



责任型创业

——商业计划书的撰写
(双语版)

Responsible Entrepreneurship
—How to Write a Business Plan
(Chinese-English Version)

[瑞士] Stephan Rothlin (罗世范)

[美] Thomas A. Myers

/主编 王骏 /译

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Applied Ethics Series

总主编：杨恒达〔瑞士〕罗世范

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责任编辑: 刘 丹

对外经济贸易大学出版社

北京市朝阳区惠新东街 10 号 邮政编码: 100029

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序

当听到“创业者”这个词时，您会想到什么？如果某人说您是一位创业者，或者说您应当努力成为一位创业者时，您会怎么想？这会意味着他们把您当成一个小骗子，一个为了快速致富将会不惜一切代价的人，或是一个总是在想法子占别人便宜的二道贩子；也有可能他们把您看作有创意、有主见、乐于努力尝试新理念，只要有机会就想自主创业的人？创业者是恶棍还是英雄？

经济学家告诉我们，创业的关键是保持经济增长、创造新的就业机会。那些为他人带来就业机会，及时满足人们的薪资需求，并通过对员工、顾客、供应商和其他利益相关方信守承诺的创业者，被大家誉为英雄。希望这样的人越来越多，为我们整个社会带来昌盛繁荣。但是怎样才能成为这样一位创业者呢？真正的成功意味着什么，以至于人们把他誉为“英雄”？

我们把本系列教材称为《责任型创业》，因为我们相信，有责任心的创业者才是英雄。他们乐意承担常人所不能或不会承担的风险。他们宁愿接受挑战来发展自己的企业，规划自己的工作惯例，组建自己的团队，创造属于他们自己的企业文化，也不愿意

在别人做好的现成企业中享受安逸的生活。当然，在别人的企业中工作并没有什么不对；但是，这就意味着要学会用别人建立的规则生存。相比而言，在发展企业其他各方面的同时，一位创业者也必须制定他们自己的规则。成为一名责任型创业者意味着要知道如何结合自身的一贯价值观和常识来做好这一点，让您的企业不仅只是赚钱和满足各种利益相关方的需求，而且也能以有利于他人的方式给您带来作为领导的满足感。

这套《责任型创业》教材连同所制作的同名慕课课程一并推出。其目标是要推广创业所需的信息，这些信息的根基是成功创业者的经验——他们是英雄，因为他们实践了责任型的经商之道。根据对他们自身工作经验和专业知识的分享，慕课课程和教材汇集了创业所需的各种最基本元素，这些元素可以使您成功创业并保持可持续发展。

《责任型创业》中这八个简明课程的展开，是基于创业与应用伦理学领域形成的对现有全球趋势的回应和预期。市场全球化给全世界的区域群体带来了前所未有的新商机。一个有力的实例是，西雅图市中心某个本地零售商，可以销售由遥远的印度北部或肯尼亚部落艺术家创作的石刻艺术品，这对于前一代人而言还是不可思议事情。创业者们能在任何地点接触消费者的能力着实令人兴奋，且也同样十分重要。这种令人兴奋的重要局面来自一种现实，那就是：全世界的人可以空前地联手发挥创业才干，共同为可真正成为天下一家的大众福祉作出贡献。为了这一大众福祉，人们作出了各种回应，其中就包括超越文化边界的、对可信赖品

牌需求的回应：这些品牌需要令消费者放心，他们的产品是安全健康的，其生产环境也是令人满意的。然而，推进大众福祉的发展，需要我们在不同的文化、语言和地域中，思索、探讨并采用伦理学基本原理。因此，我们的“应用伦理学系列丛书”旨在把创业敏锐与伦理智慧结合在一个创新的框架内，这个框架可以支持新一代责任型商业精英的茁壮成长。

尽管“责任型创业”的目标是崇高的，但在您能跑之前必须先学会走。所以，在本教材中，我们聚焦于商业计划书的撰写，这是您成为成功创业者的第一步。在下文中，我们将理论联系实际。您将会从本教材中看到来自中国内地和香港多位企业家的现场采访，还有您可参照的、关注社会问题的企业里发生的具有挑战性的实例，以及在行动中探讨这些新理念的机会。我们对撰写商业计划书的核心方面所作的展示经过了全面的研究，也包含了上述所有内容。因此，这是一套独具风格的教材，它会引领读者走向创业者之路，并且有条理和系统地开发他们的技术和才能。

