



商业计划书指南

Brooklyn Small Business Development Center

布鲁克林中小商业发展中心

New York City College of Technology

25 Chapel Street, 11th Floor

Brooklyn, NY

Tel: 718.797.0187

推广中心:

St. Joseph's College
245 Clinton Avenue
Brooklyn, NY 11205
Tel: 718.940.5720

Sunset Park 5th Avenue BID
5116A 5th Avenue, Suite 200
Brooklyn, NY 11220
Tel: 718.439.7794

电子邮件: SBDC@Citytech.cuny.edu

网址 : <http://brooklyn.nyssbdc.org>



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商业计划书叙述样本:

Pearl Restaurant
明珠饭店

Why Do You Need a Business Plan?

您为什么需要商业计划书？

If you want to raise money to finance a new business, the operation or expansion of an existing business or to buy an existing business – ***you need a business plan***. Sources of capital, investors and lenders, will not even consider provided money to your business unless you have a plan – and it must be a plan that shows you have really thought about and through what you are proposing.

如果您想筹集资金以资助一项新的生意、经营或扩大现有企业或购买经营中的生意 - **您需要一份商业计划书**。如果您没有一个优秀的商业计划，资金提供者、投资者和贷款人不会考虑提供资金给您做生意因此您的计划书必须是经过您的深思熟虑并具有说服力的一份资料。

If you want to manage and organize your business effectively, you need a business plan. A good plan helps to focus on markets for your product or service, anticipate future needs, monitor progress and be a proactive-not reactive-manager. It is a very valuable management tool.

如果您想有效地管理和组织您的业务，您也需要一份商业计划书。一个好的计划能帮助您专攻特定的产品或服务的市场，预计未来的需求，监控运营变动情况，使您成为一个料敌于先的管理者。商业计划书是一个非常有价值的管理工具。

If you want to know where you are, where you're going, and how you're going to get there, you need a business plan. A good business plan is a road map for your business.

您需要一份商业计划书来定位你在哪里，要去哪里，以及如何去到那里。一个好的商业计划是您的企业的指南针。

If you have never prepared a business plan before, work with a resource partner like the NYS Small Business Development Center to help you get started. An objective source can help analyze the strengths and weakness of you business proposal and can work with you to complete your plan so that you will have a useful tool for running your business or raising capital.

如果您之前从来没有准备过商业计划书，资源伙伴如纽约州小型企业发展中心（SBDC）是帮助您开始的最好起点。我们能为您提供帮助，客观分析您的商业计划书的优势和弱点，并可以与您一起完成您的计划，这样您就会有一个强大有用的工具来经营您的业务或筹集资金。

Business Plan Narrative - Outline

商业计划书的叙述- 大纲

Executive Summary

执行提要

We recommend that you pay special attention to the Executive Summary. The executive summary should keep investors/lenders interested in learning more about the business. If they become disinterested they would not read the rest.

我们建议您要特别注意执行提要。执行提要应该让投资者/贷款人对你的业务產生兴趣並想了解更多相关业务。如果他们觉得无趣，他们不会阅读余下的信息。

It should not be longer than 2 or 3 paragraphs.

首先，执行提要最多不应该超过 2 或 3 個段落。

First paragraph(s) should include an overview of the entire narrative that briefly describes and the company's **location, target market; products/services offered, management, ownership structure** among others.

第一段应包括整个企劃書的概要，並简要介绍公司的位置、目标市场、提供的产品/服务，管理层成员等等。

The last paragraph should be a financial summary, that includes annual sales projected for year one, two, growth rate and capital needs.

