

МІНІСТЕРСТВО ОСВІТИ І НАУКИ УКРАЇНИ  
НАЦІОНАЛЬНИЙ УНІВЕРСИТЕТ ХАРЧОВИХ ТЕХНОЛОГІЙ

## ДІЛОВА АНГЛІЙСЬКА МОВА

МЕТОДИЧНІ ВКАЗІВКИ  
до вивчення дисципліни та  
виконання контрольних робіт  
для студентів 6 курсу  
всіх факультетів та спеціальностей  
заочної форми навчання

НУХТ 2008

Ділова англійська мова: Метод. вказівки до до вивчення дисципліни та виконання контрольних робіт для студентів 6 курсу всіх факультетів та спеціальностей заочної форми навчання . / Уклад.: К.М. Чала, ст.викладач; О.В. Березовська, ст.викладач - К: НУХТ, 2008р.  
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## **Загальні відомості**

Розвиток та поліпшення заочної освіти має важливе значення в сучасних умовах для забезпечення держави висококваліфікованими спеціалістами.

Поглиблення та поширення міжнародного співробітництва в різних галузях вимагає в сучасного випускника вищої школи практичного володіння іноземною мовою, що дозволяє своєчасно ознайомитись з новими технологіями та відкриттями в науці і техніці, сприяє встановленню контактів із зарубіжними фірмами та підприємствами.

Особливість вивчення іноземної мови при заочній формі навчання полягає в тому, що більша частина мовного матеріалу повинна пророблятися самостійно.

## **Мета і завдання дисципліни**

Основною метою вивчення студентами іноземної мови в немовному вузі є досягнення ними практичного володіння цією мовою, що при заочній формі навчання передбачає формування вміння самостійно читати літературу за фахом з метою добування інформації з іноземних джерел.

Студент повинен знати мовний та граматичний матеріал, необхідний для:

- 1) читання літератури за фахом;
- 2) набуття професійних комунікативних навичок.

Студент повинен вміти:

- 1) працювати з текстами за фахом;
- 2) вміти перекласти текст рідною мовою, користуючись словником;
- 3) брати участь в усному спілкуванні іноземною мовою в обсязі матеріалу, передбаченого програмою;
- 4) знати основну ділову документацію.

Студент повинен виконати 1 творчу контрольну роботу, яку захищає під час заліку. Тема контрольної роботи "Компанія, в якій я працюю".  
Обсяг творчої контрольної роботи - 7-10 сторінок.

План контрольної роботи:  
Project "The company I work for"

1. Name of the company.
2. Company History.
3. President of the Company.
4. Company Philosophy.
5. Structure (Organization Chart)
  - a)parent company, divisions;
  - b)headquarters, subsidiaries;
  - c)target markets;
  - d)department you work in;
  - e)office design;
  - f)your responsibilities;
6. Business Plan.
7. Company Rules and Regulations.
8. Products.
9. Employees (full-time, part-time employees, shareholders).
10. Turnover, Sales, Annual Growth Rate.
11. Main Competitors.
12. Advertising.
13. Fairs, Exhibitions.
14. Plans for the Future.

**Залік.**

Під час заліку студент повинен:

- 1.захистити творчу контрольну роботу
- 2.показати знання наступної ділової документації;
  - 1) резюме
  - 2) діловий лист
  - 3) бізнес план
  - 4) службова записка
  - 5) факс
  - 6) протокол/доповідь

**The example of project**

1. Name of the company.

I work for the wine plant of Kyiv. The plant is a company limited by shares. It is situated in the city of Kyiv in Saperne Pole Street, 5.

2. Company History

The company limited by shares "The collective firm "Ykrvino" was founded on the base of Odessa wine plant, which has been working since 1926. The firm " Ykrvino" is its blanch. In 1996a little one storey building stood on the place of the contemporary wine plant. There workers bottled wine

in limited quantity and by hands.

Today the plant turned on the contemporary wine-making complex with out-put near 3.5 millions \$ a year.

### 3. President of the Company

Now the president of the company limited by shares "The collective firm Ykrvino" is Ivanov P.V. he is very exacting and strict leader. He demands the competence from his subordinates. He graduated from Kyiv Institute of national economy about twenty six years ago. At first Ivanov worked as an economist at the wine plant. Later he worked and studied in Kyiv Technological Institute of Food Industry at the faculty of fermentation and bread making technology by correspondence.

Five years ago Ivanov was elected the president of the collective firm "Ykrvino" by Meeting of Shareholders.

Our president likes justice, he can hear out, express one's sympathy.

But at work he is exacting leader. He does not like breach of labor and production discipline. He can organize the work of command.

### 4. Company Philosophy.

Today each company struggles for the consumer of its production.

Also the main goal of each company is obtaining of profit its activity.

It is possible, when the production is rhythmical, the work of all the subunits is adjusted, when an enterprise now the market and needs of consumers and demand on the production.

The company limited by shares. The collective firm "Ykrvino" is orientated to wards Ukrainian and international markets.

The production of wine plant have high quality and comparatively low prices, therefore the enterprise adjust profit at the expense of the big volumes of realization.

The volumes of production can be increased at the expense of the growth of productivity of work, by motivation of personal for better labor by rewards, additional payments, passed to the health centre for the means of the enterprise and so on.

