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BPW 2026

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Seminarprogramm Berlin

Investitionsbank Berlin

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How to Write a Business Plan
An Introductory Guide

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UNTERNEHMENSBERATUNG

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Introduction and Rough Draft

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)

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Business Plan

1. Business Proposition: summary
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BPW WETTBEWERB

KONZEPT EINREICHEN – FEEDBACK ERHALTEN – PREISGELD GEWINNEN

Du kannst dein Geschäftskonzept (Businessplan/Business Model Canvas) zum Wettbewerb einreichen. In drei Phasen bewerten jeweils zwei Juror:innen dein Konzept und geben dir Feedback und Punkte. Das jeweils beste Konzept erhält ein Preisgeld. Die Top 10 pitchen in jeder Phase um den Publikumspreis. In der dritten Phase wird zudem ein Konzept mit dem BPW Nachhaltigkeitspreis ausgezeichnet.

1. PHASE	2. PHASE	3. PHASE
1. Abgabetermin	2. Abgabetermin	3. Abgabetermin
11. November 2025	**10. Februar 2026**	**19. Mai 2026**

Businessplan

Erforderliche Kapitel:
- Zusammenfassung
- Produkt/Dienstleistung
- Gründungsteam

Integriere die Nachhaltigkeitsaspekte in die Kapitel des Businessplanes.

Business Model Canvas

Erforderliche Inhalte:
- Überblick
- Canvas
- Ausblick
- Beschreibung der Segmente

Integriere die Nachhaltigkeitsaspekte in die Beschreibung der Canvas-Segmente.

Phase 1	Basisthemen	
Idee und Gründungsteam	Produkt/Dienstleistung	Was ist deine Geschäftsidee?
		Welches Problem wird mit deiner Idee gelöst?
	Gründer:innen und Team	Was zeichnet die Mitglieder deines Teams aus?
		Welche Rollen werden vom Gründungsteam übernommen?

Bankable Business Plan

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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

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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?	■	■	■

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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

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Chapter 2: Value Proposition

Contents

Chapter 2: Products / Services

2.1 Value Proposition

Explain your business idea:

Name and describe each of your services/products by its main characteristics.

Describe your business premises if interesting for (potential) customers. What are your opening hours/office hour? (easy) accessibility to contacts.

What is the additional service you provide to the customer etc.

2.2 Target Groups and Customer Values

Describe each B2B and/or B2C target group by socio-demographic parameters, geographical criteria, and psychological criteria.

Name customer benefits for each proposition and target group where appropriate.

2.3 Unique Selling Point

What is the innovative aspect of your business idea?

Unique Selling Point

Innovative aspect of your idea
Main features of your product

Why should a client buy my product instead of the competitors' products?
Which of the customer demands is highlighted here?
Additional benefit for your customers your competitors do not offer.

Name features that make your proposition unique in comparison to your competitors' items.

<u>Examples</u>

- Quality differences/packages for services & price
- Innovation / new elements
- Cost leadership

Products/Customer Service

Describe/structure your value proposition in a way that everyone understands what is available

What does it look like? What do you sell?
What can your client buy?
What are your core competencies, your strengths?
Differentiate clearly between your (various) offers by describing their characteristic features

Business Idea

....

Customer Benefits

What do my clients/target group expect when they order sth. / hire me/purchase my product?
- Product features / What is my product able to do?
- What is my client's benefit from buying the item?
- What problems might my product solve?