最后一段应簡述财务摘要，包括第一年、第二年预计年销售额，增长率和资本需求。

I. Marketing Analysis

I.营销分析

- Number and extent of **products and/or services** offered
产品和/或服务数量和提供程度
- Who is your **target market**?
您的目标市场是谁？
- **Marketing strategy**
营销策略
 - Packaging 包装
 - Positioning 定位
 - Pricing 价格
 - Advertising and/or promotion 广告推广
- What is the **market potential**? Include numbers, data
市场潜力是什么？包括数字、数据支持

- How and where do you purchase your product/service? **Suppliers, operations.**
如何和在哪里购买你的产品/服务？ **供应商，运营方式。**
- Channels of distribution
分销渠道

II Industry/Competitive Analysis

II 产业/竞争力分析

The Industry 产业背景分析

- Size of Industry - include dollar and/or unit volume
产业规模 - 包括金额和/或单位数量
- **Sales trends** - are they increasing/decreasing? Why?
销售趋势 - 是增加/减少？为什么？
- How is the company positioned to exploit the structure and trends of the industry?
公司如何定位以应对产业结构及产业发展趋势？

Competition 竞争对手分析

- Who are your current or potential competitors? - List them by name
谁是您目前的或潜在的竞争对手？ - 列出他们的名字
- What is the market share and/or potential market share of each competitor?
每个竞争者占有的市场份额和/或潜在的市场份额？
- **How will you differentiate yourself from the competition?**
如何将你自己从竞争中脱颖而出（你与竞争对手的区别在那里）？
- What are your competitors' strengths and weaknesses?
你的竞争对手的优势与弱势？
- What are the opportunities and threats faced by the business?
公司/业务所面临的机遇和威胁？

Management 管理

- Briefly list the experience and skills of the management team and key personnel
简要列出**管理团队**和关键人员的经验和技能
- What are each manager's responsibilities? -- E.g. Marketing, Finance, etc.
每个管理者的责任？ - 例如，市场营销，财务等
- What other resources are needed? - i.e. Accountant, Lawyer
还需要什么其他资源？ - 例如，会计师，律师

Checklist for Loan Package for _____

贷款计划清单: _____

Actual:

实际资产（资产单据）

_____ Business Plan Narrative

商业计划叙述

_____ Current (or Beginning) Balance Sheet (less than 90 days old)

当前（或刚开始）的资产负债表（不超过 90 天）

_____ Current Income Statement

当前损益表

_____ Two previous years Balance Sheets and Income Statements

前两年资产负债表和损益表

_____ Business Federal Income Tax returns (most recent three years)

联邦商业所得税纳税申报表（最近三年）

_____ Aging of accounts receivable/payable

应收/应付帐目的折旧

_____ Certificate of Incorporation or Business Certificate

企业或业务经营许可证证 _____ Bylaws, Stock Certificates and

Stockholders Agreements

章程，股票和股东协议

_____ Lease/Contingent Lease Agreement

租赁/租赁协议

_____ Resume(s) of Principal(s)

当事人的履历

_____ Contracts, legal documents, letters of intent, articles, advertisements

合同、法律文件、意愿书、文章、广告

Equity Investment 股权投资

_____ At least 30% of total investment should come from shareholders-members

总投资至少 30% 应来自股东成员

For each principal with a minimum of 20% ownership:

每个拥有 20%或以上股份的主要股东:

_____ Personal Federal Income Tax returns (most recent three years)

联邦个人所得税纳税申报表（最近三年）

_____ Personal Financial Statement

个人财务报表

_____ Personal Credit Report (a free credit report can be obtained at **www.annualcreditreport.com**, or by calling 1-877-322-8228)
个人信用报告 (免费信用报告可于 **www.annualcreditreport.com**, 或致电 1-877-322-8228)

Projections: 財務预估:

- _____ Assumption Sheet for Projected Financial Statements
预计的财务报表假设表
- _____ Itemized Start-up Costs
創業成本明細
- _____ Leasehold Improvements Estimates
租赁物业装修预算
- _____ Machinery & Equipment Estimates
机械及设备预算
- _____ Sources and Applications of Funds
资金来源和运用
- _____ Income Statement & Cash Flow Projections month by month for 36 months
36 个月的损益表及每月现金流量表预测