### 5. Structure (Organizational Chart )

The company limited by shares "The collective firm "Ykrvino" bottle of different wines and produce champagne and some kinds of vermouths.

Our firm consists of 8 departments:

Production, Sales, Export, Book-keeping, Financial, Economical, Personnel and Research and Development. The last one is the newest at the company. It was created seven years ago.

The property of working collective is form of property of the firm "Ykrvino".

Our management are the Meeting of Share-holders.

The working collective decide to the system of self-government, ratify of the project of collective agreement, the list and the providing of social advantages, on courage the autonomous activity.

The collective argument regulate production, labor and economical relations of the working collective with administration of the enterprise, the questions of the guarding of health and the social development.

The board executive body is management.

The general director lead the management.

Besides, the firm "Ykrvino" belongs to the association "Ukrainian wines". In this association belong the wine plant of Donetsk, Lubny, Kirov, Lviv, Berdyansk, Mfkiyivka, the state farm-plant

"Kamyanskiy" and the state farm by the name of Komarov.

The buyers of the firm "Ykrvino" are 16 regions of Ukraine (Dnipropetrovska, Rivnenska, Sumsk, and others).

Luganska, Ivano-Frankivska, Kyivska, Chernigivska and other). Our firm begins to arrange cancerous with Germany.

The customers of the company limited by shares "the collective firm "Ykrvino" are small, private, collective enterprises, closed joint-stock companies, cafes and restaurants

I work in a Sales department. We find potential clients for our products and organize advertising campaigns. I am a Marketing Manager. I'm responsible to the Sales and Marketing Director. My span of control includes the Publicity Manager and the Market Research Manager. I'm responsible for the effective work of my department. My responsibilities are: planning, organizing, directing, coordinating and controlling the activities of the two immediate subordinates; determining the best strategies and tactics to achieve objectives of the department, motivating others to work effectively, monitoring consumer and market researches, promotional campaigns and public relations.

The employees of the company work in modern offices are planned according to the rules of ergonomics - the furniture and equipment are arranged so as to make work most comfortable. The rooms are furnished with special office furniture, adjustable chairs, convenient curtains, carpets and so on. The usual equipment is: modern telephones with soft ring, computers with peripherals, facsimile brainstems (faxes) duplicators copiers. The employees can arrange their filing cabinets, etc, and decorate their rooms just as they want them, to make their surroundings as agreeable as possible.

## 6. Company Rules and Regulations.

There are five rules in which practices are required to ensure the right spirit throughout management organization:

- a. There must be high performance requirements; no condoning of poor or mediocre performance.
- b. Each management job must be a rewarding job in itself rather than just a step in the promotion ladder.
- c. There must be rational and just promotion system.
- d. Management needs a " charter" spelling out clearly who has the power to make life- and- death decisions affecting a manager; and there should be some way for a manager to appeal to a higher court.
- e. In its appointments management must demonstrate that it realizes that integrity is the absolute requirement at a manager the are quality that he has to bring with him and cannot be expected to onquire late on.

## 7. Products.

The production of the collective firm "Ykrvino" are the bottles with wines, champagne or vermouths. The assortment of production is very various. Our firm produces table brand wines, hissing wines, strong brand wines, desert brand wines, vermouths and champagne. Also the plant produces such wines as "Isabella", "Levada", "Primorske" and others.

## 8. Employees

The majority of employees work not full shift in the firm "Ykrvino", since this firm loads its powers not completely.

The employees of this plant are fulltime employees.

In days before holidays the plant increase volumes of production its products and draw in part-time employees.

## 9. Turnover, Sales, Annual Growth Rate.

The Ukrainian companies to characterize their activity use such indicators as profit and profitability.

In 1999 the collective firm "Ykrvino" produced about 1373 thousand dal of wines. It is more than previsions year on 347.2%. The profit of the plant was 2847.8 thousand hryvnas that is more on 10118 percent. And the profitableness growth was accordingly 10389 percent.

#### 10. Main Competitors.

The main competitor of the company limited by shares "the collective firm "Ykrvino" is "The Kyiv plant of champagne wines.

This plant was founded early. Its production is more well - knows. The plant produces its production, whereas the firm "Ykrvino" only battle of wine.

The plant of champagne wines create impediment to the firm "Ykrvino".

#### 11. Advertising.

Advertising is any paid form of no personal presentation and promotion of products, services, or ideas by on identifiable individual or organization. It flourishes mainly in free - market, profit - oriented countries. It is one of the most important factors in accelerating the distribution of products and helping to raise the standard of living. Advertising cannot turn a poor product or service into a good one. But what it can do - and does - is to create awareness about both old and new products and services. So three main objectives of advertising are: to produce knowledge about the product or service; to create preference for it; and to stimulate thought and action about it.

Careers in advertising may involve working for advertisers, media, advertising agencies, or suppliers and special services.

#### 12. Fairs, exhibitions.

Every year a lot of international, national and specialized exhibitions and fairs are held in different countries of the world. The number of countries and companies who take part in them is growing from year to year and the scope of fairs and exhibitions is becoming larger.

The display during these exhibitions includes a wide range of exhibits which show the latest achievements in different fields of industry, science and agriculture of many countries.

Usually fairs and exhibitions are crowded with visitors, who show much interest in the exhibits on display.

At international and national exhibitions commercial centers are established where participants can negotiate the sale and the purchase of different goods.

