

UBS Businessplan.

Strategic Planning and Financing Basis.

Sample for a Small Business.

Project / company	Waterproof Design c/o IFJ Institut für Jungunternehmen
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Date	<i>20.09.20..</i>
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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)
 Company as a whole

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 ?	We want to become a one-of-a-kind company to satisfy all car and building lettering needs for major corporate customers in the St. Gallen area, offering speed services and full services with the benefit of database support and automation.						We are and shall remain small and select. Waterproof Design plans to grow, but will by no means have more than 10 employees. We want to stand head and shoulders above the competition in terms of quality, speed and customer service.			
1.2 Growth targets	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 ? What are the key figures per SBA (only if we have different SBAs)? (Financial figures in CHF 1000)		Brief description of SBA			Current year: 20..		Planning year 3: 20..		The company's development phase is complete. The entrepreneur has only obtained a relatively modest loan (60,000 CHF). Waterproof Design plans to initiate a quality growth phase without incurring any large risks.	Reg. 8
				Turn-over	Profit			Profit	Empl.		
		Total:	Car and building lettering	190	44			69	2		

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

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

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>	<ol style="list-style-type: none"> The approval of an overdraft facility amounting to 100,000 CHF. The approval of an operating loan amounting to 50,000 CHF for the investments done during planning year 1. The loan will be paid off within 3 years. 	<p>The overdraft facility and the operating loan shall be secured by retaining title to the equipment. If necessary, Waterproof Design is prepared to assign the receivables in an undisclosed transaction to provide additional security. The overdraft facility will only be used in emergencies and shall be used when needed to pre-pay for external services and materials to fill major orders.</p>	Reg. 10																								
1.4 Arguments	<p>What are our 3 main arguments for why our applications should be met?</p>	<ol style="list-style-type: none"> Successful performance since start-up and steady growth. Good order base and promising future based on offers submitted. Important customers can be retained and expanded. There are also additional chances of growth for these customers. 	<p>The company has established itself well in the market in past years. Its market prospects are positive and can be demonstrated by means of available customer orders and offers.</p>	Reg. 2 & Reg. 11																								
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>	<table border="1"> <thead> <tr> <th></th> <th>Year before last: 20..</th> <th>Last year: 20..</th> <th>Current year: 20..</th> </tr> </thead> <tbody> <tr> <td>Gross turnover</td> <td>120</td> <td>160</td> <td>190</td> </tr> <tr> <td>Net turnover</td> <td>114</td> <td>152</td> <td>181</td> </tr> <tr> <td>Gross profit (App. 1)</td> <td>91</td> <td>122</td> <td>145</td> </tr> <tr> <td>Cash flow (App. 2)</td> <td>1</td> <td>32</td> <td>55</td> </tr> <tr> <td>Pre-tax profit (App. 3)</td> <td>-11</td> <td>20</td> <td>44</td> </tr> </tbody> </table>		Year before last: 20..	Last year: 20..	Current year: 20..	Gross turnover	120	160	190	Net turnover	114	152	181	Gross profit (App. 1)	91	122	145	Cash flow (App. 2)	1	32	55	Pre-tax profit (App. 3)	-11	20	44	<p>Important milestones attained:</p>	Reg. 8
	Year before last: 20..	Last year: 20..	Current year: 20..																									
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1. Management summary / applications (important: do not complete until the end)
 Company as a whole

Key word	Question(s)	Description	Year before last: 20..	Last year: 20..	Current year: 20..	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)					<i>Self-generated funds are not sufficient to enhance and develop subsequent investments. Borrowed capital consists of liabilities and of a loan taken out by the company proprietor. Taxes were paid for the respective financial year.</i>	
		Total liquid assets:	20	30	40		
		New value of investments:	50	50	50		
		Current value of investments:	50	40	30		
		Total borrowed capital:	50	47	17		
		Nominal equity capital:	70	70	70		
		Balance-sheet equity capital:	60	73	103		
		Hidden reserves:	0	0	0		
1.7 Legal form	What is either today's or the planned legal form ? What subsidiaries are there?	Actual legal form: <i>GmbH</i> Planned legal form: Subsidiary:	CR entry of: CR entry of: CR entry of / on:	2 January 20..		<i>The company was launched as a sole proprietorship and was converted to a GmbH (limited liability company) last year.</i>	Reg. 5

