



switchasia
PROGRAMME



giz
Technische Dienstleistung
für internationale
Zusammenarbeit (GIZ) GmbH



THE PROJECT ON “GREEN FREIGHT TRANSPORT AND LOGISTICS IN THE MEKONG REGION”

DISSEMINATION WORKSHOP ON “ACCESS TO FINANCE”

BUSINESS PLAN GUIDE

HO CHI MINH CITY | JULY 12, 2018

OUTLINE

- 1. Company Overview | Business Summary**
- 2. Market Analysis**
- 3. Financial Analysis**

1. COMPANY OVERVIEW | BUSINESS SUMMARY

1.1. Legal status

1.2 Products and Services

- The list of products and/or services with full description of key product/service attributes, i.e. type, size, quality, cost per unit, and etc.
- What makes your product and/or service different than those in the market?
- Productivity
- Technology, and environmental impact, if any.
- Customers and market share

1. COMPANY OVERVIEW | BUSINESS SUMMARY

1.3. Current Business and Financial Analysis

1.3.1. Business operation

- Business plan
- Implementation of Business plan through (i) business contracts, (ii) sales and revenue performance, and. (iii) market development
- Business result
- Advantages and challenges
- Solutions for business development

1. COMPANY OVERVIEW | BUSINESS SUMMARY

1.3. Current Business and Financial Analysis

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- Business plan
- Implementation of Business plan through (i) business contracts, (ii) sales and revenue performance, and. (iii) market development
- Business result
- Advantages and challenges
- Solutions for business development

1. COMPANY OVERVIEW | BUSINESS SUMMARY

1.3. Current Business and Financial Analysis

1.3.2. Financial Status

No	Financial Indicator	Year-16	Year-17	Year-18
1	Revenue			
2	Gross profit			
3	Profit before taxes (PBT)			
4	Total asset			
5	Current asset			
6	Fixed asset			
7	Equity			
8	Current liabilities			
9	Mid-term, and long-term liabilities			

1. COMPANY OVERVIEW | BUSINESS SUMMARY

1.3. Current Business and Financial Analysis

1.3.3. Current Cash flows. Total amount of (i) cash received from sales monthly or yearly; (ii) cash payment; and (iii) cash balance

1.3.4. Demand for financing

1.3.5. List of bank loan being financed at the moment. (i) number and total of loans; (ii) financiers

1.3.6. Business relationship with financial institutions

2. MARKET ANALYSIS

2.1. Market Information

- The average price of the your company's product and / or services in the current, and expanded markets, if any.
- Whether or not the average price of your company can sufficiently cover costs.
- Major competitive advantages of your company in terms of geographical condition, quality of products and services, pricing, and others, if any.
- Analysis of market performance as a whole: (i) prices, (ii) volumes, (iii) numbers of market suppliers, (iv) supply capabilities, (v) number of customers.

2. MARKET ANALYSIS

2.2. Pricing

- Company's pricing strategy and price formation method
- Company's discount and / or promotion policies, if any.
- Company's product and / service development in connectivity with pricing strategy

3. FINANCIAL ANALYSIS

3.1. Projected Cost and Benefit

- Cost factors to produce product and / or services.
- Costs that company will have to do in order to provide product and /or services to your client.
- List and calculate all costs to be incurred, e.g. direct and indirect costs (business operating costs, financial costs, and others).
- Profit calculation (gross and net profit)
- Cash flows
- Return on investment and associated financial ratios

3. FINANCIAL ANALYSIS

3.2. Sales Projection

Year-19

Year-20

Year-21

- Units Sold
- Sales Price per Unit
- Total Sales

3. FINANCIAL ANALYSIS

3.3. Financing (Capital need)

- Capital need in the form of (i) bank loan; (ii) equity; and/or (iii) combination bank loan and equity.
- Loan terms: (i) short term, (ii) medium term, (iii) long term
- Loan repayment and schedule, if bank loan.

3. FINANCIAL ANALYSIS

3.5. Balance Sheet

A Balance sheet demonstrates the company's financial position, which is of extreme importance to the shareholders, employees, and financial institutions. It also provides the company with the financing needed to engage in business operation and development.

3.6. Profit & Loss Statement

The projected profit and loss statement (Income Statement) will calculate your projected net profit or net loss before and after taxes. The document shows the difference between your income and expense and it tells you if your business will be profitable or not.

3. FINANCIAL ANALYSIS

Financial Indicator	Current Data			Projections				
	Year-16	Year-17	Year-18	Year-19	Year-20	Year-21	Year-22	Year-23
Profit and Loss								
Total Sales								
Total Cost of Goods Sold								
Gross Margin								
Operational Cost								
EBITDA								
Depreciation								
EBIT								

3. FINANCIAL ANALYSIS

Financial Indicator	Current Data			Projections				
	Year-16	Year-17	Year-18	Year-19	Year-20	Year-21	Year-22	Year-23
Financial costs								
EBT								
Taxes								
Net Income								
Balance sheet								
Total Assets								
Liabilities								

3. FINANCIAL ANALYSIS

Financial Indicator	Current Data			Projections				
	Year-16	Year-17	Year-18	Year-19	Year-20	Year-21	Year-22	Year-23
Funding needs (new funds per year)								
Debt								
Equity								
Grants								

3. FINANCIAL ANALYSIS

1. **Net Profit Margin = Net Profit / Sales**
2. **Return on Equity = Net Profit / Shareholder's Equity**
3. **Return on Asset = Net Profit / Total Asset**
4. **Growth of Sales = (Sales of current year – Sales of previous year) / Sales of previous year**
5. **Growth of Asset = (Asset of current year – Asset of previous year) / Asset of previous year**

Thank you



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