DU, WIR & UNSER NETZWERK

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BPW 2025

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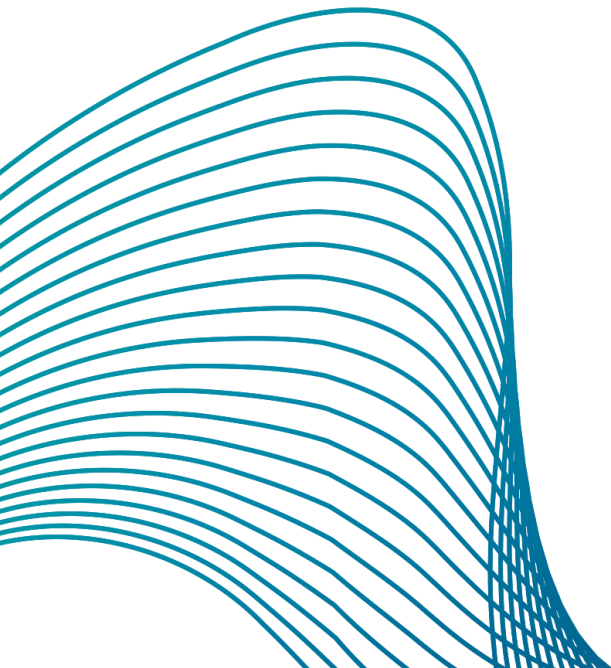## Seminarprogramm Brandenburg

How to calculate…

Anett Lommatzsch

Bankable Business Plan

1. Business Proposition: summary

2. Value Proposition

3. Entrepeneur / Entrepreneurial Team

4. Market Analysis

5. Marketing Mix

6. Business System and Organisation

7. Milestones

8. Chances and Risks

9. Financing Plan (Appendices)

Appendix

Investment Plan & Capital Requirements, Revenues and Viability Plan& Liquidity Plan, 3 Fiscal Yrs

Curriculum Vitae, References, Qualification, Optional: (Pre-)Contracts like a Rental, Lease, or Purchase Contract

Legal forms in Germany

Legal forms in Germany

Legal form

natural person (e.g. sole trader enterprise, freelancer, company constituted under civil law (GbR, Partnergesellschaft (freelancers)))

vs.

corporate entity
limited company (GmbH, UG), public limited company [AG], registered association (e.V.);

- liability,
- right of co-determination,
- bookkeeping

Founding date vs. opening date

What resources/capacities are needed?
- legal matters (GTCs, data protection etc.)
- Bookkeeping (do it on my own or got employees for that vs. tax accountant)
- insurances (for example: liability, contents insurance)

Choice of location: consider which location factors are relevant for your business (i.e. low rent, barrier free access, transport connection, facility requirements (technical, room size))

Legal forms in Germany

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natural person	liability / insolvency / bookkeeping	corporate entity

natural person

e.g. sole trader enterprise, freelancer, company constituted under civil law (GbR, Partnergesellschaft (freelancers))

With private means, jointly and severally liable in partnerships

No responsibility to file an insolvency application

No accounting obligation for freelancer

Accounting obligation for tradespersons

When > 800.000€ annual revenues or >80.000€ annual gains/profit

EStG § 18 Freelancer

https://www.gesetze-im-internet.de/estg/__18.html

liability

insolvency

bookkeeping

corporate entity

limited company (GmbH, UG), public limited company [AG], registered association (e.V.); Non profit status

With capital stock

Responsible to file an insolvency application

Obliged to do accounting

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.

Calculation: Revenues & Expenses

Calculation: Revenues & Expenses

The chapter serves as explanation of your financial plans in the appendices.

Please explain the **statistical calculation of your possible maximum annual revenues**.

If you plan to sell products, list the retail/sales price and purchasing price. The balance of sales price and purchasing price sums up to the **gross profit**.

Please describe your **average cost structure** (fixed/variable) and **expected profits**. When do you plan to hit the **break even point**?

Are there **peak-seasons and off-seasons** with regards to the markets?