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

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: <i>Dominik Tarolli</i> Date of birth: <i>15 Aug 1974</i> Marital status: <i>Single</i> Education and training: <i>lic.oec.FH</i> Professional experience: <i>KIG ad agency 4 years</i> Function: <i>Project Manager</i> Most important strength(s): <i>Qualified specialist, database expertise, marketing and advertising know-how</i> Most important weakness(es): <i>Not sales-focused enough, too risk-averse</i>	Financial stake in company: Actual: <i>100%</i> Planned: <i>100%</i> Participation in company (working hours): Actual: <i>100%</i> Planned: <i>100%</i> <i>Personal details incl. references are in the appended CV</i>	<i>Reg. 5</i>

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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: - <i>Car and building lettering</i>	SBA 2: <i>Not relevant</i>	SBA 3: <i>Not relevant</i>	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?	- <i>Industrial and commercial businesses</i> - <i>Service companies</i> - <i>Agencies and graphic designers</i>			<i>While customers will most likely come from different groups, the decision-making processes are very similar.</i>	
2.3 Customer needs	What are the most important customer requirements per SBA?	- <i>Full service from a single source</i>			<i>Same needs in all customer groups.</i>	
2.4 Products	What are the most important products / services per SBA?	- <i>Car lettering</i> - <i>Building lettering</i> - <i>Parking-space lettering</i> - <i>Traffic signs</i> - <i>Office lettering</i>			<i>The materials (aluminum, plexiglass, etc.) used for building lettering differ from those used for car lettering. However, the printing process is the same.</i>	
2.5 Channels	What are the most important sales channels per SBA?	- <i>Direct sales channel</i>			<i>Sales channels are not relevant in make-to-order production.</i>	

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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?	<ul style="list-style-type: none"> - <i>St. Gallen</i> - <i>Rhine-River Valley</i> - <i>Fuerstenland region</i> 		<i>The processes are by and large the same for the various regions.</i>
2.7 Expertise	What is the necessary specific expertise per SBA?	<ul style="list-style-type: none"> - <i>Lettering and advertising expertise</i> - <i>Sales expertise</i> - <i>Marketing expertise</i> - <i>Database expertise (multiple data use)</i> - <i>Project management</i> 		<i>The necessary expertise is more or less the same for all major customers or orders, although there are some differences in processing sheets and aluminum.</i>
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: <i>Because customer needs, expertise and marketing activities are identical for all products offered, Waterproof Design only has one business area.</i>

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3. Analysis
 Company as a whole **SBA:**

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.)?	<p>1. <i>Increasing competitive pressure is forcing client companies to clearly define their image and implement it consistently. This is the only way for them to create a clear profile.</i></p> <p>2. <i>The few companies in the lettering market act in a concentrated fashion. Most competitors are passive "general stores" – i.e., they do everything (car lettering, building lettering, billboards, silk-screening, trade-fair signs, etc.), but they are not really good at anything.</i></p> <p>3. <i>The materials are currently very high-quality. Professional providers can ensure that car and building letterings are weather-proof and that the colors specified by graphic designers and ad agencies can be consistently delivered.</i></p> <p>4. <i>There are very few major competitors and several small providers in the market.</i></p> <p>5.</p>	<p><i>The market is growing and, at the same time, is extremely competitive. Customers expect fast, simple and reasonably priced services and offers from one source. To be successful in this market, companies need to cleverly combine specialization and full service. Our market observations have revealed that these two extremes are not profitable.</i></p>	

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3. Analysis
 Company as a whole **SBA:**

