



BrainHive
Showcase Portfolio

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1. Introduction: The Way We Work

We are pleased that you are interested in our showcase portfolio, because this means that you are considering choosing BrainHive to have your business plan written. On the following pages you will have the opportunity to get to know us even better based on structure examples, business plan models and financial planning examples.

We at BrainHive make every effort to provide maximum performance at affordable rates and to be as transparent as possible. We therefore will answer any questions you might have along those lines. You may have already received the BrainHive Business Plan Briefing. Based on this reading, find out more about our work process below:

1. **We check your data** for completeness and consistency and make additional inquiries if needed.
2. REGULAR or COMPLEX plans follow a fixed structure, but if you need a custom plan structure, we can **discuss the specifications of your plan** with you and ask for confirmation and/or approval.
3. We do **basic research** to make sure that we will have no problems finding sufficient market data when we do detailed research later on.
4. We create **a) first all components, for which there is no or only a little research need**, only the information from the client. Examples include the explanations about the product, vision / mission, corporate objectives / strategy, team / founder CV, comments on operations or legal status. Then we create **b) all components that require market and competitive research**. Thereby we also get the other required information to create the marketing plan, as well as the location, target groups and risk analysis. **Finally, we create c) the financial plan** and the budget comments and at the very end the Executive Summary.
5. Finally, the plan goes to our **quality assurance consultants**. After all checks are through, it is then presented to the customer as a draft version. Corrections and modifications to the business plan are made together with the client at the end.

As you can see, we follow a clear schematic sequence when creating your plan, which has steadily improved over the years. Consistent high quality and fast response times are the result. Benefit from our experience- we want you to succeed with your business plan.

Convince yourself of the motivation with which we compete and our quick grasp of your business model. You can reach us by email, contact and phone weekdays from 08: 00-20: 00 at 06192-703 4153.

2. Written Part and Sample Structures

At BrainHive, we can write any plan, no matter how complex or simple. In our eight years of successful business plan consulting, we have created business plans of every scope in more than 80 industries.

Below please find a small selection of structure examples which illustrate the essence of the relevant business objects. Also, look at the page numbers to get an estimate of the length and scope of the individual points of the written business plan.

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General sample structure of norm COMPLEX business plan

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Sample structure of a real estate development business plan

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Overview of a tech startup business plan

3. Financial Planning

We at BrainHive place great emphasis on financial planning excellence. The written part can be very well-researched and formulated professionally, but if your financial plan is inconsistent or contains errors, you'll have some explaining to do to the loan officer or investor.

This is why smart founders rely on professionals like us. **Below please find a typical budget structure and also view in the annex a complete sample financial plan** based on a relatively complex model with revenue source to facilitate your understanding of our work process.

Important to clarify in advance: Investors and banks often have very different ideas about how a professional financial plan should look (3 vs. 6 years projections, monthly projection vs. yearly, etc.).

To make matters more complex still, banks in particular often have peculiar notions of acceptable profit and loss profiles. They want to see a break-even as early as in the first fiscal year, but this is for the vast majority of start-ups quite illusory.

As business plan consultants, our focus is that you get your funding. Although we prefer to keep your business model as realistic as possible, a little figure-spinning is occasionally necessary to get you closer to your goals. We know this and are able to help you make the impression you are aiming for even with "exotic" requirements.

Therefore: Clarify your financial plan requirements in advance. This way you'll save us unnecessary corrections, and save yourself unnecessary waiting time and costs. If you want to plan out different scenarios with your almost complete BrainHive financial plan, we'll make the file available in Excel as part of any business plan package except ASSIST. Either way, we'd be happy to consult you because we know that the finance plan is a bigger challenge than the written part for many founders.

3.1. Typical Finance Plan Structure REGULAR & COMPLEX

INVESTMENT FILE

► *We list all investments in details, distributed based on the relevant guidelines.*

FINANCE FILE

► *This is the actual financial plan, which can be up to 7-11 pages long in landscape format in PDF.*

Tax and interest rates (parameters)

Starting balance

Section sales planning

Expected revenue

Variable costs

Section expenditure / cost planning

Investments (as an overview)

Depreciation

Deposit

Personnel cost plan

Rent expenses

Marketing costs

Other costs

Travel expenses

Section capital planning

Interest income

Long-term liabilities

Financial planning (Dividends / other distributions)

Section main results planning

Income Statement

Balance sheet

Liquidity plan

Financial Key Figures

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3.2. Financial Plan Structures: ENTERPRISE and INDIVIDUAL

The financial plan structures of the ENTERPRISE and INDIVIDUAL business plans often differ, especially because of the additional available turnover source and budget graphics.

Extensions of the projection period, 36/72-month plans, annuity estimates, complex headcount overviews, national market or dynamic cost breakdown, complex KPI calculations or funding tranches / corporate ownership shifts and scenario calculations per parameter etc can be planned out as well. The need for such number games is the exception rather than the rule, but may require more resources.

If in doubt, we can reliably meet all the demands of even the most complex financial planning. Please do clarify whether these requirements have to be met with your business plan recipients in advance. In general, the benefits of projections beyond the core ones are limited.

In terms of revenue / turnover source we try to present the expected revenue flow plausibly by breaking down the revenue into sales prices and quantities. The financial plan graphs compare the development of turnover, profit / loss, splitting the sales in different product / service categories or the achievement of breakeven. Usually even these rather simple elements of the budget are not required for smaller and more basic business concepts.

4. Contact & Imprint



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5. Attachment I: Business plan set COMPLEX

COVER PAGE

SAMPLE LTD

Business plan

Overview:

Name of company: **SAMPLE LTD**

Name of founder: **Mrs. Sample**

Location: **SAMPLE CITY**

Activity: **International motor vehicle trade**

Amount of share capital: **100.000 Euro**

**Staff required in the first 3 years
(total):**

1. Year	2. Year	3. Year
2 Staff	3 Staff	4 Staff

Expected revenue in the first 3 years:

1. Year	2. Year	3. Year
524.080	1.414.025	2.222.176

Profit expected in the first 3 years:

1. Year	2. Year	3. Year
-40.419	9.070	88.743

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1. Executive Summary

Sample Ltd. would like to run an international trading business with luxury vehicles. German premium brand vehicles will be exported to China.

