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**BPW  
2026**  
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# BPW 2026

## Seminarprogramm Brandenburg



Investitionsbank  
Berlin

Investitionsbank  
des Landes  
Brandenburg

**ILB**

# Financial Planning – The Smart Guide

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# Bankable Business Plan

1. Business Proposition: summary
2. Value Proposition
3. Entrepreneur / 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

# 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?

Executive summary:

Investment costs: 34,000 €, capital demand: 50,000€ (16,000 € running costs until break even point)

Year	revenues in net	liquidity	viability	note
2026	10,000 €	-118 €	5%	founding date: 13 <sup>th</sup> of Sept. 26
2027	150,000 €	35,000 €	34%	1 <sup>st</sup> employee

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

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

**Membership subscription**

**Service:** What will you charge for your services? Daily/ hourly rate, workshop fee etc.

**Schedule:**

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

	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
7 Am	Travel time						
8 AM	counseling						
9 Am	Travel time	Book-keeping					

# Calculation of maximum annual revenues

1 year = 12 months, 1 month = 4.33 weeks, xxx weeks off for vacation/holidays, being sick; 6 weeks off/year => 6 weeks/year / 12 months/year = 0.5 weeks/month

4.33 weeks/month – 0.5 weeks/month being “off” = 3.83 weeks/month

20 hours /week selling service (40 hour –week)

Service A 100 € net/hour => 10 hours/week\*100 € net/hour = 1,000 € net/week

Service B 150 €net/ hour => 10 hours/week\* 150 € net/hour = 1,500 € net/week

1,000 € net/week + 1,500 € net/week = 2,500 € net/week \* 3,83 weeks/month

= 9.575 € net/month max on average

9.575 net/month \* 12 months / year = 114.900 € net revenues

January 50%

February 50%

March 70%

September 130%

# Calculation of maximum annual revenues

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4.33 weeks/month – 0.5 weeks/month being “off” = 3.83 weeks/month

10 treatments/week

Premium 238 € gross => 2 pc/week 50€ gross in goods/material

Base 119 € gross => 8 pc/week 20€ gross in goods/material

## Revenues

$(238€ * 2 = 476 €) + (119 * 8 = 952 €) * 4.33 \text{ weeks/month} = 6,183.24 € \text{ gross /month} = 5.196 € \text{ net/month}$

$(50€ * 2 = 100€) + (20€ * 8 = 160€) * 4.33 \text{ weeks/month} = 1,125.80 € \text{ gross in goods/material} = 946,05 € \text{ net} => 5,196€ \text{ revenues} - 946,05 \text{ net costs in goods/material} = 4.249,95 € \text{ profit 1}$

Revenues – goods/material = profit I

Profit I – salaries = profit II

Profit II – running costs + depreciation = profit III (profit)

# 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: 3 hours/day, 4 day/week

Freelancer: 1 month = 4.33 weeks, 6 weeks/year off for holidays, being sick, vacation

A year=12 months => 0.5 weeks/month => 3.83 weeks/month

3 hours/day\* 4 day/week= 12 hours/week

12 hours/ a week being booked= 3.83 weeks/month\*12 hours/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**

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Calculation for cost coverage

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

# Calculation: Revenues & Expenses

## 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

## Software As A Service

3 types of subscriptions: freemium, advanced (50€/month, premium (100€/month)

Independent projects: 15% commission

Advanced: 10pc/month \* 10% per month (=500€+550€+605€+...)