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 1: <i>Balzinho St. Gallen</i> Turnover: 1,500 CHF Market share: 15%	Strengths: <ul style="list-style-type: none"> - <i>Presence of many years and high degree of brand recognition</i> - <i>State-of-the-art lettering technology</i> - <i>Full service from design (graphic design) to the car lettering</i> - <i>Expertise for large lots.</i> - <i>Large network.</i> 	Weaknesses: <ul style="list-style-type: none"> - <i>Too many irons in the fire (business and private customers)</i> - <i>Customers have to wait a long time for delivery</i> - <i>Not flexible enough to accommodate special customer requests</i> - <i>Profit questionable (12 employees)</i> - <i>Passive market canvassing</i> 	Expected strategies / measures of the competitor? <i>Will try to sell the company over the medium term.</i>	
		Competitor 2: <i>Küng Abtwil</i> Turnover: 1,000 CHF Market share: 10%	Strengths: <ul style="list-style-type: none"> - <i>Elegant and artistic designs</i> - <i>Good reputation in St. Gallen</i> - <i>Good network of architects.</i> - <i>Broad range of services, from graphic design to realization.</i> 	Weaknesses: <ul style="list-style-type: none"> - <i>Very expensive and slow</i> - <i>Mindset too artistic</i> - <i>Customers only partially understand its philosophy</i> - <i>Staff older than 50</i> 	Expected strategies / measures of the competitor? <i>Will continue to specialize in complex projects, especially in building lettering.</i>	
		Competitor 3: <i>Toscana Wittenbach</i> Turnover: 300 CHF Market share: 3%	Strengths: <ul style="list-style-type: none"> - <i>Flexibility</i> - <i>Excellent know-how of proprietor</i> - <i>Good relationships to advertisers</i> - <i>Spares little effort</i> 	Weaknesses: <ul style="list-style-type: none"> - <i>Not quite up-to-date technologically</i> - <i>Wastes efforts.</i> - <i>Dependent on 1 person</i> 	Expected strategies / measures of the competitor? <i>Will continue to follow the "small, but select" strategy and will work together with partners whenever necessary.</i>	

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3. Analysis
 Company as a whole **SBA:**

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..	By offering perfect customer service, we managed to secure the loyalty of our largest customers. We are proud of never having lost a major customer. We could have generated more revenues with this customers (+ some 70,000 CHF) had we had the proper equipment.	
		1. <i>Garage Alpha</i>	20	30	40		
		2. <i>Taxi Hugentobler</i>	20	25	40		
		3. <i>Maschinenfabrik Kaspar</i>	10	15	15		
		4. <i>Immobilien Omega</i>	10	20	30		
		5. <i>Temporär Job Gallus</i>	10	10	15		
		Total of the 5 most important customers	70	100	140		
		5 most important customers in % total turnover	58 %	62 %	73 %		
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.)?	<ol style="list-style-type: none"> The competition and increasing changes in the market environment are forcing both large companies and SMEs to use all communication possibilities available and to project a professional image (advertise or die!). <i>Images are being changed more often, either entirely or only partially.</i> <i>Progress made in the fields of sheets, printing processes and plotters allow companies to work faster and attain better results.</i> 				The current market shows that a flexible, dynamic company has virtually unlimited opportunities.	

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3. Analysis
 Company as a whole **SBA:**

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.)?	<ol style="list-style-type: none"> 1. Companies try to save money and focus on prices during economic slumps. 2. Competitors may try to win customers by slashing prices. 3. Dynamic successors will be taking the helm at our two main "over-the-hill" and "fat" competitors. 	<i>Unfortunately, our lack of capital is currently preventing us from making an offer to buy.</i>	
3.6 Strengths of our company	What are the 3 most important strengths of our company have compared with our most direct competitors ?	<ol style="list-style-type: none"> 1. <i>Faster order fulfillment and consistent delivery by deadline.</i> 2. <i>Solid know-how that allows us to optimally support customers in terms of graphic design and image and to consistently give their ideas a concrete form (one face to the customer).</i> 3. <i>Loyal, satisfied major customers that regularly place orders.</i> 4. <i>The entrepreneur has not only technical expertise, but also a good grasp of marketing and advertising.</i> 	<i>Our main strength lies in our ability to regularly impress our customers with our service. Customers we gain remain loyal and reward us with additional orders.</i>	Reg. 4
3.7 Weaknesses of our company?	Which 3 most important weaknesses does our company have compared with our most direct competitors ?	<ol style="list-style-type: none"> 1. <i>The company is heavily dependent on one person.</i> 2. <i>Because of the limited capacity, major orders with a tight deadline can only be realized in cooperation with partner companies.</i> 3. <i>New customers have been steadily acquired much too passively (although we are still a young company, we still get a large number of orders by "word-of-mouth" advertising from satisfied customers).</i> 	<i>The company will be defined by the proprietor until further notice. This weakness should be remedied by preparing an assistant. New equipment would allow a large number of orders to be carried out in-house.</i>	
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?	<ol style="list-style-type: none"> 1. <i>Increasing sales so that an assistant can be hired and that larger orders can be carried out better.</i> 2. <i>Securing a good profit so that the company can be expanded using its own resources.</i> 3. <i>Winning more customers with a larger sales potential per year and expanding our network of graphic designers, advertisers and architects.</i> 	<i>The earlier we manage to win new customers and orders, the faster we will be able to hire new staff.</i>	