The manager, Mrs. International Trade Business Plan Sample, has been Assistant Managing Director of a medium-sized Chinese manufacturer of braking equipment called INTERNATIONAL TRADE BUSINESS PLAN SAMPLE Machinery Pte. Ltd. since 2009. The company has special relationships with numerous Chinese buyers of premium cars and has often done business with German and European companies. In particular, it is interested in sports cars and sedans. As the managing director can bring a lot of experience and technical knowledge, a great deal of know-how will be available to the new company, so that the ambitious business plan can be well realized.

INTERNATIONAL TRADE BUSINESS PLAN SAMPLE Machinery Pte. Ltd. has many business contacts in Europe, mainly with braking equipment buyers in Germany and Denmark. Other potential partners have already been identified by the Assistant Managing Director. Because the Chinese car market is still in a boom phase, there is no hurdle to quick market entry. Powerful synergy will help the German Ltd. benefit from the Chinese partner company INTERNATIONAL TRADE BUSINESS PLAN SAMPLE Machinery Pte. Ltd. at various levels. The cooperation will improve marketing, customer service and purchasing as well as sales positioning of the two companies, so that the great synergy potential can transform into business success. In this sense, the market entry of INTERNATIONAL TRADE BUSINESS PLAN SAMPLE GmbH will most likely be marked by success.

1.1. Trade Focus

The company wants to export to China mainly brands such as Land Rover, Porsche Cayenne, Mercedes-Benz and BMW. These premium vehicles are durable, comfortable (plenty of space) and recoverable and therefore very popular in China, both for practical and subjective reasons (prestige). There are now so many such vehicles on the streets of China that many car shops are starting to focus on the further penetration of foreign brands.

The registered business activity of INTERNATIONAL TRADE BUSINESS PLAN SAMPLE Ltd covers numerous other possible business activities in the field of development and manufacture of automotive technology and consumer goods trade, especially of wine and textile. The addition of these business activities is based on

considerations to use further trade opportunities for the successful execution of the primary business activities. Mrs. INTERNATIONAL TRADE BUSINESS PLAN SAMPLE and her husband have two other companies in China: the INTERNATIONAL TRADE BUSINESS PLAN SAMPLE I Automotive Components Co., Ltd. which designs and manufactures automotive parts, and INTERNATIONAL TRADE BUSINESS PLAN SAMPLE II - International Trade Co., Ltd. - which trades with wine and other consumer products. As you can see, the relatively diverse business activities of INTERNATIONAL TRADE BUSINESS PLAN INTERNATIONAL TRADE BUSINESS PLAN SAMPLE Ltd. are backed solidly by concrete considerations and intentions.

1.2. USPs

INTERNATIONAL TRADE BUSINESS PLAN INTERNATIONAL TRADE BUSINESS PLAN SAMPLE Ltd. enjoys a wealth of unique features compared to existing competitors as well as startups. These unique features in their entirety are a particular strength of the startup. They will contribute to the ability to realize opportunities and to enable long-term and steady growth even in uncertain economic conditions.

The main selling point lies in the partnership with the INTERNATIONAL TRADE BUSINESS PLAN SAMPLE Machinery Pte. Ltd. The manager of INTERNATIONAL TRADE BUSINESS PLAN SAMPLE Ltd, who is also Assistant Managing Director of the Chinese partner company (The Chief Executive of the INTERNATIONAL TRADE BUSINESS PLAN SAMPLE Machinery Pte. Ltd. is her husband Mr. Guicai INTERNATIONAL TRADE BUSINESS PLAN SAMPLE), will align operations so that a very harmonious and efficient business relationship will arise. Buying products in Germany via a German Ltd eliminates numerous communication barriers and facilitates the logistical implementation of complex procurement contracts. In addition, the company achieves stronger representation, and the Chinese company's reputation will also benefit.

The manager herself and her work for the INTERNATIONAL TRADE BUSINESS PLAN SAMPLE Ltd are also important USPs. Mrs. INTERNATIONAL TRADE BUSINESS PLAN SAMPLE has management experience of an industry company, has founded a communications agency and has exhibited entrepreneurial talent as a trained graphic designer. She can carry out quality control, customer service in Chinese language and similar tasks, where her skills would be pivotal. The majority

of competitors cannot boast such a combination of management skills and knowledge of business operations.

1.3. Business strategy

As already mentioned, INTERNATIONAL TRADE BUSINESS PLAN SAMPLE Ltd. and its Chinese partner SAMPLE Machinery Pte. Ltd follow a strategy focusing on the high-quality German vehicle segment. The German company will first ensure that logistic processes and purchasing are alleviated and controllable. From this advantageous position, the company will start building a market reputation among Chinese clients and obtain technical know-how from the experienced German staff on location.

Mrs. INTERNATIONAL TRADE BUSINESS PLAN SAMPLE has good connections with key figures, given that major (bulk) buyers form the basis of trade with luxury vehicles on an international level and especially trade between Europe and China. Through additional Internet and print advertisements and visits to trade fairs, recognition of INTERNATIONAL TRADE BUSINESS PLAN SAMPLE Ltd. can escalate quickly in Germany and China. In addition, their own news flow is actively communicating with the consideration of issues such as sustainability and corporate social responsibility, facilitating the future status of INTERNATIONAL TRADE BUSINESS PLAN SAMPLE Ltd. Using the existing contacts of SAMPLE Machinery Pte. Ltd. in the establishment of the German startup and intensifying relations with clients are important milestones in the early stages of company development.

If the short-term business goals are reached, INTERNATIONAL TRADE BUSINESS PLAN SAMPLE Ltd. will continue to expand. In the long term (about 5-7 years) 300,000 Euro will be invested in European headquarters with their own department for technical cooperation. Until then, trade can generate good profit, while analysis of the market and the product range can help attain know-how and reliable business contacts, who will be pivotal in the next stages. Thus, the company is pursuing a strategy of organic and sustainable growth, which also incorporates the strategy to build a positive and credible marketing presence.

