

袖珍MBA英语学习手册系列

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**编制商业计划——
制定正确商业计划的
25个诀窍**

**BUSINESS PLANNING
25 KEYS TO A SOUND
BUSINESS PLAN**

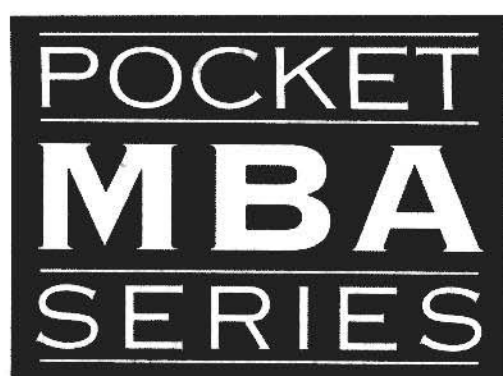
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北京大学出版社

纽约时报袖珍MBA英语学习手册系列



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前言

《纽约时报袖珍MBA英语学习手册》具有很强的实用性，适合各层次商业人士学习，无论是一线经理还是企业决策人士。本系列书的作者均为美国最好的商学院教授MBA课程的博士们，并由麦克·勒维塔斯等一组资深编辑运用其商业出版的专业知识为此系列配备了极有价值的参考资料。

本系列书的特点在于提供了快速学习顶尖MBA课程的参考要点，每本书以25个诀窍的形式对在企业管理专业领域中应用的关键性原理提供了无可比拟的综合表述。本系列书的独特方法是将学术著作变成易学易懂的读物，既可做英语培训教材，又是商业人士理想的MBA英语自学用书。为完成您的MBA学习，请一定买齐全套12本书。

勒勃海尔—富莱德曼图书公司
总编辑
约瑟夫·米尔斯

全套12本书包括

- 分析财务报表—理解数字的25个诀窍
- 编制商业计划—制定正确商业计划的25个诀窍
- 企业融资—筹资的25个诀窍
- 企业的成长与管理—建立企业的25个诀窍
- 公司的组织形式—选择企业组织结构的25个诀窍
- 预测与预算—成功计划的25个诀窍
- 管理与控制成本—成本管理的25个诀窍
- 销售与市场营销—销售产品的25个诀窍
- 管理投资策略—进行盈利资本投资的25个诀窍
- 国际化战略—进行跨国经营的25个诀窍
- 领导与远景—激励属下的25个诀窍
- 董事会—建立公司治理结构的25个诀窍

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内容简介

本书通过介绍如何制定正确的商业计划的25个诀窍，体会这些诀窍是一项优秀商业计划成功或失败的基础，也是引导企业成长和吸引必要融资来源的条件。

C O N T E N T S

目 录

- KEY 1** Every business should have a mission PAGE 9
诀窍1: 每个企业都该有明确的使命
- KEY 2** Every business needs to define what the business does and identify a market opportunity PAGE 12
诀窍2: 每个企业都需要定义干什么、找出自己的市场机会
- KEY 3** The entrepreneur must identify the external factors that may have an impact on the business PAGE 15
诀窍3: 企业家必须了解影响企业的外部因素
- KEY 4** Business success depends on analyzing the nature and contemplating the future of the business PAGE 19
诀窍4: 企业的成功基于对企业业务的分析和对未来的运筹
- KEY 5** The business idea determines the key factors that result in business success PAGE 22
诀窍5: 商业创意决定了企业成功的关键要素
- KEY 6** The major strengths of the business should be identified in detail PAGE 25
诀窍6: 企业的主要优势应该详细定义
- KEY 7** The major weaknesses of the business should also be identified in detail PAGE 28
诀窍7: 企业的主要弱点也应该详细定义

- KEY 8** A complete business plan should be prepared PAGE 31
诀窍8: 应该准备一个完整的商业计划
- KEY 9** The business plan should be specific and well written . . . PAGE 33
诀窍9: 商业计划应该独特且精心写作
- KEY 10** Financial statements are the heart of the business plan PAGE 38
诀窍10: 财务报表是商业计划的核心
- KEY 11** A strategic plan should be developed to determine what products or services the business is going to offer PAGE 41
诀窍11: 应该明确制定提供何种产品或服务的战略计划
- KEY 12** An operating plan should be prepared to determine how to run the business effectively PAGE 43
诀窍12: 应该明确准备好如何有效经营企业的经营计划
- KEY 13** The first year of operations is an important time for a new enterprise PAGE 46
诀窍13: 经营的第一年对新企业尤其重要
- KEY 14** Growth strategies may be affected by the goals and objectives of the business PAGE 49
诀窍14: 增长战略会受到经营目标的影响
- KEY 15** There is no law that requires a business to grow PAGE 52
诀窍15: 没有要求企业成长的法律
- KEY 16** Simple growth calculations are easy to make and should be a focal point for the entrepreneur PAGE 55
诀窍16: 简单的增长计算易做，企业家应以此为出发点