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4. Strategy
 Company as a whole **SBA:**

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?	<ol style="list-style-type: none"> 1. <i>Fastest deadlines and consistent delivery by deadline.</i> 2. <i>Our graphic-design know-how allows us to perfectly implement the image guidelines in various areas of application.</i> 3. <i>Sophisticated IT solution that allows us to execute orders simply and quickly.</i> 	<p><i>The customers have to keep an eye on deadlines and costs and expect an all-round service without having to communicate constantly with us.</i></p> <p><i>Our IT solution allows us to save time in handling orders and in administration. We use the time gained in the process to better serve current customers and to acquire new ones.</i></p>	
4.2 Most important geographical markets	Which geographical priorities do we have in terms of regions and markets (countries) in the future ?	<ol style="list-style-type: none"> 1. Metropolitan St. Gallen (planning year 1 – 3) 2. Rhine River Valley (starting in planning year 3) 3. Fuerstenland region (only when the opportunity presents itself) 	<p><i>The market in St. Gallen is large enough and we will be systematically canvassing it in the next three years. Once we have optimally reached the limit offered by this market will be expand further. Customers headquartered in St. Gallen but with operations in all of Switzerland will be among our customer base, in some instances in cooperation with our partner companies.</i></p>	

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4. Strategy
 Company as a whole **SBA:**

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: 1. Large service / industrial companies 2. <i>Large property owners / managers</i> 3. <i>Taxi companies</i> 4. <i>SMEs</i>	External influencers: 1. Graphic designers 2. Small ad agencies 3. Architects	Intermediate trade: N/A	<i>Segmentation is relatively unimportant in this market since needs are fairly similar. Selected customers should be steadfastly canvassed and service, as should influencers with matching sales and communications activities. We are consciously seeking customers, agencies, graphic designers and architects that will allow use to generate sales of no less than 15,000 CHF per year. (cf. 4.6).</i>		
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..	<i>We derived our sales projections from the opportunities for developing business with our 15 – 20 most important customers. Newly acquired customers or major contracts may increase these numbers considerably. In that case, we would have to work more closely together with partner companies or hire more staff.</i>	Reg. 9
		Gross turnover (exc. VAT) Growth in % compared with previous year	280 + 47 %	320 + 14 %	370 + 15 %		
		Net turnover (after reductions in revenue) Growth in % compared with previous year	267 + 47 %	305 +14 %	352 + 15 %		
		Gross profit / (App. 1) Growth in % compared with previous year	213 + 47 %	244 + 14 %	282 + 15 %		
		Gross profit / (App. 1) in % compared with net profit	80 %	80 %	80 %		

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

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4. Strategy
 Company as a whole **SBA:**

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. <i>Car lettering</i>	80	90	110		
		2. External building lettering (incl. parking spaces)	70	80	90		
		3. <i>Internal building lettering</i>	120	130	150		
		4. Remaining product groups / services: <i>Commission from other companies for passing on orders.</i>	10	20	20		
		Total (total turnover):	280	320	370		
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..	Sales generated from business with current customers can be expanded further with the proper equipment. Our customer list reveals that business with 5 – 10 additional customers can offer between 10,000 CHF and 30,000 CHF in additional sales per year over the medium term. There is no dependency on major customers. Our medium-term goal is to generate 85 % of sales from business with 15 major customers.	Reg. 2 & Reg. 7 & Reg. 9
		1. <i>Garage Alpha</i>	60	65	70		
		2. <i>Taxi Hugentobler</i>	40	40	40		
		3. <i>Maschinenfabrik Kaspar</i>	25	30	40		
		4. <i>Immobilien Omega</i>	40	45	50		
		5. <i>Temporär Job Gallus</i>	20	30	30		
		Total of the 5 most important target customers	185	210	230		
		5 most important target customers in % total turnover	66 %	65 %	62 %		

