

YOU, US & OUR NETWORK THIS IS HOW TO START A BUSINESS!

*BPW 2025
Manual*

30 YEARS OF BPW
WE SUPPORT THE FOUNDING OF YOUR BUSIN-

BPW COMPETITION

SUBMIT CONCEPT – GET FEEDBACK – WIN PRIZE MONEY

You can submit your business concept (Business Plan/Business Model Canvas) to the competition. In three phases, two jurors will evaluate your concept and give you feedback and points. The best concept in each phase will receive prize money. The top 10 pitch in each phase for the audience award. In the third phase, one concept will also receive the BPW Sustainability Award.

1ST PHASE

1st submission deadline

November 19 2024

Business plan

Required chapters:

- Executive Summary
- Product/Service
- Founders

Remember to integrate sustainability aspects into your business plan chapters.

Business Model Canvas

Required content:

- Overview
- Canvas
- Outlook
- Description of segments

Remember to integrate sustainability aspects into the description of your nine Canvas-segments.

Award

Ten final teams pitch in front of a jury of experts who select the winning team. The top 10 teams from the jury session will also pitch in front of the audience at the award ceremony. After a live vote, one team will receive the Audience Award.

- **Prize money winning team:** 10,000 EUR
- **Prize money Audience Award:** 1,000 EUR

2ND PHASE

2nd submission deadline

February 18 2025

Business plan

Required chapters:

- Executive Summary
- Product/Service
- Founders
- Market analysis
- Marketing

Remember to integrate sustainability aspects into your business plan chapters.

Business Model Canvas

Required content:

- Overview
- Canvas
- Outlook
- Description of segments

Remember to integrate sustainability aspects into the description of your Canvas-segments.

Award

Ten final teams pitch in front of a jury of experts who select the winning team. The top 10 teams from the jury session will also pitch in front of the audience at the award ceremony. After a live vote, one team will receive the Audience Award.

- **Prize money winning team:** 15,000 EUR
- **Prize money Audience Award:** 2,000 EUR

3RD PHASE

1st submission deadline

May 20 2025

Business plan

Required chapters:

- Executive Summary
- Product/Service
- Founders
- Market analysis
- Marketing
- Business and organisation
- Financial plan and financing

Remember to integrate sustainability aspects into your business plan chapters.

Business Model Canvas

Required content:

- Overview
- Canvas
- Outlook
- Description of segments

Remember to integrate sustainability aspects into the description of your Canvas-segments.

Award

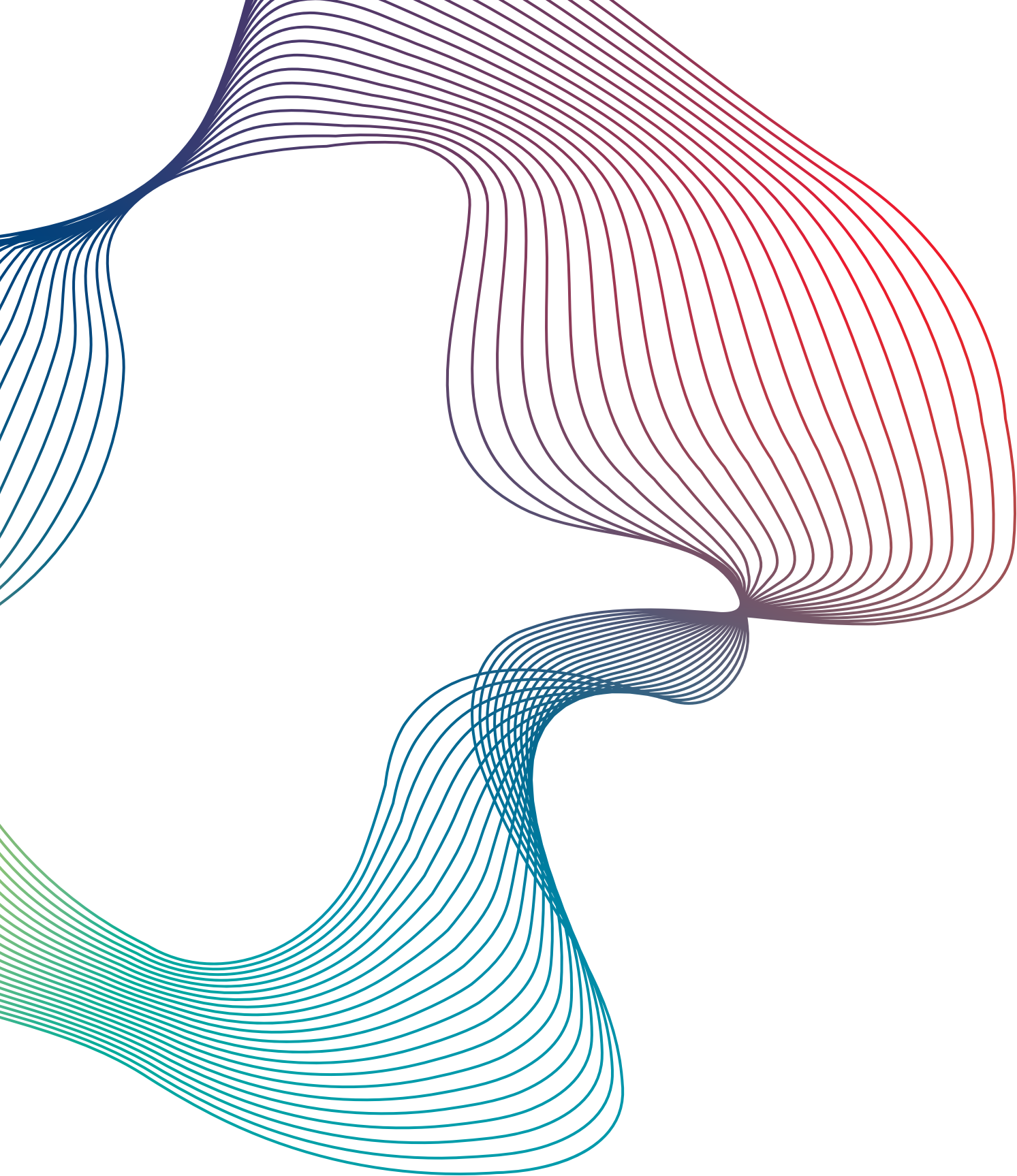
Ten final teams in the categories BPW Plan and BPW Canvas and BPW Sustainability pitch in front of a jury of experts who select the winning team of the third phase as well as the winning team of the BPW Sustainability Award. The top 10 teams from the jury session will also pitch in front of an audience at the award ceremony. After a live vote, one team will receive the Audience Award. In the third phase, we will award the BPW Sustainability Award. The application is automatic for all submissions in the third phase. The winning team will be determined in the 3rd jury session.

- **Prize money winning team:** 20,000 EUR
- **Prize money Audience Award:** 3,000 EUR
- **Presentation Sustainability Award**

From idea to concept – it's easy with us!

- You can submit a business concept during any phase of the competition
- It is possible to switch between the categories
- Submissions to both categories can be made simultaneously
- Unser Seminarangebot kann unabhängig von einer Wettbewerbsteilnahme genutzt werden
- Concepts from any sectors are welcomed!
- Simply register and make use of our offers free of charge

BPW 2025
Manual



FROM IDEA TO CONCEPT

BPW is Germany's largest regional start-up initiative. We provide knowledge, contacts, consulting and award the best business concept in three phases.

For founders in Berlin and Brandenburg – open to all sectors and free of charge.

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GREETING



Franziska Giffey

Senator for Economic Affairs,
Energy and Public Enterprises,
Berlin

Berlin is Germany's start-up capital. Every year almost 40,000 new companies are registered in Berlin and there are currently more than 5,000 start-ups in the capital region that drive innovation on a daily basis. This also makes Berlin a city of future-oriented industries, creates a high level of willingness to invest in Berlin companies and attracts young talent from Germany and abroad to Berlin.

Our goal is to make Berlin the number one centre of innovation in Europe. The most important factor for this is courageous and committed founders, who have developed a business idea and want to put it into practice. The Berlin-Brandenburg Business Plan Competition offers a wide range of support formats. In workshops, seminars and webinars, it fills gaps in knowledge, connects those interested in founding a company with each other and with advisory centres in the capital region, provides individual and coaching and helps ideas grow into companies.

I wish you every success in taking part in the competition and realising your business idea.



Prof. Dr.-Ing. Jörg Steinbach

Minister for Economic Affairs,
Labour and Energy for the
State of Brandenburg

A solid business concept is the basis for prospective entrepreneurs and successors to be well equipped to start their own business. It is the basis for securing financing, convincing business partners and ensuring the progress of your own company. This manual for BPW 2025 offers comprehensive guidance on all aspects that are important for creating a business concept.

Founding or taking over a company is a complex task that involves a variety of new experiences. Innovative ideas are constantly needed to develop new business models. BPW actively supports you in setting up a new business or company succession, regardless of whether you are founding your company alone or as part of a team.

The start of the 30th competition year of the Berlin-Brandenburg Business Plan Competition is therefore an important milestone for founders and company successors. Take advantage of the support opportunities to make your ideas and projects a success.

INTRODUCTION

Dear participant: of the BPW 2025,

welcome to the 30th anniversary of the Berlin-Brandenburg Business Plan Competition (BPW)!

For three decades, the BPW has been supporting founders in turning their business ideas into successful companies.

Our manual is your essential companion. It is designed to help you plan your start-up project in a structured and well-founded manner. From the idea to market analysis and financial planning – each chapter of the business plan and the segments of the business model canvas are described in detail. Targeted questions and explanations guide you through the process step by step. After all, the success of your start-up lies in the interaction between team, market, sales, organisation and finances. A viable business concept can only be created if all areas are integrated and considered holistically.

The BPW Academy offers you a wide range of seminars, workshops and forums to gain the necessary knowledge. Our networking events give you the opportunity to make valuable contacts with accelerators, start-up centres, banks, companies and representatives from politics and business. In this way, you can ensure that your start-up quickly gains momentum after launch.

Knowledge and networking are the keys to success, and our prize money is an additional incentive. Among the top 10 teams in each phase of the competition will receive a five-figure prize. You can take part in any of the three phases and you can enter at any time during the current competition year. Thanks to numerous sponsors from politics and business, all of our programmes are free of charge and open to all sectors.

To mark our anniversary, we have prepared exciting activities for you that will give you valuable impetus for your start-up journey. Be curious and don't miss out on our recommendations!

The BPW is organised by Investitionsbank Berlin (IBB) and Investitionsbank des Landes Brandenburg (ILB), with the Senator for Economics, Energy and Public Enterprises Berlin and the Minister of Economic Affairs, Labour and Energy of the State of Brandenburg as patrons. Together with the largest network of companies and institutions in Germany, we strengthen and promote start-up activity in the region.

A comprehensive overview of all BPW experts and supporters can be found at the back of this manual.

We are looking forward to another BPW year and to many exciting start-up ideas. We are sure that many successful companies will get their start at BPW and look forward to supporting you.

With best regards

Your BPW team

BPW Project Management

THE OFFERS OF BPW

Berlin-Brandenburg Business Plan Competition – that sounds primarily like business plan and competition. However, BPW offers you much more and has a broad support repertoire ready for the creation of your concept. On the following pages, you will find all our offers at a glance. You can use these free of charge at any time. Simply register on our website: www.b-p-w.de.

BPW Academy

BPW conveys the relevant start-up topics in online seminars, workshops and forums. There by the chapters of the business plan are examined individually and the Business Model Canvas is discussed in detail. In the BPW year 2024, our seminars, workshops and forums will mainly take place online. But also, presence and/or hybrid events can be added. We publish all dates on our calendar at www.b-p-w.de.

Forums

In cooperation with various partners, the BPW organises a range of forums that focus on the areas of law, taxation and financing.

At the finance forum you can meet investors involved in BPW and inform yourself about financing and funding opportunities in the area of business start-ups. You can expect a mix of lectures, expert talks and pitches.

The legal forum offers you vivid lectures on current legal issues and answers questions on the establishment of your start-up. It takes place once a year in cooperation with our partner. Experienced speakers shed light on the relevant start-up topics and give tips for the legally compliant implementation of your business idea.

The tax forum is organised in cooperation with the Berlin-Brandenburg Chambers of Tax Consultants and the Tax Consultants Association Berlin-Brandenburg. Experts will give lectures on selected tax topics that future entrepreneurs might encounter. The experts will, of course, also be available to answer your individual questions.

BPW Competition

Another core service of the BPW is the competition. In three phases all participants can submit their business concepts as a business plan or a business model canvas. It is also possible to participate with both methods. Every phase of the competition ends with the submission deadline. Each submitted concept will be evaluated by two independent judges. The best concepts will be honoured. In total, we award more than 50,000 euros prize money.

BPW Plan

You have the opportunity to submit a partial business plan (phases 1 and 2) or a complete business plan (phase 3) for assessment. Each business plan submitted is then confidentially examined by two independent judges based on set assessment criteria.

Assessment criteria

Evaluations follow set assessment criteria in line with the requirements for BPW Plan and BPW Canvas. For BPW Plan, this means that, in the first and second stages, only the sections of the business plan which are relevant to these stages will be assessed. The criteria can be found in this manual on pages 51–53 (BPW Plan) and 65–67 (BPW Canvas). On these pages you will also find an overview of which chapters are required in each phase. In the category BPW Canvas, a complete business model canvas will be submitted and evaluated in each phase.

The scale of evaluation includes possible scores from "1+" to "6", corresponding points are assigned. Since the judges often have different perspectives on a concept the evaluations can also be very different in some cases.

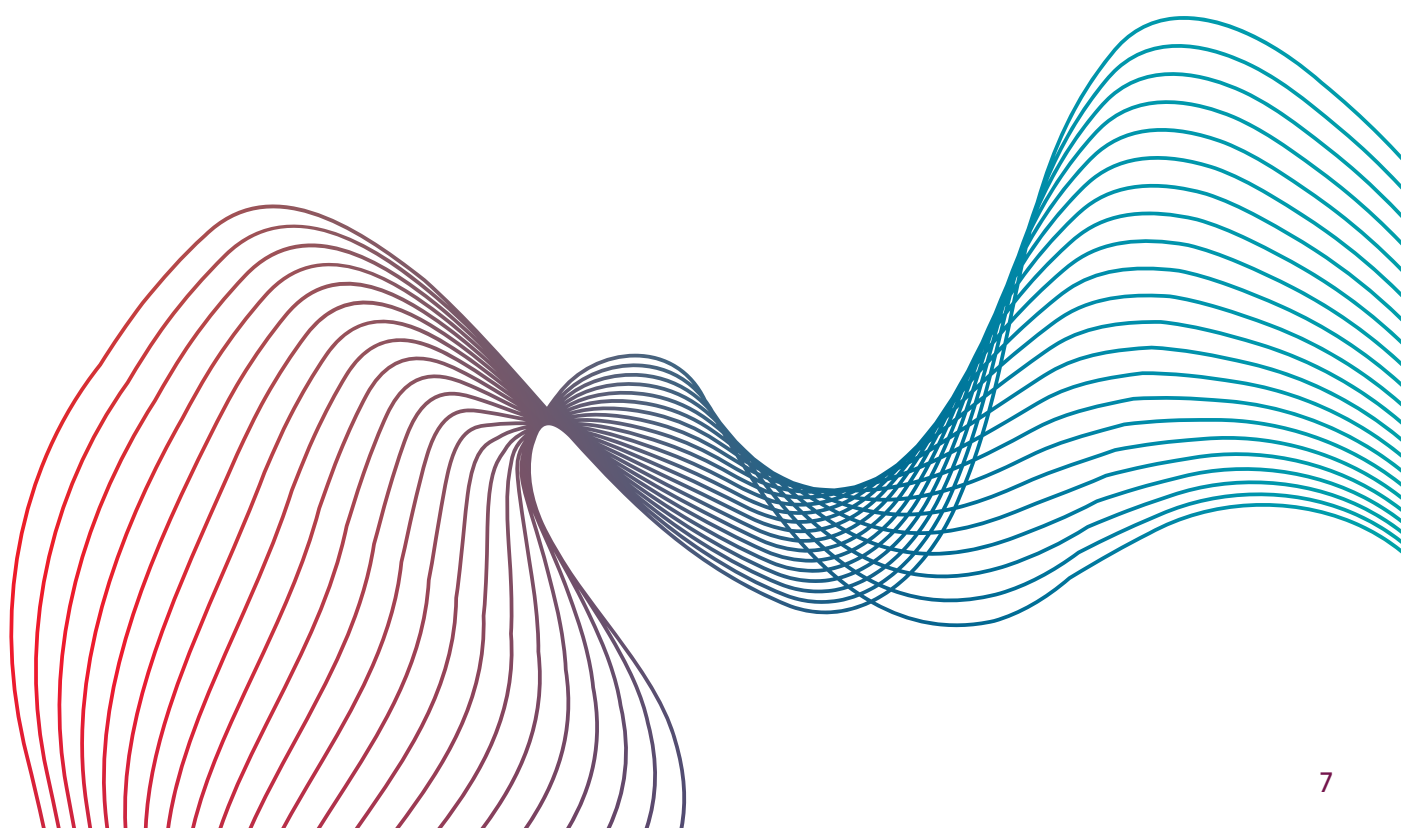
Feedback on the business plans

The aim of the jurors' assessment is to give you an idea of how others perceive your plan. You have the opportunity to reflect on your contributions based on the jurors' statements and to improve your business plan. Ultimately, however, how you treat the assessments is up to you.