- KEY 17** Growth calculations may be expanded to include return on investment (ROI) analysis . . . PAGE 59
诀窍17: 增长计算可把投资回报率包括在内
- KEY 18** Long-term growth may depend on the ability to get long-term financing PAGE 61
诀窍18: 长期增长有赖于获取长期资金来源的能力
- KEY 19** Operating leverage is a key element in determining the riskiness of a business PAGE 64
诀窍19: 经营杠杆是决定经营风险的关键因素
- KEY 20** Deciding when and how the business reaches the break-even point is critical to its success PAGE 67
诀窍20: 确定达到盈亏平衡点的时间和途径是企业成功的关键所在
- KEY 21** Trade credit is often overlooked as a key source of short-term financing PAGE 69
诀窍21: 商业信用是常常被忽略的短期融资来源
- KEY 22** Bank financing may be available to certain businesses PAGE 73
诀窍22: 有些企业可以靠银行借款融资
- KEY 23** Factoring may be an important source of funds available to a new business PAGE 77
诀窍23: 代理权是新企业重要的资金来源
- KEY 24** Selling common stock to outsiders may be a big mistake PAGE 80
诀窍24: 对外部人出售普通股会是个大错误
- KEY 25** Venture capital is not available for most entrepreneurs, but it can be attractive for the few that qualify PAGE 84
诀窍25: 多数企业家得不到风险资本, 但风险投资对少数够格者有吸引力

KEY 1

Every business should have a mission

Creating and planning a business is not easy, but the task can be approached in a systematic way that will maximize the probability of success. First, it should be recognized that every business has to have a reason for its existence. Second, every entrepreneur should know why his or her new business should come into being. Entrepreneurs start new businesses for lots of reasons, some good and some not so good. Many entrepreneurs simply want freedom and independence from the work place. Unfortunately, the market place may be more demanding than the most meticulous boss, and the entrepreneur who starts a business just to get away from the constraints of a job may be sorely disappointed.

It is not unusual for entrepreneurs to want a creative opportunity, and they embark on a new business as a means of self-expression. This motivation for owning and operating an enterprise is certainly acceptable, but in the final analysis

Perpetual devotion to what a man calls his business, is only to be sustained by perpetual neglect of many other things.



Robert Louis Stevenson, An Apology for Idlers

few businesses are deemed successful unless they make money, and for good reason: Few entities can exist for long if they do not become profitable at some point.

The simple desire to have a business is not sufficient to justify the existence of an enterprise. Even the desire to make a profit is not sufficient for a business to succeed. There also has to be an economic explanation for a firm to thrive. A business must produce goods and services that people will buy in sufficient quantities to justify producing those goods and services. The entrepreneur who says, "I want to be in the catering business in San

Diego because I am a good cook and I like the climate in San Diego," may not be in business very long if nobody buys his or her food. Unfortunately, there are a lot of reasons people don't buy things. The price has to be right. Quality is a consideration. What else is on the market is a factor. You may be the best cook in San Diego, but if you can't sell your food at a reasonable price, you will probably not succeed. Also, if you can't deliver on time and can't provide a tasteful setting for your meals, your business will not endure.

The successful business comes into being and survives because a smart entrepreneur has identified a real demand for specific goods and/or services. Furthermore, the demand must be satisfied by being able to sell those goods and/or services at a price people can afford. Finally, the demand must be met with a cost structure that will yield a sufficient profit to justify the investment in time, energy and money that must be made by the entrepreneur and his backers (financial and otherwise).

Given the caveats outlined above, it should be obvious that the first thing an entrepreneur should do when he is contemplating establishing a new business (or continuing an existing one) is to determine why that business should exist. It is smart to spell out the reasons in a short narrative statement that reflects the motivations of both the entrepreneur and the market served. This narrative statement is called an enterprise mission. A possible mission statement might be: "The ABC Company wishes to provide X (for the product and/or service area where the business will be, or currently is, located) with the highest quality Y (the product and/or service being provided), while permitting the owner(s) of the business to achieve personal and financial independence."

KEY 2

Every business needs to define what the business does and identify a market opportunity

It may seem simple to define what a business does, but it often isn't. For example, a company named Service Corporation International, or S.C.I., thought it was a funeral-home chain. The company believed it provided funeral services for and buried dead people. S.C.I., started in 1962 in Houston, Texas by an entrepreneur named Robert Waltrip, soon discovered that what the firm *really* did was provide a secondary market for people who wanted to sell their family funeral homes and cemeteries. Of course, the operating part of the business was important and the businesses bought by S.C.I. had to continue to provide good funeral services and bury the dead. But the real success of the company (which went from about \$100,000 in revenues in 1962 to about \$3 billion in 1998) was in its acquisition achievements.

