profit |  |  |  |  |

**Applicant start-up company details: *(max. 2 pages)***

|  |  |
| --- | --- |
| Company name |  |
| Company ownership |  |
| Contact person |  |
| Address |  |
| Telephone number |  |
| Email address |  |
| Web site |  |
| Legal form |  |
| Year of registration |  |
| Registration no. |  |
| Region | North-East |
| Value Chain | ICT  Manufacturing  Food and Agriculture  Sustainable Tourism  Textile and Leather  Other |
| Specific sector focus of the 1st Call for start-ups published by AllBiz Accelerator managed by Albiz Foundation |  |

**Brief description of the start-up company:**

* + - * *Short company profile, Indicate when your company was founded, by whom, also, specify the number of company founders and with what purpose. How has it progressed since being founded? Did you relocate offices, expand product lines, or otherwise change substantially?*
* *Please describe the problem statement that you would like to solve*

## 

|  |  |  |  |
| --- | --- | --- | --- |
| **Financial data and number of employees (*for the previous period)*** | | | |
|  | **2021** | **2022** | **2023** |
| Annual turnover (€) |  |  |  |
| Profit (€) |  |  |  |
| Operating cash flow (€) |  |  |  |
| Equity (€) |  |  |  |
| Balance sheet total (€) |  |  |  |
| Number of employees (total) |  |  |  |
| Number of employees in North-East region |  |  |  |
| Number of employees younger than 40 years |  |  |  |
| Number of female employees |  |  |  |
| Number of employees frm marginalised and/or vulnerable groups |  |  |  |

# Vision & Mission *(max. 1 page)*

### **Vision Statement**

*A vision statement should communicate your ideal long-term business goals, and it should reflect your view of the world and your business's place in it.*

*It should also answer the fundamental question, 'Where are we going?' The practical aspect of 'How will we get there?'*

### **Mission statement**

*The mission statement explains what your business offers, how it does this and who it helps. It captures the overall value of your product or service. If your business follows its mission, it will achieve its vision.*

*As you write your mission statement, remember to make it clear, short, and specific.*

**Company objectives that would like to achieve**

* *Please make objectives measurable in numbers, %, etc.*

*Examples of objectives*

* *Increase the total income of your company by 10% over the next two years.*
* *Reduce production expenses by 5% over the next three years.*
* *Decrease CO2 emissions for x tons on an annual level*
* *Decrease solid waste for x tons by yyyy*
* *Employ x new people from which x will be females, young (U40), vulnerable or people with disabilities, etc.*
* *Introduce z new products on the market until yyyy.*
* *Increase the exports of your company by 20% over the next three years.*

**Human Resources** ***(max. 2 pages)***

**Employees and personnel**

*Indicate the number of employees and management personnel within your start-up company.*

The following table presents an example of the structure of the start-up company employees and annual gross salary

|  |  |  |  |
| --- | --- | --- | --- |
| **Salary in the Production unit** | **2024** | **2025** | **2026** |
| *Production engineer/ Software developer* | *12,000* | *12,000* | *12,000* |
| *Workers* | *12,000* | *12,000* | *12,000* |
| *Security* | *8,000* | *8,000* | *8,000* |
| Subtotal (€): | 32,000 | 32,000 | 32,000 |
| Headcount | 3 | 4 | 4 |
| **Salary Administration** | **2024** | **2025** | **2026** |
| *Management team* | *12,000* | *12,000* | *12,000* |
| *Quality control* | *12,000* | *12,000* | *12,000* |
| *Administrative Secretary* | *8,000* | *8,000* | *8,000* |
| *Sales* | *10,000* | *10,000* | *10,000* |
| *Financial* | *12,000* | *12,000* | *12,000* |
| *Marketing* | *12,000* | *12,000* | *12,000* |
| Subtotal (€): | *66,000* | *66,000* | *66,000* |
| Headcount | *10* | *11* | *12* |
| Total salary cost (€): | *98,000* | *98,000* | *98,000* |
| Total number of employees | *13* | *15* | *16* |

