

## Gründungsinformation

Nr. 3

IFB

■ INSTITUT  
FÜR FREIE  
BERUFE

Ansichts-  
exemplar

**How to write a business  
plan?**

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# GRÜNDUNG

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## Business plan – a short summary

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The basis of a successful start-up is a business plan.

The business plan is an important part of creating your own business idea. Furthermore, it is also essential for controlling and for convincing financial backers, such as banks. It needs to be written in clear phrases. The number of pages is not defined, however it should not contain less than 10 pages (excl. liquidity plan). This is also a necessary requirement for small companies.



Attention! Avoid incomprehensible specialist terms. It should be inspiring reading your business plan. Write about the topics that are important for presenting your business and don't wander from the point. This relates to all sections of your business plan.

The core element of your business plan is the liquidity plan. Usually it is presented by an Excel table, which is attached to your business plan. It is necessary to keep it realistic and to avoid contradictions.



### **Fine feathers make fine birds!**

Take it seriously....

....because your business plan is your personal business card and speaks of your personality.

Consider an attractive cover page with your personal information (or logo), a numbered table of contents without mistakes, choose the right topics etc.

Avoid all hackneyed phrases without reference to your start-up project. Do not use just key points!

Date: TT/MM/JJJJ

# Business Plan

Foundation of a tax consultant office

TT.MM.JJJJ



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The structure of your business plan may be as follows:

1. Summary
2. Profile of the founder/team
3. Business Idea
4. Market and Competition
5. Corporate Formalities
6. Strategy of Marketing
7. Financial Plan
8. Chance and Risk
9. Annex: Financial and Liquidity Plan, Certifications etc.

### Summary

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The business plan starts with a summary to arouse the reader's interest. It shouldn't be longer than one page. Avoid subjunctive clauses.

By presenting your business short and descriptive you give a short overview of important points. This affords the opportunity to present the uniqueness of your business.

## Entrepreneur's Profile

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This part is for presenting your qualification for being a businessman/-woman. Explain your professional skills and show up how you obtained your skills. Relevant experiences are convincing! This is why you should describe your former jobs in companies.

Even though hard skills play a big role, don't forget to talk about your soft skills. Refer to leisure activities and describe how you use your soft skills successfully.

Business know-how is required for creating a business plan. You don't feel comfortable regarding to business knowledge? You should ensure business knowledge by attending workshops or courses (taxation, accounting etc.). By listing up external support (like tax consultants) you can compensate lack of business knowledge.

The IFB provides a coaching program in cooperation with the federal states Bavaria and Rhineland-Palatinate. The offer contains pre and after start-up coaching programs to develop your business knowledge.

**→ For further information skip to the link directory**

## Business Idea

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This chapter is for presenting your offer. The goal is to convince the reader that your business is competitive.

Try to put your business aims in a nutshell and concentrate on your main competences. Very diversified offers are often accompanied by lack of quality.

Describe the special aspects about your business idea and try to highlight the customer benefits, you want to create! Describe how your business differentiates from competitors.

Before setting up your business you need to obtain detailed information about your target group and about the possible demand. Surveys are one possibility to calculate the demand.

Don't underestimate your competitors! They are already part of the market and have bound their costumers already. Try to obtain information about your competitors and their products. Important sources are e. g. the yellow pages, the internet and relevant chambers. Get a condensed overview of the allocation of your competitors. By calculating the competitors in proportion to the potential clients, you get information about the right location for your business. Possibly the market is already saturated and another city/region provides better opportunities for your business.

Justify your business location and check whether your location is easily accessible for your customers.

**→ For further information skip to the link directory**

In this chapter you make clear which legal status you choose for your business. There is a broad variety of legal forms, like "Einzelunternehmen" for instance. This decision impacts especially taxation and liability.

**→ Read for more information: GründerZeiten 11**

**→ For further information skip to the link directory**

“Marketing and Distribution” is a very complex theme and refers to a wide range of different aspects. Use this section to highlight the strategy you want to use for your start-up.

### **Quality strategy:**

Beating products of your competitor is the crucial element.

How do you want to present your products?

Describe the customer benefit of your product.

### **Price strategy:**

When it comes to developing and presenting your business, price plays a dominant role. You need to decide between the price segments: high-priced-, low-priced-, threshold segment.

Be aware of cost coverage and competitiveness!