Every exhibition is an eye-opening experience and also a method to advertise products. Fairs and exhibitions are usually held under various mottoes: people and progress, peas and progress throught economic cooperation and so on. International fairs and exhibitions pave the way for the consolidation of friendship away countries and nations.

#### 13. Business trips.

Before the business trip, the manager must arrange about visit; reserve a room at the hotel; buy a train or our ticket.

Having arrived to the necessary town, to the necessary company, he must discuss with representative of this firm the main points of agreement in detail.

#### 14. Entertaining a Business Partner in Kyiv.

When business partners arrive in Kyiv, they can visit the cinema, the theatres, the fairs, the, exhibitions, the different excursions and other.

## RESUME

1. RESUME

2. Name

3. Address

4. Telephone #

5. Objective:

6. Education:

7. Employment

8. Personal:

9. Interests:

10. References:



## **A Resume**

A Resume is an objective presentation of you, the individual who is applying.

A Resume should show an applicant's qualifications for a specific job. It should include your name, address a telephone number; an employment objective, educational and training data; a list of previous work experience. The list should start with your present job or with your last job that shows qualifications for the work you want.

All these data should be listed in an easy-to-read form. If possible, all of the information should be on one page. Type your resume on standard size business stationery.

The interviewer usually sees the resume before he sees the applicant. The resume gives the first impression of the applicant to the employer. It should be neat and well-organized.

The basic requirements for a resume are:

- a) brevity: not more than two pages (one page is preferable);
- b) top quality paper;
- c) perfect spelling and grammar;
- d) carefully chosen fonts;
- e) no typographical errors;
- f) aesthetically attractive layout.

A Resume includes the following data:

### **Objective**

Use a specific job title here, or write a brief, simple phrase describing the type of work you are seeking.

### **Address:**

### **Phone:**

### **Home phone:**

### **Fax, E-mail:**

### **Education**

19xx-19xx Degree obtained, school name

19xx-19xx Degree obtained, school name

19xx-19xx Degree obtained, school name

### **Additional Education**

19xx-19xx Degree obtained, school name

19xx-19xx Degree obtained, school name

19xx-19xx Degree obtained, school name

### **Employment**

19xx-200x Name of Company, Position. Using action words to maximize the impact, describe your current or most recent responsibilities. Be concise; remove all unnecessary words & phrases. Include the specific results of your actions or decisions to demonstrate your contribution.

19xx-19xx Name of Company, Position. In the same manner as above, describe your previous job.

19xx-19xx Name of Company, Position. In the same manner as above, describe your previous job.

### **Personal Data**

Date of birth:

Age:

Place of birth:

Marital status; Children, their ages

### **Languages Knowledge**

List languages, include mother language, describe your level of knowledge.

### **Computer & Technical Skills**

List software applications, operating systems, and pertinent hardware information.

Include years of experience, or describe your level of knowledge.

### **Licenses & Certificates**

List licenses or certificates you hold that are pertinent to the job you are seeking. Include the year you obtained each license or certificate.

### **Interests & Activities**

List only those interests and activities that you regularly participate in.

Use a specific job title here, or write a brief, simple phrase describing the type of work you are seeking.

Here is the example of Resume:

### **RESUME**

James McMinn  
271 Green St  
Ithaca, NY 14850  
Home (817) 555-1301  
Cell (817) 555-9261

### **OBJECTIVE:**

Accounting position with a CPA firm.

### **EDUCATION**

B.S., Accounting, 1994

Indiana University, Bloomington, IA

Undergraduate Accolades & Involvements

Graduated suma cum laude.

Dean's List

Vice-President, IU Economics Society

### **EMPLOYMENT:**

Accountant, 1999 to Present

Ocker & Associates, Indianapolis, Indiana

Assisted the Director of Accounting with accounts receivable. Prepared bi-weekly payroll journal entries, reconciled general ledger of accounts with Director of Accounts on a monthly basis, and annually assisted with year-end budget preparation.

Accounting Intern, 1994 - 1998

John Merrill & Associates, Taylor, Indiana

Dealt with accounts payable procedures, direct billing, control accounting, etc. Analyzed employee sales, prepared W-2's.

### **PERSONAL:**

Date of birth: 03.07.1970

Age: 38

Place of birth: New-York, USA

Marital status: divorced

### **INTERESTS:**

Foreign languages, tennis

### **REFERENCES:**

John Merrill, President of John Merrill & Associates, Taylor, Indiana  
contact number (89654)86473526

## Business letter

1. Use block style - do not indent paragraphs.
2. Include address of the person you are writing to at the top of the letter, below your company address.
3. After the address, double space and include date
4. Double space (or as much as you need to put the body of the letter in the center) and include the salutation. Include Mr. for men or Ms for women, unless the recipient has a title such as Dr.
5. State a reference reason for your letter (i.e. "With reference to our telephone conversation...")
6. Give the reason for writing (i.e. "I am writing to you to confirm our order...")
7. Make any request you may have (i.e. "I would be grateful if you could include a brochure...")
8. If there is to be further contact, refer to this contact (i.e. "I look forward to meeting you at...")
9. Close the letter with a thank you (i.e. "Thank you for your prompt help...")
10. Finish the letter with a salutation (i.e. "Yours sincerely,")
11. Include 4 spaces and type your full name and title
12. sign the letter between the salutation and the typed name and title