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4. Strategy
 Company as a whole **SBA:**

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?	<ol style="list-style-type: none"> 1. Personal acquisition and customer care for the current group of major customers. 2. <i>Mailings to existing customers and select new customers.</i> 3. <i>Company portrait on the marketplace www.eStarter.ch with response options for potential customers.</i> 4. <i>2 customer events per year: presentations of past projects, selected social events with existing customers and influencers (concert visits, golf tournaments, etc.)</i> 	<i>Waterproof Design has to resort to inexpensive guerilla-marketing tactics that reflect its financial resources. No more than 10,000 CHF will be earmarked per year for communications initiatives.</i>	<i>Reg. 3</i>
4.8 Suppliers / external support	<p>Who are our most important suppliers or production partners?</p> <p>Which external specialists are available (trustees, consultants, etc.)?</p>	<ol style="list-style-type: none"> 1. Firma Müller (sheet supplier) 2. Alex Meier AG (hardware supplier / systems supplier) 3. UBS St. Gallen AG (house bank) 4. Barbara Oesch Treuhand St. Gallen (accounting / fiduciary) 5. IFJ St. Gallen, Pius Küng (coaching), www.ifj.ch 6. Otth AG Signaletik, Baar (partner company) 7. Christine Bütschi Signaletik, Zurich (partner company) 8. Hans Willener Signaletik, Bern (partner company) 9. Brenda Stadelmann, St. Gallen (partner company for graphics design) 	<i>We have always worked with reputable suppliers. We will also work together with selected partner companies to carry out large-scale orders. Our gross margin falls to 10-20 % when we outsource work.</i>	
4.9 Development / innovation	Which priorities do we set when developing new or when further developing existing services?	<ol style="list-style-type: none"> 1. <i>Development of a full-service package in cooperation with partners, from graphics design right up to complete outsourcing solutions for companies (planning year 2 and 3).</i> 2. <i>Development of an online solution that allows building and car lettering to be simulated (planning year 4).</i> 	<i>Innovations will be financed within our means without exhausting our liquidity. The online solution can be developed as a reciprocal transaction with vadian.net St. Gallen.</i>	

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4. Strategy
 Company as a whole **SBA:**

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.)?	<ol style="list-style-type: none"> 1. <i>Expansion of our existing IT infrastructure for automating workflows.</i> 2. <i>Provision of workstations for staff and customers.</i> 	Optimizing work processes requires highly-automated, database-aided workflows. Customers also need to have the opportunity to work on their projects on site.	Reg. 6
4.11 Production / warehouse (only for pro- duction and trading com- panies)	<p>What production and storage infrastructure is already available for future objectives?</p> <p>What production and storage infrastructure has to be created from scratch?</p>	<p>Current infrastructure:</p> <ul style="list-style-type: none"> - Plotter for applying lettering to sheets. - <i>A custom cutting system for aluminum, plastic and sheets</i> <p>Planned infrastructure:</p> <ul style="list-style-type: none"> - <i>Second, more modern plotter system</i> - <i>Adding to capacity in the current rooms (warehouse capacity and production capacity are valid until planning year 3)</i> 	<i>The systems are not ideal. The infrastructure has to be automated and modernized to enhance efficiency for large orders. We intend to make the necessary investments.</i>	Reg. 9
4.12 Location	Which location(s) are planned and by when (production, branches, subsidiaries abroad, etc.)?	<i>Growth can continue for the next 5 – 7 years at the current location. A move to a new location is not necessary. If needed, additional rooms can be rented at the current location.</i>	<i>The decision to start the company at its current location was correct. The lease agreement contains an option for additional areas.</i>	
4.13 Organization	<p>How will we organize ourselves?</p> <p>Which organizational structure is anticipated?</p> <p>(Describe important departments and positions (basis: organization chart))</p>	<i>One employee will be trained within the next three years to fill in for the proprietor whenever he is absent, sick, etc. Workflows will be gradually optimized to secure an automatic order solution.</i>	<i>If orders and sales develop better than planned, priority will be given to hiring a new employee.</i>	

