Фомин Сергей Анатольевич

ПЛАНИРОВАНИЕ МАЛОГО ПРЕДПРИЯТИЯ

В статье рассказывается об опыте обучения студентов третьего курса основам планирования малого предприятия в режиме командной работы над проектом с последующей презентацией, в рамках которой студенты должны доказать прибыльность своего бизнеса.

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The paper deals with the experience of teaching third year students the basics of small-scale business planning activities in the mode of team project work followed by a presentation where they prove the profitability of their business.

Key words and phrases: business plan; retail; wholesale; growth opportunities; potential customers; share of the market; competitors; business income; cash flow; sales volume; net profit; net loss; break-even point; loan; investor; working capital; renovations; inventory; gross margin.

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SMALL-SCALE ENTERPRISE PLANNING

International contact expansion requires for students to know the basics of business, i.e. business plan composing.

A business plan is a formal statement of a set of business goals, the reasons why they are believed attainable, and the plan for reaching those goals. It may also contain background information about the organization or team attempting to reach those goals [3].

The business goals may be defined for for-profit or for non-profit organizations. For-profit business plans typically focus on financial goals, such as profit or creation of wealth. Non-profit and government agency business plans tend to focus on organizational mission which is the basis for their governmental status or their non-profit, tax-exempt status. The business plan is going to be useful in a number of ways:

• First and foremost, it will define and focus your objective using appropriate information and analysis.
• You can use it as a selling tool in dealing with important relationships including your lenders, investors and banks.
• Your business plan can uncover omissions and/or weaknesses in your planning process [4].

A great deal of information, some of it quite detailed, needs to be included in the Business Plan. Business plans are decision-making tools. There is no fixed content for a business plan. Rather the content and format of the business plan is determined by the goals and audience. A business plan should contain whatever information is needed to decide whether or not to pursue a goal.

Don’t overestimate the importance of the idea. You don’t need a great idea to start a business; you need time, money, perseverance, and common sense. Few successful businesses are based entirely on new ideas. A new idea is harder to sell than an existing one, because people don’t understand a new idea and they are often unsure if it will work [2].

Present students will work in the conditions of market economy and it requires improving the teaching process, enhancing teacher’s knowledge with an economic component. Third year students of economic-engineering faculty of TPU make up a project based on their team work, each of them being responsible for a definite part of a business plan for a small business. It may be a beauty saloon near their hostel, dentist’s, Russian pancakes, or sea food which has become popular among students lately.

Before you can develop a plan, you need to become familiar with the information. The structure of the plan is the following.

I. Description of the Business.
II. Marketing Plan.
III. Organisation Plan.
IV. Financial Plan.

Here are the questions to be answered in each paragraph of your plan.

I. Description of the Business
• What type of business are you planning (retail, wholesale, service)?
• What product or service will you sell?
• What type of business is it (new, part-time, expansion, seasonal, year-round)?
• Why does it promise to be successful?
• What are the growth opportunities?

II. Marketing Plan
• Who are your potential customers?
• How will you attract and hold your share of the market?
• Who are your competitors? How are their businesses prospering?
• How will you promote sales?

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III. Organization Plan

- Who will manage the business?
- How is your manager(s) qualified?
- How many employees will you need? To do what?
- What are your plans for employee hiring, salaries, benefits, training, supervision?
- How will you manage finances?
- How will you manage record keeping?
- What consultants or specialists will you need? For what?
- What legal form of ownership will you choose? Why?
- What licenses and permits do you need?
- What regulations will affect your business?

IV. Financial Plan

- What is your estimated business income for the first year?
- Quarterly for the second and third years?
- What will it cost you to open your business and sustain it for its first 18 months?
- What will be your monthly cash flow during the first year?
- What are your personal monthly financial needs?
- What are your plans for employee hiring, salaries, benefits, training, supervision?
- How will you manage finances?
- How will you manage record keeping?
- What are your total financial needs?
- What are your plans for employee hiring, salaries, benefits, training, supervision?
- How will you manage finances?
- How will you manage record keeping?
- What consultants or specialists will you need? For what?
- What legal form of ownership will you choose? Why?
- What licenses and permits do you need?
- What regulations will affect your business?