### Tips:

1. Keep the letter brief and to the point
2. Do not use shortened verb forms - write them out (i.e. "don't instead of do not")
3. Always keep a copy of correspondence for future reference

### Business letter

1. Writer's address

2. Date

3. Recipient's address

4. Salutation (Dear...,)

5. Main body of the letter  
(2 paragraphs)

6. Reference to further action
7. Complimentary close (Yours faithfully,)
8. Signature
9. Name (printed)
10. Destination (position)

### Example of business letter

International Computer Services PLC  
 136 Bolton Road, Newbury, Berks  
 Our Ref: MT/1  
 Your Ref:  
 Berks. 24th March 1999

Ms. Helen Rees,  
 Administrative Manager,  
 Minitours plc,  
 302 Noms Road

Dear Ms Rees,  
 Our representative, Mr. Humphries, has informed me that you are interested in our range of word processing equipment.  
 I am enclosing our current catalogue. In particular, I would draw your attention to model SLX/34. Should you require a demonstration of this or any other of our products, we will send one of our representatives to visit you when we could discuss your exact requirements.  
 I hope that you will not hesitate to contact me again if you require any further information, or if you wish to arrange a convenient time for a demonstration of our product.

Yours sincerely,

John Adams  
 Sales Manager

### Memo

Memorandums, more often called memos, are the form commonly used for short, relatively informal messages between members of the same organization. The memo provides a simplified, standardized format for communicating information concisely. The many uses of memos include announcement and instructions, statements of policy and informal reports.

The following components are necessary to learn how to write a memo effectively:

Write for your audience: Consider education, background, company status, and recipient needs.

Informative subject line: Be upfront and non-generic as to what the memo is about.

Write the bottom-line first: Optimally, the first sentence or two should contain what you want the readers to know or act upon. Exceptions include critical or 'bad-news' memos.

Concise: Check for needless words; keep the memo to one page or less, and use attachments or separate summaries for additional information.

Coherent: Keep the memo structure simple and logical, limit one idea per paragraph.

Common language: Keep your message distilled to accessible language, no showing off.

Factual Tone: Use a neutral or positive tone where applicable, avoid emotionally-charged words.

Conclusion: If needed, add a conclusion, or closing, to your memo to reaffirm or summarize the memo's points.

Formatting: Follow company-specific guidelines, use short paragraphs, bullet points, and strategic placement of details. Utilize memo.

Here is an example:

#### CONTACT COMPUTER GRAPHICS MEMORANDUM

To: S M Chan, General Manager

From: SamanthaNg, Office Manager

Date: 12 October 2007

Subject: Purchase of a Microwave Oven

##### 1. Introduction

At the monthly staff meeting on Tuesday, 9 October 2007, you requested information about the possible purchase of a microwave oven. I would now like to present these details.

##### 2. Background

Since the move to the new office in Kowloon Bay, staff have difficulty in finding a nearby place to buy lunch.

##### 3. Advantages

Providing a microwave oven in the pantry would enable staff to bring in their own lunchboxes and reheat their food. Also, staff members are less likely to return to work late after lunch.

##### 4. Staff Opinion

A survey found that staff would like to use the microwave oven.

##### 5. Cost

Details of suitable models are given below:

(Show table)

##### 6. Request

If this meets with your approval, we would appreciate it if you could authorize up to \$3,000 for the purchase of the microwave oven.

### **Facsimiles (faxes)**

A fax is a piece of correspondence sent over the phone lines. A long fax is more expensive to send than a short one. Be concise.

Most businesses have separate telephone line just for the fax. This is called a dedicated line. The telephone line is dedicated to the fax. When a fax has its own line, faxes can be received and sent 24 hours a day.

### **Report**

This short article outlines the main steps in producing a report for a research project. It is not our intention to be prescriptive in the outline, we are simply providing guidelines for the potential researcher who hopes to carry out a research project. None of these ideas are our own, they are a

condensation of those derived from several readily available sources. Throughout this paper we will provide examples from a hypothetical project, which aims to investigate the influence of functional appliances upon facial growth.

A protocol is a document that explicitly states the reasoning behind and structure of a research project. The preparation of a protocol is a most important stage in the research process and is carried out for the following reasons:

1. It states the question you want to answer.
2. It encourages you to plan the project in detail, before you start.
3. It allows you to see the total process of your project.
4. It acts as a guide for all personnel involved in the project.
5. It acts as a reminder' to you and your supervisor (or co-workers) of the initial structure and aims of the project.
6. It enables you to monitor the progress of the project.
7. It is necessary if you need to apply for funding or ethical approval.

All protocols are divided into two main sections: (i) the problem to be investigated and (ii) a method of investigation. These sections may be further subdivided as follows.

The problem to be investigated:

- project title;
- the research problem;
- background (including the literature review);
- the aims;
- the hypothesis.

Method of investigation:

- plan of the investigation (including sample size calculation and statistical methods);
- project milestones;
- dissemination of the results;
- resources required.