<u>Examples</u>

Material/immaterial profit (what in particular?), to save time and/or money, to gain prestige, for the own convenience or fun, to experience adventures, to feel more secure

(Desired) Target Groups

People with the same needs, desires or problems are part of one target group. What are their needs? Differentiate between y Target groups by c**haracterizing each target group** with regard to th following aspects:

<u>B2C or B2B</u>

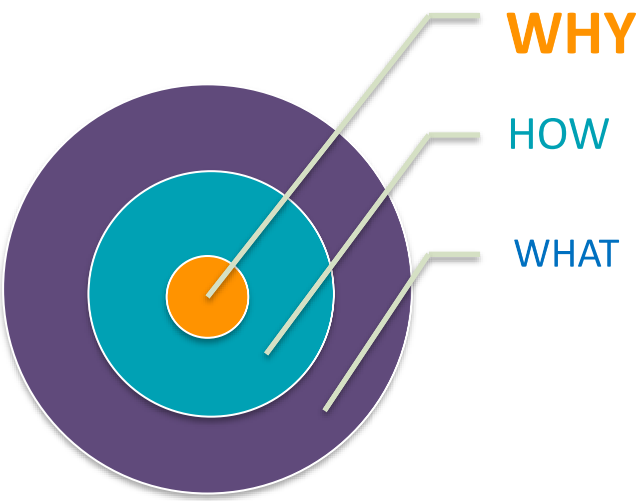
<u>Socio-demographic criteria</u>
family / personal status
age, sex, income

<u>Geographical criteria</u>
What is the range you aim at for each product/service? city, countryside, region, nation, continent, the planet

<u>Psychological criteria</u>
- Means the attitude and values that influence the consumer's behaviour
- Means preferences, awareness of status, openness, aesthetical sense etc.

Inside-Out Perspective

Means your personal ambition to incorporate impact in an ecological, social, and/or economic sense. What is your (sustainable) purpose? WHY is it important for you to incorporate certain sustainable aspects in your business concept that are carried from the inside (motivation) to the outside (customers, society, the world)?



According to the golden circle by Simon Sinek

Outside-In Perspective

Means your purpose, your mission derives from or is triggered by an existing system, certificate, law or global goals like 17 sdgs by UN

https://sdgs.un.org/goals

Assessment criteria

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Product / services 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?	■	■	■

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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

#wirgründen

Chapter 3: Entrepreneur (Team)

Contents

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Chapter 3: Entrepreneur (Team)

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3.1 Career

Tell your life story(line): What skills do you have? Describe your core strengths and expertise, your (professional) qualifications you received and how that will be supportive to realise your business idea. Let the reader know about your occupational background and how your knowledge and maybe networks will help with your project.

If you plan to found a company as a team, please explain what skills/knowledge etc. you appreciate your colleagues for.

For free: https://www.16personalities.com/

3.2 Business Administration Knowledge

Do you have commercial knowledge? If yes, please explain your explicit knowledge with regard to the commercial tasks when running a business.

Chapter 3: Entrepreneur (Team)

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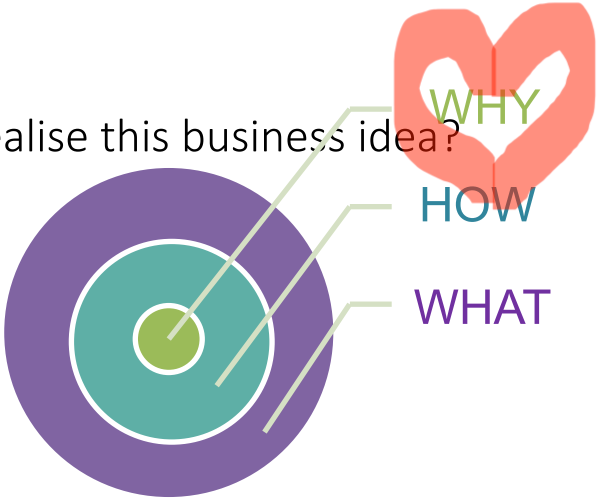
3.3 Lack of Knowledge/Skills

Describe which experiences and what knowledge you are missing. What will you do to reduce deficiencies. Are there any personality traits that bear the risk to interfere your project in some (which) way?

3.4 Motivation to Found a Business

Why do you want to run a business? Why do you want to realise this business idea?
Aim/Goal of founding a business => motivation



3.5 Support from Personal Socioenvironment

In what way do your family and/or friends support you?

