

# 商务计划与 财务管理

Business Planning and  
Financial Management

全毅文 赵凤英 刘海娟◎主编



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# PREFACE

## 前言

*Business Planning and Financial Management*《商务计划与财务管理》是根据中外合作办学项目专业教师的双语教学实际,结合新时期中外合作办学项目高职学生的专业需求所编辑出版的系列丛书之一。本书由内蒙古商贸职业学院全毅文、赵凤英、刘海娟担任主编,负责设计样章、修缮初稿、统稿与定稿;由内蒙古商贸职业学院张燕、陶玉婷、田芳担任副主编,参与大纲的讨论与确定,并参加编写。本书由全毅文、赵凤英、刘海娟进行编审。

内蒙古商贸职业学院自2007年起与英国职业院校开展联合办学项目,合作培养具有专业视角的国际化商务人才。根据这一要求,联合办学项目的各专业学生既要通晓专业理论知识,又要具备运用国际商务知识的能力。为此,作为中外合作办学项目一线教师,本着“立足高职,服务高职,培养国际商务人才”的宗旨,编写了这本*Business Planning and Financial Management*《商务计划与财务管理》。本书根据中外合作办学项目专业人才培养目标,以国际商务的基本理论为出发点,旨在培养中外合作办学项目专业学生,使之成为既有系统的专业理论知识,又有实际工作经验与能力的商务人才。

本书有以下特点:

1. 实用性强:本书根据中外合作办学项目专业人才培养目标,以国际商务的基本理论为出发点,既培养学生专业理论知识,又注重培养学生的实践操作能力,为学生步入今后的工作岗位奠定基础。

2. 学练结合:本书将国际商务理论与具体的实训操作相结合,为学生学有所练、勤于操作创造条件。

3. 简明扼要:本书按照学生由浅入深、循序渐进的认识规律来安排总体结构和各章内容,尽量用通俗易懂的语言来阐述国际商务的基本原理,力求使学生不至于因大量国际商务专业术语而对学习国际商务知识产生畏惧心理。

由于时间仓促，加之编者水平有限，书中难免有错漏和不足之处，恳请读者和同行批评指正。

本书在编写过程中，参考了大量的英文资料，得到了各位老师以及出版社专家的指导和帮助，在此编者深表谢意。

编者  
2018年3月

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## Chapter 1 Business Planning Overview

A business plan is a formal statement (a written document) of business goals, reasons they are attainable, and plans for reaching them over a set period of time. A business plan often includes information about your goals, strategies, marketing and sales plans, financial forecasts. It may also contain background information about the organization attempting to reach those goals. At the very least, a business plan helps the business owner to think through the business idea and decide what the business should do to succeed. Business planning is a key part of creating a successful business. It helps the business owner to think through the business idea and decide what the business should do to succeed. Business planning is a key part of creating a successful business. It helps the business owner to think through the business idea and decide what the business should do to succeed.

## Part 1

# Business Planning

### 1.1 The Role of Business Plan

There are many great reasons why it is worth your time creating a business plan. Here are just seven:

- 1. A business plan provides a structured way of organizing your thoughts and clarifying your ideas.
- 2. A business plan is a tool for communicating your vision to others.
- 3. A business plan is a tool for setting goals and measuring progress.
- 4. A business plan is a tool for identifying risks and developing strategies to avoid them.
- 5. A business plan is a tool for attracting investors and lenders.
- 6. A business plan is a tool for managing your business.
- 7. A business plan is a tool for growing your business.

## Chapter 1 Business Planning Overview

**A business plan** is a formal statement ( a written document ) of business goals, reasons they are attainable, and plans for reaching them over a set period of time. A Business Plan often includes information about your goals, strategies, marketing and sales plans and financial forecasts. It may also contain background information about the organization or team attempting to reach those goals.

Business planning is a key part of creating a successful business. Planning helps the business assesses how good the business idea is and decide what the best way is to make things happen.

Planning lets the business thinks about what the business wants to do, how the business is going to do it and anticipate mistakes. If the business doesn't plan, the only option is to learn as the business goes along—often at high expense.

Effective planning helps the business develop a business strategy that takes into account what the business is trying to achieve and what competitive threats the business faces. A realistic strategy will take into account the business' own skills and the financial resources the business has.