Top ten dos

1. Prepare a complete business plan for any business you are considering.
2. Use the business plan templates furnished in each session.
3. Complete sections of your business plan as you proceed through the course.
4. Research (use search engines) to find business plans that are available on the Internet.
5. Package your business plan in an attractive kit as a selling tool.
6. Submit your business plan to experts in your intended business for their advice.
7. Spell out your strategies on how you intend to handle adversities.
8. Spell out the strengths and weaknesses of your management team.
9. Include a monthly one-year cash flow projection.
10. Freely and frequently modify your business plans to account for changing conditions.

Top ten don’ts

1. Be optimistic (on the high side) in estimating future sales.
2. Be optimistic (on the low side) in estimating future costs.
3. Disregard or discount weaknesses in your plan. Spell them out.
5. Depend entirely on the uniqueness of your business or the success of an invention.
6. Proceed without adequate financial and accounting know-how.
7. Base your business plan on a wonderful concept. Test it first.
8. Proceed without adequate financial and accounting know-how.
10. Skip the step of preparing a business plan before starting.

FINANCIAL DATA

Sources and Applications of Financing

Sources: Bank Loans

1. Mortgage loan 22,000
2. Term loan 10,700
3. Reserved loan 3,300
Total $36,000
Applications:

<table>
<thead>
<tr>
<th>Application</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Purchase building</td>
<td>$ 22,000</td>
</tr>
<tr>
<td>Equipment</td>
<td>2,200</td>
</tr>
<tr>
<td>Renovations</td>
<td>4,000</td>
</tr>
<tr>
<td>Inventory</td>
<td>500</td>
</tr>
<tr>
<td>Working capital</td>
<td>4,000</td>
</tr>
<tr>
<td>Reserve for contingencies</td>
<td>3,300</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$ 36,000</strong></td>
</tr>
</tbody>
</table>

Application and Expected Effect of Loan

The 36,000 will be used as follows:

- **Purchase of Fisherman’s property**: $22,000
- **Equipment**
  - Ford pickup: $1,885
  - Sharp Slicer: $315
- **Renovations**: $4,000
- **Working capital**: $4,000
- **Inventory**: $500
- **Reserve (not disbursed)**: $3,300
- **TOTAL**: $36,000

Three-year summary

<table>
<thead>
<tr>
<th></th>
<th>Year I</th>
<th>Year II</th>
<th>Year III</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wholesale</td>
<td>27,400</td>
<td>68,800</td>
<td>84,000</td>
</tr>
<tr>
<td>Retail</td>
<td>40,400</td>
<td>91,000</td>
<td>91,000</td>
</tr>
<tr>
<td><strong>Total Sales</strong></td>
<td>57,800</td>
<td>159,800</td>
<td>175,000</td>
</tr>
<tr>
<td>Cost of material</td>
<td>52,884</td>
<td>124,625</td>
<td>136,550</td>
</tr>
<tr>
<td>Variable labor cost</td>
<td>900</td>
<td>3,250</td>
<td>5,200</td>
</tr>
<tr>
<td>Cost of goods sold</td>
<td>53,784</td>
<td>127,875</td>
<td>141,750</td>
</tr>
<tr>
<td>Gross margin</td>
<td>14,016</td>
<td>31,925</td>
<td>33,250</td>
</tr>
<tr>
<td><strong>Total: All expenses</strong></td>
<td>14,700</td>
<td>26,742</td>
<td>28,500</td>
</tr>
<tr>
<td>Net profit (loss) before taxes</td>
<td>-684</td>
<td>5,183</td>
<td>4,750</td>
</tr>
</tbody>
</table>

References


ПЛАНИРОВАНИЕ МАЛОГО ПРЕДПРИЯТИЯ

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В статье рассказывается об опыте обучения студентов третьего курса основам планирования малого предприятия в режиме командной работы над проектом с последующей презентацией, в рамках которой студенты должны доказать прибыльность своего бизнеса.

Ключевые слова и фразы: бизнес-план; розничная продажа; оптовая продажа; возможности роста; потенциальные клиенты; доля на рынке; конкуренты; доход компании; движение денежной наличности; объём продаж; чистая прибыль; чистый убыток; точка самоокупаемости; заем; инвестор; оборотный капитал; восстановление; инвентарь; валовая прибыль.