Assessment criteria

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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)?	■	■	■

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1. Business Proposition: summary
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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

#wirgründen

Chapter 4: Market Analysis

Contents

Chapter 4: Market Analysis

What is it?

First research (market analysis) and constantly observing (market research) what's happening on the markets/ in the industry next

Purchasing potential => target group
Purchasing behaviour => target group

Market segmentation & market saturation => Know your markets/industries

Competing candidates => Who, How, By what?

= What is their marketing strategy? i.e. PR strategy/ image, product & price policy, place strategy and promotion policy
Watch out for *hidden champions*!

Chapter 4: Market Analysis

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Why is it important to know the markets/industries?

(Startup) companies/freelancers have the opportunity to position oneselves strategically on the market

An external strategy steers the development of

Products/services to be sold

Pricing

Placing & distributing

Promotion

⇒ Marketing strategy

Often, the marketing strategy has influence on the companies milestones.

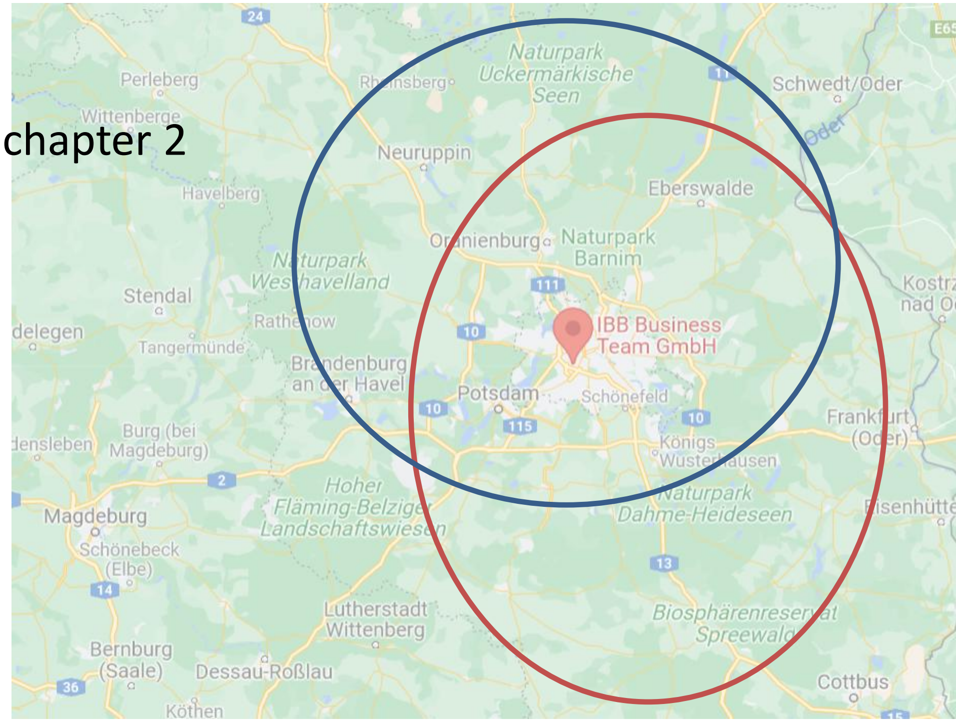
Thus, market research is mandatory for the external strategy (chapter 2-5)

Who or WHAT may have influence on my success, HOW and BY WHAT?

Chapter 4: Market Analysis

Market analysis means: Do research first. In the next step, **interpret** and **evaluate** the information found regarding

- Trends on your markets/industries
- Your (desired) target groups described in chapter 2
- Your competing candidates



4.1 Range/Area of Influence

Describe your area of influence / (digital) outreach for selling each of your services/products.

Chapter 4: Market Analysis

4.2 General Analysis of Markets' Developments

Name your markets/industries. Are the markets divided in segments?

Do research on the development of the markets/industries.

⇒ Which trends can you read by the historical development?