A day after the award ceremony, your assessments will be published online in your 'My BPW' area. The jurors' assessments and your ranking in the respective phase do not affect your further participation in the competition. The assessments are made on a voluntary basis and are therefore sometimes anonymous. Usually, the jurors are available for a feedback discussion.

Confidentiality

Everyone who comes into contact with your business concept, particularly the jurors and the BPW team, have signed a confidentiality agreement on the secrecy of the information which are made available to them in the context of the competition. This declaration is resubmitted by all participants for each competition year.



Networking

Make new contacts and build your own network. Together with our premium partners and partners, we offer numerous opportunities to get to know investors, customers, experts and other founders. BPW has developed various formats to make it easier for you to build up your network – from this year on also digitally.

Contact nights

In each of the three competition phases, a contact night will be held together with our premium partners. At these events you can network with various industry experts. Please refer to our calendar for the dates and schedules of the events.

Award ceremonies

We conclude each phase of the BPW with an award ceremony. Within the framework of a hybrid format or a presence event, we select an award winner. In addition, three finalists pitch for the Audience Award in each phase. In the third phase, we will also award a team with the Special Sustainability Award and honour the most start-up-active university in Berlin and Brandenburg with the "Ideenschmiede".

University start-up centres

The start-up centres at the universities offer students a wide range of support. Contact your university to find out which options are available to you. On page 76 you will find an overview of the start-up centres in Berlin and Brandenburg.



CONDITIONS OF PARTICIPATION

Participation in the BPW, including all services and offers, is free of charge. Participation does not entail any obligations for you; a claim for prize money does not exist. Do you have an idea you are planning to implement in Berlin or Brandenburg? Then the BPW is right for you. We welcome all ideas, irrespective of the industry your business idea is at home in.

Register free of charge on the BPW website. You can then sign up for seminars, workshops, webinars, forums and networking events and manage your calendar online. Once you have successfully registered, you can also send us your consultation requests free of charge. You can take advantage of our offers and services irrespective of whether you are participating in the competition.

Competition

You have the opportunity to submit your business plan in three competition stages and take part in the competition. Please respect the online submission dates. These are the latest point where you can submit your business plan. Our barriers to participation are low. However, you must fulfil the following conditions to take part in the competition:

- ➔ You plan to start your business in Berlin or Brandenburg or have already done so.
- ➔ If your business already exists, it was started no more than 12 months prior to the beginning of the BPW 2024 (date of foundation from October 2023).
- ➔ Do you already have a business which you are expanding into a new sector? Or has your business been taken over as part of a succession? In these cases you are also permitted to take part.
- ➔ The business plan was created by the team members themselves (not by business consultants etc.).

The BPW team is available to assist you over the phone from 9 a.m. until midnight on the online submission dates. After successful registration, you can upload your business concept in your "My BPW" area by midnight and take part in the competition. You will receive an email as soon as submissions are open in each stage of the competition. You can then view the menu item 'Upload business plan' in your 'My BPW' area.

Online submission deadlines:

1st competition phase: 19.11.2024

2nd competition phase: 18.02.2025

3rd competition phase: 20.05.2025



THE THREE PHASES OF THE BPW

Two paths – one goal

Within the competition, you can choose between the categories BPW Plan and BPW Canvas or participate in both categories.

1ST PHASE

BPW PLAN

Summary
Product/Service
Founders
Market analysis
Marketing
Business/organisation
Financial plan/financing

Remember to integrate sustainability aspects into your business plan chapters.

Award

Ten final teams pitch in front of a jury of experts who select the winning team. The top 10 teams from the jury session will also pitch in front of the audience at the award ceremony evening. After a live vote, one team will receive the Audience Award.

BPW CANVAS

Overview	Outlook		Canvas	
Description of segments				

Remember to integrate sustainability aspects into the description of your nine Canvas-segments.

Prize money winning team: 10,000 EUR
Prize money Audience Award: 1,000 EUR

2ND PHASE

BPW PLAN

Summary
Product/Service
Founders
Market analysis
Marketing
Business/organisation
Financial plan/financing

Remember to integrate sustainability aspects into your business plan chapters.

Award

Ten final teams pitch in front of a jury of experts who select the winning team. The top 10 teams from the jury session will also pitch in front of the audience at the award ceremony. After a live vote, one team will receive the Audience Award.

BPW CANVAS

Overview	Outlook		Canvas	
Description of segments				

Remember to integrate sustainability aspects into the description of your nine Canvas-segments.

Prize money winning team: 15,000 EUR
Prize money Audience Award: 2,000 EUR



3RD PHASE

BPW PLAN

Summary
Product/Service
Founders
Market analysis
Marketing
Business/organisation
Financial plan/financing

Remember to integrate sustainability aspects into your business plan chapters.

Award

Ten final teams in the categories BPW Plan and BPW Canvas and BPW Sustainability pitch in front of a jury of experts who select the winning team of the third phase as well as the winning team of the BPW Sustainability Award. The top 10 teams from the jury session will also pitch in front of an audience at the award ceremony. After a live vote, one team will receive the Audience Award.

3RD SUBMISSION DEADLINE
May 20, 2025
SUBMIT ONLINE UNTIL MIDNIGHT

BPW CANVAS

Overview	<div></div>	Outlook	<div></div>	Canvas
	<div></div>		<div></div>	
Description of segments		<div></div>		

Remember to integrate sustainability aspects into the description of your nine Canvas-segments.

Prize money winning team: 20,000 EUR
Prize money Audience Award: 3,000 EUR



BPW Sustainability Award

Application:

- is done automatically for all submissions in phase 3
- ten final teams present their concept in the 3rd jury pitch session
- the winning team will be determined in the 3rd jury pitch session

SEMINAR OVERVIEW

At the BPW Academy, we impart specific knowledge relevant to start-ups through seminars, workshops and forums. You can find the current dates in the overview on our website. Our events take place both online and on site – please find out in advance whether your desired event will take place digitally or in person. The events are organised in Berlin and Brandenburg.

Please note that registration is required for participation in all events. You can conveniently book your dates online and you will receive the exact event addresses after you have registered. If you are unable to attend, please cancel your registration.

If you have any questions, please call our hotline: 030-2125 2121 (please note our office hours).

The basic topics of the business plan

Phase 1 Basic topics		
Idea and founding team	Product/service	What is your business idea?
		What problem does your idea solve?
	Founders and team	What characterises the members of your team?
		What roles will the founding team take on?
Phase 2 Basic topics		
Market analysis and marketing	Market analysis	In which market or sector are you active?
		Who are your competitors?
	Marketing	What is your strategy?
		How do you want to position yourself on the market?
Phase 3 Basic topics		
Company and financial planning	Company and organisation	How is your organisation structured?
		What legal form does your company take?
Company and financial planning	Financial planning and financing	How will your sales, expenses and income develop?
		What are your financial requirements?

Other fundamental topics are also covered in each phase:

- The business model canvas
- Sustainability in companies
- Company succession as an alternative to starting a new business

THE BUSINESS PLAN

How it works

Creating a business plan is not only important when starting a business, but also when expanding, restructuring or taking over an existing one. The classic business plan is one of the most popular planning tools when starting a business. It was initially used in the USA as a tool for use in acquisitions by private investors or venture capitalists. It spotlights the overall business plan for a business project. Over a timescale of three to five years, it illustrates the strategy for implementing business objectives with all of the major prerequisites, plans and measures to be taken. In recent years, the business model canvas has also established itself as another tool for developing business models. The canvas plan can be used to depict business models on a single page in a structured and clear way. It therefore makes it easier to create and explain your business model. Problems and pitfalls can be recognised at an early stage and avoided.

Both startup tools describe the overall business plan for a business project. Chances of success should be examined and risks should be minimised, as the description of the business model not only emphasises a business's strengths but also highlights existing weaknesses and the associated challenges and ways to deal with them. With your business plan, you are documenting the fact that you are ready to systematically and analytically address all of the key aspects of starting a business and to present them in a clear, comprehensible and convincing way. With your plan, you are also pursuing a particular purpose and addressing a specific audience. Investors are usually looking to be convinced of the financial sustainability of your (new) business. The classic business plan and canvas model are also indispensable for banks' credit checks and acquisitions by private investors or venture capitalists. Both serve as a key foundation for decision-making for founders, potential business partners and financial institutions, to convince them of the business project.

Finally, your business plan is not only your vision put down on paper but the visual figurehead of your business. It should have its own internal logic and a clear through line. As well as being clearly structured and presenting the key information in detail, it should offer a convincing degree of objectivity. The BPW can help you turn a good idea into a solid plan and make it easier for you to turn this plan into a reality.

Target audiences

Outside of the business, a business plan serves to persuade future business partners, shareholders or investors of the merits of a business idea. Its purpose is also to systematically and analytically work through and clearly present all key aspects of starting a business. Investors do not only examine the business idea and the founders' skills. They are also very interested in market potential, as they seek to understand how the business will increase in value.

Internally, the business plan is a crucial tool for establishing a direction and focusing on long-term business objectives. Even if your main aim is to persuade an external audience of the merits of your business idea through your business plan, you should remember that you're also writing it for yourself. Putting your ideas and expectations in writing forces you to view your business idea in a critical and objective way, to think it through systematically, to fill knowledge gaps, to call for decisions and, consequently, to encourage a structured and focused approach. The business plan can also be used as a planning and monitoring tool and a basis for discussion of investments, research and development projects or restructuring.

OVERVIEW OF THE BUSINESS PLAN CHAPTERS

	1ST PHASE <i>Idea and founders</i>	2nd Phase <i>Market analysis and marketing</i>	3rd Phase <i>Company and financial planning</i>
Summary	<ul style="list-style-type: none"> ■ Product/service ■ Founders ■ Sustainability <p>1</p>	<ul style="list-style-type: none"> □ Product/service □ Founders □ Sustainability ■ Market analysis ■ Marketing <p>1–2</p>	<ul style="list-style-type: none"> □ Product/service □ Founders □ Sustainability □ Market analysis □ Marketing ■ Company/Organisation ■ Financial planning/financing <p>2–3</p>
Product/service	<ul style="list-style-type: none"> ■ Product description ■ Customer benefits ■ Target group(s) ■ State of development <p>3–7</p>	<ul style="list-style-type: none"> □ Product description □ Customer benefits □ Target group(s) □ State of development <p>3–7</p>	<ul style="list-style-type: none"> □ Product description □ Customer benefits □ Target group(s) □ State of development <p>3–7</p>
Founders	<ul style="list-style-type: none"> ■ Founders and competences ■ Closing gaps ■ Key people ■ Income of the founding members <p>2–5</p>	<ul style="list-style-type: none"> □ Founders and competences □ Closing gaps □ Key people □ Income of the founding members <p>2–5</p>	<ul style="list-style-type: none"> □ Founders and competences □ Closing gaps □ Key people □ Income of the founding members <p>2–5</p>
Market analysis		<ul style="list-style-type: none"> ■ Description of the market ■ Market segmentation and market potential ■ Competitive environment <p>2–3</p>	<ul style="list-style-type: none"> □ Description of the market □ Market segmentation and market potential □ Competitive environment <p>2–3</p>
Marketing		<ul style="list-style-type: none"> ■ Product policy ■ Pricing policy ■ Communication policy ■ Distribution policy <p>2–5</p>	<ul style="list-style-type: none"> □ Product policy □ Pricing policy □ Communication policy □ Distribution policy <p>2–5</p>
Business and organisation			<ul style="list-style-type: none"> ■ Business system/core business ■ Organisation ■ Milestone planning ■ Legal form, management, ownership ■ Location <p>3–6</p>
Financial planning/financing			<ul style="list-style-type: none"> ■ Financial planning ■ Financing the capital requirement <p>3–6</p>
Total number of pages	6–13	10–22	17–35

■ Focus of each phase

□ Chapters to be edited from the preliminary phase

SUSTAINABLE BUSINESS DEVELOPMENT

Besides financial sustainability, questions of environmental and societal sustainability are playing an increasingly important role in startups' success. Challenges such as climate change and energy transition, or educational inequality and global poverty, demand entrepreneurial responses and open up opportunities for startups and green markets of the future. Established businesses and founders alike are therefore grappling with these challenges and opportunities more and more. They are developing solutions and implementing them in their strategies and objectives. Businesses that consider environmental and societal factors as well as financial aspects are better prepared in the long term for future challenges such as demographic change, scarcity of resources, fluctuating raw material prices and changing legal frameworks. Like financing and marketing, sustainability is an entrepreneurial task applicable across the board. It serves to ensure long term success.

The concept of sustainability is already over 300 years old and comes from forestry. In forestry, it means not cutting down more trees than are growing back. In light of the global wealth gap and unresolved future challenges, the concept has been expanded in the past 40 years to encompass questions of environmental and societal sustainability. On an entrepreneurial level, sustainability means providing successful financial management and environmental and societal benefits at the same time. This principle is known as the 'triple bottom line' and means achieving positive results in three respects: in a financial sense but also with a view to protecting the environment and added societal value. We therefore now consider sustainability to be a general business concept encompassing the financial, social and environmental dimensions of a business.

In 2015, 17 sustainable development goals were adopted by the United Nations. They are intended to ensure sustainable development at economic, social and ecological level. Learn more: www.17ziele.de #17Goals

Integration into your business model

In order to effectively integrate aspects of sustainability into your business plan, you should familiarise yourself with opportunities for sustainable action and management and describe how you integrate financial, environmental and social aspects of sustainability into your business model in a way which fosters the success of your startup. In doing so, you should touch upon potential areas for sustainable activity and management in your business system (research and development, procurement, production etc.).

Market <ul style="list-style-type: none"> Product quality Product information Consumer protection Excluded client segments Suppliers and Purchasing Dealing fairly with business partners Economy	Environment <ul style="list-style-type: none"> Climate protection Resource consumption Renewable energies Environmental impact at the location Employees' environmental awareness Environmental management Economy	Workplace <ul style="list-style-type: none"> Compatibility between family and career Training and qualifications Equal opportunities and diversity Occupational safety Employee shares Social	Community <ul style="list-style-type: none"> Corporate giving and sponsoring Awarding contracts to social organisations Donations Employee volunteering Social
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Action plan for sustainable business development

Develop an action plan based on the areas of activity affecting your business. This should show how you can benefit from the opportunities arising from sustainable management. As well as environmental, social and/or community activities, this should also include measures for dealing with risks and maintaining the capacity to innovate over the long term. Furthermore, you should present the impact of sustainability on your marketing strategy, particularly with regard to product and communications policy. The measures you choose should always be directly linked to your business model. Describe to what extent you integrate issues of sustainability into your business model and what specific added value (cost savings, increase in turnover, future-proofing) there is for the business plan as a result.



