

**VP Bank Business Plan for**  
small and medium-sized companies (SMEs)



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1. Company			
1.1 Business concept	<p>What is <b>your business concept</b>?</p> <p>With what products, where, with what customers and with what benefits to customers do you aim to succeed? (1 sentence)</p>		Annexe no.
1.2 History	<p>1. Who were the <b>founders</b> of your company?</p> <p>2. <b>Date of foundation</b>?</p> <p>3. How can the company's <b>historical development be described</b>?</p>		Annexe no.
1.3 Legal structure	<p>What is the current <b>legal structure</b> of your company?</p>		Annexe no.
1.4 Capital structure	<p>1. What is your company's <b>equity</b>?</p> <p>2. What is the <b>shareholding structure</b>?</p>		Annexe no.
1.5 Current situation	<p>1. How many <b>staff</b> do you employ?</p> <p>2. In what field do they work?</p>		Annexe no.

1.6.1 Key staff member 1		<b>Surname/first name:</b> Date of birth  Role in the company:  Previous professional activity/experiences/training:				Annexe no.
1.6.2 Key staff member 2	Who are the <b>individuals behind your company?</b>  What are their distinguishing qualities?	<b>Surname/first name:</b> Date of birth  Role in the company:  Previous professional activity/experiences/training:				Annexe no.
1.6.3 Key staff member 3		<b>Surname/first name:</b> Date of birth  Role in the company:  Previous professional activity/experiences/training:				Annexe no.
1.7 Successor provision	Are you envisaging determining <b>successors?</b>  As of what date? What <b>candidates</b> are there?					Annexe no.
1.8 Results to date	What <b>results</b> do you have to show?	Your 3 to 5 key figures	Last year	Budget	Current year	Annexe no.

2. Products/services			
2.1 Products/ range	With what <b>products</b> are you represented in the market?		Annexe no.
2.2 Develop- ment	<p>1. How do you assess the market and your products with regard to their <b>stage in the lifecycle</b>?</p> <p>2. What are your priorities in the <b>development of new services</b> or the <b>further development of existing services</b>?</p> <p>3. When will the <b>next developments be ready for the market</b>?</p>		Annexe no..
2.3 Capacity	<p>1. What <b>production capacity</b> do you have?</p> <p>2. Is <b>investment required</b> to maintain and expand capacity?</p>		Annexe no.
2.4 Licences und patents	Are your products protected by <b>licences and/or patents</b> ? If so, how long do they still have to run?		Annexe no.
2.5 Suppliers	Where do you make your <b>purchases</b> ? How are your purchases distributed in percentage terms?	<p>1. <i>approx.</i> %.</p> <p>2. <i>approx.</i> %.</p> <p>3. <i>approx</i> %.</p> <p>4. <i>approx</i> %.</p> <p>5. <i>approx</i> %.</p>	Annexe no.

2.6 New technologies /Internet	How are <b>new technologies</b> and the Internet used?  What further measures are planned?		Annexe no.
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3. Markets			
3.1 Principal geographical markets	What <b>geographical regions and markets</b> do you serve? (currently)?		Annexe no.
3.2 External factors	The following <b>three external factors</b> are of decisive importance to our success in the market:	1. 2. 3. Reasons:	Annexe no..
3.3 Competitors	Our <b>three main competitors</b> are:	1.       with market share of approx.        % 2.       with market share of approx..        % 3.       with market share of approx.        % Our own market share is approx        %. Reasons:	Annexe no.
	We stand out from the competition in the following areas:	1. 2. 3. Reasons:	Annexe no.