2. Market Analysis

2.1. Chinese Vehicles and the Vehicle Market

According to a study by the consulting firm McKinsey, sales of new vehicles worth 25.000-150.000 Euro (new) will increase from 1.25 million in 2012 to around three million in 2020. The United States, where about 1.7 million premium models were sold in 2012, will drop to second place according to the study.

By 2020 the premium segment will amount to 12% a year. Especially German premium manufacturers such as Audi, Porsche, BMW and Mercedes can benefit from China's growing appetite for luxury. According to McKinsey, the share of German producers in China's premium market is now 80%. VW subsidiary Audi sold around 400,000 vehicles in China in 2012. Sports car manufacturer Porsche was able to sell 30,000 vehicles in China and achieve a new sales record last year.

To continue to benefit from the premium boom, the German manufacturers' distribution network in Chinese cities should expand according to Detlev Mohr, head of McKinsey's European automotive consultancy. In addition, manufacturers must pay attention to prices and modern drive technologies. In the US and Germany, the premium segment will grow to respectively 4% and 2% by 2020, McKinsey estimate. The emphasis that the price and technological sustainability play a role is in line with the recent development on the luxury goods market - namely that even the richest Chinese are now a little more careful when they spend money, the top echelon is "growing up", so they say.

The dependence of the German carmaker on the mood of consumers in China has grown rapidly in recent years. Some experts see a problem looming - if the year-long rapid growth of the Chinese economy is disrupted or political conflicts such as the Crimean crisis come to affect business. Success in China is decisive for the growth objectives of the premium-segment manufacturers. Daimler has committed to become number one worldwide again by 2020 - currently behind BMW and Audi in third place. The VW subsidiary has the same goal, and both are hard at work building their sales networks in China.

These trends are positive on the one hand, as the presence of many foreign cars is buying stimuli and also increases the number of service workshops. On the other hand, of course, this hampers the import business a little when the carmakers have their own major sales activities. There is a lot of diversification potential, especially with regard to imported models. Wealthy Chinese are placing more emphasis on

space in the car. Hence Audi and Mercedes are successful with luxury vehicles in long-wheelbase, like the Audi A6 and the E-Class. SUVs are in demand too.

The future of the manufacturers is definitely in China based on the findings of a study by the Center of Automotive Management (CAM) on sales and market positioning of the 17 largest automotive companies worldwide. China and the United States will soon account for more than half of global car sales, what with an increase of 12 million cars since 2010. During the same period car sales in Western Europe dropped by around 0.9 million despite the recovery in 2013 (+ 4.8%), according to the study. The 17 largest automotive companies have been able to increase their global sales by 3.8% to a record level of 74.9 million vehicles in 2014. The biggest winners include the German companies Daimler (+ 9.9%), BMW (+ 7.9%) and Volkswagen (+ 4.5%). Even smaller Japanese manufacturers like Subaru (+ 15.6%) and Mazda (+ 6.6%) have been able to attain strong growth in new car sales according to the study. Below average are car manufacturers like Ford (-0.1%), Suzuki (+ 1.0%), GM (+ 2.2%) and Toyota (+ 2.5%). This shows very clearly how popular German vehicles are.

To better illustrate the opportunities of the startup, it is worth taking a look at the luxury goods market in China in general. In 2012 the Chinese luxury market was the largest in Asia, emerging ahead of Japan, and was also the second-largest in the world. Wealthy Chinese from China, including Macao, Hong Kong and Taiwan then spent an estimated 27 billion Euro on luxury goods, about 12% of the total volume of a 212 billion Euro market.

However, China registered a decline in luxury goods spending in 2014 - the biggest in over five years. For the producers of luxury goods that are increasingly relying on their growth on the Chinese market, this development was unforeseen.

The decline coincides with an anti-corruption campaign of the government, which penalized expensive gifts between entrepreneurs and officials on the one hand and made bribes more difficult on the other, thus impeding consumption of luxury goods. China's wealthy now tend to shop abroad and bring home luxury products. This trend goes not only for premium vehicles, but also for watches, jewelry and other easily transportable goods.

In addition, one third of the wealthy Chinese have left the People's Republic of China for good or regularly spend a lot of time abroad. According to the Hurun Report (a market study on luxury products) many others are planning to do the same, because

they hope for better educational opportunities for their children abroad and wish to escape the air pollution in the big cities, which has reached critical levels.

The Chinese are still the top global consumer of luxury goods, but their buying behavior is changing and there are economic problems. The startup must keep these tendencies in mind.

Overall, the data available shows that the market entry of INTERNATIONAL TRADE BUSINESS PLAN SAMPLE Ltd. is well-facilitated by the existing partners in China, the market positioning of popular premium brands and the general trends. Despite crises and turmoil, the selected segments remain very robust and further growth in the context of a broader economic recovery is expected.

2.2. Competition

Being specialized in the premium vehicle segment, INTERNATIONAL TRADE BUSINESS PLAN SAMPLE Ltd. will encounter few competitors, who could exert an actual influence on the startup's business model due to its partnerships in China. These do exist, however, as mentioned in the market analysis, and they are part of the lively business landscape in China, dividing up the market. In addition to the foreign joint ventures and importers, Chinese manufacturers with their own production facilities for premium vehicles will be competing with their own limousine and sports car models in the next few years, also internationally. The INTERNATIONAL TRADE BUSINESS PLAN SAMPLE Ltd. will be able to position itself strategically and operate well in the long-term by focusing on popular brands.

This focus will help SAMPLE Ltd achieve a promising marketing position, which will withstand the Chinese competition, facilitated by the founder and her husband's existing companies. The important partner, SAMPLE Machinery Pte. Ltd., is in a strong position as an established vehicle equipment manufacturer with well-established customer relationships and numerous successfully completed orders, so these additional resources can drive the sales of the vehicle importer.