### **Distribution strategy:**

Create a distribution concept, which is adapted to your product and creates empathy among your target group.

Think also about alternative concepts. You should be able to adapt to changing customer requirements or to changing market conditions.

### **Marketing strategy:**

Elucidate your marketing plans. Don't limit on classic marketing channels like internet and personal cards. Hire a specialist, if required.

➔ Read for more information: **GründerZeiten 20**

➔ For further information skip to the link directory

## Financial Plan

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The Financial Plan states the financial situation of your company and forms the key element of your business plan.

The Liquidity Plan forms the most important part of your Financial Plan. The Liquidity Plan presents all private and business income and expenses of the first year monthly. The second and the third year need to be accomplished annually. By means of the Liquidity Plan you can calculate when your business starts to be in the black. Furthermore, it is a continuous controlling instrument: By comparing target and actual figures you can react in a timely manner to negative developments.

→ We suggest our template. Skip to the link directory for further information.

→ For further information skip to the link directory

## Chance and Risk

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Founding a company is not only an opportunity but also a risk. Therefore, it is important to scan risks of your business idea and develop action plans for different cases.

We suggest thinking about worst case and best case scenarios to obtain a better overview over the main risks of your business plan.

## Annex

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- Financial and Liquidity Plan
- Curriculum Vitae, Certifications
- Preliminary Contracts with costumers
- References; Pilot Costumers
- Etc.

→ For further information skip to the link directory

## Subsidy from "Agentur für Arbeit"

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The "Agentur für Arbeit" provides financial support for startups. This financial support is called "Gründungszuschuss" (=start-up subsidy).

- For further information skip to the link directory
- For information about relevant documents skip to the "Annex – Check List Gründungszuschuss"

## Requirements "Gründungszuschuss"

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- You need to be officially unemployed for at least one day and you need to be entitled to get "Arbeitslosengeld I". A direct crossover from employment to self-employment triggers disqualification from the "Gründungszuschuss".
- From the date of foundation on, you need to be entitled to get "Arbeitslosengeld I" for another 150 days. Watch out for the right calculation.
- Your startup project needs to be your main occupation. You need to invest at least 15 hours work time per week into your own business.
- You have to prove your personal and your specialist qualification. In case of doubt the "Agentur für Arbeit" can require your participation at seminars and can require certifications.
- A business plan is required to ensure economical sustainability of your business idea. The commercial viability of your business plan has to be confirmed by an expert institution.

## Duration and the amount of the "Gründungszuschuss"

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- The "Gründungszuschuss" is a discretionary financial support. This means the official in charge of the "Agentur für Arbeit" decides autonomously about the authorization. There is no legal claim for the "Gründungszuschuss".
- The situation on the labor market plays a big role. The demand of the labor market prevails.
- There are two different periods of "Gründungszuschuss":

### Period 1:

In the first 6 months it is possible to get the same amount of "Gründungszuschuss" as you get "Arbeitslosengeld I" with another 300 Euro monthly on top for social security.

### Period 2:

It is possible to apply for another 9 months. In this case you receive only 300 Euro monthly for social security.

## "Einstiegsgeld"

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Beneficiaries of "Arbeitslosengeld II" are not qualified for the "Gründungszuschuss". Therefore, these unemployed can receive financial support called "Einstiegsgeld" (§ 29 SGB II). You get this financial support on top of the "Arbeitslosengeld II" while starting up your business. It is possible to apply for it at the "Jobcenter" or communal agencies.

An official in charge evaluates the individual personal situation of the unemployed person and decides about the payment.

The amount of the sum depends on different aspects. The main factors influencing the amount of the sum are the period of unemployment, the size of the founder's family, the former standard benefit and the total future profit. There is no legal claim for the "Einstiegsgeld".

