

# THE BUSINESS PLAN

ENGLISH  
VERSION

CONCOURS DE CRÉATION  
D'ENTREPRISE - 2025

TIPS TO PRESENT  
YOUR BUSINESS  
PLAN

JCE  
MONACO



# PARTENAIRES

PARTENAIRE PRINCIPAL



PARTENAIRE CCE



# **WHAT MAKES A GOOD BUSINESS PLAN ?**

The business plan sets out in writing the projected development of your project. It serves as a roadmap to ensure that the orientations of your business model are realized.

# **WHO IS IT INTENDED FOR ?**

The business plan is generally intended for a banker or investor.

As part of the Business Creation Competition organised by the Jeune Chambre Économique de Monaco, the business plan will be presented to a panel of judges, who will be bound by professional secrecy. Your business plan will be the basis for evaluation and the only presentation of your concept to the jury.

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# KEY POINTS OF YOUR BUSINESS PLAN



01

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## THE SHAPE



# 01.

***THE VISUAL ASPECT OF YOUR BUSINESS PLAN IS CRUCIAL, AS IT WILL DETERMINE HOW THE JURY WILL SEE YOUR PROJECT.***

Your Business Plan should have the following qualities:

- Spaced out
- Clear
- Structured
- Synthetic
- Spellcheck free
- Aesthetic

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## THE TEAM

# 02.

***THE TEAM BEHIND THE PROJECT IS THE MOST ESSENTIAL COMPONENT, AND THE QUALITY OF ITS PRESENTATION WILL BE TAKEN INTO ACCOUNT BY THE JURY.***

***BY INVESTING IN A PROJECT, AN INVESTOR IS ALSO INVESTING IN A TEAM.***

It is therefore recommended that you :

- Introduce the members of your team (skills, roles, etc.).
- Identify the complementary nature of your team, in line with your project.
- Discuss the distribution of your company's capital (this aspect should be clarified from the outset to avoid any future conflicts).
- Present your plans for future recruitment.
- Outline your shared values.

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## THE PROJECT

# 03.

***YOUR PROJECT MUST  
SATISFY A REAL NEED.***

So you need to start from the problem and explain the solution in a logical way, not the other way around.

Think about how the problem you are facing can be solved today, and outline your solution.

You should highlight your added value and your contribution to the community, particularly in Monaco.

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# YOUR MARKET

## 04. PART 1.

### ***YOU NEED TO UNDERSTAND AND ASSESS YOUR MARKET.***

To do this, it is recommended that you :

- Describe your target (age, gender, status, habits for B-to-C projects, type of company for B-to-B projects, identify your 'early adopters': who are the people most likely to understand your product and buy into it?)

- Outline the most relevant segmentation of your market;
- Highlight trends and developments in your sector;
- Define your competition, its weaknesses, and its strengths.

To find this information, you can rely on existing statistical data and market studies.

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# YOUR MARKET



## 04. PART 2.

### ***YOU NEED TO UNDERSTAND AND ASSESS YOUR MARKET.***

But the most important thing is to get in touch with your potential customers: as mentioned earlier, an entrepreneurial project must respond to a real need, having identified all the related impacts, risks and opportunities.

The people best placed to testify are those who are confronted with it, i.e. your customers.

Presenting your market is not enough. It is fundamental that you present your customer acquisition strategy, detailing your communication strategy and all your stakeholders.

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# YOUR BUSINESS MODEL



# 05.

***YOUR BUSINESS MODEL  
MUST ANSWER TWO  
QUESTIONS:***

***- HOW DO YOU CREATE  
VALUE?***

***- HOW WILL YOU INTERACT  
WITH YOUR STAKEHOLDERS?***

To do this, you need to :

- Describe the stakeholders (suppliers, prescribers, intermediaries, etc.);
- Identify the tangible/intangible resources needed to establish your business model;
- Demonstrate how the value of your project is generated, remunerated and shared in terms of volumes and channels;

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# LEGAL ASPECTS



## 06.

### ***THE LEGAL AND REGULATORY PART OF YOUR BUSINESS PLAN IS AN ESSENTIAL METRIC***

It may be useful to outline the following points:

What corporate form have you chosen for your business and why?

Do you protect your intellectual and industrial property (trademarks, patents, domain names, etc.)?

- What is the profile of the partners (individuals/corporate bodies)?
- Have they signed a shareholders' agreement?
- Does your project compromise the confidentiality of your customers' data? If so, what solutions have you found?

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# FINANCIAL ASPECTS

## 07.

***THE CASH FLOW STATEMENT  
IS USED TO DRAW UP A  
COMPANY'S FINANCIAL  
BALANCE SHEET AND TO  
FORECAST ITS FUTURE.***

It includes :

- inflows
- outflows

It is also used to determine the company's cash flow.