Integrating aspects of sustainability into your business model is particularly relevant to investors, so they can see that you are taking the opportunities and risks of business development into account in a holistic and systematic manner. Make explicit mention of sustainability, define your understanding of sustainable business development and integrate aspects of sustainability into your business plan. The sustainability-related key questions and assessment criteria in the BPW Plan and BPW Canvas should help.

Sustainable business development objectives:

Publicity-related objectives

- Increased pressure from the public and civil society, risk management counteracting reputational damage
- Ethics and morals are becoming increasingly important competitive factors.
- Avoiding and/or overcoming PR crises
- The intangible value of the business rises – awareness grows, appearance and reputation are strengthened
- Image-building

Client and profit-related objectives

- Increased product and process quality
- Satisfying a new ethical and moral consumer conscience
- Creating long-term client loyalty through trust and sustainable, responsible business management
- Differentiation and unique positioning as a result
- Advantages on the capital market due to ethical performance

Personnel-related objectives

- Employee identification with the business, motivation and loyalty grow
- Business becomes an attractive employer and appeals to junior management staff and employees who focus on values
- Less fluctuation
- Vibrant and innovative business culture



the special sustainability prize. Participants who have submitted a business plan or a canvas model on the 3rd online submission deadline automatically qualify for the special prize.

In the BPW year, we offer various formats that inform you about the essential aspects of sustainability and how to include in your business concept. The spectrum ranges from introductory seminars to workshops. We publish the dates in our online calendar.

SUCCESSION

An alternative to a start-up is the takeover of an existing company. In a succession, the company is transferred to a new owner as a brand with the employees, inventory and a customer base. The takeover usually takes place through the purchase of a company, unless the company is inherited or transferred through a gift.

Small and medium-sized enterprises (SMEs) are particularly frequently handed over as part of a business succession. More and more SMEs are still without a successor. A study by KfW Mittelstandsbank found that by the end of 2026, around 560,000 of the total of around 3.8 million SMEs will be looking for a successor.¹

In contrast to a start-up, a successor has a framework and a proven business model. Successors can draw on existing structures and processes. As a rule, suppliers and partnerships exist. In addition, there is an employee and customer base, and as a founder, you immediately generate sales. A company succession can also be more attractive for financiers than a start-up.

The existing structures mean that successors have to act directly as entrepreneurs and manage the processes from the outset. This also means that leadership skills are required to promote and motivate the existing employees. As an entrepreneur, market activities and changes must be taken into account and coordinated in order to continue the business successfully. The company has to survive in competition, new customers as well as employees have to be won. As a successor, you should weigh up the advantages and disadvantages for yourself and make a realistic assessment.

What you should consider:

Key differences between startup and succession

- With a startup, you can decide everything on your own – with a takeover, two parties always have to agree (unless you inherit the company)
- You have immediate responsibility and have to lead your team, which has known each other for a long time

Why you should seriously consider it:

Strong arguments for succession

- Sales, customers, suppliers and employees right from the start
- Better financial viability due to available financial statements
- Better credit rating: important for further investment

The purchase of a company

There are always two parties in a succession: The transferor and the transferee. Both parties will go through the succession process equally. Below we provide an overview of the succession process from the perspective of the founder:

Preparation

Business succession is a long-term process and preparation should begin early.

As a successor, you need to assess which company suits you best. In which industry do you want to take over, in which region and how big should the company be. With this search profile, a targeted search for suitable companies can be carried out.

Are there any special requirements or training courses that must be completed before taking over a company?

¹ KfW Monitor

It is helpful if there is already management experience as well as equity capital that can be brought into the purchase. In addition, it is advisable to create a profile with which one can introduce oneself to potential sellers..

The acquisition

Once a company has been found, the first contact can be made. The successor and the previous owner get to know each other. A careful examination and analysis of the company takes place, especially with regard to its economic, legal, tax and financial circumstances. This process is called due diligence.

After the examination, the company valuation takes place. As a successor, one would like to pay the lowest possible purchase price. The transferor, however, wants to achieve a high value. There are different methods for valuing a company. Experienced consultants can be helpful in this process, so that you can enter the negotiations well informed. Once the purchase price has been agreed, the legal and operational transfer of the company takes place.

Continuation

After the purchase process has been completed, the continuation process begins. As a founder, you should rely on the expertise of the transferor and seek advice even after the purchase. At this point, check which concepts were successful and can be continued and which new approaches will ensure success.



Note: On the platform [nexxt-change](https://www.nexxt-change.org) you will find companies in different industries that are looking for a successor. Nexxt-change is the largest succession exchange in Germany: www.nexxt-change.org

Our premium partners can support you in your project and recommend experts. We will gladly put you in touch with our succession experts.

We would like to thank Prof. Dr. Holger Wassermann, INTAGUS GmbH, for his support in the preparation of this chapter.

BPW PLAN – THE CLASSIC BUSINESS PLAN

Classic business plans have a few key elements which are indispensable. On the following pages, we will first of all present some information on how to create your classic business plan and a sample structure with seven key elements, which should serve as a guide when creating your classic business plan.

Key questions (at the end of the section)

To make it easier for you to work on the individual sections, key questions have been assigned to each of the key elements described. These key questions should serve as a guide and as food for thought. They are intended as examples and do not claim to be exhaustive. What does this mean? You don't have to answer every key question, or give answers with the same amount of depth to each key question. It's up to you to decide which questions are important to present the business project clearly and which questions that are not listed should also be answered.



Assessment criteria (from p. 51)

When developing your business plan, you should ensure that you touch upon all the points mentioned. Please note that the requirements regarding the content of the classic business plans are higher in each of the three stages of the competition and that the number of relevant criteria in the second and third stages increases correspondingly.



Overall impression – the hallmarks of a good classic business plan

Your classic business plan should enable a full assessment of the opportunities and risks associated with the business activity and should remain clear and coherent. Some instructions and basic ground rules can be helpful in creating a successful business plan.

The classic business plan gradually takes shape in tandem with the business idea. Initially, only a few issues are discussed, before new ones take their place alongside them. New knowledge requires individual aspects to be revised and updated constantly. The assumptions, projections and results must be made consistent in order to avoid content errors. A planned approach makes work easier.

Despite the 'agility' of the classic business plan, it's important for the individual sections of your business plan to have their own internal logic as well as being a coherent part of the whole. You should always be aware of the causality that exists between the individual statements in the classic business plan.

Where necessary, note cross-references in the drafts of your business plan, so that you can incorporate adjustments to assumptions and statements when they appear elsewhere, too. Structuring and presenting the key information in a clear way can help guide you. This includes numbering the topics and noting all cross-references. Setting priorities and concentrating on what is important is a more useful approach than including excessive detail. All topics should be dealt briefly but fully. Before the final submission, every plan should – where possible – be presented to a test readership to help identify confusing passages or work out where additional clarity is required.

When it comes to presenting our own good ideas, some of us get carried away. Despite all desirable enthusiasm, the tone should remain objective and readers should be offered the opportunity to carefully weigh up the arguments presented against each other. An overly effusive presentation in the style of advertising copy is rather off-putting; it creates scepticism and prejudice. An excessively critical presentation of your own project, referring to a variety of miscalculations and past mistakes, is just as damaging. It allows doubts about your capabilities and motivation to emerge. Information in the business plan should be factually accurate and provided to the best of your knowledge and in good faith. Weaknesses should not be discussed without steps for improvement being planned or already having been implemented.

A classic business plan is usually the work of more than one person. Their work must be 'consolidated' at the end to stop them ending up with a patchwork document that is inconsistent in terms of presentation style and depth. It is therefore beneficial for one person to work on the final version.

Finally, the business plan should also be visually consistent. This involves using fonts appropriate to the structure and content, smoothly integrating relevant graphics and, where necessary, using a header with a business logo. Imagine that the classic business plan acts as a sort of 'business card' for your project. First impressions can make all the difference. Example: If you would like to implement a business idea which is based on bountiful ideas, creativity and design, the business plan should reflect that approach visually.

Caution: You should familiarise yourself with the above hallmarks of a good classic business plan before you even start work on your own. In the competition, the jurors' overall impression will only be assessed once they have read the classic business plan.

Key questions on overall impression (stage 1 onwards)

- Is the classic business plan formulated in a way that is simple, clear (to a technical layperson) and concise?
- Is the content of the business plan coherent? Is there a clear through line?
- Is the business plan divided into clear sections and designed clearly (cover sheet, contents page, sections, page numbering, consistent font)?
- Is the scope of the business plan appropriate for your business?
- Does the business plan take into account the areas of activity and objectives of sustainable business development?



1ST PHASE

BPW Plan

Executive Summary

The summary is a key part of your classic business plan, as it creates a kind of ‘first impression’ alongside the plan’s visual appearance. The summary should spark the interest of the reader, who is usually your potential investor. It contains a brief outline of all key aspects of the classic business plan and therefore almost constitutes the essence of the sections that follow. In particular, you should provide information on the product/service itself, the USP and the client benefit, target audiences, market potential and situation with regards to competition, the founders’ skills and their areas of responsibility, capital requirements and expected profitability.

An investor always looks at the summary first; they mostly just skim it. Although the quality of the summary will hardly induce a decision-maker to finance your project by itself, it may well persuade them not to! Presenting your startup in a clear and coherent way provides proof of your skills. You should therefore tread particularly carefully when creating the summary, as the quality of your summary will decide whether the entire business plan ends up being read.

The summary is a separate part of your classic business plan. It should not contain any information that you do not touch upon in greater depth later on. Always examine it with a critical eye, particularly if components of the plan change or new components are added. Ask yourself whether you have really identified the most important aspect of your business plan and formulated it in a brief and precise way.

A good summary should also include a concise statement on the subject of “sustainability” (see chapter “Sustainable corporate development”). You should add one or two precise sentences to each of the following questions: 1. To which social or ecological sustainability challenges (education, health, climate protection, resource efficiency, etc.) do your products or services contribute in which way? 2. Which sustainability goals do you aim to achieve with your start-up plan/company? You should also refer to the detailed explanations in the various chapters of the business plan.



It is a good idea to always write the summary last, even though it appears at the beginning of the plan. It should be possible to read and understand your summary in five to ten minutes. Give it a try! Ask a person you trust and who has no specific prior knowledge to read the summary.

Product/service

The core of each business plan is a clear and comprehensible description of the product/service and a clear and detailed presentation of the client benefit of your product/service. Illustrate how your product/service is different from those which are already on offer on the market, touch upon the development status and describe next steps which need to be taken.

Product description

The person reading your business plan wants to familiarise themselves with and understand your product/service first of all. Make this as easy as possible for them by presenting it in a clear and comprehensible way. Touch upon the innovative features which make the product/service stand out from other relevant providers (USPs) in particular. You should also compare the strengths and weaknesses of your product/service with those of available competing products. The advantages that will help you prevail over competitors on the market are particularly important. A USP is therefore a unique competitive advantage allowing the product to pull away from the competition: a unique product innovation, a unique product benefit, a unique product performance etc.

In the interest of clarity and understanding, you should only provide a limited amount of technical detail, or present such detail in an appendix. To make it easier for your reader to picture your product and/or service, you can use illustrations, photos or graphics for the description.



Client benefit – What you offer through the eyes of potential clients

The key to success, however, is not just unique products and services, but satisfied clients. That's why it's absolutely essential that you make client needs the focus of your considerations and activities from the very beginning and throughout. Clients will only buy your product or service if it has a long-term benefit for them. With the product or service you offer, you solve a problem your client has and/or provide them with an advantage. This benefit must be greater for the client than the benefit they would obtain from buying a competing product or by neglecting to buy anything at all. However, it is therefore absolutely crucial that you are aware of the needs, desires and problems of your potential clients.

It is therefore not only important that what you offer entails a client benefit from your perspective, but that you can highlight it specifically and that investors and clients can recognise it at a glance. You should therefore depict your clients' needs and/or the problem that you would like to solve with your product/service from the perspective of your clients and try to highlight the specific benefits it offers them.

From their perspective, accordingly, the clients are not buying a product with technical details, but, for example, a headstart on information, a way of making their work easier, a time efficiency, new technical ground, improved quality, a cost saving, an attitude to life, status symbols, individuality, a good conscience etc.

A client does not therefore buy a device that can perform a certain number of tasks per unit of time, but a device which offers them savings of 25% on time and 15% on costs.

A mere lower price is not a benefit to the client. Or, if this seems worthwhile to the client, a product that has less impact on the environment while offering the same performance. To be able to offer the client specific solutions (to problems), you naturally have to know what the client really wants. Do not make the mistake of answering this question yourself. Acquire information from the 'base' instead and ask yourself how the product or service you offer needs to be in order for people to buy it.

Target audiences

Potential clients you would like to appeal to with your product/service are generally known as the 'target audience'.

You can directly extrapolate your target audience from the description of your client benefit, as not everyone will be able to extract the same advantage from the product or service you offer to the same extent. The presentation of the target audience forms the basis for your market analysis and marketing. In this section, you begin to roughly define your planned target audience(s). When doing so, try to focus on potential client groups who benefit an especially great deal from your product and/or service and who you can expect to respond successfully to your product and/or service. Your target audience(s) should essentially be characterised by their willingness to pay, being large enough for you to generate sufficient turnover, and being defined to appeal to as few competitors as possible.



There should be a logical connection between client needs and client problems to be solved, client benefit and initial definition of your target audience.

Interest groups

As well as your target audiences, you should also define your interest groups, who are affected by your business decisions. Every business should take employers and clients into account, but who else? Interest groups' demands for transparency and having their say in matters are growing. The business culture should reflect this societal trend – not only to create added value for the environment and society, but, first and foremost, to protect the business model.

Development status

The description of the development status is crucially important to investors, not least because they can draw conclusions regarding the risk associated with your project from the information it contains. Explain the development status of your product and/or service on its way towards marketability. If there is a prototype, you should mention this explicitly. Where applicable, you should also touch upon pilot clients who are already using your product or service.

Risks which may affect the implementation of your idea include competitors imitating your idea and, where applicable, legal requirements (certifications, authorisations etc.) which your product or service must fulfil (TÜV, health authority etc.). You must state the authorisations and permits which need to be acquired, are already in place or for which you have applied. If you need to acquire licences to place what you offer on the market, this should also be touched upon. You should also describe what makes your product/service innovative, the advantage you have over your competitors and how can protect yourself and your advantage. You should also touch upon patents, utility models and registered designs which have been granted or sought.

Key questions on the product/service (stage 1 onwards)

Product description:

- What is your product/service (software for ..., device for ..., service to ...)?
- Which competing products/services already exist?
- Which USP makes what the product/service you offer stand out from the competition?
- What is sustainable about your product and/or service and/or how it is generated?

Client benefit and target audiences:

- What is the problem or need that your clients have?
- Which specific benefit does the product or service you offer have from the client's perspective?
- Which target audience(s) (potential clients) can you appeal to with your product/service?
- What is your potential clients' attitude to the issue of sustainability (LOHAS*, willingness to pay, consciousness of status)?

Development status:

- In which stage of development is your product/service?
- Which development steps are you planning?
- Is there a prototype?
- Which development costs must you take into account?
- In which areas do you see development risks and how will you solve these problems?
- What is the current state of the art?
- What is your competitors' development status (if known)?
- Which authorisations and permits are required to place your product/service on the market?
- How are you protecting your innovation?
- How do you maintain your innovative advantage over your competitors?
- Do you take into account aspects of sustainability at every stage of production (suppliers, manufacture, delivery)?
- To what extent is sustainability already an issue for your competitive sphere?
- Which specific opportunities and risks are you susceptible to when taking aspects of sustainability into account?

* The acronym LOHAS (Lifestyles of Health and Sustainability) describes people who lead health-conscious lifestyles shaped by a focus on the principles of sustainability. In marketing, this is a corresponding consumer type.