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4. Strategy
 Company as a whole **SBA:**

Key word	Question(s)	Description				Reason / Additional Information	Details ¹⁾	
		Planning year 1: 20..	Planning year 2: 20..	Planning year 3: 20	Planning year 4: 20..			
4.14 HR planning	How many employees do we require in order to implement our objectives? Which are already working?					<i>Waterproof Design has been working with a minimal infrastructure. The proprietor's pay has been too modest to expand the company. Investments in automating production are being preferred over building a large team. Employees will be gradually integrated, covering risks and creating a foundation for further growth. The proprietor's remuneration will not be adjusted until the profitability and liquidity situation allows it.</i>	Reg. 5	
		Management	1	1	1			1
		Marketing / Sales						
		Consultancy / Customer Services / Aftersales						
		Development						
		Purchasing		0.5	0.5			
		Production						
		Distribution / Warehouse						
		Administration / Services / Staff						
		Others:						
		Total payroll (incl. management and social benefits)	60	100	100			130
Management payroll	60	60	60	60				

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4. Strategy

 Company as a whole SBA:

Key word	Question(s)	Description	Current year: 20..	Planning year 1: 20..	Planning year 2: 20..	Planning year 3: 20..	Reason / Additional Information	Details ¹⁾
4.15 Cost effective- ness	How will cashflow develop in the next 3 years?						<i>These projections are based solely on orders carried out by us directly. Commissions for services performed by external companies are recognized in net sales. Cash flow is lower in the 3rd year due to the establishment of a second full-time position to fully ensure a replacement in the event of the proprietor's absence. This will act as a solid basis for constant growth.</i>	Reg. 9
		Net turnover	181	266	305	353		
		. / . direct costs (purchase costs, fees, proportional manufacturing costs, etc.)	36	53	61	71		
		Gross profit (App. 1)	145	213	244	282		
		. / . marketing expenditure (marketing measures, selling expenses, etc.)	10	20	20	20		
		. / . Infrastructure expenditure, HR, insurance, rental, office supplies, etc.)	80	120	120	160		
		Cashflow (App. 2)	55	73	104	102		
4.16 Quality management / controlling	What are our most important activities for quality assurance, control and for measuring customer satisfaction ?	<ol style="list-style-type: none"> 1. Telephone call to client within 5 days after every delivery. 2. Customer-satisfaction analysis performed every two years by a student group at the university FHS St. Gallen. 3. Monthly checks of the following figures with target / performance comparisons: Number of visits, orders placed, the most important customers, billing completed, bids placed and liquidity. 4. Annual assessment of location and check against business plan by IFJ Institut für Jungunternehmen St. Gallen (www.ifj.ch). 					<i>The highest priority is given to checking financial figures. If development is negative, investments or hirings will be suspended.</i>	

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5. Realization
 Company as a whole **SBA:**

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. <i>Fundamental decision concerning new plotter system (IT expansion.)</i>			
			2. <i>Selection of part-time workers.</i>			
			3. <i>Year-end discussions / master contracts with major customers and acquisition list of new customers.</i>			
		Planning year 1: 20..	1. <i>Installation of new plotter system.</i>			
			2. <i>Development of full-service plan for customers.</i>			
			3. <i>Implement marketing plan.</i>			
		Planning year 2: 20..	1. <i>Large party celebrating our 5-year anniversary with all customers and partners.</i>			
			2. <i>Fundamental decision for custom cutting machine.</i>			
			3. <i>10 customers with over 200,000 CHF annual sales.</i>			
		Planning year 3: 20..	1. <i>Install custom cutting machine.</i>			
			2. <i>Develop online simulation.</i>			
3. <i>15 customers with over 200,000 CHF annual sales.</i>						

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5. Realization
 Company as a whole **SBA:**