Products: how many products will you sell per week / month

Subscriptions: price strategy (monthly, yearly + price), month by month increase in subscription, adds

Membership subscription for illustrator; per piece to publishers

Schedule:

Tasks you have to fullfill to keep your company running; fully booked week as example

	Monday	Tuesday				Sunday
7 Am	Travel time					
8 AM	counseling					
9 Am	Travel time					

Calculation: Revenues

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Fully booked

Time/day	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
7 am	Book-keeping	Cleaning	cleaning	Spare time	Bids/book-keeping	Time for tasks left over	Day off
10 am	Travel time	workshop/ project On line	Workshop preparing	Spare time	Developing new concepts	Time for tasks left over	
1 pm	workshop/ project	workshop/ project On line	Workshop preparing	Material goods	Developing new concepts	Workshop / project	
4 pm	Workshop/ project	workshop/ project On line	Workshop preparing	Customer contract appointmen t	Education	Workshop / project	
7 pm	Travel time	workshop/ project On line	Workshop preparing	Spare time	Education	Workshop / project	
10 pm	Spare time	Spare time	Spare time	Spare time	education	Spare time	

Calculation: Revenues & Expenses

Example for the calculation of a freelancer's **statistical calculation of your possible maximum annual revenues**.

Calculation of max annual revenues for a freelancer: 3hours/day, 4 day/week

Freelancer: 1month = 4.33 weeks, 6 weeks/year off for holidays, being sick, vacation
A year=12months => 0.5 weeks/month => 3.83 weeks/month
3 hours/day* 4 day/week= 12hours/week
12 hours/ a week being booked= 3.83 weeks/month*12hours/week*100€/hour=
4.596€ net/month in average= 4,596€ net/month*12 months/yr = 55,152€ net/year
- 10% no show= 49,636.80 net/yr

_____

Calculation for cost coverage

Revenue	100.000€	=> 2 months project, part time (50%)
- costs, fixed	10.000€	one month rent, one month leasing, car…
- costs, project related	40.000€	e.g. material
- Depreciation 1 month	500€	
Profit:	45.000€	

Calculation: Revenues & Expenses

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Example for the calculation of a freelancer's **statistical calculation of your possible maximum annual revenues**.

Calculation of max annual revenues for a freelancer:

Freelancer: 1month = 4.33 weeks, 6 weeks/year off for holidays, being sick, vacation
A year=12months => 0.5 weeks/month => 3.83 weeks/month
25 hours/ a week being booked= 3.83 weeks*25hours*100€/hour= 9.575€ net/month
in average=9.575€ net/month*12 months = 114.900€ net/year

Calculation for cost coverage

Revenue	100.000€	=> 2 month project, part time (50%)
- costs, fixed	10.000€	one month rent, one month leasing, car…
- costs, project related	40.000€	e.g. material
- Depreciation 1 month	500€	
Profit:	45.000€	

Calculation: Revenues & Expenses

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Liquidity

Money available

Turnover/revenue 100,000 €

Running costs 60,000 €

Investment costs 60,000 €

Liquidity - 20,000€

Private costs 24,000 €

= real liquidity - 44,000 €

+ Bank loan 50,000 €

= real liquidity 6,000 €

Viability

- In excel sheet percentage

- Prove if it can sustain over a period of time

- Afa Tabelle (depreciation)

-    Pool for depreciation 5 yrs

= exp. 60,000€ = 12,000€/yr

-Turnover/revenue 100,000€

- running costs 60,000 €

- % Depreciation rate for 1 yr (invest) 12,000 €

- Viability 28,000 € = 28% viability rate

Calculation: Revenues & Expenses

Service as a software

3 types of subscriptions: freemium, advanced (50€/month, premium (100€/month)
Independent projects: 15% commission

Advanced: 10pc/month * 10% per month (=500€+550€+605+…)
10+20+30+40+50+60+70+80+90+100+110+120=760
760pc/yr*50€=38.000€ net/yr advanced
Premium: 10pc/month * 10% per month
760pc*100€/pc=76.000€/yr
= 38,000€+76,000€= 114,000€

Projects: 20pc/yr value: 1,000€ each => 1,000€/pc*20pc/yr= 20,000€/yr*15%=3,000€/yr

Subscrptions: 114,000€+ 3,000€= 117,000€

Calculation: Revenues & Expenses

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Cost covering principle

Parameter: Project needs capacities of 1 month

Turnover/revenues from the project: 10,000 €

- Variable costs (i.e., render software, external workforce, material, staff): 5,000 €

- Fixed costs (i.e. phone, rent, staff, insurances, car, depreciations): 3,000 €

Gross profit III   2,000 €

Private costs   2,000 €

Cash flow   0 €

Calculation of costs that need to be covered by doing the project

Calculation: Revenues & Expenses

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Cost covering principle

Revenues:	100,000€ net	= 100%
- goods/material	30,000€	= 30%
= profit I	70,000€=	= 70%
- Staff costs	30,000€	= 30%
= profit II	40,000€	= 40%
- Any other costs	30,000€	=30%
= profit III	**10,000€**	**=10%**

revenues	100.000 €
costs	
running costs:	20.000 €
investments	75.000 €
Liquidity	100.000-20.000-75.000=5.000 €
Viability / profit	100.000-20.000-15.000=65.000€