➔ For further information skip to the link directory

### Business Plan

#### General Information

<http://ifb.uni-erlangen.de/gruendungsberatung/businessplan/>

<https://www.existenzgruender.de/DE/Gruendung-vorbereiten/Businessplan/inhalt.html>

<https://www.existenzgruender.de/SharedDocs/Downloads/DE/GruenderZeiten/GruenderZeiten-07.html?nn=a7be9988-b75f-4cb9-95c1-b1771ae1c8b0>

#### GründerZeiten 23; Controlling

<https://www.existenzgruender.de/SharedDocs/Downloads/DE/GruenderZeiten/GruenderZeiten-23.html?nn=a7be9988-b75f-4cb9-95c1-b1771ae1c8b0>

#### Finanz- und Liquiditätsplan

<http://ifb.uni-erlangen.de/gruendungsberatung/downloads-gruendungsinformationen/>

#### GründerZeiten 11; Rechtsformen

<https://www.existenzgruender.de/SharedDocs/Downloads/DE/GruenderZeiten/GruenderZeiten-11.html?nn=a7be9988-b75f-4cb9-95c1-b1771ae1c8b0>

#### IFB Gründungsinformationen Nr. 5; Welche Rechtsformen gibt es?

<http://www.ifb.uni-erlangen.de/fileadmin/ifb/doc/publikationen/gruendungsinfos/05%20Welche%20Rechtsformen%20gibt%20es.pdf>

GründerZeiten 20; Marketing

<https://www.existenzgruender.de/SharedDocs/Downloads/DE/GruenderZeiten/GruenderZeiten-20.html?nn=a7be9988-b75f-4cb9-95c1-b1771ae1c8b0>

Data (Market)

<http://ifb.uni-erlangen.de/gruendungsberatung/wichtige-links/#1481535962574-dd0a309b-6c7a>

## Coaching

Pre Foundation Coaching Programs

*Bayern:*

<http://ifb.uni-erlangen.de/coaching/vorgruendungscoaching/bayern/>

*Rheinland-Pfalz:*

<http://ifb.uni-erlangen.de/coaching/vorgruendungscoaching/rheinland-pfalz/>

## Subsidy

Gründungszuschuss

<https://www.arbeitsagentur.de/existenzgruendung-gruendungszuschuss>

GründerZeiten 16; Gründung aus der Arbeitslosigkeit

<https://www.existenzgruender.de/SharedDocs/Downloads/DE/GruenderZeiten/GruenderZeiten-16.html?nn=a7be9988-b75f-4cb9-95c1-b1771ae1c8b0>

Einstiegsgeld

<https://www.bmas.de/DE/Arbeit/Arbeitsfoerderung/Foerderung-der-Erwerbstaetigkeit/gruendungsfoerderung.html>

Further subsidy

<http://www.foerderdatenbank.de/>

**For further information**

<http://ifb.uni-erlangen.de/gruendungsberatung/wichtige-links/>

<http://www.existenzgruender.de/DE/Home/inhalt.html>

## Annex – Check List “Gründungszuschuss”

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Only applications with complete, verifiable documents in accordance with our requirements (as described below) can be assessed!

To create an expert opinion (certificate of commercial viability) the following documents are required:

**Business plan** (= corporate concept)

The business plan must not perish in proverbial narratives, without specific reference to the own company. Additionally, the plain enumeration of the corporate concept has to be avoided. A length of at least 10 pages (in addition to the financial and liquidity plan) is strongly recommended. Further information concerning the business plan will be found [here](#).

**Financial and liquidity plan**

The financial and liquidity plan **must meet our audit criteria**. For example, the financial and liquidity plan must **cover a period of 3 years**, whereby the first year of formation must be reported on a **monthly basis** (over 12 months) and the two subsequent years must be reported on an annual basis. For the preparation of the FuL we recommend the [IFB template](#), which meets these requirements and is adapted to liberal professions. **The use of alternative templates very often leads to additional claims due to missing information and thus to a longer processing time**. For better comprehensibility, the FuL should also be explained in the written part of the business plan. This applies in particular to sales and investments.

**Curriculum vitae**

**Certificates and references** (project-related)

**Forms of employment agency** (via e-mail is sufficient)

- expert opinion on the sustainability of the planned start-up
- request of the expert opinion on the sustainability of the planned start-up

**Please note:** The status of liberal profession and the submitted documents will not be audited.

**Service fee:** 95,00 EUR

**Processing time:** approx. 14 working days starting with the dispatch of the confirmation of receipt by the IFB. (Please also check your SPAM-File)

**Important Note:** Due to the current situation, the average processing time can be extended up to 21 working days. Thank you for your understanding and your patience.

As soon as the order is completed, you will receive the expert opinion and the invoice by mail.  
There is no entitlement to a positive certificate of commercial viability.  
The Employment Agency decides whether the start-up grant is awarded.

**Contact:** Please send your complete documents

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## NOTE:

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