$10+20+30+40+50+60+70+80+90+100+110+120=760$

$760\text{pc}/\text{yr} * 50\text{€} = 38.000\text{€}$  net/yr advanced

Premium: 10pc/month \* 10% per month

$760\text{pc} * 100\text{€}/\text{pc} = 76.000\text{€}/\text{yr}$

$= 38,000\text{€} + 76,000\text{€} = 114,000\text{€}$

Projects: 20pc/yr value: 1,000€ each =>  $1,000\text{€}/\text{pc} * 20\text{pc}/\text{yr} = 20,000\text{€}/\text{yr} * 15\% = 3,000\text{€}/\text{yr}$

Subscriptions:  $114,000\text{€} + 3,000\text{€} = 117,000\text{€}$



revenues 100.000 €

costs

running costs: 20.000 €

investments 75.000 €

Liquidity  $100.000 - 20.000 - 75.000 = 5.000$  €

Viability / profit  $100.000 - 20.000 - 15.000 = 65.000$ € (profit) 65% viability

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

share capital

depreciation

Pool:  $75.000\text{€} / 5\text{yrs} = 15.000\text{€} / \text{yr}$  depreciation

Afa: Abschreibungspflichtige Güter

# Calculation: Revenues & Expenses

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

$9\text{hours/day} * 4\text{days/week} = 36\text{hours/week} * 3.83\text{ weeks/month} =$   
 $137.80\text{hours/month} * 12\text{month/year} = 1,653.60\text{hours/year} *$   
 $85\text{€}/\text{hour} = 140,556\text{ €}/\text{year}$  (aim)

Packages:

High price package (campaign on social media, homepage, newsletter):

$5.000\text{€}/\text{month}/\text{ad} * 3\text{ ads at a time} = 15,000\text{€}/\text{month}$

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

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

Total:  $30,000\text{€} / \text{month} * 12\text{ months/year} = 360,000$

# Calculation: Revenues & Expenses

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

Parameter:

1 month = 4.33 weeks

5 days a week

9 days / week „fee hours“ (=3 people, 3 days/week)

Less holidays, sick days etc. per person

12 holidays/year (1 day/month; 12 days/5 days a week „fee hours“)=2.4 weeks/year)

10 sick days = 2 weeks/year sick days,

40 days vacation = 8 weeks/year vacation

= 62 days a year/person = 12.4 weeks a year/person no „fee hours“

=> 3 persons\*62 days= 186 days/year no „fee hours“

Day's rate/per diem rate: 500 € net\*186 days/year=93,000 € net „no fee hours“-days

Calculation by per diem rate

9 days/week „fee hours“\*4.33 weeks/month=38.97 days/month

500 € net daily rate\*38.97 days/month= 19,485€ net/month

19,485€ net/month\*12 month/year=233,820€ net annual turnover

LESS 93,000 € „no fee hours“-days

=140,820 € annual turnover net

# Calculation: Revenues & Expenses **manus ordinans** UNTERNEHMENSBERATUNG

## 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

⇒ 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**

# Revenues & Expenses

6 Workshops/year:

2 Basic	$(50\text{€}/\text{person}, 5-10 \text{ persons}/\text{Workshop}) * 2 = 500-1000\text{€}/\text{year}$
2 Programming	$(400\text{€}/\text{person}, 2-5 \text{ persons}/\text{Workshop}) * 2 = 1600-4000\text{€}/\text{year}$
2 applies Workshop	$(400\text{€}/\text{person}, 2-5 \text{ persons}/\text{Workshop}) * 2 = 1600-4000\text{€}/\text{year}$
	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

**Small business regulation §19 paragraph 1 UStG** applies when less than 22,000€ turnover / year (Kleinunternehmerregelung)

22,000€-50,000€ turnover/year => the small business regulation is still applicable for this year. From January 1 of the following year, it **MAY NO LONGER** be applied (even if your turnover is again < €22,000). 5 year blocking period

## Health insurance system

If you are employed for more hours and earn more €/year than in self-employment, you no longer have to pay into the statutory health insurance fund from your self-employment profits (you do not have to pay into the health insurance fund voluntarily in addition to your employment)

# Terms

Simple bookkeeping (**freelancers** and commerce (no entry in the commercial register; up to €800,000 turnover / €80,000 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.

# Cost accounting

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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Deine Idee | Dein Konzept | Dein Unternehmen

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## Förderer



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