⇒ What trends are beginning to show that could influence the demand of your products/services?

⇒ What causes growth in your line of business?

⇒ How do prices and costs develop?

If appropriate, what share in the market do you aim at?

Chapter 4: Market Analysis

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4.3 Target Groups‘ Analysis

Do research on the target groups described in chapter 2.

⇒ Find out, if desired customers exist in your areas of influence.

⇒ Collect data, information on the customers needs, buying behaviour / factors for your customers purchase decision, purchasing potential.

⇒ Which potential customers do you have? Is there already a demand for your products/services?

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Chapter 4: Market Analysis

4.3 Target Groups‘ Analysis

When done doing research on potential buyers, compare your results with your described and preferred target groups. Judge with regards to your value proposition and (desired) target groups, if your business idea can be marketable.

Sometimes, slight changes in either your value proposition or the target group can make access to market easier. Or a business concept may be more structured and prioritised, i.e. a product/service to easily enter a market with versus a product your customer is not ready for, yet.

Chapter 4: Market Analysis

4.4 Competitors‘ Analysis

Do research on your competitors, **quantitative**(no.) and **qualitative** analysis.

Qualitatively, search for the following

⇒ Who are your competitors? Name them.

⇒ Collect data on competitors‘ value propositions, range of influence, marketing strategies (price, product, place, promotion), target groups

Chapter 4: Market Analysis

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4.4 Competitors' Analysis

You may question for example

- What do comparable products/services cost?
- Which channels of distribution do your competitors use?
- Which marketing strategies are being used by your competitors?
- Who are their customers?

When done doing research on competing candidates, compare your results with your business concept. Judge if your business idea can still be marketable.

Chapter 4: Market Analysis

sources

Statistisches Bundesamt: https://www.destatis.de/DE/Home/_inhalt.html

https://de.statista.com/

https://www.gallup.com/home.aspx

https://www.statistik-berlin-brandenburg.de/

Branchenbriefe (der VR Banken): https://www.vr-bankmodul.de/wbplus/vr-gruendungskonzept/index.php?bankname=&blz=000

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Assessment criteria

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?		■	■

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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
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Chapter 5: Marketing Mix 4 Ps

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Product Policy	Price Policy
Promotion Strategy	Place Strategy

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Chapter 5: Marketing Mix 4 Ps

Think of a sneaker producer.
How have you experienced their products so far?

Product Policy

a) Exclusive, selected products/services

b) Mass merchandise

Price Policy

a) high-priced

b) low-priced

c) customer oriented prices

Promotion Strategy

a) emotional vs. objective

b) aggressive vs. restrained/shy

c) offensive vs. hidden

Place Strategy

a) Long distance transaction/ship to customer

b) Customer buys in store/ at seller‘s place

Chapter 5: Marketing Mix

5.1 Product Policy

Please describe your product strategy for each service and/or product: Do you want to offer universal services/products or will you provide a more selective approach with regards to the customer's individual needs?

You may want to answer the following:

Product Policy

Name your main products.

Possible extra products and services.

Quality of each of your product.

Describe the design of the products.

How will your products be packaged?

Do you offer any other customer service? Does it cost the customer?

Chapter 5: Marketing Mix

5.2 Pricing Policy

Please explain your pricing strategy for each product/service. It may be a high-priced, medium-priced or low-priced strategy compared with your competitors (market analysis).

With regards to your pricing policy, do you want to achieve a quick market entry by, for instance, offering low prices or will you use a different strategy to reach which goal?

What is your payment strategy? Describe your conditions, terms of payment, discounts etc.

You may want to think of the following:

What is the general price orientation on the market?

Price levels / packages

Price differentiation

Price campaign

Margins according to price level

Price Policy

Chapter 5: Marketing Mix

Promotion Strategy

5.3 Promotion Strategy

Brand awareness: Are your services/products well known?

Describe your communications strategy: corporate design, strategy for a corporate identity, language, pictures, materials, channels used to make your offer a well know business at your target groups.