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 (small, average, high)	Implications (small, medium, large)	Our immediate measures / safeguarding activities	<i>The risks do not pose a threat to the existence of the business as a going concern, with the exception of an accident, the death or a grave illness suffered by the owner. All other risks can be accounted for by entrepreneurial means or by consistently checking performance figures.</i>	Reg. 2
		1. <i>Breakdown of a production system.</i>	<i>Small</i>	<i>Large</i>	<i>Work out a written plan of the back-up solution with partner companies and train a representative to carry out activities temporarily. Additional authority will be given to our fiduciary to ensure short-term management continuity.</i>		
		2. <i>Important customers let competitors in and slash prices (drop of more than 5 % per year)</i>	<i>Small</i>	<i>Large</i>	<i>Intensify customer-loyalty initiatives (database solution, year-end discussions with important customers, etc.)</i>		
		3. <i>Illness of company owner.</i>	<i>Small</i>	<i>Medium</i>	<i>Conclusion of suitable service and maintenance agreements with suppliers.</i>		

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6. Finanzen
 Company as a whole **SBA:**

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	266	305	352		
		. / . Direct costs	53	61	71		
		Gross profit (App. 1) company as a whole	213	244	282		
		. / . Marketing and infrastructure expenditure	140	140	180		
		Cash flow (App. 2) company as a whole	73	104	102		
		. / . depreciation	21	29	31		
		Operating profit before interest and taxes (App. 3)	52	75	71		
		. / . interest paid + interest earned + / - non-operating income	3	2	2		
		Pre-tax profit	49	73	69		
		. / . Taxes	15	22	21		
		Profit after tax	34	51	48		

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6.2 Investments / disinvestments	Which investments (+) and disinvestments (-) are planned and when? (Financial figures in CHF 1000)	Investments (+)	Planning year 1: 20..	Planning year 2: 20..	Planning year 3: 20..		
		1. <i>Purchase of an additional database-supported, fully auto- mated plotter system.</i>	+ 40				
		2. <i>Purchase of a CNC-controlled custom cutting machine for made-to-order production.</i>			+ 40		
		3. <i>Purchase of additional IT equipment, including software.</i>	+ 10		+ 10		
		4. <i>Purchase of a delivery vehicle (incl. devices.)</i>		+ 40			
		5. <i>Various replacement investments.</i>	+ 55	+ 5	+ 10		
		Divestments (-)					
		1. <i>Sale of existing custom cutting machine.</i>			. / . 5		
		2. <i>Sale of old delivery car.</i>		. / . 5			
		Total: (investments . / . disinvestments):	55	40	55		
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..	A conscious decision has been made to avoid leasing transactions, even though they could eliminate the need to take out the operating loan.	Reg. 9
		<i>none</i>					
		Total					

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6.4 Liquidity	How will our liquidity develop in the next 4 quarters?		Current quarter: Q.. / 20..	1 st quarter: Q.. / 20..	2 nd quarter: Q.. / 20..	3 rd quarter: Q.. / 20..	4 th quarter: Q.. / 20..	<i>These projections do not take the overdraft facility into account. Liquidity bottlenecks in the first planning year necessitate the overdraft facility, particularly considering that a payment of 20,000 CHF for the new delivery vehicle will come due in the 4th quarter of the current year.</i> <i>Liquidity plans are executed on a month-by-month basis. The current version is included in the addendum.</i>	Reg. 9	
	(Financial figures in CHF 1000)	Liquid reserves opening capital	30	40	-11	-2	-2			
		+ Inpayments	38	60	65	70	70			
		. / . Outpayments	28	111	56	56	76			
		Liquid reserves closing inventory	40.0	-11	-2	+ 12	6			
6.5 Capital re- quirement	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: <i>Approving the application will allow the company to grow successfully, since future cash flow will more than cover investments and the redemption of the loan is secured. The overdraft facility will only be used to pre-pay when major orders are placed. The overdraft facility and the operating loan can be secured by retaining title to the equipment and by assigning the receivables in an undisclosed transaction.</i>	Reg. 10	
		Required borrowed capital for investments:	50,000 CHF (3 years)							
		Required current account limit :	100,000 CHF minimum 50,000 CHF							
		Planned loan amortization p.a.	20,000 CHF							

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