One more advantages for Chinese buyers is the possibility of customization (color, extras, electronics etc.). SAMPLE Ltd's impeccable client support and very good services can give it an edge over the competition. It is most important for Chinese customers to buy the most popular models. Transport, insurance, information and storage costs are minimized thanks to the experienced manager's input. Clients will be willing to pay for an impeccable logistic organization. SAMPLE Ltd's logistics

partner is the experienced and reputable Shanghai Xieli Logistics Co., Ltd. The cooperation ensures there will be no risk to customer satisfaction.

Finally, it can be said that SAMPLE Ltd's market status is quite satisfactory in light of the market trends and the advantages the company itself is bringing. The company's special status as a professional market player with business relations and a diversified business model opens up a very promising future, which the company's strategic orientation can only complement.

2.3. Target group

The target group INTERNATIONAL TRADE BUSINESS PLAN SAMPLE Ltd. will be marketing its products to wealthy Chinese individuals or car dealerships.

Plans are to market over the tested channels of the Chinese companies controlled by Mrs. SAMPLE and her husband. The promotional activities will be limited so as to proceed with the available resources cautiously. For example, the use of highly specified Internet advertising, telephone cold calls, visits to industry-specific trade shows and advertising in professional journals are regarded as effective methods to make SAMPLE Ltd's offers widely known. The manager is a Chinese native speaker and will be able to directly and personally address decision makers in Chinese companies with the right profile, or create business contacts over her own contact network.

2.4. Risks

INTERNATIONAL TRADE BUSINESS PLAN SAMPLE Ltd. will be exposed mainly to operational risks in trading with high-quality, sensitive vehicles. Transport risks, storage risks or credit risks are minimized by appropriate insurance. Another risk is the sudden loss of one or more partner companies. This would endanger the growth targets of the startup, especially in the beginning. Since the partners are time-tested and well-run enterprises, however, and soon other business contacts will be created, the company will be able to diversify this risk relatively quickly. Companies like INTERNATIONAL TRADE BUSINESS PLAN SAMPLE Ltd. that operate internationally may also be exposed to currency risks.

In addition, political factors are important for the risk assessment. The volume of traffic in China is already very high; the environmental pollution has reached critical levels in some cities. The Chinese government has already announced measures, particular by promoting alternative drive technology to curb further escalation of environmental pollution. It can be expected under certain circumstances that the

government's intervention will lead to irregularities in the market. Through these interventions the propensity to buy a vehicle also naturally decreases. The expansion of infrastructure with trains and buses also puts a lot of pressure on the car market, although the premium segment is less affected. The long-term future of the automotive industry is anticipated to be difficult considering the political risks for the sector. However, the degree of motorization of the Chinese population is still relatively low, so that the so far unrealized potential is nevertheless large. Protectionist measures aimed at promoting private automobile production will also affect the prices of foreign products, which will also have some negative implications for the market players.

The INTERNATIONAL TRADE BUSINESS PLAN SAMPLE Ltd. is also exposed to currency risk. In the long term, however, it can be expected that the Chinese currency value will continue to rise, while the Euro will continue to fall. This is an advantage to the export activities of the founding company.

3. SWOT-Analysis

The strengths, weaknesses, opportunities and threats are shown in the table below.

Strengths:	Weaknesses:
<ul style="list-style-type: none"> • Close cooperation with Chinese partners • Manager has more than 11 years experience in the car branch • Business model is time-limited 	<ul style="list-style-type: none"> • The manager has poor command of German • The business model is not diversified
Opportunities:	Threats:
<ul style="list-style-type: none"> • There is a big vehicle market boom in China • The luxury car market is also booming, there are more and more potential premium vehicle buyers • German quality is highly valued 	<ul style="list-style-type: none"> • State measures to reduce traffic volume • Protectionism

in China	
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4. Location

The startup in SAMPLE CITY in the industrial Ruhr region, near other large cities with a robust corporate landscape such as Cologne, Essen, Dortmund and Duisburg, will have access to all the important hubs in the region. SAMPLE CITY also has other location-specific strengths. Popular fairs in the area could attract a lot of interesting start-up companies (even from China), so the networking potential is very high.

Well-developed, modern infrastructure and an airport nearby ensure that trade fairs and events will be easily accessible. Qualified personnel, a foreigner-friendly business climate and fair rents for well-equipped office spaces are further arguments in favor of the location decision.

5. Partner/s

5.1. Clients and Suppliers

The companies listed below are SAMPLE Ltd's important partners. In line with the flexible business model, they are both clients and suppliers. The partners are well-established and successful market players with a long-year history without exception. They are described in more detail in the following two paragraphs.

Known suppliers of premium vehicles and parts

Company	Location	Website	Contact Name	Contact Tel.
XXX	XXX	XXX	XXX	XXX
XXX	XXX	XXX	XXX	XXX
XXX	XXX	XXX	XXX	XXX

Known distribution partners of premium vehicles and parts

Company	Products/Service	Location	Contact person
XXX	XXX	XXX	XXX
XXX	XXX	XXX	XXX
XXX	XXX	XXX	XXX

Other known partners

Name	Relationship	Location	Website	Contact person	Contact Tel.
XXX	XXX	XXX	XXX	XXX	XXX
XXX	XXX	XXX	XXX	XXX	XXX

5.2. SAMPLE Machinery Pte. Ltd.

The Chinese companies and especially the SAMPLE Machinery Pte. Ltd (<http://qunfin.1688.com>) represent important success factors in the business model, and orders may also be procured through these companies depending on demand. SAMPLE Machinery Pte. Ltd. plays a very important role for INTERNATIONAL TRADE BUSINESS PLAN SAMPLE Ltd. and will be the main partner of the three companies in China, which are controlled by Mrs. SAMPLE and / or her husband. SAMPLE Machinery Pte. Ltd. was founded in 2004 and now employs 60 staff members with a turnover of about 3.5 million Euro (26 million RMB). The managing director of INTERNATIONAL TRADE BUSINESS PLAN SAMPLE Ltd. is Assistant Managing Director of SAMPLE Machinery Pte. The company was founded by her husband Guicai SAMPLE. This very harmonious relationship, marketing and other forms of cooperation will ensure the German Ltd. stands strong.