## **Business plan**

### *What is a Business Plan?*

- o Why prepare a business plan?
- o What to avoid in your business plan

### *Business Plan Format*

- o Vision statement
- o The people
- o Business profile
- o Economic assessment

### *Six Steps to a Great Business Plan*

- o Basic business concept
- o Feasibility and specifics
- o Focus and refine concept
- o Outline the specifics of your business
- o Put your plan into a compelling form
- o Review sample plans

### *Does Your Plan Include the Following Necessary Factors*

- o A sound business concept
- o Understanding your market
- o Healthy, growing and stable industry
- o Capable management
- o Able financial control
- o Consistent business focus

- o Mindset to anticipate change
- o Plans for online business
  - Formulate (and Reformulate) Your Business Plan
  - Top Ten Do's and Don'ts
  - Sound Byte Transcriptions
  - Sample Business Plans
  - Session 1 and 2 Business Plans
  - Session Feedback

### *What Is A Business Plan?*

The primary value of your business plan will be to create a written outline that evaluates all aspects of the economic viability of your business venture including a description and analysis of your business prospects.

Since the My Own Business, Inc. course is broken down into 14 of the most important topics to consider in starting or operating a business, your business plan can easily be organized into this same format. Included in this session, and in each of the following sessions, there is one-page business plan template, which you can fill in and print. (Session 2 contains templates for both Sessions 1 and 2.) When you put these all together, you will have completed your personalized, overall plan.

We suggest that you fill in each section of the business plan, found at the end of each session, as you proceed through the course.

Each of the 14 Business Plan Sections can be downloaded from our Web site and provide you with a single, attractively presented document. To begin, let's take a preview look at each of the 14 Business Plan Sections:

Keep in mind that creating a business plan is an essential step for any prudent entrepreneur to take, regardless of the size of the business. This step is too often skipped, but we have made it easy for you by providing this ready format to build your plan as you progress through this course.

Business plans can vary enormously. Libraries and bookstores have books devoted to business plan formats. This course is a starting point. You can then go on to design one that would be ideal for your particular enterprise.

Be aware now that most start-up entrepreneurs are reluctant to write down their business plan. It is, therefore, strongly recommended that you complete each segment of the plan as you progress through this course. We make it easy for you by providing sample plans for both product and service businesses and also an attractive blank form that you can download onto MS Word and customize yourself.

Your business plan will become your roadmap to chart the course of your business. But at the outset you cannot predict all of changing conditions that will surface. So after you have opened for business, it is important that you periodically review and update your plan.

### *Top Ten Do's and Don'ts*

#### TOP TEN DO'S

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.
4. Stress long-term projections. Better to focus on projections for your first year.
5. Depend entirely on the uniqueness of your business or the success of an invention.
6. Project yourself as someone you're not. Be brutally realistic.
7. Be everything to everybody. Highly focused specialists usually do best.
8. Proceed without adequate financial and accounting know-how.
9. Base your business plan on a wonderful concept. Test it first.
10. Skip the step of preparing a business plan before starting.

#### **Sample Business Plan**

(A Product)

WIDGET CORPORATION  
JAMES JONES

June 23, 2008

&#8195;

#### **SECTION 1: THE BUSINESS PROFILE**

##### **Description of My Business**

I plan to market a complete line of bathroom accessories including squeezies, soap dishes, toothbrush holders, coat hooks, and towel bars. The product line will be designed in my home office and manufactured and packaged in China.

##### **Targeted Market and Customers**

My customers will be discount department store chains with good credit ratings and reputations for prompt-payment. These will include Albertson's, Costco, Fleming, Wal-Mart, K-Mart, Target, and selected others.

##### **Growth Trends In This Business**

This information will need to be targeted to your own intended product. Can you document from trade sources the anticipated rate of growth of your industry? If industry sources are not available, you will need to give a logical explanation as to the trend and potential of your intended market. This segment will provide you and your backers with information as to whether the market for your product is growing or shrinking.

##### **Pricing Power**

I will not initially enjoy pricing power in marketing Widget accessories. Discount chains will be primarily interested in price. In order to achieve lower costs than my larger competitors I plan to do the following: \_\_\_\_\_.

My ultimate goal is to build a line so unique and promote it so effectively that consumers will be willing to pay a premium. My long-term objective is to build a market that is not entirely based on price. My unique features will include: \_\_\_\_\_.

#### **SECTION 2: THE VISION AND THE PEOPLE**



## **The Vision**

I have a long-term plan to be in business for myself and to utilize the specialized business knowledge I have gained. The business relationships I have developed include vendors, discount chain buyers and manufacturing resources. They are: \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_. (List and explain in detail how they will help you).

The reasons that I feel my plans are realistic are: \_\_\_\_\_. I am the right person to pursue this opportunity because: \_\_\_\_\_.

There are special market conditions that are favorable to my getting started at this time. They are: \_\_\_\_\_.

## **The People**

### **Work Experience Related To My intended Business**

My work experience has been as follows:

1995 - 1998 Position \_\_\_\_\_ at \_\_\_\_\_ Co. Describe your work responsibilities in detail: \_\_\_\_\_

1998 - 2006 Product Manager at ABC Imports Co. Describe your work responsibilities in detail: \_\_\_\_\_

I have included a list of work references and character references as Exhibit A

I have personal contacts in Hong Kong and Singapore who are ready to assist in the design, production, and packaging of the WIDGET line. Two large discount chains have encouraged me to make presentations to them.

## **Personal Background and Education Credentials**

### **EDUCATION CREDENTIALS:**

My education includes: \_\_\_\_\_ grade school, graduation from \_\_\_\_\_ high school (class of \_\_\_\_\_).