Differentiate in your strategy for **customer acquisition** and your strategy to **develop brand loyalty.**

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Chapter 5: Marketing Mix

Promotion Strategy

5.3 Promotion Strategy

You may want to think of the following:

Describe your **design** (corporate design, colours, logo, etc.) and **the effects aimed at**.

Describe your **advertisement strategy** (adverts, flyer, web site, mailings, customer recommendation, etc.) and the **channels** used (personal sale, the Internet).

If appropriate, name **sales promotion aids** (fairs, cooperative advertising, decoration opportunities, events, merchandising campaigns, product presentation, etc.).

Do you need a PR strategy? The main aim of **public relations** is to enhance or build up a reputation of trust in the public view of your company (working with press- and (social) media.

Chapter 5: Marketing Mix

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5.4 Place Strategy

Describe your **distribution processes** of products sold/services rendered.

Which target groups can be reached by which **channel of distribution**?

You may want to think of the following:

Describe the **process** to fulfil an order and chain **of distribution** (chapter 5.1 workflow management)

Regarding **procurement and logistics (P&L)**, what do you need (internal structure and capacities/use of external resources)?

i.e., do you need storage room?
What do you need stock for?

Place Strategy

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Assessment criteria

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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?		■	■

Bankable Business Plan

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2. Value Proposition
3. Entrepeneur / Entrepreneurial Team
4. Market Analysis
5. Marketing Mix

Congratulations
You got your external business strategy.

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

#wirgründen

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

#wirgründen

Chapter 6: Organisation

Contents

Chapter 6: Organisation

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**

Chapter 6: Organisation

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))

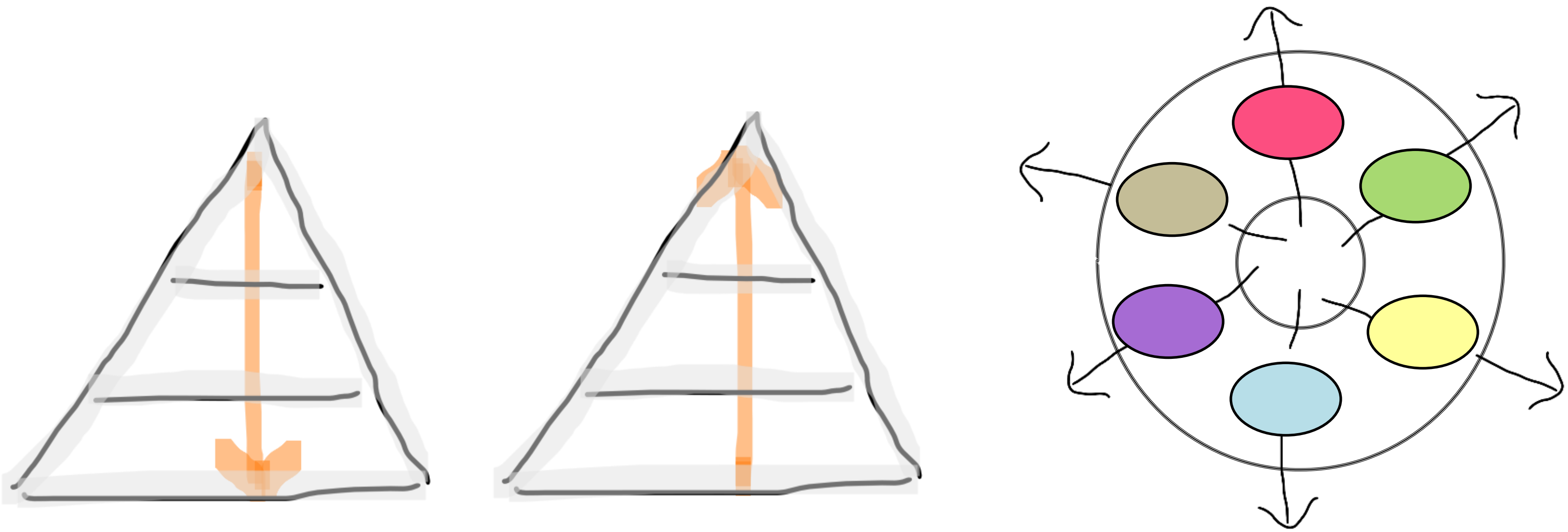
Chapter 6: Organisation

6.1 Organisational & Operational Structure

Organisational Structure

Describe your company organisation structure: vertical and horizontal.