Founders

The success of a business often lives and dies by the personalities and skills of its founders. As an entrepreneur, you have to implement and drive your project. There may be one or several founders. In this section, you demonstrate that you are capable of building a successful business. It therefore concerns your management qualities.



When writing the section, assume that you are applying as an individual or a team for your future business and convince the reader accordingly. A spark of enthusiasm and motivation won't do any harm.

Success as a team

Building a business requires all kinds of skills and talents that few people can offer on their own. Different situations, for example, may demand prudence or decisiveness, attention to detail or a broader strategic view, being a team player or asserting yourself. Working within a team of founders is beneficial as tasks and responsibilities are shared between several people. The successful interplay between various personalities often produces the best solution. If you manage to achieve the perfect combination of people's skills and build a complementary team, you are obtaining a crucial advantage. As a team, you should be aware of your strengths and weaknesses and develop strategies to ensure collaborative action. It's important that all members of the team share the same vision for this.

Describing the founders and their relevant skills

In this section, you should introduce the founders (name, age etc.) and describe their skills. Avoid simply stringing together a list of previous activities. Record which of your skills are important for the success of your business. You should therefore outline how your skills will benefit the future business and which future areas of responsibility are planned for the founder(s) individually or as a team.

You should take into account not only specialist skills, but also business skills, which are equally vital for the success of your business. In this context, relevant practical experience is particularly important, e.g. in conjunction with sales and management duties or sound industry knowledge. However, you should also take into account the significance of personal skills such as drive, resilience, communication or being a good team player. The larger and more complex the project, the higher the demands on you as an entrepreneur.

If you are starting your business during or immediately after your studies, you most likely do not have any of the professional experience that investors would nevertheless like to see. In this case, it's important to give substitute qualifications. These include leading groups and seminars and involvement with committees or societies. Internships and periods spent abroad should also be mentioned. If a team has worked together in research for years and now intends to develop their output into a product in the context of the business (spin-off), this is also of interest.

Please enclose CVs and references to give the person reading your business plan an additional overview where necessary.



Closing gaps

Create (imaginary) job profiles for the most important areas of your business and present the skills and experience required in detail. Compare these with the skills you and the other founders contribute as a team. If you encounter gaps, you should explain and how and when you would like to fill these. Consider business-related gaps in particular.

It is by no means necessary to immediately fill all important positions within a business. That would actually be a case of creating uncontrolled costs. It is more sensible to pursue a prudent personnel expansion policy which is based on the business's requirements and can operate with part-time staff and external service providers temporarily too.

Key figures

It is also worth touching upon key figures who also play an important role in the business as well as the founders (e.g. experts, people with important client contacts). You should outline in particular how dependent you are on these people and how they can be tied to the business. Bear in mind that a high level of dependency on specific people can entail a risk for your business. You should also present a solution for the event that an important partner drops out halfway through.

Founders' income

This section should also contain details on the founders' planned income (employer's salary). You can base this on previous salaries or average amounts which have been made public, for example. On the one hand, you should grant yourself an income that you can use to support yourself appropriately. On the other hand, you should not burden the finances of the business by paying excessive salaries during the startup stage.

Key questions on the founders (stage 1 onwards)

- Does the plan present the founders and their skills?
- What distinguishes the individual founders: education, practical experience, prior knowledge, successes, professional qualifications, business experience?
- Which business, specialist/technical and personal skills and experience are relevant to the success of the business?
- Which roles will the founders occupy in the business, based on their qualifications?
- Is the issue of sustainability explicitly allocated to a team member?
- Are the founders' CVs enclosed?

Closing gaps:

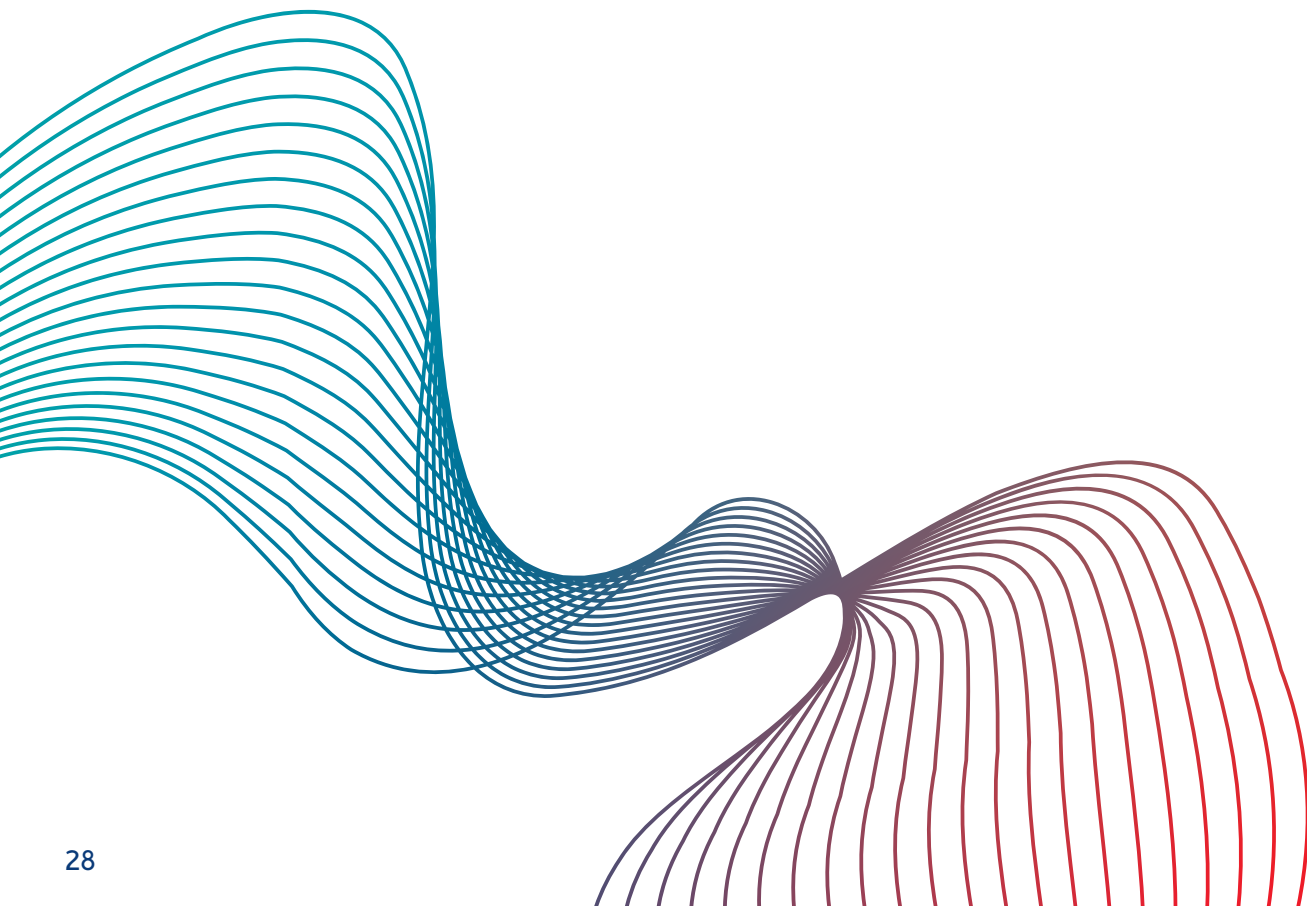
- Are the job profiles in the most significant areas of the business covered by the founders' skills profiles (business, specialist and/or technical knowledge)?
- Which skills gaps are revealed and how are these closed?

Key figures and exit scenario:

- Are there key figures, apart from the founders, who are important to the success of the business?
- How can key figures be tied to the business?
- Is there an exit scenario for when a member or members of the team have to/wish to leave?

Founders' income:

- Have you considered the theoretical employer's salary?



The background features a series of concentric, wavy lines in shades of blue and purple, creating a sense of motion and depth. The lines are more densely packed in some areas, creating a textured effect.

2ND PHASE

BPW Plan

Market analysis

Good knowledge of the market and competition are crucial to the success of your business. As previously described in the product/service section, the clients will only buy your product or service if they expect it to offer them a special benefit. As you are usually not the only player on a given market, your specific client benefit always depends on what your competitors have to offer, too.

For you and your competitors, the way your target market is developing as a whole and the influencing factors which affect it are consequently very important. You should take these into account, as they may pose risks, as well as opportunities, for your business. In the market analysis, you take a close look at the market, the clients and the competitors for your project or service. Market analysis also helps you estimate the market potential for your project and to determine where and how you wish to position your business on the market.

Overall market description

Assign your product and/or service to an overall market (an industry, such as software, lasers, medical technology, catering, wellness, trade fairs etc.). This can help you, for example, ask yourself what products/services could be used to replace what you offer. Once you have defined these 'substitute goods', you're well on your way to defining your market. Describe the size (sales/turnover) and the expected growth and other trends of the overall market defined. You should also investigate external factors which may change the overall market/industry (including competitors) in the medium term, and highlight the relevance of these factors to your business. This also includes political and legal parameters as well as broader economic, socio-demographic and technological developments.

Market segmentation and potential

One of the key aspects of your classic business plan is market potential. The market potential provides the entire potential sales volume of a market for a specific product or service. You determine the market potential for your product and/or your service based on your planned target audience(s), i.e. for a specific part of the market described above (for a specific market segment).

Segmenting the market – i.e. determining target audiences – therefore goes hand in hand with a general assessment of the market. It is worth first of all collating the potential clients in your target market in client groups (market segments) according to suitable criteria in order to be able to estimate present and future sales for these market segments.

Dividing the market into segments also allows you to adjust the product/service you offer these clients in a focused and efficient way. You are free to choose the segmentation criteria. However, you should make sure that the number of clients and their purchasing behaviour can be calculated in each segment and the clients in a segment can be reached with the same sales strategy.

Potential segmentation criteria in consumer goods markets include:

- Geographical criteria: countries, regions, cities, districts etc.
- Demographic criteria: age, gender, income, career, education status etc.
- Psychographic criteria: attitudes/opinions, leisure activities, media use, lifestyle
- Purchasing behaviour characteristics: Brand/price awareness, centralised or decentralised purchasing etc.
- Usage behaviour characteristics: product usage frequency, product application etc.

Potential segmentation criteria in capital goods markets include:

- Demographic criteria: business size, industry, position
- Operating criteria: technology used and standards
- Purchasing behaviour: centralised or decentralised purchasing, purchasing criteria, contracts with suppliers, decision-making structures, order amounts etc.
- Usage behaviour: Usage/order frequency, service and maintenance requirements etc.

For each segment, you should determine the number of potential clients and estimate the corresponding sales to be made for a selected period.

**Competitors**

Finally, investigate the key competitors who offer comparable products and/or services in market segments relevant to you or could offer these in future. You should specifically touch upon sales, turnover, pricing, growth, market share, location, sales channels, service and image. Contrast the strengths and weaknesses of your key competitors with your own profile. If you present this in a table, you can give the reader a clear and rapid overview of the strengths and weaknesses of your product/service compared to the competition. Outline measures to tackle any weaknesses and consider how sustainable the competitive advantage you have described will be. When examining the competition, consider indirect competitors, too.

Consider the extent of barriers in your target market hampering market entry for new providers (high investment costs, state monopolies, high waste disposal costs, existing patent protection, an advantage in terms of expertise, an advantage in terms of costs due to the size of the business etc.) and how you would like to overcome these. You should also take into account potential reactions from competitors to your market entry in your plans.

Sources of information

The content and scope of market analysis are always based on the information available. Investors expect that information which is generally available is acquired and evaluated. This also includes information which can be acquired from interviewing potential clients. In this case, creativity is clearly required at one point or another. Take advantage of all information options available. However, no investor would expect expensive market research to be commissioned.

You should tread carefully with the claim that there is no market data. Investors know very well what kind of data can be acquired. Sources of information for your research can include Federal and State Statistics Offices, chambers and industry associations and banks and insurance companies. Commercial databases, specialist magazines and businesses' promotional literature provide specialist information from the relevant industry. Discussions with clients and competitors, particularly at trade fairs, are highly efficient.



The entirety of the information you collect will not usually produce a direct answer to your questions. At this point, you have to work with justifiable assumptions and estimates. However, these should have a solid basis, be logically comprehensible and, first and foremost, be plausible.

Key questions on market analysis (stage 2 onwards)

Overall market description:

- Which overall market/industry does your business operate in?
- How has the industry developed in the past and what does the current situation look like?
- Which trends and/or forecasts are important to you?
- How big is the overall market/industry as a whole (sales/turnover)?
- Which external factors influence the industry (political, legal, technological etc.)?
- To what extent do these influence your business?
- Which success factors characterise the industry?
- What role do innovation and technical advances play?
- What role do aspects of sustainability play on the market for your business?
- Which opportunities and risks result for your business from sustainability trends in the relevant industry?

Market segmentation and potential:

- Which criteria can be used to segment the industry you wish to operate in?
- Which sub-sectors (market segments) result from this?
- What are the hallmarks of your sub-sector (market segment)?
- How big is the number of potential clients and how high are sales in your segment (market potential)?
- Which are the purchasing motives and habits of your target audience(s) (potential clients) in your sub-sector (market segment)?
- What are your target audience's expectations of your product/service and your business with regard to sustainability?

Competitors:

- Who are your key competitors?
- Which target audience(s) (potential clients) do your competitors appeal to?
- What are your competitors' market shares (if known)?
- What are your competitors' strengths and weaknesses (image, service, innovation, location etc.)?
- Are innovations expected from your competitors?
- Are clients tied to your competitors?
- Which replacement products/services are there on the market for your product/service?
- How sustainable will your competitive advantage be?
- How will competitors react to your market entry?
- What are the barriers to market entry and how can these be overcome?
- Can you obtain a competitive advantage by considering aspects of sustainability?

Source of information

- Are your estimates logically comprehensible?
- What sources are your estimates based on?

Marketing

If you follow the principle that it's your client who is the focus of your company, not your business idea, then you're acting according to classic marketing principles. Although the two are often compared, marketing is much more than just 'advertising'. Marketing is the focus of the entire business on the client. The marketing plan is therefore a core aspect of your business plan.

In your marketing plan, you present how you wish to organise market entry and the market potential you have determined when analysing the market you wish to tap into. The following elements are part of a complete marketing concept, or 'marketing mix': product policy, pricing policy, communications policy and sales policy. These must be consistent with each other. For example, if you have decided on a product policy which heavily emphasises environmental aspects, this additional benefit must also be made clear to the target audience (communications policy). Your product may be more expensive than those of your competitors who do not take into account environmental aspects. And your sales policy also emphasises what is special about your product.

Product policy

You have provided a basic description of what you offer in the product/service section. In this section, you answer the question of whether you would like to offer one single product/service or several products/ services to satisfy clients' needs as best you can (single or multiple product strategy), and whether you will offer different forms of your product(s) or service(s) (product varieties) for different target audiences. You also establish whether you are planning product modifications (constantly adapting the product to new trends) or innovations. This area also covers brand policy.

Pricing policy

Pricing is primarily based on the issue of clients' willingness to pay, i.e. the question of which price will be accepted on the market. The price you can attain therefore depends entirely on how much the benefit of your product/service is worth to the client. In the product/service section, you have described your client benefit and may have already quantified it. Use this to establish a price range for the product/service you offer.

You can theoretically choose various pricing strategies. The choice depends on whether you penetrate the market quickly with a low price and high quantities ('penetration strategy') or whether you can skim off the highest possible returns with a high price ('skimming strategy'). Even if you would like to use a penetration strategy and capture market share first, you should be aware that this only makes sense if you then use the market position you have won to achieve profits. The skimming strategy produces high returns in a relatively short period of time. However, this usually means you will attract new competitors to the market. Consider the measures you would like to take to make market entry as unattractive as possible to your competitors (barriers to market entry). Both strategies have advantages and disadvantages. When pursuing the penetration strategy, higher initial investments are usually required, for example, to meet higher demand. However, businesses with very high fixed costs have to find a wide audience quickly to cover them.