My higher education includes a \_\_\_\_\_ degree earned in \_\_\_\_\_ at \_\_\_\_\_, \_\_\_\_\_ year.

In \_\_\_\_\_ school I participated in the following activities (student council, student body officer, sorority/fraternity, clubs, etc.) I have also taken the following courses and seminars: My Own Business Internet Course, \_\_\_\_\_, and \_\_\_\_\_.

My hobbies are: \_\_\_\_\_

My ongoing education includes subscriptions to the following professional journals: Wall Street Journal, Plastics World, etc.

I belong to the following professional and service organizations: National Association of Importers, Rotary Club, etc.

## **SECTION 3: COMMUNICATIONS**

### **Computer and Communications Tools**

I plan to take advantage of all the computer and communications tools presently available to establish myself on the same level playing field as my large competitors. Following are the tentative specifications and budget for this equipment.

### **Resource Requirements:**

#### **Communications**

Enter a description of all communications equipment.  
Enter a budget for all communications equipment.

#### **Telephones**

Enter a description of all telephone equipment.  
Enter a budget for all telephone equipment.

#### **Pagers**

Enter a description of pagers.  
Enter a budget for all pagers.

#### **Facsimile**

Enter a description of all fax equipment.  
Enter a budget for all fax equipment.

#### **Computers**

Enter a description of all computer equipment.  
Enter a budget for all computer equipment.

#### **Internet**

Enter a description of necessary Internet providers.  
Enter a budget for Internet access.

### **SECTION 4: ORGANIZATION AND INSURANCE**

#### **Business Organization**

I plan to form a corporation for my business. It is my intention to grow Widget into a large firm with international relationships. The initial and ongoing costs of operating as a corporation will be a necessary business expense. Also, since a properly run corporation will afford me some limits of liability, I feel this is the right form of business for me. I intend to depend on my attorney to handle all aspects of setting up the corporation and maintaining proper corporate records.

#### **Professional Consultants**

I feel it is important that my team of professional advisors be in place before I start in business. Here is a list of these professionals:

Attorney: Suzie Catchum  
Accountant: Norman Numbers  
Insurance Agent: Paul Premium  
Banker: Douglas Deepockets  
E-Commerce Consultant: Mary Smith  
Other: \_\_\_\_\_  
Other: \_\_\_\_\_

## **Licenses**

My Widget Corporation will require the following licenses. I will need to research the requirements for my own location and circumstances:

1. City Hall: This could include the business license department, planning department, building department, health department, etc.
  2. Norman Numbers, my accountant will give me advice on federal, state and local reporting and licensing requirements.
  3. My lawyer, Suzie Catchum, will provide me with a checklist.
- Insurance

I plan to use the services of Paul Premium, my insurance agent. My insurance policies and limits of coverage are as follows:

Mr. Premium will provide me with a tabulation of all insurance policies and limits of liability.

## **SECTION 5: PREMISES**

### **Location Criteria**

During my start-up phase of approximately 6-12 months, I plan to operate out of my home office. Once my business is established, my initial office requirement will be approximately 1,000 square feet with two private offices and a secretarial area. My office criteria will include:

1. Convenience to my home.
2. A short-term lease of 1 - 2 years with two 1-year options.
3. A lease provision that the landlord provide me expansion space as required with a kickout clause if expansion space is not available.
4. Office layout including tenant improvements provided by the landlord. See Exhibit "C".
5. Lawyer review of the lease.
6. Use of the Lease Check-off list that is attached as an exhibit.

The use of these location criteria will gain me experience in handling much larger leases for space in the relatively near future. Future growth plans include warehousing of merchandise. I will be incurring large lease obligations that will be carefully reviewed. Location studies will include:

- Space requirements
- Future requirements
- Site analysis study if needed (attach)
- Demographic study if needed (attach)
- Lease check-off list (attach)
- Estimated occupancy cost as a % of sales
- Zoning and use approvals

## **SECTION 6: ACCOUNTING AND CASH FLOW**

### **Accounting**

My knowledge of accounting is: \_\_\_\_\_. (If you are deficient in basic accounting knowledge, then state how you intend to gain this needed know-how.)

My accountant: I plan to work with Norman Numbers.

Accounting and payroll software programs: I will be using the following systems:

\_\_\_\_\_.

Method of accounting: I will use the accrual method of accounting since this is generally required by the Internal Revenue Service for businesses dealing with manufacturing and inventory.

Business records: I will keep Widget accounts and records separate from my personal records.

Tax issues: My accountant, Mr. Numbers, will help me set up records for payments of social security tax, estimated income tax payments, payroll taxes and state withholding and sales taxes. My federal employer identification number (FEIN) is: \_\_\_\_\_. My state identification number is: \_\_\_\_\_.

Internal controls: Mr. Numbers will also help me set appropriate controls for handling funds in my business including inventory policy and controls. Purchasing, capital acquisitions and signing of checks will not be delegated.

Quarterly returns: Taxes will be paid in the appropriate time frames. Mr. Numbers will help me set up resale permit records for reporting to my state franchise tax board.

Bank account reconciliation: Bank accounts will be reconciled on a monthly basis.

Balance sheet: Attached is a separate exhibit of my starting balance sheet. Included is a schedule of equipment and fixtures needed that will appear on my balance sheet.

Income statements: Attached are my projected income statements for the first six months and one year.