U.S. Small Business Administration forms (available at www.SBA.gov):

美国小商业管理局表格 (在 www.SBA.gov 下载):

- _____ Personal Financial Statement (each principal) (SBA Form 413)
个人财务报表 (每个申貸主体) (SBA 表格 413)
- _____ Statement of Personal History (each principal) (SBA Form 912)
个人历史声明 (每个申貸主体) (SBA 表格 912)
- _____ Request for Copy or Transcript of Tax Form (SBA Form 4506)
税表副本申請表 (SBA 表格 4506)

The Six C's of Credit

关于信用的 6C

Character. The first thing that loan officers look for when reviewing a proposal is **evidence of your trustworthiness.** Your loan application can be rejected without even reviewing your proposed business idea if loan officers find any evidence in your background indicating lack of integrity. They would ask questions such as "Who are you? How long have you lived where you live? How long have you been in business? Do you live up to your obligations? What is your standing in the community?" The answers to these questions will normally come from your business plan and references.

In addition, banks will rely heavily on your credit history. They would want to know if you have always repaid your obligations. If there are noticeable blemishes in your financial, professional, or personal background, your chances of getting a loan are significantly reduced. So expect questions such as "What do your suppliers say about you? What about your personal credit history? How will your credit history reflect on your credit future?"

Character 特征

信贷员在审查提案时，看的第一件事情是您的可信度的**证据**。当信贷员发现任何您提供的证据不够充份或背景资料缺乏诚信的情况下，他甚至可能連您的商業提案都不評估，就直接驳回您的商业提案。信贷员可能会提出如下的问题：“您是谁？您在現在的住所居住多久了？您做这个行業有多久？您有在償還您的債務嗎？您在社区上的地位如何？”这些问题的答案通常会来自你的商业计划書和参考资料。

此外，银行将在很大程度上依赖您的信用记录。他们想知道您是否一直按时偿还你的借贷。如果在您的财务，专业或个人背景上有明显的瑕疵，获得贷款的机会大大降低。所以要对下列问题有所准备：“您的供应商会如何形容您？您的个人信用记录如何？您的信用记录如何映射您未来的还款能力？”

Capability to Manage the Business. Banks need to be sure that the person/people making the business decisions know what they are doing. Mismanagement is the foremost reason for the failure of new businesses, and banks naturally want to avoid that. Loan officers would want to know the professional background, previous business experience, relevant education, and level of success of the business owner. If you have limited experience, you will have a greater chance of getting a loan if you are a franchisee of an established business, or if you bring in someone with more solid experience.

Capability to Manage the Business 运营能力

银行需要确保公司决策者了解自己的企业运作。管理不善是新企业失败的首要原因，银行自然地希望能避免这种情况发生。贷款人员會需要知道企业老板的专业背景，以往的业务经验、相关的教育和成功经历。如果您的经验有限，但您要加盟一個成功的連鎖企業，或者让更有经验的人加入企业，这种情况下您将有更大的机会获得贷款。

Capacity. If the bank feels that confident about your personal background and your ability to make good judgments when making business decisions, the next step for them is to determine the capability of your business to turn a profit. They will now ask, "**What is your ability to repay the loan? How will the loan proceeds to be used? How will they be repaid?**" Banks are particularly interested in (a) how soon you can generate a positive cash flow; (b) when you will show a profit; (c) how large will it be; (d) whether your profit will last; and (e) whether various assets will be financed via debt or equity. The answers to these questions come from a review of your financial statements, particularly your cash flow statements, profit and loss statements, and personal and corporate tax returns.