When setting prices, remember to keep your own production costs in mind.



In the market analysis, you have estimated the sales you wish to make in a specific period of time. As you have set the price for the product/service you offer, you can now determine your planned turnover.



You should also consider your payment policy. If you grant discounts and payment periods etc., you should take these into account in your financial plan.

Communications policy

A client can only purchase your product when they are familiar with and aware of it. If you stay 'in the shadows', even the best client benefit won't be any use to you. Make some noise and stand out, inform and persuade people and make your voice heard among your clients.

In your communications policy, you describe all the tools you will use to establish and intensify your contact with clients. The following tools are theoretically at your disposal:

- Traditional advertising in the usual media (press, radio, TV, cinema and online)
- Direct marketing (direct mailings to selected clients, telephone marketing, online etc.)
- Appearances at trade fairs and exhibitions
- Public relations – articles and reports about you, your business and your product(s) – is an efficient and cost-effective way to raise awareness among your clients
- Client visits
- Social media/new media

Communications can be expensive. Calculate what you spend on them precisely. Make sure that you also adapt your communications activities to your target audience and their habits. Different media also have different target audiences, for example, which you should research in advance. When addressing clients, you should focus on people who eventually make the decision to buy or have the biggest influence on said decision.

Sales policy

The sales policy determines which sales channels you wish to use to sell your product/service i.e. how the product/service you offer will reach your clients. The choice between direct and indirect sales channels depends first of all on the type of product, the client structure and the selected pricing strategy. Relevant aspects include the number of potential clients, the kind of purchase they prefer, the price segment the product/service you offer will be placed in, whether your product requires explanation, and whether you sell your product to businesses (B2B) or end clients (B2C). You must decide whether you will sell your product/service yourself or involve a specialist service provider, as this has a major impact on your business structure.

Examples of sales channels

Your own points of sale (stores) are appealing if the presentation and design of the product/service you offer are important for sales and you don't need a large number of stores to cover the market. Bear in mind your own stores require investment but that this approach offers the most control over sales.

Independent retailer sell your product to end clients. In this case, bear in mind that the product has to allow the retailer to make a decent profit for it to make it into the range at all.

You can employ your **own sales staff** if you offer products that are very complex or need explanation and require client visits. Bear in mind the number of clients therefore cannot be unlimited in size and that having your own staff can be relatively expensive.

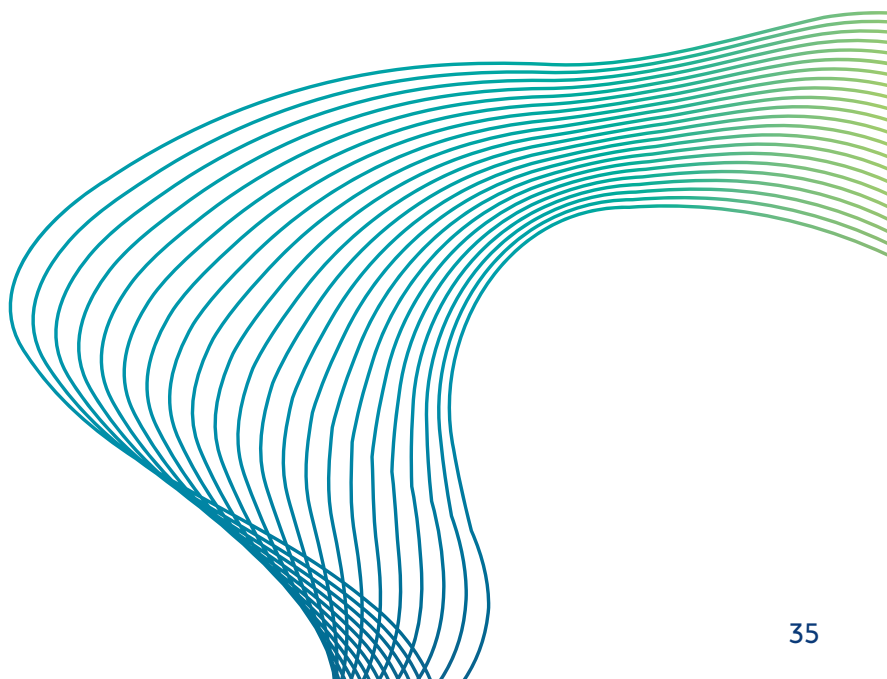
External representatives act as agents selling products from various manufacturers. This route is available if you don't want to start with your own sales staff right away. The risk is limited as costs are only incurred for successful sales. However, these are then usually relatively high.

Wholesalers liaise with multiple retailers. This approach allows you to use existing sales channels. However, this does involve corresponding margins for retail.

Selling online can be worthwhile. It allows you to reach a large number of clients for very little cost. However, you should bear in mind your target audience and their purchasing habits. You must also ensure smooth delivery and service.

If you have developed all necessary activities for the four areas of **product, price, communications** and **sales** and have ensured they are consistent with each other, you've got your own individual **marketing mix**. Please ensure that your product development, pricing, communication activities and sales channels are always adapted to your relevant target audiences.

You are now ready to determine the costs of the individual marketing activities already. This information will be incorporated into the financial plan at a later stage.



FROM CUSTOMER VALUE TO SALES REVENUE – A GOLDEN THREAD

Creating a customer advantage = customer value

Customer value is the most important component of your business plan. Once the customer value is defined and quantified, it may serve as a golden thread for the other chapters of your concept.

Customer value

What benefits do my customers have if they take advantage of my offer? For example: saving time, capacity, materials, money, breaking new technical ground etc.

Target group

- Who exactly benefits from my product/service?
- Who derives the biggest customer benefit?

Market analysis

What is the estimated number of customers in each market segment who need the product/service I offer?

Marketing

- How can I reach my customers?
- How do I provide my product/service?
- How do my customers find out about my offer?
- Are my products tailored to the wishes of my customers?
- How much is the customer benefit of my offer worth to my customers?

Marketing mix = product + price + distribution + communication

Sales Revenue = quantity sold x price

Note:

This overview makes no claim to completeness with regard to the chapters and contents of the business plan. Instead, it is intended to illustrate the relationships within the business plan with regard to the focus on customer benefit and its significance!

Key questions on marketing (stage 2 onwards)

Product policy:

- Does your range of products/services cover the clients' needs?
- Which features does your product require to cover the clients' relevant needs?
- Which versions of your product/service are designed for which client groups?
- Does your product policy take into account aspects of sustainability? Does this cover the clients' needs?

Pricing policy:

- With which price do you wish to position yourself on the market?
- Have you taken the target audience's (potential clients') willingness to pay (pricing flexibility) into account? What is the client benefit of your product worth to the client?
- Would you like to penetrate the market quickly with a low price or skim off the highest possible return from the very beginning?
- What are you aiming for with your pricing strategy?
- Which criteria is the final selling price based on (profit range, sales volume)?
- Is your pricing orientated towards on your target audience?
- Have you planned special conditions such as discounts, payment period etc.?
- Does your pricing policy support sustainable development, e.g. through discounts, cross-subsidisation of sustainable products or supporting special projects?

Communications policy:

- What is the communications strategy you are pursuing?
- How do you draw the attention of your target audience(s) towards your product/service?
- How would you like to reach your clients?
- Which communications activities suit your target audience(s)?
- How do you obtain reference clients?
- Which marketing activities are you planning for which point in time?
- Which marketing tasks must be completed (for introduction and later)?
- Is the scope of your planned communications strategy suitable for the project?
- Do you clearly highlight the added value for the client, society and the environment which results from considering aspects of sustainability, and do you get it across?

Sales policy:

- Which sales channels should be used to sell your product?
- Do you reach your potential buyers using the selected sales channels?
- What are the requirements (number of employees, training, equipment etc.) for sales in order to successfully implement the marketing strategy?
- How do you ensure quality for third-party sales?
- How do you build your sales? What do you do yourself and what do you delegate?
- Can existing sales routes (cooperations, strategic partnerships) be used?
- Have you taken into account the factors of time and cost in client acquisition?
- Are you taking the environmental impact of your supply chain (e.g. CO₂ emissions) into account?
- Can you highlight special, sustainable characteristics of your product/service through your sales policy (e.g. selling exclusively in organic stores)?



3RD PHASE

BPW Plan

Business and organisation

Why think about the business organisation at all at this early stage?

Every startup is born from an idea, a solution to a problem, or even a specific product. When you then decide to start a business, you soon need to tackle the question of 'Who's going to do what?' This is your first encounter with the issue of 'business and organisation'. It's helpful to highlight this at an early stage, as it means that every necessary area of the business and area of responsibility is considered and entrenched during the startup process.

Organisation at the startup stage

Successful startups are characterised by the filling of three roles from the very beginning: the visionary, the technician and the number cruncher. That doesn't mean that there has to be three founders or three employees, but it does mean that there has to be clarity on the necessity of these roles and their distribution.

The visionary: They drive the product and are the public face of the business. They have a clear image of the product, motivate the people they work with and inspire investors and potential clients. They look to the future, keep an eye on further development of markets and clients, and are constantly weighing up new possibilities.

The technician: They look after implementation of the project and keep everyone's feet on the ground, which makes them the visionary's helper in the here and now. The technician is responsible for the technical quality of the product and project management – whatever the client ends up with will have passed through their hands.

The number cruncher: They have the head for finances and legal questions and are the go-to person for tax advice, payroll and the financial plan/controllers. They ensure that the organisation is always running smoothly and all financial and administrative aspects are working well at all times. As such, they shape the organisational framework for the visionary and technician to work in.

Sales is a special subject area and is not initially treated as a role unto itself. In a new startup, every founder is to some extent also a salesperson and has to market the business and products. Raising awareness is usually a key problem at the outset for a young company and is therefore a management issue, particularly as many founders struggle with the role of active marketing. In any case, a founder should have overall responsibility for sales and coordinate the activities.

Organisation in further development

The seeds of the organisation have therefore been sown: business development, sales/marketing, production, finance/law. Through sharing responsibilities and, accordingly, the organisation, it is therefore possible to integrate external resources at a very early stage, which allows you to act quickly yet flexibly in the early stages.

Depending on the business model, departments grow at different speeds, so breaking up individual divisions may also make sense after a while. When planning growth, it is useful to look at businesses from the industry and analyse what their personnel and cost structures usually look like. There is no one-size-fits-all structure that suits every business. However, it makes sense to base your own on successful examples. For a tech-driven business, for example, it may make sense to split up product management, development and production at an early stage, as these involve very different skills.

For a more commercially-oriented business, for example, it may make sense to create a purchasing and a sales division within 'production'.

For an online business, for example, the online platform would constitute production and would be seen as a core division (e.g. eBay). For a business whose core product is something different, the online platform might be a part of marketing and sales (e.g. retail businesses such as www.defshop.com).

The aim of the developing organisation is to display the value creation processes in your business in the best possible light and to combine similar skills in a way which allows experiences to be shared and acquired. What is your USP ahead of the competition and how do you make money?

Perspectives on developing the organisation

An important aspect of organisation is the question 'What kind of company culture do I want to establish?'. Many modern businesses shape their culture primarily through a vision and company values which can signpost a clear direction for all employees. If this is enhanced by objectives and if the business promotes a culture whereby the individual receives and assumes responsibility, everyone is in a position to make the right decisions for the business in their division. This can have a significant impact on the intended organisation.

This type of management often provides interdisciplinary teams as well as specialist teams. These teams tackle a single remit or project as a whole. For example, this means that a team assumes responsibility for the implementation of part of the product strategy and is then equipped with all of the marketing, implementation etc. skills required to fulfil this responsibility. In this case, the teams would be put together based on the resources required to fulfil a task and not based on a shared specialism.

Depending on the company culture practised within the business, its appeal to employees is also crucial – highly-qualified staff in particular often appreciate flat hierarchies and individual responsibility. For these employees, salary is increasingly only a hygiene factor – it has to be the right amount, but other factors are more important when deciding whether or not to join a business, not least the company culture. Founders are therefore well advised to consider this in good time and to regularly assess how closely their performance approximates their ideal.

Essence

Having an overview of the tasks that need to be fulfilled within the business is essential. Thinking about typical roles in a startup is tremendously helpful when distributing roles and when working out which skills are missing internally and how these gaps can be filled. Taking advantage of the value creation chain for further growth and measuring yourself by competitors' growth structures is a rough guide. Once staff are involved, this poses the question 'What type of management style do I choose?'.

Legal form, business management and ownership structures

First of all, you should state the legal form you have chosen for your business. Choosing the legal form (e.g. sole trader enterprise, limited company [GmbH], public limited company [AG] etc.) governs the contingent liabilities in particular. However, it also affects investors' codetermination and control rights and encompasses fiscal aspects. At this point, you should also explain the ownership structures (i.e. the shareholders for a limited company, the partners for a limited partnership etc.) and responsibility for business management.

Choice of location

For many businesses, particularly in retail and chain operations, the choice of location is extremely important. For others, low rental costs are more important. Consider carefully which location factors are relevant for your business (e.g. accessibility for clients, surrounding environment, transport connections, technical facilities, costs etc.).

Milestone plan (implementation roadmap)

Investors want you to tell them how exactly you plan to develop your business and make it a reality. List your medium and long-term objectives clearly and define 'milestones' for your business's development. When setting objectives, ensure that they are both optimistic and realistic.

Planning different milestones for your business affects different aspects of planning. If you would like to increase your sales, for example, you have to take this into account at various different points.

In this section, you should touch upon the pricing and sales plan, the production and procurement plan and the personnel plan. Start by considering the investment plan. The financial plan is then the subject of the next section. You should try to estimate the costs of the different areas (e.g. production, personnel, sales, investments etc.) for the later financial plan already at this stage.

Pricing and sales plan

You should briefly summarise your assumptions from the previous sections (product/service and marketing) again here: When will you begin selling your product/service, how much of it will you sell, and what price will you use, taking into account your defined milestones? Pricing and the sales plan have a direct influence on the other aspects of planning, as production must be ensured, and investments must be made for this to occur. There must also be sufficient qualified employees available.

Production and procurement plan

The right quantity and quality of the products/services whose sales you have already planned must first of all be produced and/or kept on standby. The production plan deals with workflows in production and logistics and the costs of production processes. Increasing sales figures entail an expansion of production capacity. The corresponding investments in the area of production must be taken into account in the investment plan. The personnel plan must also be taken into account for planned rising sales figures, particularly in the area of services.

Personnel plan

Building a business requires a personnel plan which takes into account the planned business development and/or growth. In the personnel plan, briefly describe the education and experience that management staff and key figures should have, whether they are the founder(s) and/or when external people should be brought in. You do not need to provide details of other employees' duties. However, a brief table showing how many people work in each area at the end of the year is something no plan should be without. Include costs in your personnel plan in order to calculate your entire personnel costs (salary and incidental costs) for your profit and loss account. Do not forget to include your employer's salary.

Investment and write-downs plan

Consider which investments are required in your business. Take into account potential differences with regard to the milestones in your business plan. Expanding sales volume entails expanding production capacities, which in turn require investment, and so on. The annual loss of value in investment goods must be taken into account in the form of write-downs (see section on financial plan and financing).

Key questions on the business and organisation (stage 3 onwards)

- What does the business system for your product/service look like?
- Which activities are you focusing on?
- Which activities would you like to perform yourself? Do you delegate activities to third parties?
- Which functions comprise your organisation and how is it structured?
- Who is responsible for/in charge of what?
- Would you like to work with partners? What are the advantages of collaboration?
- Are environmental aspects (e.g. energy consumption, waste disposal) taken into account in all work-flows (e.g. office, production, supply chain)?
- Are societal aspects (e.g. employ interests) taken into account?
- Does your business actively take advantage of the specific opportunities that come from a sustainable business organisation (e.g. through resource savings)?

Organisation:

- Which functions comprise your organisation and how is it structured?
- What does the staffing of the key roles in your business look like?

Legal form, ownership structures, location:

- What is the legal form of your future business?
- Who are the shareholders and who assumes executive management responsibilities?
- Which location factors are important to your business?