本书是北京罗世力国际管理咨询有限公司、对外经济贸易大学远程教育学院和中国贸易研究公司共同努力的成果。“应用伦理学系列丛书”的目标一是全面整合伦理学，把它融入到创业经营策略和实战中；二是发展面向大众福祉的经济、金融和管理新模式，并特别关注社会弱势群体。

“责任型创业”系列课程已通过对外经济贸易大学远程教育学院网络的平台，以慕课（大规模在线开放课程）形式推出。如需注册，请登录：www.uibeonline.cn。

同时，我们也非常感谢对外经济贸易大学门明教授和韩亮主任对于本项目的大力支持。

罗世范博士

北京罗世力国际管理咨询有限公司总裁
对外经济贸易大学远程学院教授

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Preface

What do you think when you hear the word “entrepreneur”? If someone said you were an entrepreneur or should try becoming one, what would you think? Would it be implying that you are a bit of a crook, someone who will stop at nothing to make a lot of money quickly, perhaps a hustler always on the lookout for ways to take advantage of others? Or would it be implying that you are creative, independent, and willing to try new ideas, someone who would like to be their own boss if only they had a chance to start their own business? Are entrepreneurs villains or heroes?

Economists tell us that entrepreneurship is the key to creating the new jobs that keep the economy growing. People who create organizations that offer paid employment to others, people who actually meet their payrolls on time, and keep their promises to employees, customers, suppliers and other stakeholders deserve to be regarded as heroes. May their numbers increase, so that we all may prosper. But how does one become an entrepreneur, and what would it mean to become so successful at it that people

might come to regard you as a hero?

We are calling this textbook “Responsible Entrepreneurship”, because we believe that entrepreneurs who act responsibly are heroes. They are willing to take risks that others cannot or will not take. They prefer the challenge of developing their own business, designing their own work routines, assembling their own teams, creating their own corporate culture, rather than accepting a comfortable position in a business that someone else has established. There’s nothing wrong, of course, with working for an established business; but it does mean learning to live by rules that someone else has made. An entrepreneur, by contrast, must make his or her own rules, along with developing all other aspects of the business. Becoming a responsible entrepreneur means learning how to do this well, consistent with one’s own values and common sense, so that the business that you create not only makes money and meets its obligations to its various stakeholders, but also gives you the satisfaction of exercising leadership in ways that actually benefit others.

This textbook on “Responsible Entrepreneurship” is offered in conjunction with the MOOC we have created with the same name. Our objective is to disseminate information on what works in creating a business, based on the experiences of successful entrepreneurs who are heroes precisely because of the way they exercise their responsibilities. Based on interviews in which they’ve shared their experience and expertise, the MOOC and textbook capture the most basic elements involved in creating the kind

of business that can become both successful and sustainable.

These eight concise lessons in “Responsible Entrepreneurship” were developed both as a response to and an anticipation of existing and emerging global trends in the fields of entrepreneurship and applied ethics. The globalization of markets has brought unprecedented opportunities to local communities throughout the world. A local retailer in downtown Seattle selling stone carvings produced by tribal artists in remote northern India or Kenya is a telling example of possibilities unimaginable a generation ago. The ability of entrepreneurs anywhere to reach consumers everywhere is as exciting as it is important. The excitement as well as the importance come from the fact that now, more than ever, people worldwide can unite in solidarity through entrepreneurial innovation to contribute to a common good that may become truly universal. Striving for that common good, people are responding, among other things, to the demand across different cultures for trusted brands that can reassure consumers that their products are safe, healthy and produced under decent working conditions. Advancing the common good, however, requires us to imagine, explore, and adopt fundamental ethical principles that transcend cultural, linguistic and geographic divisions. Our approach to “Responsible Entrepreneurship”, therefore, aims to combine entrepreneurial acumen and ethical wisdom in an innovative framework that can support the emergence of a new generation of responsible business leaders!

However lofty the goals of “Responsible Entrepreneurship”, it re-

mains true that you must learn to walk before you can run. So in this textbook we focus on *How to Write a Business Plan*, which describes the first steps toward becoming a successful entrepreneur. In what follows, we seek to balance theory and practice. You will find included here live interviews from entrepreneurs operating in the Chinese mainland and Hong Kong, challenging examples of socially-focused businesses for your reference, and opportunities to explore these new ideas in action. All this is integrated into a thoroughly researched presentation of the essential aspects of writing a business plan, thus producing a unique textbook that will empower readers toward becoming entrepreneurs and allowing them to develop their skills and talents methodically and systematically.