The agreed-upon business definition should be comprehensive enough to encourage creative thinking but also constricted enough to provide direction for the company. The fact that S.C.I.

provided funeral services and owned cemeteries was insufficient to define the nature of the enterprise. Even a more comprehensive definition that recognized that the real purpose of funeral homes and cemeteries was to provide services and merchandise related to the care and dispositions of the dead was not sufficient. A more adequate definition also had to recognize that what funeral homes and cemeteries actually did was provide assistance to families who did not wish to take care of the unpleasant details associated with memorializing and burying the dead. In SCI's case, it also had to take into account the fact that the growth and development of the business depended on locating and purchasing, on reasonable terms, family businesses that could not easily be sold to outsiders.

Over time, companies may change their business definition, and this may lead to new opportunities. In the energy industry, for example, most oil companies once thought of themselves as drillers, or refiners, or marketers of oil and gas products (or perhaps all three). Today, most of these companies consider themselves as energy companies that provide oil, gas, electricity, coal, solar energy and other forms of energy. By the same token, S.C.I. has refined its business definition in a way that has allowed it to develop a creative approach to marketing a service that has typically been unmarketable. By selling pre-need contracts for future services, S.C.I. locations throughout the world have enabled consumers to make rational, unemotional decisions (to the customers' advantage) and has locked in future business for the company.

The business environment has become more complex and competitive, forcing many firms to broaden their business definition. For example,

individual banks have formed bank holding companies and are becoming more like general financial-services companies. Newspapers are recognizing that they are in the communications business rather than just publishing. Stock brokerage businesses are becoming financial-services companies. Industries that broadened their business scope have had more growth and development than industries that have clung to historical business definitions. For example, the steel industry has not been particularly imaginative and has experienced slower growth than those industries that have enlarged their business scope. In specifying the mission statement and defining the business, the entrepreneur must ascertain if there is a need for the business. The following questions must be answered for new enterprises:

- ◆ Why should the company be started?
- ◆ What unique niche will it fill?
- ◆ Why hasn't another business already filled the niche?

If a business already exists, the entrepreneur must ascertain the following:

- ◆ Why was the firm started in the first place? What niche has it been filling?
- ◆ What competition exists and why does it exist?

Whether the firm is a start-up or already exists, the entrepreneur must prepare a market analysis. The entrepreneur can complete the market analysis or hire a market-analysis consulting company to prepare it. Key economic, geographic, demographic and other relevant data will be needed.

KEY 3

The entrepreneur must identify the external factors that may have an impact on the business

After completing the market analysis, the entrepreneur must identify the external factors over which he may have no control. Current data on these non-controllable variables must be gathered and analyzed. The entrepreneur might ask the question, Where do I get information on external variables? Fortunately, a lot of data is available and for surprisingly little cost. First, numerous government publications provide a significant amount of information. These publications are inexpensive and are available at U.S. Government bookstores located across the country. Almost everything the government prints is available through these stores.

One important source of information is the *Statistical Abstract*. This government document includes a wide variety of factual and statistical data that appear in simplified, abstract form. It also includes references indicating the source of the original information that the entrepreneur may be able to use for more extensive research and

analysis. The cost of the *Statistical Abstract*, which is published annually, is about \$50 for a paperback version.

Every five years a census is taken that gathers data on sales, employees, payroll and a variety of other data for almost every business category. Many previous editions of this publication, known as the *Census of Business*, are available. Entrepreneurs may be able to use this historic information to determine long-term trends for businesses in which they have an interest. Similarly, entrepreneurs may find the population census taken at the beginning of each decade to be helpful. For many types of businesses, demographic data (population, age groupings, income levels) are important and can be obtained for small areas called census tracts. The local Chamber of Commerce is another excellent source of economic, statistical and other information as is the economics department of many large banks.

Another first-rate government source of data is the *U.S. Industry and Trade Outlook*, which is published annually by the Department of Commerce. This publication provides information on virtually every American industry and includes forecasts. For those entrepreneurs interested in economic data such as gross domestic product (G.D.P.), consumer price indexes and interest rates. *The Economic Report of the President* is mandatory reading. The Small Business Administration is yet another great source of information. The S.B.A. provides booklets on topics such as establishing accounting systems and product pricing for free or at a nominal cost.

In business, one certain thing is taxes. The Internal Revenue Service, as well as state comptrollers' offices, can provide tax assistance and tax guide