6. Marketing Strategy

6.1. Price Policy

The flexibility in the high-priced vehicle segment margin can serve to maintain long-term customer relationships through rebates or discounts and sustain the gained market share or even expand it. Through greater economies of scale not only the logistic and administrative cost structure improves - they also serve to strengthen the purchasing position of the company over that of its suppliers, which could then make discounts possible. Consistent and continuous monitoring of the purchasing position in three-month intervals and the constant willingness to renegotiate are also components of the proposed pricing strategy.

Dynamic price management in sales increases the turnover rate, which is also an effective way to protect the company from currency risks, liquidity shortages, storage risks or technological overhaul. The SAMPLE Ltd's pricing policies must meet its specific purchasing needs to the utmost extent.

6.2. Communication Policy

The business of INTERNATIONAL TRADE BUSINESS PLAN SAMPLE Ltd. is very special, so the marketing approach must be crafted very carefully based on the specific target groups. Suppliers must be treated professionally as well (because highly prospective customers often get better terms than customers, who are perceived as unstable or untrustworthy), so marketing tools are applied both on the Chinese main market and on the German main supply market.

A professionally designed, trilingual website is indispensable as an information base, but the majority of the marketing activities will take the form of direct marketing, i.e. by mailing information and subsequent calls. Careful research and well-planned initial phone contact are very useful to enhance the network, especially in the second year. This network can be used in later stages if expansions or changes are made in the corporate structure extending the offer or buying range of the company.

The presence at trade fairs is also of some importance. Fairs that have been identified as promising, such as the IAA (Frankfurt / Hannover) or the Shanghai Auto Show, are frequented by potential suppliers and customers, and the networking potential is even greater. Attractive promotional brochures and business cards are printed and issued so the company will be remembered by potential clients. Promotional gifts such as pens with the company logo serve the same purpose.

Advertising in specialized magazines in China and Germany is also among the activities aimed at acquiring new customers. Although there are already several contacts, marketing activities in China need to ensure sustainable expansion that is diversified among different buyers. Investments will be made in this area after a period of time, in which the main focus will be on those already acquired customers. An effort will be made to cooperate with partners in terms of marketing, such as joint participation in trade fairs or in larger advertising campaigns.

SAMPLE Ltd's website is envisaged as a platform to provide information or contact details to interested corporate clients. Catalogs and brochures are available on the site to provide more information about the quality and nature of the vehicles offered. Internet advertising, particularly advertising through Google Adwords, will attract the

attention of prospective customers to the website. SAMPLE Ltd's website will convince them of the company's professionalism as reflected in correct spelling and plausible wording.

7. The manager

Mrs. INTERNATIONAL TRADE BUSINESS PLAN SAMPLE is the manager and sole shareholder of INTERNATIONAL TRADE BUSINESS PLAN SAMPLE Ltd. She has a good profile for the planned business model, in particular professional experience, contacts and knowledge in marketing, management and customer service.

Mrs. INTERNATIONAL TRADE BUSINESS PLAN SAMPLE studied graphic design after graduating high school in China and worked in several Chinese medium-size PR companies before starting her own agency in 2002. She ran it successfully for seven years. She closed it in 2009 when her husband asked her to become Assistant Managing Director of the SAMPLE Machinery Co., Ltd. She has since worked at the brake manufacturing company.

The Chinese native speaker speaks very good English, but has only basic knowledge of German. Although she can move well in the industry and on the international stage by hiring the right staff, Mrs. INTERNATIONAL TRADE BUSINESS PLAN SAMPLE will work on her German.

8. Staff

The staff required and their responsibilities are shown in the following table.

Time period:	Description:	Responsibilities:
At the begin	Foreign language-speaking secretary (Full-time)	General administrative work, planning meetings, receiving clients, writing/translating correspondence, interpreting, phoning clients/suppliers, processing correspondence, etc.
1. Year, 2. Quarter	Industrial management assistant – Purchases (full-time)	Supervise suppliers and actively explore and set up new procurement sources, lead / facilitate negotiations, check and renegotiate offers, accompany the manager on visits to suppliers, ensure

		quality, logistics coordination, etc.
2. Year, 1. Quarter	Marketing/distribution (full-time)	Consult clients, support and actively acquire new customers, lead/facilitate negotiations, research market information and compile analyses, evaluate statistics and process information, prepare presentations, maintain and support customer networks, plan and organize expansions, etc.
3. Year, 4. Quarter	Foreign language- speaking secretary (Full-time)	s.o. and small tasks in the marketing area

9. Finance plan

9.1. Clarification

The capital contribution will amount to 100,000 Euro. The company will be structured to purchase merchandise in brief funding cycles. The other cost parameters, in particular personnel, rent and travel expenses will be planned so that no borrowing is needed. The necessary investments are manageable and primarily include investments in efficient office infrastructure, a company car and tangible and intangible assets that are important marketing-wise, for example a website and fair equipment.

INTERNATIONAL TRADE BUSINESS PLAN SAMPLE Ltd. can jump on the bandwagon at once thanks to its existing network of contacts and can work on good credit terms, as partners' confidence in INTERNATIONAL TRADE BUSINESS PLAN SAMPLE Ltd. is very high. This approach allows for a rapid increase in sales volume relative to the capital base.

A higher loss is expected in the first fiscal year as large sums will be invested and due to staff training costs, acquiring know-how and developing distribution logistics etc. The company will start making a profit in the second fiscal year if its capacity is set, the staff is busy and the clients are demanding a higher amount of goods and more consulting services.

9.2. Capital

Mrs. INTERNATIONAL TRADE BUSINESS PLAN SAMPLE is planning to provide equity contribution in the amount of 100,000 Euro as the manager and sole shareholder.