Milestones and implementation roadmap:

- What are the key milestones in the development of your business?
- Which duties and milestones are interrelated?
- Are your considerations as optimistic as they are realistic?
- When will you begin selling your product/service, how much will you sell and for what price?

- What personnel requirements will you have in the individual areas of your business in the coming financial years?
- Which personnel costs will arise as a result?
- What does your short-term investment plan look like?
- Which investments are planned for the longer term? At which milestones will these be due?
- Do you plan to incorporate sustainability management which makes the business's environmental and societal impact quantifiable and within your control?
- Which costs does the business incur (production, sales, administration costs)?

Financial plan and financing

In this section, the previous statements are collated and reflected in figures. The purpose of this section is to provide an overview of the business's future finances, income and assets in order to ultimately be able to establish whether your business plan is viable and can be financed.

The most important core assumptions from the financial plan should be presented and outlined in this section. These core assumptions may include:

- Expected profit or loss in the first few years (with an overview of the profit and loss plan)
- Breaking even (When will earnings cover and/or exceed expenditure?)
- Amount of capital requirements
- Planned financing
- Outlining the assumptions you have made when estimating income, expenditure, investment etc.

Content and creation of the financial plan

The assumptions and statements in the previous sections coalesce in the financial plan. The financial plan should cover three years. The business should have broken even in a sustainable way within this period. For the first year, it should be subdivided into months. Thereafter, a quarterly or six-monthly basis is reasonable.

Step 1: Profit and loss plan

The profit and loss plan (or the profitability forecast) is at the heart of the financial plan. That is where you calculate whether, when and to what amount your business will achieve a profit i.e. it is profitable. The account shows a profit or a loss as a result. A profit increases equity and thereby also the profitability of the business. A loss, which the business must absorb, drains capital. The operands of the profit and loss account are expenditure and earnings. To calculate, deduct the calculated expenditure from the projected earnings. The remainder is the profit (or loss).

All expenditure and earnings from a financial year must be recorded in the profit and loss account. Creating a profit and loss plan is very easy from a computational perspective. The planned expenditure is deducted from the expected earnings. The challenge is making realistic forecasts the basis of the earnings and expenditure. Go through your business plan step by step and decide whether and to what extent the assumptions and statements translate into expenditure and earnings.

Market entry in particular, and the change in your turnover as a result, is beset with a great deal of uncertainties. In the previous sections, you have already mentioned how many clients you can persuade to buy your product or service, how quickly your marketing activities will take effect and which prices you can implement. Estimating expenditure is often difficult, too. For some items of expenditure, you can determine properly realistic values e.g. by collecting quotations. Personnel costs are easy to estimate. You have already created a detailed personnel plan for this purpose. It's also important that you take into account all expenditure which arises and do not forget any items. You should also take into account your personal living costs which you estimate in a limited company e.g. as a director's salary. In a sole trader enterprise, personal drawings must be taken into account in the liquidity plan.

Step 2: Investment and write-downs plan

A detailed investment and write-downs plan is required as an auxiliary statement to the profit and loss plan and liquidity plan (providing that you are planning investments), as you require sufficient liquidity for investments and these must be taken into account in the liquidity plan. The annual write-downs on your investments, however, are included in the profit and loss plan.

Enter all investments (according to the considerations from the previous section) in the 'investment and write-downs plan' table. Calculate the associated write-downs according to the annual loss of value in the investments. Assets usually depreciate based on their duration of use in three to ten years (you can find exact details in the detailed write-downs tables). The total investments must be transferred to the liquidity plan as amounts paid out. The write-downs are recorded as expenditure in the profit and loss plan.

Step 3: Liquidity plan

The ability to make payments is a basic requirement for the success of your business, as an inability to make payments constitutes grounds for insolvency and threatens the existence of your business. The liquidity plan is therefore immensely important. In this plan, you calculate all transactions (inflows and outflows) on your business account. The actual payment dates are taken into account here (not the invoice dates or similar). The capital requirements you need to start your business is also derived from this account. The liquidity plan also reveals liquidity shortfalls which you can then respond to at an early stage to ensure that the business remains able to make payments and/or solvent at all times.

The liquidity plan, which is usually created for one year in standard banking practice, is used to calculate specific capital requirements. In practice, all inflows are offset against all outflows. You may essentially use the items from the profit and loss plan as the basis for calculation here. The major differences are: the fact that earnings and inflows and expenditure and outflows fall on different dates: in the profit and loss plan, earnings are recorded as soon as you create an invoice, but in the liquidity plan, they are only created when the invoice is paid. Although write-downs are expenditure, they do not result in outflows and therefore should not be included in the liquidity plan. Enter the planned source of financing in the liquidity plan.

The liquidity plan takes into account outflows for investments and repayments and inflows from loans and investments, as well as the items from the profit and loss account.

These should be transferred from the investment and write-downs plan and/or the interest and repayment plan. The cumulative total of the deficits indicates your financing requirements. Your financing requirements must be covered by sufficient financial resources. A deficit indicates an inability to make payments and is grounds for insolvency. Enter the planned source of financing in the liquidity plan.

Be sure to include sufficient startup costs and sensible reserves in your liquidity plan. To ensure liquidity at all times, the total inflow must always be greater than the total outflow.



Step 4: Interest and repayments plan

The interest and repayment plan has a similar auxiliary function: the obtaining and repaying of loans leads to inflows and outflows in the liquidity plan, but is not taken into account in the profit and loss account. Interest expenditure and payments, however, are included in the profit and loss account and the liquidity plan.

In this table, you calculate the financing costs (interest) and return of loans (repayments). To do this, you first of all transfer the source of financing from the liquidity plan. The interest which arises must be transferred to the profit and loss plan and the liquidity plan. The repayments are only taken into account in the liquidity plan.

Step 5: Check repercussions

The profit and loss plan, liquidity plan and investment and repayment plan are closely intertwined. Calculating interest expenditure and repayments results in repercussions for the profit and loss plan and liquidity plan. You should therefore specifically check to what extent the financing requirements in the liquidity plan have grown as a result of the interest and repayments and the initial planned financing is sufficient. In the end, the liquidity must be positive in all periods.

Step 6: Identifying opportunities and risks

As binding forecasts regarding business performance cannot usually be made in the startup phase, at this point, you should run through various scenarios and display the opportunities and risks associated with your project and their impact on the liquidity plan and profitability forecast.

If you do not know enough to create your financial plan, you should involve specialist experts (e.g. tax or business consultants). We nevertheless advise that you familiarise yourself with the exact figures from your own business, where these figures have come from and how they were compiled. This is the only way you can monitor them and respond to deviations and changes accordingly.

As part of the BPW, we provide you with template planning tables you can download from the downloads area of the BPW website. Important links between the individual plans are already pre-programmed into the tables. However, these should be adapted to suit you. The tables do not contain all potential expenditure and earnings and/or inflow and outflow items, for example. The sample classic business plans each contain a completed financial plan. Here you can obtain an overview of the connections between the tables.

Earnings and expenditure – inflow and outflow: What is the difference?

If you have no prior experience with financial planning, you should familiarise yourself with the terms earnings and expenditure (profit and loss plan) and inflow and outflow (liquidity plan). The following examples will reveal why the difference is important:

- At the very moment you sell a product and create the invoice, you generate a return that is shown in the profit and loss account. However, for your liquidity plan, it is the actual cash flow which matters. If your business only pays two months later, you will only receive a payment at that point.
- If you make an investment (e.g. IT, machinery), you usually need to pay for this following delivery. This is included in the liquidity plan as a corresponding outflow. In the profit and loss plan, however, the investment amount is not shown, as investments are not expenses. Instead, you must record the annual loss of value of your investment in the form of write-downs as expenditure.
- If you take out a loan, this is recorded in your liquidity plan as an inflow. A loan repayment constitutes an outflow. By contrast, borrowings and repayments do not have a direct impact on the profit and loss plan. This is because they are neither expenditure nor earnings. The interest accrued must, however, be considered expenditure (and outflow).

Financing capital requirements

You calculate your business's capital requirements in the liquidity plan. Now you have to consider the question of which financing opportunities are suitable for your business. There are essentially two kinds of financing: equity and borrowed capital.

You should usually have a minimum of 15% equity. If you are forecast to make startup losses, higher equity is required, as your equity must at least cover these startup losses. Otherwise, your business will end up in debt. This is grounds for insolvency for a corporation (e.g. limited company [GmbH] and public limited company [AG]).

Equity does not necessarily need to come only from your own assets. You can also involve third parties in your business. Many professional investment companies provide venture capital for businesses with a great deal of potential for growth.

Banks and building societies are your go-to for loan financing. For banks, limiting their own risk by securing the loan is a key criterion. Loan financing is therefore particularly suitable for investments where facilities, vehicles or buildings can be used as security.

To ensure that promising projects do not fail as a result of missing securities, Berlin and Brandenburg are also home to guarantor banks, which absorb part of the risk from the banks.

For some projects, you can also obtain grants or loans in the form of public subsidies. Subsidies are available for things like investments, small projects, personnel costs, research and development or tech-focused startups.

You should also look into the KfW Group's loan scheme for entrepreneurs. These offer low interest rates and also reduce the bank's risk. You can find an overview of funding schemes in the Berlin Investment Bank's Subsidy Guide and on the Brandenburg State Investment Bank's startup site. (Bibliography p. 78). Many financiers support the Berlin–Brandenburg Business Plan Competition and will be happy to advise you. The BPW team will be happy to connect you with suitable experts from development banks free of charge.

Key questions on the financial plan and financing (stage 3 onwards)

Profit and loss plan:

- How will your turnover, expenditure and earnings grow?
- When do you expect earnings and to what amount?
- When will you break even? When will your business obtain profit and to what extent (profitability)?

Investment and write-downs plan:

- Which investments will you make, when will you make them and what will be the size of the investment?
- How much are the write-downs from each of your investments?

Liquidity plan:

- How will your liquidity develop? Is your ability to make payments assured?
- At which point will you begin to enjoy a surplus?
- How will the payment periods (discounts) you have granted impact your liquidity?

Financing requirements:

- How high are your business's financing requirements arising from the liquidity plan?
- How are your financing requirements spread across the three-year plan?
- Which sources of financing (borrowed capital, equity) are available to you to cover your financial requirements?
- When will you introduce capital to the business and from which sources?
- Which business and financial risks arise from your concept and how would you like to counteract these?
- Does the financial plan guarantee your business long-term stability?

EVALUATION SCALE

Assessment	Brief assessment	Description
1+	outstanding	The standard of the detailed presentation is above average and no room for outstanding issues is left open. In addition to the facts, background information, evidence or alternative scenarios have been produced.
1	very good	The requirements have been met to a particularly thorough extent and no issues are left open.
2+	good to very good	The requirements have been completely fulfilled. Only a few issues remain open.
2	good	The most important aspects are presented in a coherent way. More information would be useful here or there.
3+	satisfactory to good	The plan is presented in an essentially clear way. However, it is not entirely coherent. Some information is still missing.
3	satisfactory	The plan is presented in a clear way overall. Basic aspects are presented properly but greater depth, detail and coherence are required.
4+	sufficient to satisfactory	The requirements are met for the most satisfactory part but the plan is not coherent enough. This aspect needs to be revised.
4	sufficient	The presentation of the plan is clear in parts but there are gaps in the content and it is not coherently presented.
5+	inadequate to sufficient	The aspect is not presented sufficient in clear detail. Key information and basic components are missing.
5	inadequate	The aspect is not presented sufficient in clear detail. Key information and basic components are missing.
6	unsatisfactory	The plan has not been created according to requirements and no assessment can be made.

BPW PLAN

ASSESSMENT CRITERIA

Summary	Stage	1	2	3
Does it include significant summarising statements on the following ...		■	■	■
... product/service?		■	■	■
... USP?		■	■	■
... client benefit?		■	■	■
... founders?		■	■	■
... target audiences?			■	■
... industry development?			■	■
... the added environmental and societal value of the business plan?				■
... capital requirements?				■
Were clear sustainability goals formulated for the business concept and explained how compliance is ensured?		■	■	■
Is the summary concise and able to spark the reader's interest?		■	■	■
Is the summary an appropriate length?		■	■	■

Product/Service	Stage	1	2	3
Is the product/service described in a way which can also be understood by non-specialists?		■	■	■
Is the USP which helps the product/service stand out from what the competitors offer clearly presented in detail?		■	■	■
Is the client benefit clearly described?		■	■	■
Is the target audience (potential clients) sufficiently defined?		■	■	■
Is the development status of the product/service reflected (e.g. prototype, market readiness, test clients, authorisations, permits, protecting the idea)?		■	■	■
Is the added environmental and societal value of the products/services clearly presented in detail?		■	■	■

Founders	Stage	1	2	3
Are all team members introduced (name, age, education, CVs enclosed)?		■	■	■
Is it clear from the description of professional experience and/or education that the specialist expertise required for the planned startup project is in place (relevant educational history, relevant practical experience)?		■	■	■
Have you ensured the integration of business skills into the business (e. g. education, training, key figures, external solutions)?		■	■	■

Market analysis	Stage	1	2	3
Has allocation to a market/industry taken place?			■	■
Is the development of the industry (trend) described?			■	■
Are the target audiences (potential clients) segmented and described based on suitable criteria (e.g. geographic, demographic, industry etc.)?			■	■
Are environmental and societal market requirements (client expectations, legislation etc.) reflected and taken into account?			■	■
Is the number of potential clients in the segment described estimated clearly?			■	■
Can the sales realistically and plausibly be extrapolated from the market analysis?			■	■
Is the competitive situation carefully analysed?			■	■
Are the statements backed up by reasonable sources?			■	■

Marketing	Stage	1	2	3
Are the pricing considerations understandable?			■	■
Is there a sufficient basis for plausible calculation of planned turnover (quantity x price)?			■	■
Are the communications activities tailored to the target audiences?			■	■
Are additional communications activities planned with regard to sustainable business development (e.g. environmental advantages of the products/ services)?			■	■
Are the selected sales channels clearly described?			■	■
Are the measures for market entry plausibly presented?			■	■

Business and organisation	Stage	1	2	3
Are all value-creating activities in the business (which earn money) clearly described?				■
Are the most important functions in the business mentioned?				■
Are people assigned to these functions?				■
Is the personnel plan appropriate?				■
Are the most significant milestones in the business's development described?				■
Does the decision on location appear justified and understandable?				■
Are legal and ownership structures described transparently?				■
Are relevant areas of activity for sustainable business development described clearly (e.g. environmental/sustainability management, employee identification with the business, sustainability as part of the business culture and values)?				■

Financial plan and financing	Stage	1	2	3
Is the profit and loss account presented clearly (planned turnover, workforce expansion etc.)?				■
Is the liquidity plan clearly presented?				■
Are any gaps in financing (financial requirements from the liquidity plan) properly determined and have opportunities to close it been presented?				■
Are the details of when capital will be supplied to the business and from which sources plausibly presented?				■
Does the financing plan appear appropriate on the whole and does it offer long-term stability for sustainable business development?				■

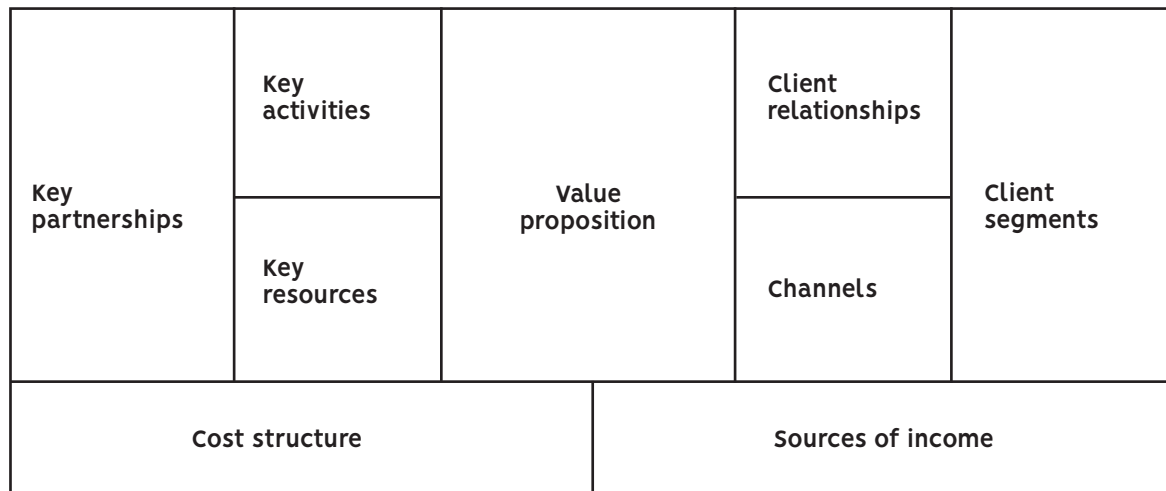
Overall impression	Stage	1	2	3
Is the business plan clearly structured and formulated in a way which can also be understood by laypeople (structure, formulation, specialist terminology, supporting graphics etc.)?		■	■	■
Does the business plan (design, layout, appropriate scope) appeal to the reader?		■	■	■
Does the business plan appear coherent from a content perspective (client benefit, target audience, market segmentation, planned turnover etc.)?			■	■
Does the business plan reflect sustainable business development objectives? (See the section on sustainable business development)				■

The background features a series of thin, flowing lines that create a sense of movement and depth. The lines are colored in a gradient: blue and purple on the left, red on the right, and green and yellow at the bottom. They form a large, irregular shape that frames the central text.