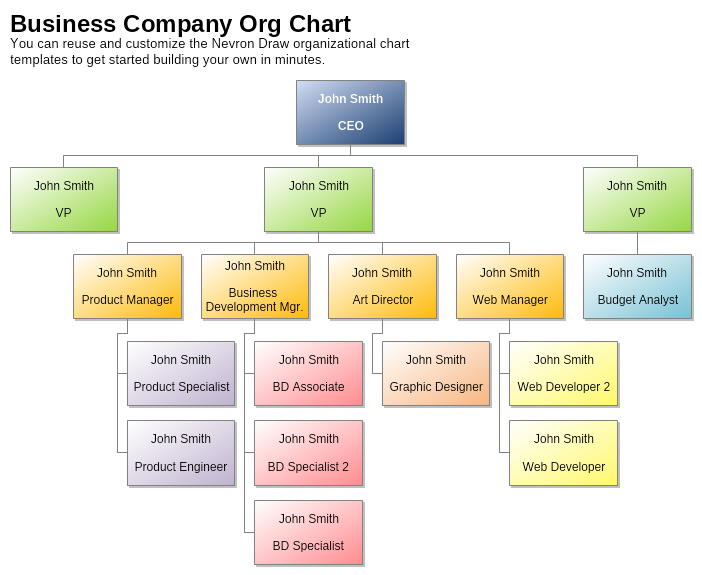
## Owners and Management Team

*List the owners and members of your management team. Include summaries (brief resumes) of each owner/member's background and experience and describe their functions within the company.*

* *Name, Position, & Background*
* *Name, Position, & Background*
* *Name, Position, & Background*

**Organization chart**

*Draw a diagram of the organizational structure that your start-up company will have.*



**Marketing analysis and Industry Analysis *(max. 3 pages)***

**Industry analysis**

*The information you provide here will set the scene for the Market Forecast section. First, identify and describe the market segments which will affect your business. Then, use standard information sources to evaluate current market trends that affect your company's marketing plan.*

**Market forecast**

*Discuss your company's position related to other businesses within your market niche. Highlight key elements, including your market size and growth-rate projections.*

**Target Markets**

*Dividing a target market into various segments is as simple as dividing the population into groups that key characteristics can measure. These include gender, age, income level, race, education, religion, marital status, and geographic location. Please, provide a summary of your target market.*

**Product**

*Product refers to a good or service that a company offers to customers. Ideally, a product should fulfill existing consumer demand or solve some challenge they may have. Or a product may be so compelling that consumers believe they need to have it, and it creates new demand. Please provide a list and explanation of existing and new products and services.*

**Price**

* *Price is the cost consumers pay for a product. Marketers must link the price to the product's real and perceived value, but they also must consider supply costs, seasonal discounts, and competitors' prices. In some cases, business executives may raise the price to give the product the appearance of being a luxury. Can you break down your sales by product, market, or geographic region?*
* *Are individual customers important enough to your business to warrant their own individual sales forecast?*
* *Provide sale projection in table format*

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **Name and description of the product** | **Price of the product** | **Average monthly sales of the product/service** | **% of export** |
| **Product/Service 1:** |  |  |  |  |
| **Product/Service 2:** |  |  |  |  |
| **Product/Service 3:** |  |  |  |  |

**Place**

*When a company makes decisions regarding place, they are trying to determine where they should sell a product and how to deliver it to the market. The goal of business executives is always to get their products in front of the consumers that are the most likely to buy them.*

**Sales Plan**

*Describe how do you sell your products and/or how will you sell your products. For example, will you sell your products at retail, wholesale, over the internet, etc.? Will you maintain a sales force? How are salespeople trained, and how are they compensated?*

## Marketing strategy

*When describing a marketing strategy, emphasize what makes your company special. What will your company do to be better than other businesses?*

**Promotion**

*Promotion includes advertising, public relations, and promotional strategy. Promoting a product aims to reveal to consumers why they need it and why they should pay a certain price for it. Please describe promotional activities and annual costs as shown in the table below.*

|  |  |  |  |
| --- | --- | --- | --- |
| **Promotional activity** | **2024** | **2025** | **2026** |
| *Billboard* | *8,000* | *10,000* | *12,000* |
| *Social networks* | *5,000* | *6,000* | *7,000* |
| *Printed medias* | *1,000* | *1,000* | *1,000* |
| *Total:* | *15,000* | *17,000* | *20,000* |

**Competition**

*Provide information about your competitors. Is your product/service different from than products/services of your competitors? Describe the important competitive features of your product(s) or service(s), or both. Why will people buy your product(s)/service(s) instead of others? Do you offer better features, price, quality, or service? Describe your unique selling prepositions (USPs) that gives you an advantage over the competition.*

**SWOT Analysis (Strengths, Weaknesses, Opportunities, Threats) *(max. 1 page)***

|  |  |
| --- | --- |
| **S**  **STRENGTHS** | **W**  **WEAKNESSES** |
|  |  |
| **O**  **OPPORTUNITIES** | **T**  **THREATS** |
|  |  |

**Operations *(max. 2 pages)***

*The operations plan section describes the physical necessities of your business' operation, such as your physical location, facilities, and equipment.*

**Production**

*Explain how long it takes to produce a unit and when you'll be able to start producing your product or service. Include factors that may affect the production time frame and describe how you'll deal with potential challenges such as rush orders.*

**Production place**

*Describe the type, size, site, and location of premises for your business. Briefly describe the locations and facilities of your company, the nature and function of facilities, lease arrangements, if applicable, and other facilities information.*