6. Attachment II: Full financial plan ENTERPRISE

On the following pages you can see an anonymous financial plan, ENTERPRISE class, for one real estate development project. Please note that it isn't common practice (since usually not necessary) to break down the revenue. If you have any specific requests to the financial plan beyond the usual scope of work, you should tell us when giving your order, so that we can include this in our offer and calculate our price accordingly.

EXAMPLE MANAGEMENT HOLDING LLC - Investments

Investments Office

	Establish-ment	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12	Year 1	Year 2	Year 3
Misc. Equipment	6.000	0	0	0	0	0	0	0	0	0	0	0	0	6.000	0	0
Computers / screens / accessories	3.000	0	0	0	0	0	0	0	0	0	0	0	0	3.000	0	0
Software	600	0	0	0	0	0	0	0	0	0	0	0	0	600	0	0
Fax / printer / scanner	600	0	0	0	0	0	0	0	0	0	0	0	0	600	0	0
Telephone cables	800	0	0	0	0	0	0	0	0	0	0	0	0	800	0	0
Laptops / pdas / cell phones	1.500	0	0	0	0	0	0	0	0	0	0	0	0	1.500	0	0
Office furniture	600	0	0	0	0	0	0	0	0	0	0	0	0	600	0	0
Decoration	2.000	0	0	0	0	0	0	0	0	0	0	0	0	2.000	0	0
Lighting	1.000	0	0	0	0	0	0	0	0	0	0	0	0	1.000	0	0
Exhibition equipment	2.000	0	0	0	0	0	0	0	0	0	0	0	0	2.000	0	0
Carpark	15.000	0	0	0	0	0	0	0	0	0	0	0	0	15.000	0	0
Website	3.000	0	0	0	0	0	0	0	0	0	0	0	0	3.000	0	0
Investments Office	36.100	0	36.100	0	0											

Each and every financial plan template needs detailed overview of the investments involved. These are assets that will be amortized over a period of usually 4 years. Even the depreciation is factored in! However, all investments reduce the liquidity.

EXAMPLE MANAGEMENT HOLDING LLC - Financial Plan

Parameters

Interest rate for interest earnings	1,00%
Interest rate for interest spending	4,00%

Opening Balance

Investments	36.100
Fixed assets	36.100
Cash resources (bank account)	7.663.900
Current assets	7.663.900
Aktiva	7.700.000
Authorized capital	1.400.000
Equity to be raised	6.300.000
Equity capital	7.700.000
Long term loans	0
Total liabilities	7.700.000

Expected sales

	1. Year													
	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12	Year 1	
Revenues of apartments sold	257.917	257.917	257.917	257.917	257.917	257.917	257.917	257.917	257.917	257.917	257.917	257.917	257.917	3.095.000
Total sales	257.917	257.917	257.917	257.917	257.917	257.917	257.917	257.917	257.917	257.917	257.917	257.917	257.917	3.095.000

	2. Year													
	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12	Year 2	
Revenues of apartments sold	470.083	470.083	470.083	470.083	470.083	470.083	470.083	470.083	470.083	470.083	470.083	470.083	470.083	5.641.000
Total sales	470.083	470.083	470.083	470.083	470.083	470.083	470.083	470.083	470.083	470.083	470.083	470.083	470.083	5.641.000

	3. Year													
	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12	Year 3	
Revenues of apartments sold	98.667	98.667	98.667	98.667	98.667	98.667	98.667	98.667	98.667	98.667	98.667	98.667	98.667	1.184.000
Total sales	98.667	98.667	98.667	98.667	98.667	98.667	98.667	98.667	98.667	98.667	98.667	98.667	98.667	1.184.000

Direct costs

	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12	Year 1	Year 2	Year 3
Purchase price land	3.250.000	0	0	0	0	0	0	0	0	0	0	0	3.250.000	1.550.000	0
Registering fee	53.900	0	0	0	0	0	0	0	0	0	0	0	53.900	0	0
Lawyer/Notary	24.600	0	0	0	0	0	0	0	0	0	0	0	24.600	0	0
Infrastructure	295.000	0	0	0	0	0	0	0	0	0	0	0	295.000	561.000	0
Preparation of construction site	150.000	0	0	0	0	0	0	0	0	0	0	0	150.000	0	0
Terrain Marking	100.000	0	0	0	0	0	0	0	0	0	0	0	100.000	0	0
Architect	250.000	0	0	0	0	0	0	0	0	0	0	0	250.000	0	0
First 9 Buildings	1.250.000	0	0	0	0	0	0	0	0	0	0	0	1.250.000	0	0
Direct cost of sales	3.748.900	0	3.748.900	2.111.000	0										

The key overview is at the core of all financial plan templates. Some variable costs are indicated here, but the most important (and usually much subject of discussion) are the revenue flows. These are best determined via a revenue source chart so there is at least a rough explanation on paper of where the revenues are actually expected to come from.

Investments

	Establish- ment	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12	Year 1	Year 2	Year 3
		Investments (except buildings)	36.100	0	0	0	0	0	0	0	0	0	0	0	0	0
Investments (buildings)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	36.100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Depreciation

	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12	Year 1	Year 2	Year 3
Depreciation of investments (except building)	0	0	0	0	0	0	0	0	0	0	0	0	9.025	9.025	9.025
Total	0	9.025	9.025	9.025											

Contingency Fund

	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12	Year 1	Year 2	Year 3
Contingency Fund	220.000	0	0	0	0	0	0	0	0	0	0	0	220.000	240.000	240.000

Personnel costs

	Social Insurance	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12	Year 1	Year 2	Year 3
		Managing director	0,00%	4.800	4.800	4.800	4.800	4.800	4.800	4.800	4.800	4.800	4.800	4.800	4.800	57.600
Special payment		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total personnel costs		4.800	4.800	4.800	4.800	4.800	4.800	4.800	4.800	4.800	4.800	4.800	4.800	57.600	57.600	57.600