Legal form: UG =>25% of profit (here: 16.250€)is paid into the share capital

depreciation

Pool: 75.000€/5yrs=15.000€/yr depreciation

Calculation: Revenues & Expenses

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Example for calculating a freelancer's statistical **maximum annual turnover** (invoicing a product):

9hours/day*4days/week=36hours/week*3.83 weeks/month=

137.80hours/month*12month/year=1,653.60hours/year*

85€/hour=140,556 €/year (aim)

Packages:

High price package (campaign on social media, homepage, newsletter): 5.000€/month/ad*3 ads at a time= 15,000€/month

Medium priced package (social media & newsletter): 3.500 €/month/ad* 3ads at a time= 10,500€/month

Lowest priced package (social media): 1,500€/month/ad*3 ads at a time= 4,500 €/month

Total: 30,000€ /month*12 months/year=360,000

Calculation: Revenues & Expenses

Another Example for calculating a statistical possible maximum annual turnover (production):

Price/product: 85 € incl. VAT + shipping costs

20hours/week time for mailing*3.83 weeks/month=76.6hours/month

1hour=10 products*85€/each=850€ gross/hour

76.6hours/month*850€ gross/hour= 65,110€ gross/month incl. material

65,110 € gross/month*12 months/yr=781,320 € gross annual turnover

781,320 € gross annual turnover /119*100 = **656.571,43 € net annual turnover**

- 1 product material 20 €*766 products/month= 15,320 € material costs/month
- 1 product production 40€*766 products/month=30,640€ production costs/month

$\Rightarrow$ 65,100 gross turnover/month less 15,320 material costs/month less 30,640€ production costs/month= 19,140 € profit I

1 product retail price:	85€ incl. VAT
- Production costs	40 € incl. VAT
- Material costs	20 € incl. VAT
=	25 € incl VATprofit I/ product
=	25 €/119*100=21€ net/product

20hours/week time for mailing*3.83 weeks/month=76.6hours/month

1hour=10 products*21€ profit I/each=210€ net profit I/hour

76.6hours/month*210€ profit I/hour= 16,086€ net profit I/month

193,032 € net profit I per year

193,032 € profit I / 656.571,43 € annual turnover *100= 29,4 % profit I

Profit I = turnover – material/production costs

Profit II = turnover – material/production costs – staff

Profit II = turnover – material/production costs – staff – running costs - depreciation/year turnover

Calculation: Revenues & Expenses

Example for calculating a **statistical possible maximum annual turnover of production:**

70 sideboards CALCULATION of PROFIT MARGIN & TURNOVER

1 sideboard direct costs: 4 daily rates staff costs=2,000€ + material costs 1,000€ + profit margin 33.33% of staff+ material costs (33.33% from 3,000€= 1.000€)

⇒1,000€ profit margin *70 products= 70,000€net/yr profit margin

➔ sales:4,000€ retail price/product*70 products/yr=280,000€ annual turnover LESS 10% defective goods=252,000€ net annual turnover

50 stools CALCULATION of PROFIT MARGIN & TURNOVER

1 stool direct costs: 3 daily rates staff costs=1,500€ + material costs 500€ + 33,33% profit margin (33.33% of staff and material costs from 2,000€=667€)

667€ profit margin*50 products/yr=33,350€ net/yr profit margin

➔Sales: 2,667€ retail price/product*50 pieces/yr= 133,350€ annual turnover   LESS 10% defective goods = 120,015€ net annual turnover

➔Total turnover:252T€+120,015€=372,015€ net

TOTAL MARGIN per year

Defective goods yr: 10%

= 7 sideboards (direct costs each 3,000 €) = 21,000€

= 5 stools (direct costs each 2,000 €) = 10,000€

=> 70,000 € net/yr profit margin for sideboards + 33,350€ net/yr profit   margin for stools) - (31,000 € costs for defective goods)

=72,350 € net profit margin per year

Revenues & Expenses

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6 Workshops/year:

2 Basic   (50€/person, 5-10 persons/Workshop)*2= 500-1000€/year

2 Programming   (400€/person, 2-5 persons/Workshop)*2 = 1600-4000€/year

2 applies Workshop   (400€/person, 2-5 persons/Workshop)*2 = 1600-4000€/year

                                                    revenue=3,700-9,000€/year
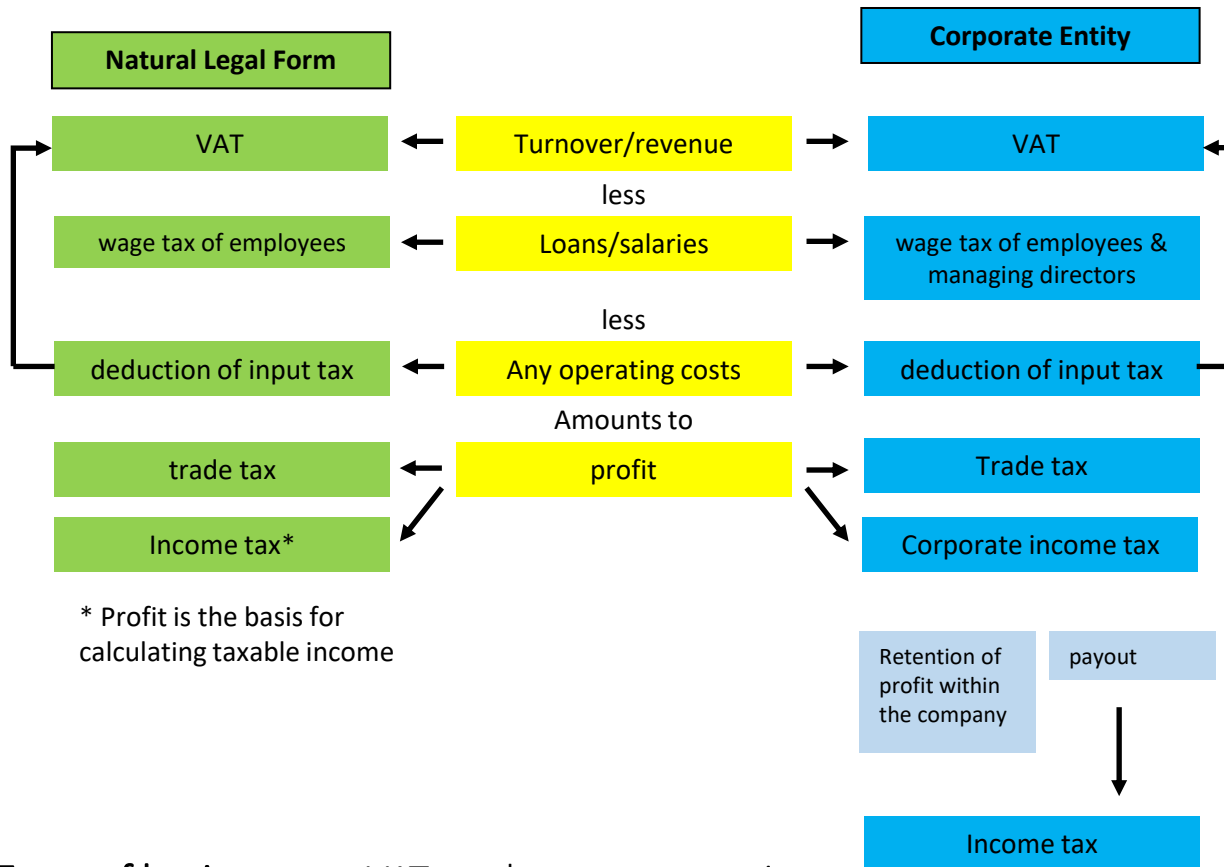
Calculation for cost coverage

Revenue for 2 months   2.400€
- costs, fixed   200€
- costs, project related   0€
- Depreciation 2 month   200€
   profit: 2.000€

1 Workshop (10h)/Monat = 2,000€ => 10 participants: 200€/participant

Aim: profit of 1,000€/Monat

Taxes,
Bookkeeping,
Laws & regulations

Taxes

Natural Legal Form		Corporate Entity
VAT	← Turnover/revenue →	VAT
	less	
wage tax of employees	← Loans/salaries →	wage tax of employees & managing directors
	less	
deduction of input tax	← Any operating costs →	deduction of input tax
	Amounts to	
trade tax	← profit →	Trade tax
Income tax*		Corporate income tax

* Profit is the basis for calculating taxable income

Retention of profit within the company | payout

Income tax

- **Types of business tax**: VAT, trade tax, corporation tax,

- **Kleinunternehmerregelung:** <22,000€ revenues/yr (UStG § 19 Absatz 1) no VAT (Value Added Tax) (elster.de: Anmeldung zur steuerlichen Erfassung für Einzelunternehmen/für Personengesellschaften etc.)