BPW **CANVAS**

BPW CANVAS – THE BUSINESS MODEL CANVAS

Business Model Canvas



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The business model canvas is a strategic management method of documenting and developing existing business models or generating new business models. It helps businesses coordinate their activities better and illustrate potential relationships at an early stage.

Your business model should always outline the key factors for the success of your business and take a holistic look at the success and risk factors for your startup (see the 'Sustainable Business Development' section, pages 17). A good presentation of your business model is the starting point for any analysis. It helps you understand your existing business and make comparisons. You can also discover potential areas for improvement or develop and investigate new business ideas in a systematic way. Your business model only makes sense in its entirety, which makes it very complex.

The canvas model with its nine components clearly presents four basic business areas on one page: your product/service, your clients, your infrastructure and finances. This makes your business idea tangible and enables a clear and focused discussion and adaptation. The visual impact breathes new life into your business model and makes group brainstorming easier.

The business model canvas works best when the nine components are printed on a large surface so that different people can present something on it together using Post-Its or text markers or discuss business model elements. Note down keywords on your considerations regarding each of the nine fields. The sticky notes let you develop your business model differently in the different areas. Formulate your thoughts in addition to the canvas on one to two pages per field using the key questions for the nine parts. This helps others understand your keywords from the canvas and build up a picture of your business plan.

In addition to the canvas, describe your thoughts on one or two pages per field using the key questions for the nine components. In this way, third parties can understand your keywords from the canvas and get an idea of your business concept.

Start your additional explanations with an overview. It serves the reader as a summary of your explanations and should contain a short summary of the nine segments. End your presentation with an outlook. Provide a short overview of where you want to be with your company in three to five years' time.

The overview and outlook can only be found in the additional explanations (textual explanations in addition to the canvas).



Key Question

To make it easier to work on the individual canvas fields, key questions have been allocated to each of the nine components described. These key questions should act as a guide.



Assessment criteria (from p. 64)

When drawing up your business plan, you should ensure that you are dealing with all points mentioned. Please note that all assessment criteria must be fulfilled for every cycle.

The nine components to consider consist of four areas which comprise the business model:

- **What?** Which product/service am I providing? Which client needs am I fulfilling and where is the benefit to my client?
- **Who?** Who are my clients? And how do I reach them? What do my client relationships look like? Which other groups (politics, associations etc.) have an impact on my success?
- **How?** How does my business make this happen? What is needed to make it happen?
- **How much?** What is my business's income? Which costs are incurred?

When working on the canvas, you should follow a certain order for the nine components. The following list and explanation of the individual canvas components are based on this improved procedure.

What?

Value Proposition

Your product and/or service should solve client problems or satisfy client needs. This 'value proposition' is the reason why a client decides whether or not to choose your business. If your value proposition also offers a societal benefit (e.g. saving energy), this increases its appeal and marketability. The product and/or service may also consist of various packages which are based on the needs of specific client segments. Your product and/or service can be innovative and offer something completely new. However, it may also resemble other products/services available on the market. Yet it must then have at least one additional feature – what is known as a USP (unique selling point). The client benefit may be quantitative (e.g. price, speed of performance etc.) or qualitative (e.g. user friendliness, environmental friendliness, design etc.).

Key questions on value proposition:

- Which product and service packages do you offer your client segment and how do these differ from the competition?
- Which client needs do you fulfil?
- Which problems do you help solve with your product/service?
- What exactly is the client benefit?
- How can the client benefit be enhanced by aspects of sustainability?



More on the product/service on p. 23

Who?

You describe your market and clients in this segment. Precise client segmentation is a prerequisite for the successful development of client relationships. The chosen communications and sales channels play a key role in this. The required market analysis also includes a description of competitors.

Client Segments

This puts the client at the heart of your business model. Every business serves one or more client segments. Divide the different client groups into different segments, depending on their needs, behaviours or other characteristics.

You must consciously decide on specific client segments you wish to focus on and/or ignore. You can use this basis to aim for and develop a deeper understanding of special client requirements. When doing so, keep the development of your target market in mind and analyse the market, the clients and the competitors for your product and/or service. This allows you to estimate and determine the market potential for your business plan.

Key questions on the client segments:

- Who are your key clients?
- How is the market structured (clients, rivals, trends, e.g. technological, environmental, social and economic)?
- Who are the most important competitors?
- How can a competitive advantage be achieved by taking into account principles of sustainability such as energy efficiency, health compatibility or Fair Trade?



More on target audiences on p. 24
market segmentation on p. 30

Client Relationships

You have client relationships with each individual client segment. Obtain clarity regarding the nature of your client relationships. Depending on the strategy, a client relationship can have different motives (e.g. acquisition, maintenance or increasing sales).

Key questions on client relationships

- What kind of relationship suits your client segment, the product/service you offer and your strategy?
- What are your clients' expectations with regard to environmental and social aspects?
- How cost-intensive are the client relationships?
- How can they be integrated into your business model?



More on communications and sales
policy on p. 34

Channels

Describe how you would like to appeal to and reach your clients in order to sell your product and/or service. In doing so, so you must distinguish between communications and sales channels. These channels are the interface between you and your clients and an important prerequisite for client satisfaction.

Key questions on channels:

- Which communications and sales channels would you like to use to reach your clients?
- Can you open up new channels by integrating aspects of sustainability?
- How cost-intensive are the channels?
- How can these channels be integrated into your business and your client workflows?
- Which work best?



More on communications and sales policy
on p. 34

How?

Focus on the organisation of your business in this segment. Only when you have determined the most important activities in the startup and development stage of your business can you determine which resources you require. As you do not usually carry out all activities yourself, you should build a network of partners. The description of these key partnerships is also part of this segment.

Key Activities

In the Key Activities module, you describe all essential activities that your company needs to perform in order for it to operate successfully. This includes the development of the product and/or the services as well as communication, sales and financial controlling.

Key questions on key activities:

- Which key activities does your business require in the different areas?
- Does an environmental and socially responsible focus produce opportunities (quality, supply guarantee, reputation etc.)?
- Which activities do you perform yourself? Which would you like to work together with partners on?
- What does the implementation roadmap look like before and after the business has been started?



More on the implementation roadmap on p. 41

Key Resources

The key resources describe the key elements you need for your business model to work: creating your value proposition, serving markets, relationships with client segments, generating income. Different key resources are required depending on your type of business model. These can be of a physical, financial, intellectual or human nature and can belong to you, be leased or be acquired by key partners.

Carefully consider the location you choose and which location factors matter to you too. You also determine the legal form of your business and the areas of responsibility for members. Please enclose CVs and references so that the reader of your business plan can build up a picture of the available and required skills in your business.

Key questions on key resources:

- Which key resources does your business require in the different areas?
- To what extent does a clear focus on sustainability ensure the acquisition of key resources (e.g. employees, investors, market partners)?
- Which location factors are important to your business?
- What is the legal form of your future business?
- Who assumes which tasks in the business and are the skills of the people involved described adequately and demonstrated (enclose CVs)?



More on the legal forms/location on p. 41

Key Partnerships

Describe your supplier and partner network, which could have an impact on the success of your business. Various kinds of partnerships may arise: strategic partnerships, cooperations, joint ventures, buyer–supplier relationship. There may be very different motivations behind these partnerships too: improvements and economies of scale, reducing risks and uncertainties and acquiring specific resources and activities.

Key questions on key partnerships:

- Who are your key partners?
- Which key resources do you procure from your partners?
- Which key activities do your partners perform?
- Which partners can you assist in the implementation of sustainability requirements? (e.g. associations/research institutions)



More on key partnerships on p. 27

How many?

This segment describes all financial issues relating to the business. Business costs appear opposite sources of income. To help the person reading your business plan understand the figures shown, create a financial plan and enclose it.

Sources of income

All earnings you draw from your client segments are sources of income. The question of the amount each individual client segment is willing to pay is the key question. Each source of income may have different pricing mechanisms, such as fixed list prices, negotiation, auctions, depending on the market, depending on volumes. The sources of income may be transactions from a single client contact or continuing repeat payments.

Additional sources for covering the financing requirement may include financing from family and friends, bank loans and subsidies.

Key questions on sources of income:

- What is the financing like, even before revenues are generated from customer income?
- Have you drawn up a plan?
- What is the maximum cost of the product and/or service? What amount are your customers willing to pay? What is your pricing strategy?
- Does the sustainable orientation of your business model allow better access to revenue sources (e.g. higher willingness of customers to pay)? If so, which ones?
- How much does each revenue source contribute to the total revenue?



More on financial plan and financing on p. 43

Cost Structure

Describe all costs incurred when implementing your business model. The value propositions, key partners, key resources and key activities components are all associated with costs. Lower costs are more important for some business models than for others. That's why we differentiate between cost-driven and valuedriven business models.

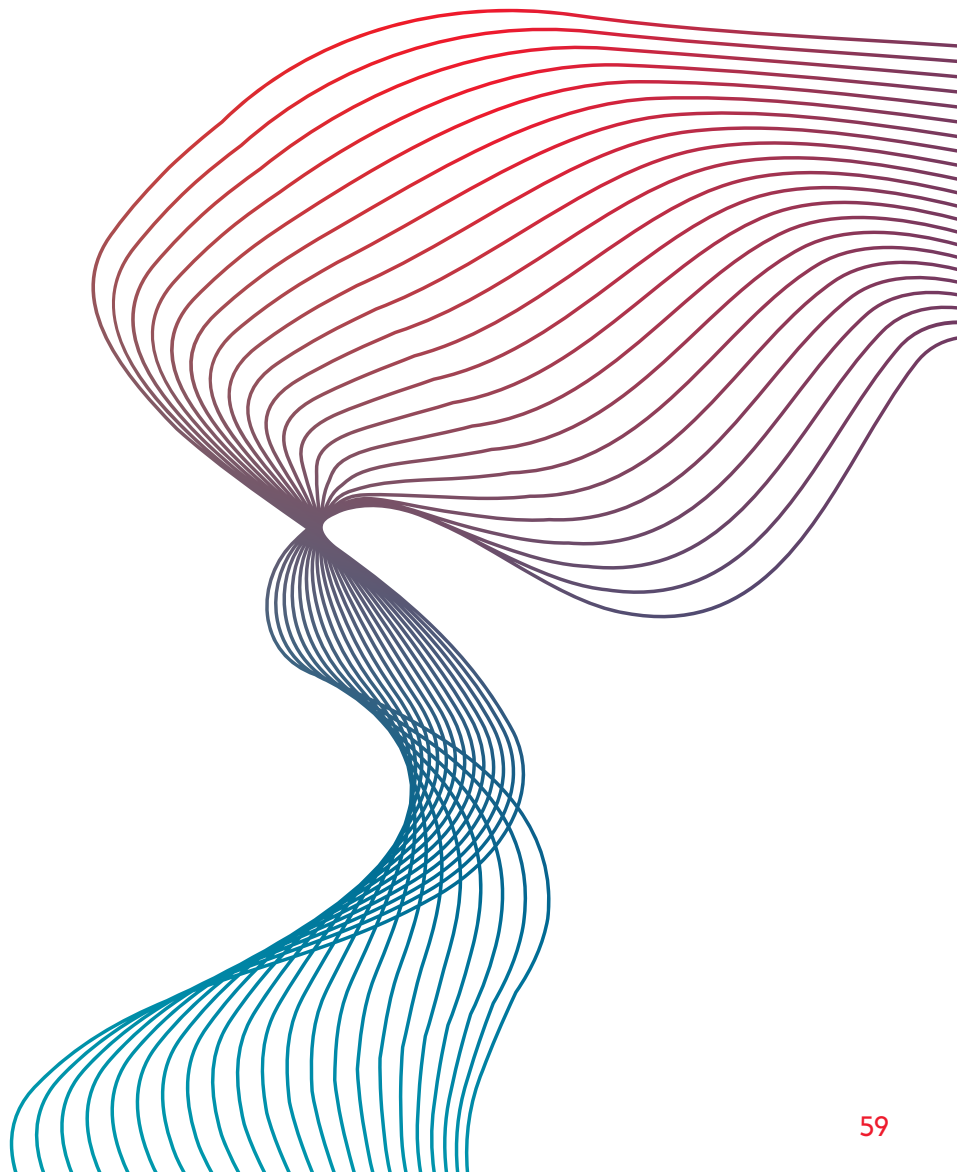
Key questions on cost structure:

- What are the key costs associated with your business model?
- Which key resources and activities are most expensive?
- How can savings be achieved through efficient and environmentally friendly procedures or measures, such as in consumption of resources or recycling?



More on the financial plan and financing on p. 43

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BUSINESS MODEL CANVAS

Key partnerships <ul style="list-style-type: none">▪ Who are your key partners?▪ Which key resources do you procure from your partners?▪ Which key activities do your partners perform?▪ Which partners can you assist in the implementation of sustainability requirements? (e.g. associations/research institutions)	Key activities <ul style="list-style-type: none">▪ Which key activities does your business require in the different areas?▪ Does an environmental and socially responsible focus produce opportunities (quality, supply guarantee, reputation etc.)?▪ Which activities do you perform yourself? Which would you like to work together with partners on?▪ What does the implementation road-map look like before and after the business has been started?	Value proposition <ul style="list-style-type: none">▪ Which product and service packages do you offer your client segment and how do these differ from the competition?▪ Which client needs do you fulfil?▪ Which problems do you help solve with your product/service?▪ What exactly is the client benefit?▪ How can the client benefit be enhanced by aspects of sustainability?	Client relationships <ul style="list-style-type: none">▪ What kind of relationship suits your client segment, the product/service you offer and your strategy?▪ What are your clients' expectations with regard to environmental and social aspects?▪ How cost-intensive are the client relationships?▪ How can they be integrated into your business model?	Client segments <ul style="list-style-type: none">▪ Who are your key clients?▪ How is the market structured (clients, rivals, trends, e.g. technological, environmental, social and economic)?▪ How can a competitive advantage be achieved by taking into account principles of sustainability such as energy efficiency, health compatibility or Fair Trade?▪ Who are the most important competitors?
	Key resources <ul style="list-style-type: none">▪ Which key resources does your business require in the different areas?▪ To what extent does a clear focus on sustainability ensure the acquisition of key resources (e.g. employees, investors, market partners)?▪ Which location factors are important to your business?▪ What is the legal form of your future business?▪ Who assumes which tasks in the business and are the skills of the people involved described adequately and demonstrated (enclose CVs)?		Channels <ul style="list-style-type: none">▪ Which communications and sales channels would you like to use to reach your clients?▪ Can you open up new channels by integrating aspects of sustainability?▪ How cost-intensive are the channels?▪ How can these channels be integrated into your business and your client workflows?▪ Which work best?	
Cost structure <ul style="list-style-type: none">▪ What are the key costs associated with your business model?▪ Which key resources and activities are most expensive?▪ How can savings be achieved through efficient and environmentally friendly procedures or measures, such as in consumption of resources or recycling?			Sources of income <ul style="list-style-type: none">▪ What does the financing look like, even before turnover from client income has been generated?▪ What is the maximum the product and/or service can cost? How much are your clients willing to pay? Which pricing strategy are you pursuing?▪ Does the sustainable focus of your business model permit better access to revenue streams (i.e. increased willingness to pay on the part of clients)? If so, which?▪ How much does each source of income contribute to overall turnover?	