3.4 Demand	Demand in our market segments is developing as follows	<u>Product line A:</u>	↗	→	↘	Annexe no.
		<u>Product line B:</u>	↗	→	↘	
		<u>Product line C:</u>	↗	→	↘	
3.5 Prices	Prices in the markets we serve is developing as follows:	<u>Product line A:</u>	↗	→	↘	Annexe no.
		<u>Product line B:</u>	↗	→	↘	
		<u>Product line C:</u>	↗	→	↘	

#### 4. Opportunities and risks

4.1 Changes in the environment	<p>The following <b>three changes in the environment</b> are of <b>decisive importance</b> to our company:</p> <ol style="list-style-type: none"> <li>1.</li> <li>2.</li> <li>3.</li> </ol>
4.2 Chances	The <b>main external opportunities</b> for our company are, consequently:
4.3 Risks	The <b>greatest risks</b> to our company are the following:
4.4 Mistakes	<p>What <b>three mistakes</b> must be avoided at all costs?</p> <ol style="list-style-type: none"> <li>1.</li> <li>2.</li> <li>3.</li> </ol>

5. Key figures						
all figures in CHF 000s	Year	Year	Year	Trend for the current year		
				↗	→	↘
Net turnover (output)				↗	→	↘
. / . Goods purchased				↗	→	↘
<b>Gross profits I</b>				↗	→	↘
. / . Direct staff costs				↗	→	↘
<b>Gross profits II</b>				↗	→	↘
Net profits				↗	→	↘
+ Taxes and interest paid				↗	→	↘
<b>EBIT</b>				↗	→	↘
+ Change in reserves + Amortisation + Depreciation				↗	→	↘
<b>EBITDA</b>				↗	→	↘
Cash and cash equivalents				↗	→	↘
Degree to which self-financed (equity as a proportion of total capital)				↗	→	↘
Order book (in months)				↗	→	↘

## Note:

The level of detail given in financial figures varies according to the industry and the size of the company. Industry associations generally have guidelines available.

6. Management information system (MIS)/accounting				
6.1 Information from Accounts	Our <b>Accounts Department</b> provides us with <b>information</b> on the company's costs, income and efficiency.	yes	no	<u>Remarks:</u>
6.2 Budget	The individual income and costs positions in the accounts are re- <b>budgeted</b> annually.	yes	no	<u>Remarks:</u>
6.3 Liquidity	Sufficient <b>liquidity</b> is always available to meet current payments to creditors.	yes	no	<u>Remarks</u>
6.4 Collection	We have a well-developed and effective <b>collection system</b> ..	yes	no	<u>Remarks:</u>
6.5 True- & Fair-View	We record <b>assets</b> in our balance sheet according to the "true & fair view" principle - i.e. the values shown on the balance sheet can readily be achieved on the open market.	yes	no	<u>Remarks</u>
6.6 Controlling	We monitor movements in  <b>Turnover</b> <b>Order book</b> <b>Liquidity</b> <b>Costs</b> <b>Income</b> <b>Effect of changes</b>	<b>yes</b>	<b>no</b>	
6.7 Targets	We have <b>clear corporate objectives</b> for the next five years	yes	no	<i>If yes, please attach projected financial statements..</i> -

We use the following tools actively for controlling and planning in our company:

Budget  
 Financial plan  
 Cash flow statement/analysis  
 Investment plan

7. Customer segment/exploitation of market (marketing)		
7.1 Know your Customer	We know our customers.	Customer segments: 1. 2. 3.
7.2 Dependencies	Are you <b>dependent</b> on individual customers or customer groups?	no yes – the following:
7.3 Exploitation of the market	We <b>exploit the market systematically</b> . This is done as follows:	We have a marketing budget.
7.4 Marketing instruments	We use the following <b>marketing instruments</b> in order to exploit the market systematically:	1. 2. 3. 4. 5.
7.5 Location	How do you rate your <b>current location</b> ?  Are <b>improvements</b> being planned?  If so, <b>when</b> will these be <b>started</b> ?	1. 2. 3.
7.6 Price calculation	Our prices are calculated as follows:	Pre-calculation Post-calculation Comparison with competitors Lowest offer Monopoly price Lowest offer

<input type="checkbox"/>	
<b>8. Action required</b>	
<b>Action required</b> <i>The analysis of the company and its environment has shown that for our company action is required on the following points:</i>	
1. 2. 3.	
<b>Key questions</b> <i>We must find an answer to the following questions, in order to survive successfully in the future:</i>	
1. 2. 3.	
<b>Action</b>	
1.	Date:
2.	Date:
3.	Date:

The "analysis" worksheets serve as an aid to analysis and a complement to the above.