Capacity (盈利)能力

如果银行对您的个人背景和业务决策判断能力有信心，他们的下一步是要确定您的业务扭亏为盈的能力。现在他们会问，“是什么让你有能力偿还贷款？将要如何使用贷款？如何将它们偿还？”银行对于如下方面特别感兴趣：（a）你能如何最快地取得正现金流；（b）您能什么时候获取利润；（c）利润的数目是多少；（d）你的利润是否将持续；（e）各项资产是否将通过债务或股权融资。这些问题的答案可以通过审阅您的财务报表而得知，尤其是你的现金流量表、损益表、以及个人和企业纳税申报单。

Collateral and Guarantees. Your collateral is important, but banks put more premiums on the potential profitability of your business proposal. Your collateral represents an "escape hatch" for your bank, and banks normally want it to be large enough to be able to cover their losses (if any) and be easily convertible to cash. From your projected cash flow and list of assets, bankers will ask, "How can you be sure of your ability to repay the loan? What can you offer the bank as an alternative source of repayment?" **In most instances, the bank will require the personal guarantees of all principals.** Besides providing another source of repayment, it also shows your commitment to the business.

Collateral and Guarantees 抵押和担保

您的抵押品是重要的，但银行把更多的保费放在您商业计划书的潜在盈利能力。您的抵押品代表您银行的“逃生舱口”，银行通常希望它能够大到足以弥补银行可能出现的损失，并很容易地转换为现金。从预计的现金流和资产清单，银行会问：“你怎么能肯定你有足够的能力来偿还贷款？你可以提供什么替代还款来源？”在大多数情况下，银行将要求所有负责人的个人担保。除了提供另一种还款来源，这也说明你对业务的承诺。

Context of the Business. No business exists in a vacuum, and loan officers would look at a number of factors that may potentially affect your kind of business. **They would pay particular attention to potential economic, legal, employee, supplier, or environmental problems.** Expect questions such as "What is the state of the economy? Are there environmental issues to be concerned about? How could these affect the financial condition of your business?" Loan officers tend to consider loan applications more favorably if (a) you are introducing a new product or service for which there is an obvious demand; (b) there is little competition; (c) your market is composed of small independent businesses; and (d) lower rate of failure in your type of business.

Context of the Business. 商业环境

没有商业可以独立存在，信贷员会看一些可能会影响你企业的因素。他们会特别注意潜在的经济、法律、雇员、供应商或环境问题。类似问题如“当地的状况如何？需要考虑哪些环境因素？这些因素将如何影响您企业的财务状况？”。贷款人员倾向于批准下述类

型的贷款申请，（一）你引进一个有明显需求的新产品或服务；（二）市场竞争比较少；（三）你的市场是由独立的小企业组成；（四）您的业务类别失败率较低。

Conditions or Terms of Loans. The nature of your loan request is another important factor that could affect the results of your application. Banks would want to know three important things: "How much money are you requesting? What will it be used for? For how long will it be needed?" Banks often times **prefer to approve loans for items that can be identified, have lasting value,** and can be repossessed and sold if things fail. Author: Isabel M. Isidro. Copyright 2000.

Conditions or Terms of Loans. 贷款的条件或条款。

您的贷款请求的性质是可能会影响您申请结果的另一个重要的因素。银行想知道三个重要的要素：“您要申请多少资金？它会被用在哪些地方？需要用多久？”通常银行较愿意批准贷款给一些可被识别、具有长久的价值的物品，一些可以在项目失败的情况下仍可以被收回和出售的资产。Author: Isabel M. Isidro. Copyright 2000.

Important Websites 重要网站

New York State Small Business Development Center
纽约州中小商业发展中心

www.nyssbdc.org

New York State's Online Permit Assistance and licensing
纽约州的在线许可证辅助和批准

www.nys-permits.org

New York State Department of Taxation
纽约州税务和金融部

www.tax.state.ny.us

New York State Department of State -
Division of Corporations

www.dos.state.ny.us/corp/corpwww.html

New York State Workers Compensation Board
纽约州工人赔偿局

www.wcb.state.ny.us

New York City Dep't of Small Business Services
纽约市小商业服务部

www.nyc.gov/html/sbs/html/about/about.shtm

U.S. Small Business Administration
美国小商业管理局

www.sba.gov

U.S. Social Security Administration
美国社会安全管理局

www.ssa.gov

U.S. Dep't of Commerce – Patent and Trademark Office
美国商务部- 专利和商标办公室

www.uspto.gov

U.S. Copyright Office
美国版权办公室

www.copyright.gov

U.S. Dep't of Labor - Employment & Training Administration
Unemployment Insurance