Whether the business needs to raise start-up financing or not, the business should write the business strategy down as a business plan. Doing this helps ensure that the business have thought through all the important issues in a systematic way. The Business Plan then becomes a working tool that the business can use to help it run the business, revising and updating the plan over time.

### 1.1 The Role of Business Plan

There are many great reasons why it is worth your time creating a Business Plan. Here are just seven:

**A Business Plan:**

- Provides a structured way of organizing your thoughts and clarifying your idea.

- Helps you set out your goals and spot any potential problems in achieving these goals.
- Gives you a clear strategy to follow when things get busy.
- Is often essential for securing external finance for your business (*and is required if you're applying for a Start Up Loan*).
- Allows you to measure your progress as you go along.
- Ensures all of your team are working towards the same vision.
- Helps you plan for the future.

## 1.2 Audience of Business Plan

Business plans may be internally or externally focused. Externally focused plans target goals that are important to external stakeholders, particularly financial stakeholders. They typically have detailed information about the organization or team attempting to reach the goals. With for-profit entities, external stakeholders include investors and customers. External stakeholders of non-profits include donors and the clients of the non-profit's services. For government agencies, external stakeholders include tax-payers, higher-level government agencies, and international lending bodies such as the International Monetary Fund, the World Bank, various economic agencies of the United Nations, and development banks.

Internally focused business plans target intermediate goals required to reach the external goals. They may cover the development of a new product, a new service, a new IT system, a restructuring of finance, the refurbishing of a factory or a restructuring of the organization. An internal business plan is often developed in conjunction with a balanced scorecard or a list of critical success factors. This allows success of the plan to be measured using non-financial measures. Business plans that identify and target internal goals, but provide only general guidance on how they will be met are called strategic plans.

Operational plans describe the goals of an internal organization, working group or department. Project plans, sometimes known as project frameworks, describe the goals of a particular project. They may also address the project's place within the organization's larger strategic goals.

## 1.3 Content

Business plans are decision-making tools. The content and format of the business plan is determined by the goals and audience. For example, a business plan for a non-profit might

discuss the fit between the business plan and the organization's mission. Banks are quite concerned about defaults, so a business plan for a bank loan will build a convincing case for the organization's ability to repay the loan. Venture capitalists are primarily concerned about initial investment, feasibility, and exit valuation. A Business Plan for a project requiring equity financing will need to explain why current resources, upcoming growth opportunities, and sustainable competitive advantage will lead to a high exit valuation.

Preparing a Business Plan draws on a wide range of knowledge from many different business disciplines: finance, human resource management, intellectual property management, supply chain management, operations management, and marketing, among others. The plan should demonstrate that the businesses understand the market and have thought about what they are going to offer, whether they need staff or premises, and so on. The plan must include financial forecasts showing the costs and cash flow the businesses expect and any funding they need to raise. It can be helpful to view the business plan as a collection of sub-plans, one for each of the main business disciplines.

A good business plan can help to make a good business credible, understandable, and attractive to someone who is unfamiliar with the business. Writing a good business plan can't guarantee success, but it can go a long way toward reducing the odds of failure.

## 1.4 Presentation

The format of a business plan depends on its presentation context. It is common for businesses, especially start-ups, to have three or four formats for the same business plan.

An "elevator pitch" is a short summary of the plan's executive summary. This is often used as a teaser to awaken the interest of potential investors, customers, or strategic partners. It is called an elevator pitch as it is supposed to be content that can be explained to someone else quickly in an elevator. The elevator pitch should be between 30 to 60 seconds.

A pitch deck is a slide show and oral presentation that is meant to trigger discussion and interest potential investors in reading the written presentation. The content of the presentation is usually limited to the executive summary and a few key graphs showing financial trends and key decision making benchmarks. If a new product is being proposed and time permits, a demonstration of the product may be included.

An internal operational plan is a detailed plan describing planning details that are needed by management but may not be of interest to external stakeholders. Such plans have a somewhat

higher degree of candor and informality than the version targeted at external stakeholders and others.

A written presentation for external stakeholders is a detailed, well written, and pleasingly formatted plan targeted at external stakeholders.

## Chapter 2 Layout of Business Planning

The business plan consists of a narrative and several financial worksheets.