- **Personal tax**: income tax (wage tax)

- **to pay VAT**: monthly, quarterly, or yearly (depends on amount of VAT/yr): until 10 day after the period, example: monthly: January 2025 VAT until 10 February 2025 (elster.de: Form: Umsatzsteuervoranmeldung)

- The **VAT advance return** must be submitted & transferred on the 10th day of the following month via "Elster" (receipt in the account of tax authority is decisive)

Laws & Regulations

GmbH/UG SOLL VERSTEUERUNG

Bill sent   Bill paid
10 April 24   10 January 2025

10,000€
19% 1,900 € VAT

1,900 € VAT for April 2024

Until 10 May submit VAT to financial authority
Dauerfristverlängerung: 10 June

2 yrs time from point of delivery to write a bill

Terms

Simple bookkeeping (**freelancers** and commerce (no entry in the commercial register; up to €600,000 turnover / €60,000 profit)

The day of payment is decisive = ACTUAL incoming payment and ACTUAL outgoing payment

Accounting (double-entry bookkeeping, from € 600,000 turnover per year or more than € 60,000 profit; only freelancers are not required to keep accounts per se)

The obligation to keep accounts is regulated in both commercial and tax law

Terms

Running costs = regular operating expenses

Investment costs = investment costs for start-up, new investments

Depreciable goods or depreciation values (deduction for wear and tear), e.g. motor vehicle, PC, furniture
- Depreciate from the calendar month of acquisition or manufacture(§ 7 EStG).
- For each month or part thereof, 1/12 of the annual depreciation must be applied.
- Depreciation period => Depreciation table in which the useful life is specified by the tax authorities. => Federal Ministry of Finance

Travel expenses / additional expenses for meals
>8h from the 1st place of work = 12 EUR

24h (with overnight stay) away from the 1st place of work = 24 EUR

Example:
Sunday 8 PM – midnight < 8hours 0 EUR
Monday midnight – midnight = 24 hours = 24 EUR
Tuesday midnight – midnight = 24 hours = 24 EUR
Wednesday midnight – 11 PM = 23 Hours >8 Hours < 24 hours = 12 EUR

Terms

BWA = business management analysis, monthly presentation of actual income and expenditure (cash and account) = liquidity/cash flow;
Depreciation is often also shown = determination of profit = profitability

Liquidity Cash flow, How "liquid"/liquid is my business?

Factors influencing liquidity: payment behavior, slump in orders (disasters, political/legal changes, economic crises, common in the industry), outstanding receivables, advance sales tax return

Turnover and profitability How profitable is my company; is given as a percentage (result = return); depreciable assets are taken into account

Terms

Controlling: control income and expenditure (liquidity).

You can relate the real values to

=> your targets

=> the results of previous periods

=> results compared to other companies in your sector

=> changes in your own business (which items are responsible for the change in your profit)

Because: the permanent determination of profits is the best prerequisite for averting crisis situations from the company at an early stage and thus significantly defusing them.

The bottom line is that you generate a profit from your total turnover.

For advertising reasons, you can sometimes be lower with one product, but with other products (where you have little competition to fear), your profit should be slightly higher - to compensate. Basically, you should always ask yourself whether you would be willing to pay the price.

Cost accounting simplified:

Net turnover
- Net costs (fixed costs, variable costs, depreciable goods)
=Profit before tax
- Taxes (income tax, trade tax, etc.)
=Profit after tax, which you can ultimately allocate to yourself

Planning annual values: You do not work 6 days/week 53 weeks/year => Calculate vacation, illness, public holidays as well as industry-related sales slumps

Good Luck & Enjoy The Ride!

Best regards,

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Förderer

Kofinanziert von der Europäischen Union

BERLIN

Senatsverwaltung
für Wirtschaft, Energie
und Betriebe

LAND BRANDENBURG

Der Businessplan-Wettbewerb Berlin-Brandenburg wird gemeinsam durch die Senatsverwaltung für Wirtschaft, Energie und Betriebe des Landes Berlin und durch das Ministerium für Wirtschaft, Arbeit, Energie und Klimaschutz des Landes Brandenburg unterstützt sowie aus Mitteln der Europäischen Union kofinanziert.

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