www.workforcesecurity.doleta.gov/unemploy

美国劳工部 - 就业及培训管理, 失业保险

U.S. Dep't of the Treasury - Internal Revenue Service
美国财政部 - 国内税收服务

www.irs.gov

New York City Dep't of Consumers Affairs –Licenses
纽约市消费者事务- 营业执照

www.nyc.gov/html/dca/html/licenses/licenses.shtml

More information about corporations can be found at:
关于企业的更多信息可以通过这个网站查找

www.bizfilings.com

Another source of information about corporations is
有关企业资料的信息的另一个来源是

www.companycorporation.com

Standard legal documents may be obtained at:
标准的法律文件可以在这里获得

www.legalzoom.com

Articles on Starting and Growing a Business may be found at:
创业或发展公司的文章可以在这里找到

www.bizinfo library.org

Actual business plans and related documents may be found
更多实用的商业计划书及相关文件可以在这个网站内找到

www.businessplanarchive.org

Uniform Product Code
产品条码委员会

www.uc-council.org

Credit Reporting Agencies 信用报告机构

Equifax

www.equifax.com

Experian

www.experian.com

Trans Union

www.truecredit.com

Pearl Restaurant

明珠饭店

Client assisted at Pace SBDC.
PACE 大学 SBDC 客户

STATEMENT OF PURPOSE

宗旨声明

Rebecca Charles, a chef with over twenty years of experience, and Mary Redding, a chef with ten years of experience, have recently formed Powerful Katinka Inc., which will own and operate a seafood and oyster bar named "Pearl" in lower Manhattan. Pearl's Greenwich Village location recently housed Pamela D'Orazio Catering and many of the kitchen fixtures have been left in place. Pearl will offer area residents a casual comfortable place with a moderate pricing philosophy.

Rebecca Charles(丽贝卡·查尔斯), 是一个拥有 20 多年的经验的厨师, 她和另一名具有 10 年经验的厨师 Mary Redding 玛丽·雷丁最近成立了 Powerful Katinka 公司. 这家公司将拥有并经营一家位于在曼哈顿下城以海鲜和生蚝为主的酒吧, 名叫“明珠饭店”。‘明珠饭店’位于格林尼治村的店面, 原属于 Pamela D'Orazio Catering (德奥拉齐奥餐饮), 许多厨房用具依然留在原址。明珠饭店旨在提供当地居民提供一个休闲舒适、定价适中的场所。

Ms. Charles, who is investing \$42,000 of equity, will own 60% of the company and serve as President. Ms. Redding, who is investing \$8,000 in the project, will own 40% of the corporation and serve as Vice President. As the total requirements necessary to make leasehold improvements, purchase equipment, pay for start-up costs and provide sufficient operating cash amounts to \$110,000, Powerful Katinka, Inc. is presently seeking \$60,000 in five-year SBA term financing.

投资了 42000 美元的 Ms. Charles 查尔斯女士, 将拥有公司的 60%所有权并担任总裁。投资了 \$ 8,000 美元的 Ms. Redding (雷丁女士), 将拥有公司 40%的所有权并担任副总裁。按照项目必要的投资去装修租赁物业、购置设备、支付开办费和提供足够的营运费用, Powerful Katinka 公司共需要花费\$110,000 美元。她们目前正在寻求\$60,000 美元的五年 SBA 短期融资。

EXECUTIVE SUMMARY

执行提要

Pearl, which will be located at 18 Cornelia Street in Greenwich Village, will offer the community a seafood and oyster bar featuring an American menu with strong New England accents, the only seafood establishment on a block of very successful restaurants. The goal is to provide counter-style seafood bar where patrons can stop in for oysters and beer, or sample heartier selections like chowders, pans roasts, shore dinners, and other main courses.