The real value of creating a business plan is not in having the finished plan in your hand; rather, the value lies in the process of researching and thinking about your business in a systematic way. The act of planning helps you to think things through thoroughly, study and research if you are not sure of the facts, and look at your ideas critically. It takes time now, but will help avoid costly, perhaps disastrous, mistakes later.

Pay particular attention to your writing style. You will be judged by the quality and appearance of your work as well as by your ideas.

It typically takes several weeks to complete a good plan. Most of that time is spent in researching and revising your ideas and assumptions. But this is the value of the process. So make time to do the job properly. Those who do so never regret the effort. And finally, be sure to keep detailed notes on your sources of information and on the assumptions underlying your financial data.

The following part will describe in detail the essential sections of a business plan.

Business Plan

Your Business Name

Date

E-Mail

Website

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### **1. Executive Summary**

You may find it easier to complete this section last. It should contain a summary of the key points of your business plan and why you are confident your business will succeed. Some of the areas you might want to think about including are:

- What the business is.
- Who the key people are and what skills and experience they have.
- Why you think it will be successful.
- What product or service your business will be selling and what your Unique Selling

Point (USP) is.

- Some brief detail of the projected financial performance of the business and how it will be financed.

We suggest that you make it no more than two pages long. Include everything that you would cover in a five-minute interview. Make it enthusiastic, professional, complete and concise.

If proposing for an investment, state clearly how much you want, precisely how you are going to use it, and how the money will make your business more profitable, thereby ensuring repayment.

## **2. General Company Description**

### **2.1 Company overview**

What business will you be in? What will you do? General description of the company.

### **2.2 Company mission and objectives**

A mission statement is a short statement of an organization's purpose, identifying the goal of its operations. It may include a short statement of such fundamental matters as the organization's values or philosophies, a business's main competitive advantages, or a desired future state—the "vision" .

A mission is not simply a description of an organization by an external party, but an expression, made by its leaders, of their desires and intent for the organization. The purpose of a mission statement is to focus and direct the organization itself. It communicates primarily to the people who make up the organization—its members or employees—giving them a shared understanding of the organization's intended direction. Organizations normally do not change their mission statements over time, since they define their continuous, ongoing purpose and focus.

Objectives are the specific outcomes that an organization wishes to achieve by carrying out its activities. They are the anticipated results of programs of activities, and therefore have a central role in strategy planning and business planning.

### **2.3 Organizational structure**

If you'll have more than 10 employees, create an organizational chart showing the management hierarchy and who is responsible for key functions.

Include position descriptions for key employees. If you are seeking loans or investors, include resumes of owners and key employees.

## 2.4 The management team

Who will manage the business on a day-to-day basis? What experience does that person bring to the business? What special or distinctive competencies? Is there a plan for continuation of the business if this person is lost or incapacitated?

## 3. Market Research and Analysis

No matter how good your products and services are, the venture cannot succeed without effective marketing. This begins with careful and systematic research. It is very dangerous to assume that you already know about your intended market. You need to do market research to make sure you are on track. Use the business planning process as your opportunity to uncover data and to question your marketing efforts. Your time will be well spent.

### 3.1 Market Research (Research of prospective customers, Market trend, etc.)

Market research is any organized effort to gather information about target markets or customers. It is a very important component of business planning.

Market research is a way of getting an overview of consumers' wants, needs and beliefs. It can also involve discovering how they act. The research can be used to determine how a product could be marketed. There are two major types of market research: primary research and secondary research.

Primary research means gathering your own data. For example, you could do your own traffic count at a proposed location, use the yellow pages to identify competitors, and do surveys or focus-group interviews to learn about consumer preferences. Professional market research can be very costly, but small business owners can do effective research themselves.

Secondary research means using published information such as industry profiles, trade journals, newspapers, magazines, census data, and demographic profiles. This type of information is available in public libraries, industry associations, chambers of commerce, from vendors who sell to your industry, and from government agencies.

Factors that can be investigated through market research include:

**Market information:** Through market information one can know the prices of different commodities in the market, as well as the supply and demand situation.

**Market segmentation:** Market segmentation is the division of the market or population into subgroups with similar needs or wants. It is widely used for segmenting on geographic differences, demographic differences (age, gender, ethnicity, etc.), technographic differences, psychographic differences, and differences in product use.