Formulate your thoughts in addition to the canvas on one to two pages per field using the key questions for the nine parts.



In addition to the canvas, describe your thoughts on one or two pages per field using the guiding questions for the nine components.

Overview

The overview serves the reader as a summary of your explanations. The overview is a component of your explanations and should contain a short summary of the nine segments. An investor always looks at the summary first; he usually only scans it. The quality of the summary alone will hardly persuade a decision-maker to finance your project. However, it can convince him not to do so! By a clear and conclusive representation of your project in a few sentences you prove your expertise. Therefore, take particular care when preparing the summary, because the quality of your summary determines whether your further remarks will also be read. Ask yourself whether you have really filtered out the essence of your business concept and formulated it concisely and precisely. Subject your summary to a critical review, especially if any components of the concept change or are added. Summarise your overview on one or two pages.

- | | |
|---------------------------------|---------------------------|
| ▪ Value Proposition | ▪ Key Resources |
| ▪ Customer Segments | ▪ Key Partnerships |
| ▪ Customer Relationships | ▪ Revenue Streams |
| ▪ Channels | ▪ Cost Structure |
| ▪ Key Activities | |

Outlook

In the Outlook you describe shortly where you want to be with your company in three to five years. In the Outlook, you should include your comments from the nine fields and, weighing up the opportunities and risks, show comprehensibly how you want to achieve your mission or vision within five years.

With a realistic and convincing presentation of your objectives, you will be able to collect donors, partners and customers to accompany you on your further journey.

Summarise your outlook on one or two pages.

EVALUATION SCALE

Assessment	Brief assessment	Description
1+	outstanding	The standard of the detailed presentation is above average and no room for outstanding issues is left open. In addition to the facts, background information, evidence or alternative scenarios have been produced.
1	very good	The requirements have been met to a particularly thorough extent and no issues are left open.
2+	good to very good	The requirements have been completely fulfilled. Only a few issues remain open.
2	good	The most important aspects are presented in a coherent way. More information would be useful here or there.
3+	satisfactory to good	The plan is presented in an essentially clear way. However, it is not entirely coherent. Some information is still missing.
3	satisfactory	The plan is presented in a clear way overall. Basic aspects are presented properly but greater depth, detail and coherence are required.
4+	sufficient to satisfactory	The requirements are met for the most satisfactory part but the plan is not coherent enough. This aspect needs to be revised.
4	sufficient	The presentation of the plan is clear in parts but there are gaps in the content and it is not coherently presented.
5+	inadequate to sufficient	The aspect is not presented sufficient in clear detail. Key information and basic components are missing.
5	inadequate	The aspect is not presented sufficient in clear detail. Key information and basic components are missing.
6	unsatisfactory	The plan has not been created according to requirements and no assessment can be made.

BPW CANVAS

ASSESSMENT CRITERIA

Overview

- Do the essential aspects of ideas, plans, market and goals emerge concisely and comprehensibly from the summary?
- Has the Canvas business model been clearly structured overall and prepared in a way that is understandable and clear even for non-experts?
- Does the business concept appear coherent in terms of content? Does the business concept reflect the goals of sustainable corporate development?
- Does the Canvas business model appeal to the reader as a whole (visual presentation, scope, readability/understandability)?

WHAT?

Value Proposition

- Is the product/service described in a way which can also be understood by non-specialists?
- Is the client benefit clearly described?
- Is the added environmental and societal value clearly presented in detail?

WHO?

Client Segments

- Are the most important clients segmented and described based on suitable criteria to ensure the most promising client groups?
- Are the products allocated client segments and are they assigned to a market?
- Is the competitive situation realistically and comprehensibly analysed using methods?
- Are clients' financial, environmental and social requirements reflected?

Client Relationships

- Are the relationships with the client segments and the costs thereof clearly described?
- Is the integration of the relationships and client requirements into the business model clearly presented?

Channels

- Are the communications and sales channels tailored to the clients?
- Is the integration of the channels into the business and client workflows presented clearly?

HOW?

Key Activities

- Are the key activities described clearly and allocated to people?
- Are aspects of sustainability taken into account in the key activities?
- Is it explained why these activities are so important for this business model?
- Are the most significant milestones in the business's development described?

Key Resources

- Are the key resources clearly described?
- Is it shown how taking into account environmental and societal sustainability can aid the acquisition of key resources (employees, market partners etc.)?
- Has a location been chosen?
- Has a legal form been clearly selected?
- Is it clearly shown who is taking on which duties in the team and/or looking after which key resources?

Key Partnerships

- Are the key partners named?
- Is the reason why there are key partners and how they can contribute to success described?
- Are additional partners relevant to success (research, associations, politics etc.) taken into account alongside key partners (clients, suppliers etc.)?
- Are activities allocated to the partners?

HOW MANY?

Revenue Streams

- Are the key resources clearly described?
- Are the pricing considerations clear and have the prices been validated, e.g. through a survey?

Cost Structure

- Are all costs plausibly presented?
- Are potential cost savings illustrated by efficient, risk-reducing or environmentally friendly procedures and measures?

Overall Impression

- Does the canvas model (design, layout, appropriate scope) appeal to the reader?
- Does the business plan appear coherent from a content perspective (client benefit, target audience, market segmentation etc.)?
- Does the canvas model reflect sustainable business development objectives?

Outlook

- Is the objective (3–5 years) described comprehensibly?
- Are the opportunities and risks assessed and explained realistically?

THE BPW NETWORK



INVESTITIONSBANK BERLIN

Investitionsbank Berlin (IBB) is the development bank of the State of Berlin. We are committed to sustainability, promote digitalisation for the benefit of our customers and encourage diversity.

In our business areas of business development, real estate and urban development and labour market promotion, we support one thing above all: Berlin. As the bank for start-ups, we help innovative makers and start-ups to develop their ideas into successful companies. This creates jobs and attracts many international people to our city. This makes Berlin interesting and worth living in!

We provide targeted support for small and medium-sized enterprises (SMEs), start-ups and founders in Berlin with monetary funding programmes, sound financial advice and comprehensive coaching. In doing so, we work closely with the commercial banks based in Berlin.

In its activities, IBB focuses primarily on loan-based and equity-oriented financing. Grant programmes complement programmes complement the product range, especially in technology and investment promotion. In the business development segment

When it comes to financing SMEs and start-ups, we pay particular attention to companies that are active in Berlin's clusters:

- Healthcare industry
- Information and communication technologies (ICT), media and creative industries
- Optics (including microsystems technology)
- Transport, mobility and logistics
- Energy technology

are active. Berlin has both an outstanding scientific and a healthy entrepreneurial base in these areas. This infrastructure is the basic prerequisite for successful economic development.

As Investitionsbank Berlin, we actively shape Berlin and do everything we can every day to make our city even more liveable.

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INVESTITIONSBANK DES LANDES BRANDENBURG (ILB)

If you want to set up your own business in Brandenburg with a business idea, you will not be left on your own to realise it. We support you with free advice, training programmes and financial support with:

- Qualification and further training for business start-ups
- (Further) development of the business model
- Financing of operating resources (e.g. rent, warehouse)
- Investments in business premises (e.g. acquisition, conversion and expansion)
- Investments in operating equipment (e.g. office equipment, production facilities)
- Financing of personnel expenses and personnel development
- Introduction and further development of innovations (products, services, technologies)
- Research and development
- Internationalisation (e.g. participation in trade fairs, consulting for market development)
- Company takeovers (company succession)
- Measures to increase energy efficiency
- Financing with equity capital (venture capital)

The ILB offers customised funding and financing options in the form of grants, loans, guarantees and venture capital.

In addition to financial support, our business start-up initiatives, the Berlin-Brandenburg Business Plan Competition (BPW) and the German Start-up and Entrepreneur Days (deGUT), offer support in the development of business concepts, knowledge and advice on the subject of business start-ups and an extensive network in Brandenburg.

We provide comprehensive advice free of charge!

Our advisory team is personally available in all regions of Brandenburg to answer questions about business start-up support and works with future self-employed people to develop customised financing concepts for the establishment and development of their business:

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Want to avoid hanging around in frustrating queues? We've got the right contact for you. Get to know BPW's premium and other partners, who we introduce on the following pages:



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**Mittelbrandenburgische
Sparkasse**

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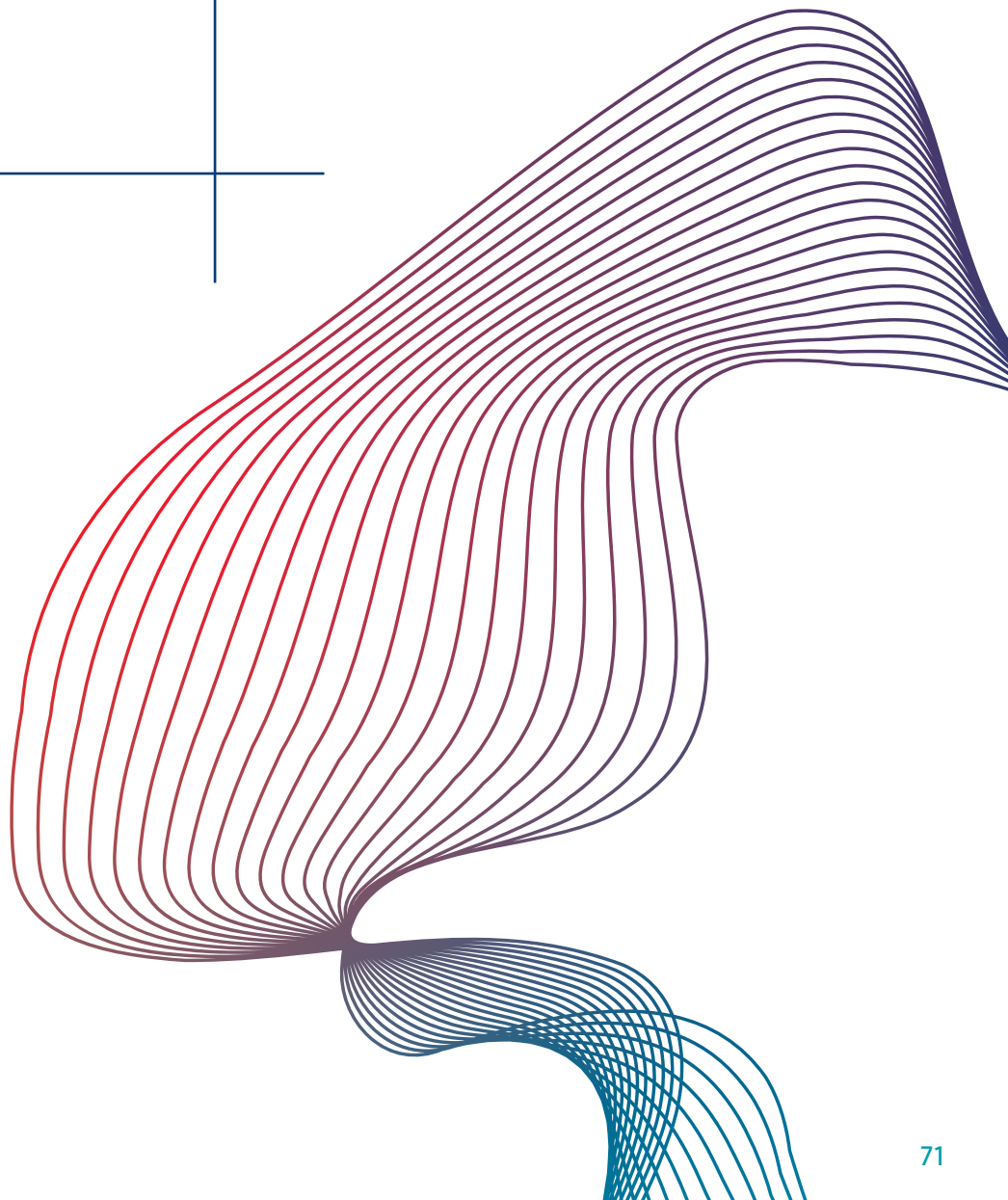
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The Deutsche Bank supports founders.:
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Arrange succession with the support of
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www.deutsche-bank.de/ub/ihre-unternehmensphase/nachfolge-regeln.html



Funding programs for start-ups, microenterprises and KMU

Bundesallee 210 | 10719 Berlin

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Wirtschaftsförderung
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Where are many business ideas developed? On the following pages you will find an overview of the start-up centres at Berlin and Brandenburg universities:



Alice Salomon Hochschule Berlin
University of Applied Sciences

Alice-Salomon-Hochschule

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Startup Hub
Berliner Hochschule
für Technik

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Business & Law School
Hochschule für Management und Recht

BSP Business and Law School

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Der Technologietransfer von Charité und BIH

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Start-up service

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Start-up service

Brandenburgische Technische Universität
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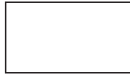
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 Applied Sciences
 —
 Entrepreneurship School

Start-up service

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Hochschule für
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Berlin School of Economics and Law

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Das Gründungszentrum der
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Eberswalde

Start-up service

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[Grndungszentrum/Grndungszentrum-K2171.htm](http://www.hnee.de/de/Service/Grndungszentrum/Grndungszentrum-K2171.htm)



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Career & Transfer Service Center

Career & Transfer Service Center

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Werner-von-Siemens Centre for Industry and Science Website: wvsc.berlin/	Wirtschaftsregion Westbrandenburg Website: wirtschaftsregionwestbrandenburg.de

BPW-KNIGGE

You probably know him: Adolph Franz Friedrich Ludwig Freiherr Knigge and his writing about dealing with people. Rules for a good togetherness are not only essential in private life. A few tricks need to be taken into account in business life as well. Especially as a founder, good preparation, reliability and punctuality should play an important role. True to the golden rule: "Treat others the way you want them to treat you".

Preperation

"In all aspects, success depends on the preparations." Take these word of Confucius to heart and show yourself well prepared for your appointments. Create a presentation, know your market and master your questions about financing confidently. Be prepared for questions and secure yourself with individual back-up slides. Formulate your concept clearly and comprehensibly and be aware of what you want from your counterpart. Do research to know who you are dealing with so nothing stands in the way of your pitch or your conversation with financiers, customers or partners.

Reliability

You have made an appointment and something came up at short notice? If your schedule changes, please remember to notify your counterparts, because they are making a certain amount of effort and are preparing themselves. Have respect for your counterparts and cancel appointments that you cannot keep. At BPW, the registration and deregistration process is quite simple. Once you have logged in, click to register for your desired date. If you are unable to do so, you can also unsubscribe in this way.

Alternatively, you can call us briefly, write an e-mail or contact us via the chat. Give us planning security, because BPW also has to bear the costs of organising seminars, workshops and other events. In addition, you will give other participants the opportunity to take their spot and attend the event.

Being on time

Punctuality should be one of the most important aspects in your business world from now on. With your business partners, customers or team members, you should cultivate a respectful relationship and appear punctually at meetings, events or other appointments. Be respectful of your environment, which may be disturbed by your late arrival. As with reliability, unexpected delays can occur. However, you should call the other attendee to inform them that you are late.

We can do a lot to improve our relationships with other people!

We are looking forward to a joint BPW year 2025.

CREDITS

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