We recommend that candidates draw up a projected balance sheet for the next three years.

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# FORECAST OPERATING ACCOUNT

## 08. PART 1.

### ***THE OPERATING ACCOUNT OR PROJECTED PROFIT AND LOSS ACCOUNT IS USED TO ESTIMATE A COMPANY'S ANNUAL PROFIT.***

The 'REVENUE' column comprises :

- Operating income (sales) ;
- 
- Financial income (e.g. interest on potential investments) ;
- 
- Extraordinary income (e.g. grants)

The more detailed and justified the operating account, the more relevant it will be.

It includes all expenses and income.

To draw up the projected operating account, you need to create two columns, one showing the company's projected expenses and the other showing its projected income.

(See example in the appendix)

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# FORECAST OPERATING ACCOUNT

## 08. PART 2.

***THE OPERATING ACCOUNT  
OR PROJECTED PROFIT AND  
LOSS ACCOUNT IS USED TO  
ESTIMATE A COMPANY'S  
ANNUAL PROFIT.***

The 'EXPENSES' column comprises :

- 
- Operating expenses ;
- Purchases of supplies ;
- Maintenance supplies ;
- External expenses ;
- Taxes;
- Staff costs ;
- Depreciation and amortisation ;
- Financial expenses ;
- Exceptional expenses ;
- Rent ;
- etc.

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# FUNDING PLAN

## 09. PART 1.

***THE PURPOSE OF THE COMPANY'S INITIAL FINANCING PLAN OR INITIAL BALANCE SHEET IS TO DETERMINE THE COST OF THE COMPANY'S PROJECT AND THE BEST WAY OF FINANCING IT.***

This plan sets out the company's needs and available resources.

Through the initial financing plan, we seek to determine whether there is a balance between the company's permanent resources and its uses.

For obvious reasons, it should be noted that the company's initial balance sheet will not take the same form if it has already been set up as if it has not.

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# FUNDING PLAN

## 09. PART 2.

***THE PURPOSE OF THE COMPANY'S INITIAL FINANCING PLAN OR INITIAL BALANCE SHEET IS TO DETERMINE THE COST OF THE COMPANY'S PROJECT AND THE BEST WAY OF FINANCING IT.***

The needs of the company (the ASSETS) can be :

- Formation expenses
- Fixed assets (tangible, intangible, and financial aspects)
- Stocks
- Cash and cash equivalents

The company's resources (LIABILITIES) can be :

- Personal/external capital contributions
- Partners' current accounts
- Honorary loans
- Business start-up loan
- Bank loan

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# APPENDICES

Below are some examples of financial tables.

They are intended to provide inspiration and help, not reproduction.

Details of certain items are expected, particularly those in the initial cash flow statement (capital, fixed assets, cash flow, etc.).

# APPENDICES

Example of a summary table detailing the main items to be found in a projected income statement. This table is a base that you need to detailed :

	YEAR 1	YEAR 2	YEAR 3
Net sales			
Cost of sales			
Gross margin			
Operating expenses			
Operating income			
Net income			
Earnings per share			

# APPENDICES

Example of an initial balance sheet for a company that has already been set up:

SAMPLE BALANCE SHEET	
ASSETS	LIABILITIES & EQUITY
<b>Current Assets</b>	<b>Liabilities</b>
Checking Account 5,000	<b>Current Liabilities</b>
Savings Account 1,000	Accounts Payable 12,000
Petty Cash 500	Line of Credit 20,000
Accounts Receivable 22,000	Payroll Liabilities 7,000
Inventory 15,000	<b>Total Current Liabilities: 39,000</b>
Prepaid Insurance 6,000	
<b>Total Current Assets: 49,500</b>	<b>Noncurrent Liabilities</b>
<b>Noncurrent Assets</b>	Long-term Debt (loan) 48,000
Accumulated Depreciation -4,500	<b>Total Liabilities: 87,000</b>
Computer 7,000	<b>Equity</b>
Building 65,000	Owner's Capital 35,000
Land 60,000	Retained Earnings 55,000
<b>Total Noncurrent Assets: 127,000</b>	<b>Total Equity: 90,000</b>
<b>Total Assets: 177,000</b>	<b>Total Liabilities &amp; Equity: 177,000</b>

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# APPENDICES

Example of a financing plan for a company in the process of being set up:

<b>Emplois dont :</b>	<b>Montant</b>
Immo. Incorporelles nettes	- €
Démarrage activité	- €
Communication	- €
<b>Ressources dont :</b>	
Capital social	- €
Apports en C/C d'associés	- €
Prêts	- €
<b>Excédent trésorerie N-1</b>	- €
<b>Trésorerie fin d'année</b>	- €

# CCE 2025

WE LOOK FORWARD TO RECEIVING  
YOUR APPLICATIONS



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# JCE MONACO