Company organisation structure (vertical structure)

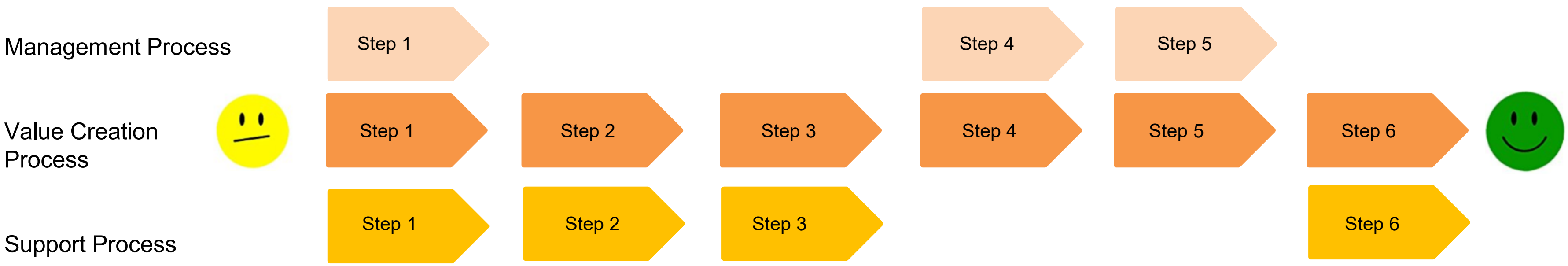


Chapter 6: Organisation

6.1 Organisational & Operational Structure

Operational Structure

Workflow management (horizontal structure)



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Chapter 6: Organisation

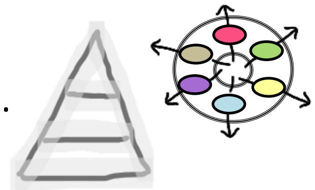
6.1 Organisational & Operational Structure

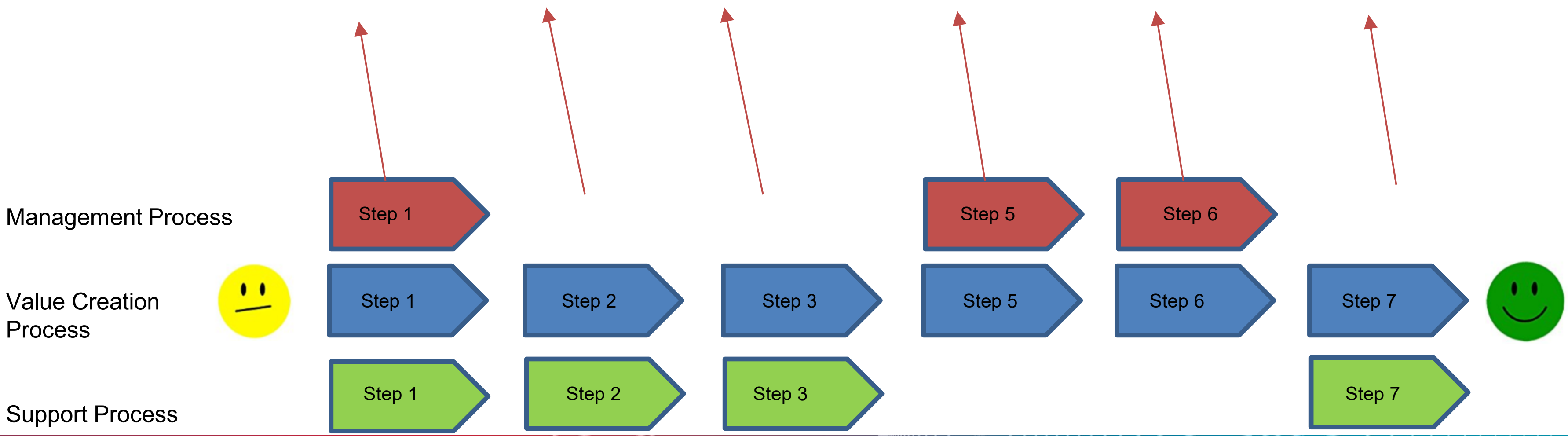
Recommendation how to detect and define your structure:

