



Entreprise et Structure Opérationnelle pour l'Emploi
Enterprise and operational structure for the employment

BUSINESS VERT

Green Business

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and the Conseil régional of Provence Alpes Côte d'Azur



This document is addressed to the creators of a micro-company (SME) or an association in the green tourism sector.

It is intended to be used as a communication tool between the person who is developing the project and the advisers specialised in the creation of companies.

It compiles a set of questions that can be adapted to each individual case. Its contents can be modified according to the development of the project.

In brief : the creator is invited to write very short sentences of synthesis, which will be useful to communicate with busy bankers, to strike the imagination of "overbooked" investors or to speak in creative terms to elected officials and administrators.



IML

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PREAMBLE

The business plan is a tool intended to give structure to the project considered, not to omit any aspect relating to it, and to answer in a clear way any questions that may arise.

By its rigorous construction, its system of logical deduction and its objectivity, (similar as in a police investigation or scientific research), it aims to succeed either through the feasibility of the project or, if the conclusion is unfavorable, through its reorientation.

In a first time, This document offers the advantage of being able to present an abstract, in a dynamic and convincing form to the expected profit (the purpose of this is to show the importance of the financial tables in the summarized document), as well as, to provide the detailed and required explanations for a banker or an investor.

Furthermore, it is a very useful instrument for building a clear basis of communication when comes time to make oneself known and to meet one's clientele.

Finally, to build a business plan should not be a tedious task but an evolving building project requiring a certain amount of creativity and encouraging the release of a multitude of information through effectively expressing them in a writing.

Jacques Henry Frappat
Q G Création

In the context of the creation of small companies in the green tourism sector, we will bring this business plan closer to the concept of a Vision statement (i.e. a text of anticipation) than that of the classic Business Plan. Nevertheless, we will preserve the necessary level of professionalism to preserve the viability of the project : let us keep in mind the importance of the qualities in relationships, of the essential level of ingenuity and imagination of the business creator, of the managerial skills, and above all, of this particular one of being able to say NO.

Alain Blayo
IML projet ESOPE

CONTEXT AND PROJECT

Landscape of the the company's creation :

Economic, social environment at the general, regional or local level in which fits the project.

Characteristics of the resources of the territory in relation to the project.

Concept of the project, of the product or the service :

Definition of the product or service.

Its place in the landscape.

Its characteristics (traditional service or product, its novelty, a response to a need, its complementarity to another service, its added value ...)

“Business creator's introspection” :

Why am I creating a company or an association. For example : I am with unemployment, or I want to fulfill a dream, or my children are becoming adults and I need to find my own activity...

Who is involved in this business ?

Do I have alternative solutions in the event of a temporary delay or of the cancellation of the project ?

This document does not replace a personal and professional evaluation.

A FEW KEY QUESTIONS TO CONSIDER

Who is the targeted customers of my service or my product ? What are its characteristics ?

(give details : age, social category, environment, behavior, cultural practices, volume, existence or not of subscribers, etc.)

What are the services, the products, I can offer to these customers ?

(in detail)

Why would these customers need and want to buy my service, my product ?

What are the advantages of my service, of my product to these customers ?

This section notably includes a detailed explanation of the add value discussed in the chapter « concept of the project... ». For example : personalised services, specific kind of reception or equipment, sophisticated after-sales services, related products, etc.

Who are my competitors ?

Number, size, importance, ... Are these competitors on the same territory or they abroad ? If my concept is new, it would be interesting to find out (and reassuring for an investor) if this service or product already exists abroad and how it is offered .

How much profit can be expected from my business ?

Do my prices release a sufficient sales turnover ? Are they competitive enough ? What are the many possible additional activities that can be created ? How to manage the seasonal variations ?

In brief : I offer(products or services)....,
to(customers target)....,
which bring.....(added value, advantage, novelties)....,
I am expecting.....(expected profit)....

How can my service or product evolve ?

Am I able to modernize it, to diversify it ?

For example, through the TIC's use.

What are other prospects of development for my company ?

For example : franchising, development of news services, partnerships with other sectors of activities, etc.)

In brief : In five years,

What equipment, raw materials, services (subcontractors) do I need ?

To also keep in mind the necessary stocks needed ... And how not to accumulate them!

Who are my suppliers ?