### **Cash Flow Planning**

Attached is an exhibit of my one-year cash flow analysis including estimated sales, all costs and capital requirements. I have included a checklist of all expense items for input into my cash flow projections.

### **Analysis of Costs**

Attached is an itemized cost-breakdown of each individual Widget product that will be in my initial line. My initial target mark-up will be \_\_\_\_\_%.

#### **Internal Controls**

My accountant, Norman Numbers, is experienced in my type of business, which includes international trade. He will help me set up a system of internal controls to make sure that Widget Corporation will receive all of its' income without any of it being siphoned off by waste, fraud, dishonest employees or carelessness.

This will include an inventory policy including who can sign for goods and services and who controls the release of goods and services out the door. Included in the internal control policy will be the requirement that the only person authorized to sign purchase orders, make capital acquisitions and sign checks will be myself personally.

## **SECTION 7: FINANCING**

## **Financing Strategy**

My requirements for start-up capital are as follows:

Attached is a list of expenses for which I will require either start-up capital or financing. These items include buying supplies, getting a computer, equipment and fixtures, tooling, travel expenses and start-up overhead expenses. These expenses are included in my monthly cash flow projection to indicate the ongoing requirements for cash.

My sources of cash for starting my business are as follows. I have provided a spreadsheet showing all of the sources of start-up equity capital.

My sources of financing for starting my business are indicated in the following spreadsheet. While I will not be depending on banks for financing, there will be other resources available to me such as leasing of equipment and fixtures, credit from suppliers, mortgage financing, etc. My referrals include the following helpful contacts to lending institutions: my accountant, the Small Business Administration, friends, relatives, etc.

I am prepared to make presentations to potential lenders. My presentation kit includes this business plan, my personal financial statement and personal tax returns. I will be prepared to be specific in my needs for financing, the payback program and my sources of repayment. I will furnish potential lenders a cash flow projection showing sources of repayments and I will be conservative in my forecasts.

## **SECTION 8: E-COMMERCE**

### **E-Commerce Plans**

A website focusing on business-to-business E-commerce will be an important tool in my overall marketing program. I plan to build and install the [www.widgetcorp.com](http://www.widgetcorp.com) website, which I have already registered. This will permit my discount department store customers to have access to my product line and to order (and reorder) merchandise via this website. I plan to hire Mary Smith of Smith E-Commerce Consulting Company to design, install and maintain this site.

The features of the [www.widgetcorp.com](http://www.widgetcorp.com) site will include:

It will be easy to use with good navigational features and prompt loading.

The site will provide useful content including detailed information about all items in my product line.

Purchasing procedures on a B-to-B basis will be designed and implemented.

I intend to use the site to generate client feedback to help improve every aspect of my product line, operation and business procedures.

### **E-Commerce Budgeting**

The budget for design, implementation and start-up of the E-Commerce site will be \_\_\_\_\_. This is based on a firm contract with Mary Smith of Smith E-Commerce Consulting Company. The estimated monthly maintenance cost to support the site will be \$ \_\_\_\_\_.

### **E-Commerce Competition**

The use of business-to-business e-commerce has become standard in my industry and is an

important marketing tool. It is my intention to maintain a website that will project the image of a fresh and dynamic resource to my customers. I plan to keep abreast of the website developments of my competitors and to constantly improve my site.

## **SECTION 9: ACQUISITIONS**

### **Due Diligence Procedures for Acquisitions**

I may have opportunities to acquire businesses in the future. In order to position myself to investigate acquisitions intelligently, the following "due diligence" process will be adhered to.

I will use a team of experts to give specific advice on the various components of the acquisition:

- Attorney
- Accountant
- Banker
- Broker
- Equipment supplier
- Other business owners

The following information will be required:

1. Sellers records and verification of revenues
2. Current financial statements
3. Cash deposit records
4. Supplier bills
5. Financial comparisons of similar businesses
6. Other \_\_\_\_\_

Valuation analysis will include:

- Basis for valuation: appraisals, etc.
- Method of purchase: stock, assets, etc.
- If a franchise, interview with randomly selected franchisees
- Evaluation of predictable future earnings
- Status of seller's motivation to sell
- Sources of acquisition financing
- Inspection of seller's personal and business tax returns
- Evaluation of leases and contracts
- Quality of improvements
- Quality and size of inventory. Obsolete merchandise?
- Condition of receivables
- Status of payables
- Status of verified order backlog
- Evaluation of customer relationships and goodwill
- Evaluate government approvals and licenses
- Status of pending litigation
- Other \_\_\_\_\_

## **SECTION 10: MARKETING**

### **Marketing Plan**

I plan to focus all initial marketing efforts on establishing a beachhead at one large discount department store chain. I will personally be responsible for the contacts with the appropriate buyers. My complete line will be presented as a package including display accessories that tie into the

merchandising policies of each chain. Initially my price structure will be based on a maximum markup of \_\_\_\_\_% in order to provide a strong price incentive. I will be depending on the combination of fresh styling, quality and price to break into this market.

#### **Advertising and Promotion Plans**

**Short Range Plan (6 to 12 months):** Initially my advertising and promotion will be done on an entirely personal basis without any budget for paid advertising. My customers require personal visitation by the CEO's of their vendors. It will be my plan to limit my advertising budget to personal travel expenses in making these presentations and follow-up presentations.