Name all tasks your company needs to have done to create a value creation process.

Second, cluster all tasks and find headlines.

Third, check if all clusters are considered in your organisational structure.





Chapter 6: Organisation

6.2 Calculation of Prices and Revenues

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?

Chapter 6: Organisation

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6.2 Calculation of Prices and Revenues

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

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Chapter 6: Organisation

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6.2 Calculation of Prices and Revenues

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€	
Sum:	45.000€	

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Chapter 6: Organisation

6.3 Partners/Cooperations/Networking

If you plan to work with partners/subcontractors, list the activities fulfilled by others. If you already know with whom you like to cooperate, please name the company or person and the advantage of the cooperation.

Chapter 6: Organisation

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6.4 Employees

Please list, how many employees do you plan for which activities.

Describe qualifications and skill mandatory to do the job and the activities that need to be done when doing the job.

Please let the reader know when you will be hiring and explain your calculation of the salaries.
In Germany: gros salary of employee + 23% additional costs for employers = staff costs

Please explain how you plan to acquire employees and/ or, if you already did so, please list for which job you already hired.

Assessment criteria

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)?			■

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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

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Chapter 7: Milestones & Chapter 8: Chances & Risks

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Milestones & chances/risks are usually pretty clear in one‘s mind when getting to these points in a business plan.

You may want to check on your milestones with regards to your vision, aims and motivation. (chapter 2 & 3)

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Chapter 7: Milestones

7.1 Short-Term Milestones

Goals in the first 3 fiscal years after year of foundation. Name your milestones as well as costs and date of realisation (month/year)

Describe your **planned achievements** for the next 3 years (turnover, employees, subsidiaries, location, trading area) **including resources** needed.