将位于格林威治村 18 科妮莉亚街（18 Cornelia Street in Greenwich Village）的“明珠”，将以具有浓厚的新英格兰口味的美式菜单为特色，为社区提供一个海鲜和牡蛎酒吧，这将是整条充满成功餐厅的街上唯一一家提供海鲜菜单的餐馆。她们的目标是提供柜台式海鲜吧台，让顾客们可以自由选择牡蛎和啤酒，或品嚐各种色样的杂烩炖汤、烤肉锅、海鲜饭、和其他的主菜。

The restaurant expects to carve out a profitable niche as a sought after alternative to the existing French and Italian restaurants that serve the same neighborhood, with selections priced from \$5.50 to \$16.00. Ms. Rebecca Charles, an accomplished chef who among other things has served as an Executive Chef at New York's Cascabel and as a Sous Chef at New York's Arcadia, will be Pearl's Executive Chef and primary owner. Ms. Charles' business partner, Mary Redding, is also an accomplished chef whose credits include New York's Bolo restaurant. Ms. Charles and Ms. Redding worked side by side in helping to establish Cascabel.

这间餐厅希望能在当地现有的法国和意大利的餐厅以外的市场空隙寻求利润，菜单的价格定位从\$ 5.50 至\$ 16 美元不等。“明珠”的行政总厨及主要所有者丽贝卡查尔斯女士是一名杰出的厨师，除此外，她也曾任纽约 Cascabel 餐厅的行政总厨和纽约阿卡迪亚 Arcadia 的副厨长。查尔斯女士的商业合作伙伴，玛丽雷丁也是一位成功的厨师。她曾任职于纽约的 BOLO 博洛餐厅。她们曾携手建立了 Cascabel 餐厅。

MARKETING ANALYSIS

市场分析

Village area residents are expected to make up the core clientele at Pearl. Pearl is aimed at patrons with an educated palate and an eye for value. The primary age bracket will be individuals thirty and over with incomes of at least \$35,000. According to the 1990 U.S. Census, the population of Greenwich Village was estimated at 53,000, with a median income of \$48,000. The area is home to people with backgrounds in art, publishing, entertainment, law, and fashion, among others.

格林威治村当地的居民将会是“明珠”的核心客户。“明珠”的目标顾客是具有鉴赏眼光及能分辨美味的群体。年龄在 30 岁以上，年收入至少\$ 35,000 美元。据 1990 年美国人口普查，格林威治村的人口估计在 53000 人，平均收入\$ 48,000。该地区住户的背景是艺术、出版、娱乐、法律、时尚等等。

Movie theaters in the neighborhood include the Waverly, a first-run feature film house, Film Forum, famous for its eclectic mix of art films and documentaries, and the Angelika. With six screens and unique programming of first-run independents, foreign and domestic, the Angelika is arguably Manhattan's most popular-downtown movie theater.

附近的电影院包括韦弗利 Waverly，是播放最新院线片的电影剧院，电影论坛及安格莉卡 Angelika，以兼收并蓄的艺术片和纪录片而闻名。前者有六个电影播放荧幕，以及独特的首轮独立制作影片的排片，后者可说是曼哈顿下城最流行的电影院。

Live theater also thrives in the Village, Circle Rep, Actors Playhouse, and Sullivan Street Playhouse. Minetta Lane, Cherry Lane, Lucille Lortel, and Players Theaters are all within easy walking distance to Cornelia Street.

现场戏剧院也在格林威治村这个地区蓬勃发展，Circle Rep, Actors Playhouse, 和 Sullivan Street Playhouse. Minetta Lane, Cherry Lane, Lucille Lortel, and Players Theaters, 這所有的剧院都在科妮莉亚街 Cornelia street 步行距离之内。

Another vital aspect of Village nightlife is music. For serious jazz enthusiasts there is historic clubs like The Blue Note. The Village Vanguard and Sweet Basil. Scores of cabarets and nightclubs featuring live music in and around the nearby Sheridan Square.