**Equipment**

*The same goes for equipment. Besides describing the equipment necessary and how much of it you need, you also need to include its worth and cost and explain any financing arrangements.*

**Materials**

*State where you're going to get the materials you need to produce your product or service and explain what terms you've negotiated with suppliers.*

**Supply chains**

*An explanation of who your suppliers are and their prices, terms, and conditions. Describe what alternative arrangements you have made or will make if these suppliers let you down.*

**Capacity**

## *What is Production Capacity? Output a business process can produce in a given time with finite resources under expected and normal conditions. Production utilization in %. Production Capacity is like the maximum potential of a business to produce finished goods with an available budget and raw materials or inputs. It can be calculated over a period of time like a week, days, or months even.*

**Quality control and quality standards**

*An explanation of the quality control measures that you've set up or are going to establish. For example, if you intend to pursue some form of quality control like CE mark, certification such as ISO 9000, HACCP, or any other, describe how you will accomplish this.*

**Business Model Canvas *(max. 1 page)***

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Key Partners**  *Who are our Key Partners? Who are our key suppliers? Which Key Resources are we acquiring from partners? Which Key Activities do partners perform?*  *MOTIVATIONS FOR PARTNERSHIPS: Optimization and economy, Reduction of risk and uncertainty, Acquisition of particular resources and activities* | **Key activities**  *What Key Activities do our Value Propositions require? Our Distribution Channels? Customer Relationships? Revenue streams?*  *CATEGORIES:*  *Production, Problem Solving, Platform/Network* | **Value proposition**  *What value do we deliver to the customer? Which one of our customer's problems are we helping to solve? What bundles of products and services are we offering to each Customer Segment? Which customer needs are we satisfying?*  *CHARACTERISTICS: Newness, Performance, Customization, "Getting the Job Done," Design, Brand/Status, Price, Cost Reduction, Risk Reduction, Accessibility, Convenience/Usability* | | **Customer relationship**  *What type of relationship does each of our Customer Segments expect us to establish and maintain with them? Which ones have we established? How are they integrated with the rest of our business model? How costly are they?* | **Customer segment**  *For whom are we creating value? Who are our most important customers? Is our customer base a Mass Market, Niche Market, Segmented, Diversified, Multi-sided Platform* |
| **Key resources**  *What Key Resources do our Value Propositions require? Our Distribution Channels? Customer Relationships Revenue Streams?*  *TYPES OF RESOURCES: Physical, Intellectual (brand patents, copyrights, data), Human, Financial* | **Channels**  *Through which Channels do our Customer Segments want to be reached? How are we getting them now? How are our Channels integrated? Which ones work best? Which ones are most cost-efficient? How are we integrating them with customer routines?* |
| **Cost Structure**  *What are the most important costs inherent in our business model? Which Key Resources are most expensive? Which Key Activities are most expensive?  IS YOUR BUSINESS MORE: Cost Driven (leanest cost structure, low price value proposition, maximum automation, extensive outsourcing), Value-Driven (focused on value creation, premium value proposition).  SAMPLE CHARACTERISTICS: Fixed Costs (salaries, rents, utilities), Variable costs, Economies of scale, Economies of scope* | | | **Revenues**  *For what value are our customers willing to pay? For what do they currently pay? How are they currently paying? How would they prefer to pay? How much does each Revenue Stream contribute to overall revenues? TYPES: Asset sale, Usage fee, Subscription Fees, Lending/Renting/Leasing, Licensing, Brokerage fees, Advertising FIXED PRICING: List Price, Product feature dependent, Customer segment dependent, Volume dependent DYNAMIC PRICING: Negotiation (bargaining), Yield Management, Real-time-Market* | | | |

# FINANCIAL STATEMENTS *(double-click to edit)*









**Concluding assessment of the project *(max. 1 page)***

*The concluding assessment is that the project is sustainable. The following arguments support this conclusion.*

*Insert the arguments, like an:*

1. *Increase of turnover (new value-added products, an increase of export, a decrease of import)*
2. *Term sheet or Letter of commitment or Letter of intent or Letter of expression of interest from of third-party private investor (individual or legal entity) to invest in the start-up (e.g. equity, convertible note)*
3. *A number of new employees (employees under 40s, women, people from minorities and/or vulnerable groups)*
4. *Green Deal compliance (a reduction of pollution, decreased energy consumption, increased clean energy, Preservation, restoration of ecosystems and biodiversity, healthy and environmentally friendly food system, etc.)*
5. *Contribution to the circular economy (which involves sharing, leasing, reusing, repairing, refurbishing, and recycling existing materials and products as long as possible)*

Signed on behalf of the Applicant

|  |  |
| --- | --- |
| **Name** |  |
| **Signature** |  |
| **Position** |  |
| **Date** |  |