7.2 Mid-Term Milestones

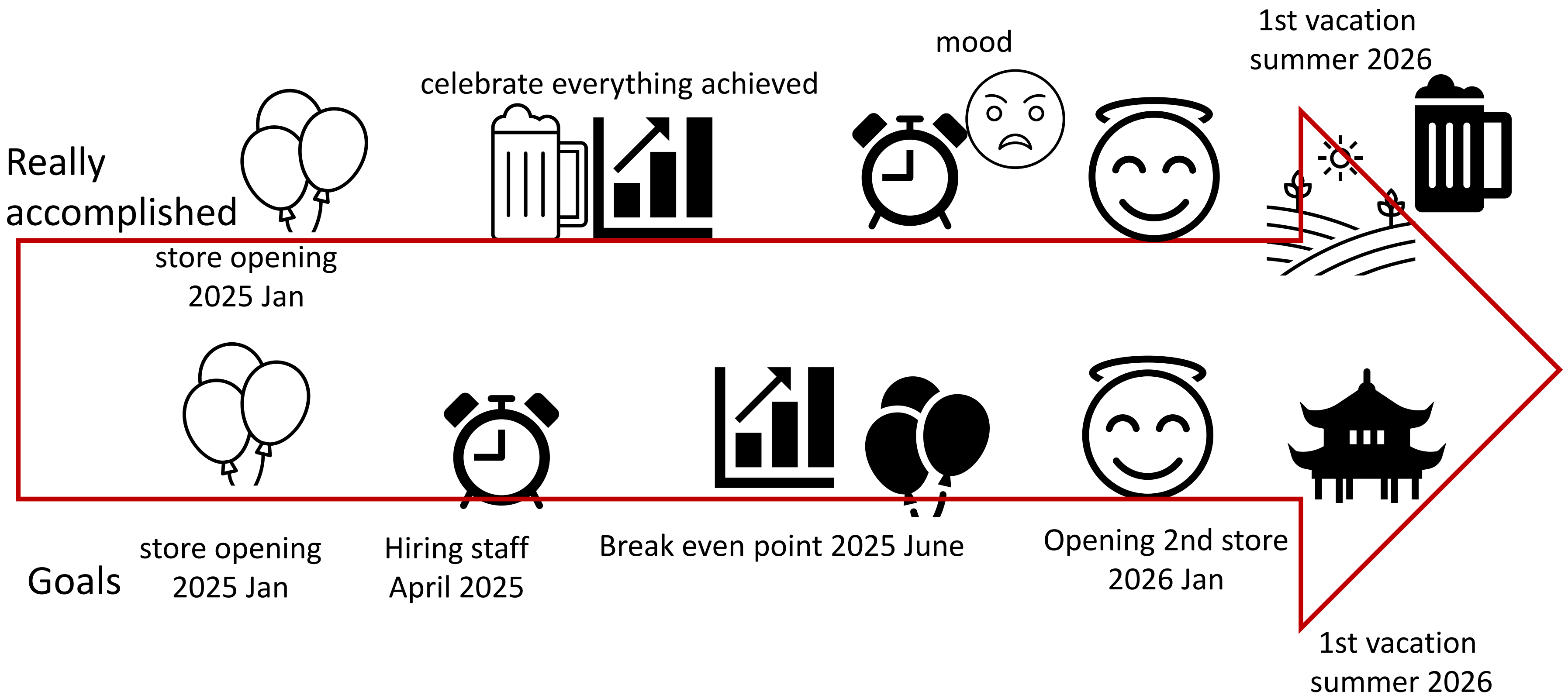
Mid-term milestones consider **goals** you want to achieve **in** about **the next 5 to 7 years**. Name all milestones. If necessary, describe expected effects for your business, your clients, the environment etc.

7.3. Long-Term Milestones

Do you have any **visions**? Can you already outline them? You can write it down or may want to draw a picture. Do you have **specific plans** for in approx. 10 years after year of foundation (or even later then that)? Describe them.

Chapter 7: Milestones

Recommendation: Target-Actual Comparison



Chapter 8: Milestones

Recommendation: SWOT Analysis

8.1 Chances

What chances do you see personally and professionally in founding a company with the concept described?

8.2 Risks

Name the risks in founding a company with that concept and think of measures and activities to either prevent you and your business from the risk or to avert the risk.

Please also think about how to provide capital surplus in case your start-up phase takes longer then estimated.

Bankable Business Plan

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1. Business Proposition: summary
2. Value Proposition
3. Entrepeneur / Entrepreneurial Team
4. Market Analysis
5. Marketing Mix

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6. Business System and Organisation
7. Milestones
8. Chances and Risks

Congratulations
You got your internal business strategy
and are capable of performing your external strategy

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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

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Congratulations
You developed an economic business concept

9. Financing Plan (Appendices)

Appendix

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

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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?			■

Win the Prize Money With Your Business Plan

Website: BPW (b-p-w.de)

Assessment criteria

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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)			■

FEEDBACK

Questions:

What have you learned?

What was surprising?

What would you do differently and do you have an idea of how?

What was missing?

To answer, you may use the chat or miro whiteboard (at the bottom)

Good Luck & Enjoy The Ride!

Best regards,

Anett Lommatzsch

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BPW 2026

Deine Idee | Dein Konzept | Dein Unternehmen

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