(Local suppliers, import, specific requirements)

How will I ensure my independence from the suppliers ?

(Deliveries, delays of payments, competition, etc.)

What kind of place of business do I need ? Where ? And why ?

Location of premises, surface space, disposition, general description. Will there be a need for repairs or renovations ? how would the layout be planned : family space versus and professional space (for a project of a bed and breakfast, it is useful to consider the children's point of view...). Am I willing to spend half of my day on location ?

In brief : I need(equipments place, etc.)...,
And my suppliers are (Suppliers)...

What are the tasks necessary for my activity ?

To keep in mind, for instance, the impact on family obligations and how to organise one's time. For example, in the case of the responsibilities of a stay-at-home mother or father.

What are the skills I may personally be lacking that could be an asset to my business ?

What additional collaborators or specialists (not subcontractors) would I need to associate with ?

What is my recruitment plan, or selection plan of associates or partners ?
(description of responsibilities, criteria for recruitment, means of evaluating candidates,...)

In case I will be working alone : what will be the consequences to my customers if I get sick or become unavailable ?

In case I will be working with my wife or my husband, or with associates : what working terms do we agree ?

For example : who does what in the company ? what are the goals of each one for the project , the professional recognition, and the terms and conditions of resignation from the business ? A written document can be a guarantee for each person involved.

What is the organization chart of my company ?

To define the statute and the role of each one involved in my project . To define the role which I intend to reserve to new investors in the project.

<p>In brief : I have organized myself.....</p> <p> Or</p> <p> We have organized ourselves.....</p>

What should be the statutes of my business, and why ?

Hierarchy of the company, of the associates, of the spouse. To keep in mind the impact of these statutes on the families involved, on the patrimonial funds, the marriage contracts, ...

What means of taxation should I opt for ? Why ?

What is the size of my project in the beginning, and what is its expected growth ?

Which are the operating costs ?

Fixed expenses and variable expenses.

What will be the breakeven point in the first and in the second year ?

Breakeven point = fixed expenses + variable expenses.

What are my financial needs ?

To give precise details on the estimated value of these needs and to indicate the amount of the capital I am willing to invest, and the need for recourse to subsidies, to loans, and the self-financing.

What are the potential and foreseeable risks that can be overcome and those that would be beyond my control ?

By writing this delicate chapter, the creator can show to the investors and the future bankers that he has a clear vision of the situation. In any event, they most likely know or will end up finding out about these risks. The risks are not necessary only financial.

What kind of supports do I have the right to?

Social, fiscal, economics supports ...

In brief : I begin my project with ...(statute, ...).....,
And I have to keep an eye on ...(breakeven point,
financing potential, risks)...

What are the possible obstacles to the realization of the project ?

To list all possible obstacles and to include solutions to overcome each obstacles. This chapter is essential, and it is crucial to deliberate it with the as much authenticity as possible.

Why am I the key person ?

This chapter is of course important in order to better determine the needs for complementary skills, but it is even more important to the investors, bankers and various organizations to whom the project will be submitted. For them, the success of any project is based in a large measures on the value of the promoter. Along these same lines, in order to show your prudence in respect to the use of funds and to demonstrate that you have thought of everything, it would be an asset to your proposal to present an insurance policy model obtained by insurance companies.

In brief :My project will succeed, because

ACTION...

What is my plan of communication ?

What are my strong communication skills ? Quality, continuity, difference in means of communication, clarity, realism, coherence...

What is my communication strategy in order to make myself known ? Levels, objectives, goals, targets, ...

How do my competitors communicate ?

What is my plan for predicting my prospects ?

Once the means of communication are determined, the strategy for finding clients should be defined : personal, managed, mutualisation of means, ... local partnerships, regional tourism sector...

Financial annex

Financial predictions for the next three years : expenses - profits - funds – and so on. (CF the many books about this subject).

Summary of the project on one page

It is a good idea to locate this on the first page of your business plan.

At the end of this folder : "We dream..."

It will be ideal to be on the site where this project will be realised.

Last summary

Through a short text, paint a clear picture, for the investors, to illustrate what will be the nature of the project and how it will function once it is created.

AND EVER KEEP IN MIND :

What is the added value
of my product or my service ?

Why would anybody order
my product or my service ?

Can I (we) be remunerated
with my production or my service ?