Various types of costs I

Maintenance/Facility costs

	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12	Year 1	Year 2	Year 3
Maintenance	600	600	600	600	600	600	600	600	600	600	600	600	7.200	7.200	4.200
Utilities	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000	24.000	31.200	38.400
Total	2.600	31.200	38.400	42.600											

Marketing expenses

	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12	Year 1	Year 2	Year 3
Internet advertising	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	12.000	16.800	23.520
Catalogue and Brochure print	2.000	0	0	500	0	0	2.000	0	0	0	0	0	4.500	6.300	8.820
Fairs and Promotion events	0	0	3.000	0	0	0	10.000	0	0	7.000	0	0	20.000	28.000	39.200
Magazine advertisement	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000	2.000	24.000	33.600	47.040
Promotional gifts	300	300	300	300	300	300	300	300	300	300	300	300	3.600	5.040	7.056
Web page	30	30	30	30	30	30	30	30	30	30	30	30	360	504	706
Totale Marketingausgaben	5.330	3.330	6.330	3.830	3.330	3.330	15.330	3.330	3.330	10.330	3.330	3.330	64.460	90.244	126.342

Other costs

	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12	Year 1	Year 2	Year 3
Telephone, DSL	200	200	200	200	200	200	200	200	200	200	200	200	2.400	3.600	4.300
Office supply	100	100	100	100	100	100	100	100	100	100	100	100	1.200	2.000	2.300
Accounting	80	80	80	80	80	80	80	80	80	80	80	2.000	2.880	4.032	5.645
Software licence costs	200	200	200	200	200	200	200	200	200	200	200	200	2.400	2.400	2.400
Insurance	500	500	500	500	500	500	500	500	500	500	500	500	6.000	6.000	6.000
Special tax	171.500	0	0	0	0	0	0	0	0	0	0	0	171.500	0	0
Tax advisor	1.375	1.375	1.375	1.375	1.375	1.375	1.375	1.375	1.375	1.375	1.375	1.375	16.500	18.000	18.000
Cleaning	120	120	120	120	120	120	120	120	120	120	120	120	1.440	1.440	1.440
Server	60	60	60	60	60	60	60	60	60	60	60	60	720	720	720
Total other costs	174.135	2.635	4.555	205.040	38.192	40.805									

Travel costs

	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12	Year 1	Year 2	Year 3
Travel costs	600	600	5.000	600	600	600	8.000	400	400	4.000	400	400	21.600	30.240	42.336
Total	600	600	5.000	600	600	600	8.000	400	400	4.000	400	400	21.600	30.240	42.336

Interest earnings

	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12	Year 1	Year 2	Year 3
Interest earnings	0	3.341	3.541	3.747	3.953	4.160	4.351	4.558	4.765	4.963	5.171	5.377	47.927	47.117	42.174

Various types of costs II and interest earnings (complicated formula derived from liquidity plan and interest parameters in the overview)

Long term loans

	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12	Year 1	Year 2	Year 3
Long-term shareholder's loan	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Pay back of long-term shareholder's loan	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Long-term bank loan	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Pay back of long-term bank loan	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Interest spending for long-term loans	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Financial planning

	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12	Year 1	Year 2	Year 3
Payout of dividends	0	0	0	0	0	0	0	0	0	0	0	70.000	70.000	1.670.000	70.000

Income and loss statement

	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12	Year 1	Year 2	Year 3
Sales volume	257.917	257.917	257.917	257.917	257.917	257.917	257.917	257.917	257.917	257.917	257.917	257.917	3.095.000	5.641.000	1.184.000
Direct cost of sales	3.748.900	0	0	0	0	0	0	0	0	0	0	0	3.748.900	2.111.000	0
Gross earning	-3.490.983	257.917	-653.900	3.530.000	1.184.000										
Personnel costs	4.800	4.800	4.800	4.800	4.800	4.800	4.800	4.800	4.800	4.800	4.800	4.800	57.600	57.600	57.600
Rent	2.600	2.600	2.600	2.600	2.600	2.600	2.600	2.600	2.600	2.600	2.600	2.600	31.200	38.400	42.600
Marketing	5.330	3.330	6.330	3.830	3.330	3.330	15.330	3.330	3.330	10.330	3.330	3.330	64.460	90.244	126.342
Other costs	174.135	2.635	2.635	2.635	2.635	2.635	2.635	2.635	2.635	2.635	2.635	4.555	205.040	38.192	40.805
Travel costs	600	600	5.000	600	600	600	8.000	400	400	4.000	400	400	21.600	30.240	42.336
EBITDA (Earnings before interest, taxes, depreciation a. amortisation)	-3.678.448	243.952	236.552	243.452	243.952	243.952	224.552	244.152	244.152	233.552	244.152	242.232	-1.033.800	3.275.324	874.318
Depreciation	0	0	0	0	0	0	0	0	0	0	0	9.025	9.025	9.025	9.025
EBIT (Earnings before interest and taxes):															
Operating income	-3.678.448	243.952	236.552	243.452	243.952	243.952	224.552	244.152	244.152	233.552	244.152	233.207	-1.042.825	3.266.299	865.293
Interest earnings	0	3.341	3.541	3.747	3.953	4.160	4.351	4.558	4.765	4.963	5.171	5.377	47.927	47.117	42.174
Interest spending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
EBT (Earnings before taxes)	-3.678.448	247.293	240.093	247.199	247.905	248.112	228.902	248.709	248.917	238.515	249.323	238.584	-994.898	3.313.416	907.467
Payout of dividends	0	0	0	0	0	0	0	0	0	0	0	70.000	70.000	1.670.000	70.000
Balance sheet profit/loss, net result	-3.678.448	247.293	240.093	247.199	247.905	248.112	228.902	248.709	248.917	238.515	249.323	168.584	-1.064.898	1.643.416	837.467

Show me the money: This part is usually the one which interests investors most. We recommend the following profit and loss profile: Fiscal year 1 – substantial loss. Fiscal year 2 – Break Even. 3 – substantial profit. This is a plausible and realistic scenario. If your P/L figures are off, simply adjust the numbers a bit until you get the right profile.