**Mid Range Plan (12 - 36 months):** To establish brand recognition at the retail level, I plan to budget \_\_\_\_\_% of my sales to joint advertising with my discount department store customers. I will solicit presentations from local advertising agencies.

**Long Range Plan:** I plan to aggressively build brand recognition and loyalty by budgeting \_\_\_\_\_% of sales, which will be allocated between space advertising in trade journals, appropriate consumer magazines and joint advertising with my customers.

#### **Purchasing and Inventory Control**

For replenishment of stocks I plan to participate in just-in-time tracking with my customers, utilizing their on-line business-to-business computer systems in place. As much as possible, warehousing will be kept to a minimum by use of direct and rapid delivery systems.

#### **The following procedures will be implemented:**

We will ask for 30-day payment terms and offer 2% discount for 10 days.

An inventory control system will be maintained.

All merchandise received will be counted and inspected.

We will pay our contractors on time and be loyal to them.

We will ask for and take term discounts.

Purchase Orders will include:

- Price and terms

- Price protection

Always in writing:

- Complete specifications

- Delivery deadlines

- All promises will be verified in writing

- Appropriate contingencies will be included in purchase orders

- Any changes or extras must have prior approval in writing

Internal controls will be in place for shipping and receiving

Training Policies

Initially I will personally handle sales to my discount department store customers. As my business expands, I intend to begin marketing to smaller retailers. I will hire sales associates who can gain the confidence of smaller buyers who want to deal with vendors that are knowledgeable and helpful. To achieve these qualities I will look for the following characteristics in marketing employees.

People who:

- Like what they do

- Are quick learners

- Project a pleasant and positive image

Like people and relate well to them  
Are helpful to customers and follow associates  
Are ambitious and seek to grow in responsibilities

I will follow a checklist in hiring marketing associates:

Have a hiring policy in place including written salary structure, commission compensation and perks.

Create job descriptions for everyone.

Conduct ongoing marketing meetings.

Have written policies and procedures on handling customer complaints.

Maintain clear guidelines for pricing policies and handling customer's inquiries.

### **The Competition**

My principal competitor is Colossal Plastics Company. I have included a list of all major competitors in this business and a brief sketch including to whom they sell. (Provide a tabulation of these competitors).

How I Plan to Take Advantage of Competitors' Weak Points

My biggest competitor is Colossal Plastics Company, which has a 20-year history of success and has gained strong brand-recognition. But they have developed a large overhead structure, which I will not have. They are also slow to make changes and upgrades to their line of products. I plan to overcome their leadership with fresh new designs, artwork and attractive packaging and to be priced very competitively. I intend to continually introduce additions and refinements to the line.

Also, my end-user profile is for younger families who are not impressed by old-line brand names. Operating with a very low overhead, I believe I can gain a foothold in this market. A similar profile of my other principal competitors is enclosed indicating their weak spots and how I plan to capitalize on these deficiencies.

## **SECTION 11: GROWTH PROGRAM**

### **Expansion**

Once my business has been established I plan to implement the following growth strategy. I anticipate it will take approximately \_\_\_\_ (months or years) to gain sufficient experience and level of profits before any expansion plans are implemented.

My growth strategy will be guided by the following:

I will not set an inflexible timetable for expansion but will wait until a sound basis of experience, earnings and cash flow is achieved. (If you intend to expand as a chain of stores or units, here's where you should take a stand to say that your initial pilot operation will be on a sound earnings basis before you begin to add more units.)

Accounting and cash flow controls will be in place with profit and loss statements prepared for individual expansion units on a \_\_\_\_ (monthly, etc) basis.

Internal controls for accounting, money handling and inventory will be in place.

My attorney will review all documentation regarding expansion. This will include leases, employment and incentive agreements, licensing and franchise agreements, important commitments with vendors and customers, etc.



It is my intention that expansion plans will not change my policy of taking adequate time for my family.

Hiring and training policies will be in place. Fringe benefit plans will be in place.

My intention is to delegate authority and responsibility to expansion management personnel with the following conditions in place:

1. Managers will be motivated by a profit incentive plan that will be tied to manager's individual success. My plan will be in writing, simply stated and will call for frequent periods of accountability. A sample of my manager's incentive compensation plan is attached.
2. Capital allocations and signing checks will not be delegated.

I intend to maintain an ongoing study of my competitors. Their successes and failures will help me form guidelines on what to do and not to do.

### **Handling Major Problems**

My policy in handling problems will be to identify and acknowledge problems promptly and honestly. I plan to put the following policies into effect promptly if the following adverse scenarios emerge during my growth program:

The risk of running out of cash: I plan to maintain very frequent (\_\_\_\_\_ monthly?) cash flow projections. Forecasts for income, expenses and unanticipated contingencies will be stated conservatively. Any periods of cash deficits will be remedied promptly by cutting costs to maintain a positive cash flow and profitability.

A drop in sales or insufficient sales:

1. I will be prepared to take prompt remedial steps by cutting costs.
2. I will improve every aspect of product value, performance and image
3. I will seek out new ways to expand sales by \_\_\_\_\_.
4. I plan to stick with this specialized business that I know best unless fatally defective.

Dishonesty, theft, and shrinkage: I intend to implement the same policies that have been proven by \_\_\_\_\_ company, one of my biggest competitors.

Business recessions: I am prepared to promptly cut costs to maintain liquidity. I will also be on the lookout for good business opportunities during periods of adversity.