This book is the culmination of efforts by Rothlin International Management Consulting Co. Ltd., the School of Distance Education of the University of International Business and Economics (UIBE) and the China Trade Institute (CTI). The goal of our series on Applied Ethics is the full integration of ethics into entrepreneurial business strategy and practice as well as the development of a new paradigm of economics, finance and management that is oriented to the common good with a particular concern for the most vulnerable groups in society.

“Responsible Entrepreneurship” is also being offered in a MOOC (Massive Open Online Course) format through UIBE’s School of Distance Education (eUIBE) in Beijing. To register, please visit: www.uibeonline.cn.

We would like to thank Men Ming and Han Liang for their strong sup-

port and cooperation in this effort!

Prof. Dr. Stephan Rothlin

CEO, Rothlin International Management Consulting Co. Ltd.
Professor, School of Distance Education, University of Inter-
national Business and Economics

www.rothlin.org

罗世范教授

罗世范教授是慕课课程“责任型创业”系列的发起人和教材的编写者。正是他那种将创业与企业社会责任，在学术上融为一体的愿景催生了这一事业。在课程中，他还以被采访者的身份贡献出了自己在创业方面的学识。

罗教授在意大利、德国和法国等地的大学获得两个文学学士学位——一个是哲学，另一个是伦理学。他于1991年完成了学业，在奥地利国立因斯布鲁克大学荣获经济伦理学博士学位。

1992年至1998年，他曾担任瑞士苏黎世大学（University of Zurich）学术中心主任，以及经济管理学院的教授。1998年到2005年，他以副主任和教务长的身份服务于北京中国学中心（The Beijing Center）。1998年定居北京后，他成为国际经济伦理学方面广受欢迎的客座教授，并任教于亚洲多所大学，其中包括：中国人民大学、北京大学、清华大学、欧洲工商管理学院新加坡分院，以及印度的罗耀拉工商管理学院和沙勿略管理研究院。罗教授拥有瑞士苏黎世大学实证经济研究院，以及巴塞尔大学经济研究中心的永久研究员身份。2005年至2013年，他曾担任国际经济伦理研究中心秘书长和对

外经济贸易大学开放经济研究院副主任。罗世范教授目前是国际经济伦理学会（香港）创始人兼主席；北京罗世力国际管理咨询有限公司的创始人兼总裁。

罗世范教授可以讲流利的汉语、英语、德语、意大利语、法语、西班牙语六种语言。

Prof. Dr. Stephan Rothlin

Prof. Stephan Rothlin is the author and creator of the “Responsible Entrepreneurship” MOOC (Massive Open Online Course) and textbooks. His vision to bring together both entrepreneurship and corporate social responsibility in an academic context has culminated in this achievement. He has also contributed his entrepreneurial knowledge as an interviewee for the course.

Prof. Rothlin has two Bachelor of Arts (B. A.) degrees, one in Philosophy and Music, the other in Ethics, from universities in Italy, Germany and France. He completed his academic studies in 1991 with a PhD in Economics and Philosophy from the State University of Innsbruck in Austria.

From 1992–1998, he was the Executive Director of the Academic Center and professor at the Institute of Management and Economics for the University of Zurich in Switzerland. From 1998–2005, he served as the Associate Director and Dean of The Beijing Center for Chinese Studies in Beijing. Since his relocation to Beijing in 1998, he has become a sought after guest lecturer in international business ethics, having taught at various

universities throughout Asia, including Renmin University of China, Peking University, and Tsinghua University in Beijing, INSEAD Business School in Singapore, and the LIBE Business School and Xavier Institute for Management Research in India. Prof. Rothlin holds permanent fellowship positions at the Institute for Empirical Research in Economics (IEW) at the University of Zurich and the Center for Research in Economics/Management and Arts (CREMA) at the University of Basle in Switzerland. From 2005 – 2013, he was the Secretary General of the Center for International Business Ethics and Vice Director of the Institute for the Study of the Open Economy at the University of International Business and Economics in Beijing. Finally, he is the Chairman and Founder of the Association of International Business Ethics (AIBE) in Hong Kong and CEO and Founder of Rothlin International Management Consulting Co. Ltd. in Beijing and Hong Kong.

Prof. Rothlin is fluent in six languages, including Chinese, English, German, Italian, French, and Spanish.