Balance sheet

	Starting Balance	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12	Year 2	Year 3
Accumulated investments	36.100	36.100	36.100	36.100	36.100	36.100	36.100	36.100	36.100	36.100	36.100	36.100	36.100	36.100	36.100
Land Ownership	750.000	750.000	750.000	750.000	750.000	750.000	750.000	750.000	750.000	750.000	750.000	750.000	750.000	750.000	750.000
Accumulated depreciation	0	0	0	0	0	0	0	0	0	0	0	0	0	9.025	18.050
Fixed assets	786.100	786.100	786.100	786.100	786.100	786.100	786.100	786.100	786.100	786.100	786.100	786.100	786.100	777.075	768.050
Accumulated deposits/contingency fund	0	220.000	220.000	220.000	220.000	220.000	220.000	220.000	220.000	220.000	220.000	220.000	220.000	460.000	700.000
Cash resources	7.663.900	3.765.452	4.012.745	4.252.837	4.500.036	4.747.941	4.996.052	5.224.955	5.473.664	5.722.580	5.961.095	6.210.418	6.388.027	7.800.468	8.406.959
Current assets	7.663.900	3.985.452	4.232.745	4.472.837	4.720.036	4.967.941	5.216.052	5.444.955	5.693.664	5.942.580	6.181.095	6.430.418	6.608.027	8.260.468	9.106.959
Total assets	7.700.000	4.771.552	5.018.845	5.258.937	5.506.136	5.754.041	6.002.152	6.231.055	6.479.764	6.728.680	6.967.195	7.216.518	7.385.102	9.028.518	9.865.984
Authorized capital	1.400.000	1.400.000	1.400.000	1.400.000	1.400.000	1.400.000	1.400.000	1.400.000	1.400.000	1.400.000	1.400.000	1.400.000	1.400.000	1.400.000	1.400.000
Profit/loss carried forward	0	0	-3.678.448	-3.431.155	-3.191.063	-2.943.864	-2.695.959	-2.447.848	-2.218.945	-1.970.236	-1.721.320	-1.482.805	-1.233.482	-1.064.898	578.518
Balance sheet profit/loss	0	-3.678.448	247.293	240.093	247.199	247.905	248.112	228.902	248.709	248.917	238.515	249.323	168.584	1.643.416	837.467
Equity capital	7.700.000	4.021.552	4.268.845	4.508.937	4.756.136	5.004.041	5.252.152	5.481.055	5.729.764	5.978.680	6.217.195	6.466.518	6.635.102	8.278.518	9.115.984
Provisions for taxation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other provisions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Long term loans	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Long term debt capital	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Short term debt capital (bank)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Liability vendor	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Short term debt capital	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total liabilities	7.700.000	4.021.552	4.268.845	4.508.937	4.756.136	5.004.041	5.252.152	5.481.055	5.729.764	5.978.680	6.217.195	6.466.518	6.635.102	8.278.518	9.115.984

The balance is calculated automatically via a series of simple plus/minus formulas.

Cash flow statement

	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12	Year 1	Year 2	Year 3
Opening balance bank	7.663.900	3.765.452	4.012.745	4.252.837	4.500.036	4.747.941	4.996.052	5.224.955	5.473.664	5.722.580	5.961.095	6.210.418	7.663.900	6.388.027	7.800.468
Incoming payments from claims	257.917	257.917	257.917	257.917	257.917	257.917	257.917	257.917	257.917	257.917	257.917	257.917	3.095.000	5.641.000	1.184.000
Incoming payments from loans	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Incoming payments from interest earnings	0	3.341	3.541	3.747	3.953	4.160	4.351	4.558	4.765	4.963	5.171	5.377	47.927	47.117	42.174
Total incoming payments	257.917	261.258	261.458	261.664	261.870	262.077	262.267	262.474	262.682	262.880	263.088	263.294	3.142.927	5.688.117	1.226.174
Payout goods and other expenses	3.931.565	9.165	16.565	9.665	9.165	9.165	28.565	8.965	8.965	19.565	8.965	10.885	4.071.200	2.308.076	252.082
Payout investments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Payout deposit/contingency fund	220.000	0	0	0	0	0	0	0	0	0	0	0	220.000	240.000	240.000
Payout personnel costs	4.800	4.800	4.800	4.800	4.800	4.800	4.800	4.800	4.800	4.800	4.800	4.800	57.600	57.600	57.600
Pay out pay back of loans	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Payout interest spending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Payout income tax	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Payout of dividends	0	0	0	0	0	0	0	0	0	0	0	70.000	70.000	1.670.000	70.000
Total payout	4.156.365	13.965	21.365	14.465	13.965	13.965	33.365	13.765	13.765	24.365	13.765	85.685	4.418.800	4.275.676	619.682
Closing balance bank	3.765.452	4.012.745	4.252.837	4.500.036	4.747.941	4.996.052	5.224.955	5.473.664	5.722.580	5.961.095	6.210.418	6.388.027	6.388.027	7.800.468	8.406.959

Financial key figures

	Year 1	Year 2	Year 3
Net profit ratio	-32,1%	58,7%	76,6%
Return on equity (ROE)	-15,0%	40,0%	10,0%
Return on assets (ROA)	-16,0%	19,9%	9,2%
Equity ratio	100,0%	100,0%	100,0%
Debt ratio	0,0%	0,0%	0,0%

Premises

Seat of the company: Delaware
V.A.T. and input V.A.T are not considered as they are items in transit.
Constant linear depreciation of the investments (that are not buildings) within 4 years.
Constant linear depreciation of the investments (that are buildings) within 30 years.
Units are sold during planning stage.
Invoices are paid immediately.
The average period of storage in the stock of inventory is 30 days.
The goods of the vendors are paid 30 days after receiving the goods in the stock of inventory.

Liquidity planning sample: Also extremely important. Investors are wary if the liquidity drops to less than 10-15% of the capital investment. Losing your liquidity cushion is a real problem for an enterprise, be it young or old, big or small. Key figures and general premises are also listed in this section.