格林威治村夜生活的另一个重要方面是音乐。这里有一些历史悠久的爵士乐俱乐部，比如蓝色记录 Blue Note，是爵士乐狂热者的好去处。The Village Vanguard 和 Sweet Basil. 谢里登广场 Sheridan Square 附近还有许多歌舞厅和夜总会

Pearl expects to cull a significant number of patrons from the aforementioned entertainment venues, like the previous restaurants for which Ms. Charles has served as chef, Pearl expects to be able to generate a significant amount of press coverage helping to make it a destination spot. Initially, it's expected that the restaurant will make minimal use of paid advertising - one or two ads a month, focusing on downtown publications like Time Out, Paper, New York Press, Art forum, and Playbills from some of the theaters. To try to reduce cash outlays for some of it's advertising Pearl will attempt to enter into barter agreements with some of these publications. Finally, the chef/owners have a mailing list of almost four hundred patrons gathered from their previous restaurant tenures, many of whom are eagerly awaiting Pearl's opening.

像以前查尔斯女士担任厨师的餐馆，明珠的目标客户是大量上述娱乐场的顾客。明珠预计能够产生大量的新闻报道，帮助它成为一个焦点餐廳。餐厅的最初估计它将使用很少的付费广告 - 一个月一至两个广告，侧重于市中心的出版物，如 Time Out, Paper, New York Press, Art forum, 和一些剧院的 Playbills。“明珠”将尝试用以货易货的方式与这些出版物达成一些协议以减少一些因广告费用而产生的现金支出。

最后，厨师/业主有一份从先前的餐厅那里获得近四百名顾客的通訊錄，其中许多人正热切地等待着“明珠”的开张。

INDUSTRY/COMPETITIVE ANALYSIS

行业/竞争分析

According to *The Bureau of labor Statistics*, in 1994 annual household restaurant expenditures rose to an average of \$1,700. The December 1996 edition of *Meal Consumption Behavior Magazine* states that the average American eats out more-than 4 times per week, while *The National Restaurant Association's Revenue Forecast for 1997* is predicting year-to-year growth of 4.2% for the Industry.

根据劳工统计局，1994 年的家庭年度餐厅支出平均值上升到 1,700 美元。1996 年 12 月版的膳食消费行为杂志 Meal Consumption Behavior Magazine 指出，美国人平均每周在餐厅吃饭超过 4 次，而同时 1997 年全国餐馆协会的收入预测 The National Restaurant Association's Revenue Forecast 估计餐饮行业每年增长 4.2%。

The area surrounding Cornelia, Bleecker and West Fourth Streets has historically been littered with tourist shops and restaurants. Most recently, on Cornelia Street, a little oasis of fine restaurants has sprung up. In 1994 Po and Home opened their doors to a receptive public, bringing West Village residents back to an area long overrun with tourists. In 1996 Le Gigot joined what is becoming a lively restaurant scene. Pearl expects to complete the picture, filling the last unoccupied store on the one-block-long street. This little restaurant row (none of these establishments seats more than thirty) is very diverse. Po is Italian, Le Gigot, French, and Home is regional American. Pearl, as the only seafood restaurant on the block, fills a distinct niche while complimenting the other cuisines.

科妮莉亚街 Cornelia Street，布利克街 Bleecker Street 和西四街 West Fourth Street 周边长久以来有着很多纪念品商店和餐馆。最近，在科妮莉亚街上 Cornelia Street，一些精致的餐馆已如雨后春笋般涌现。1994 年 Po（意大利餐厅）and Home（美国当地餐厅）开业，使西村 West Village 的游客日益增多。1996 年，Le Gigot（法国餐厅）的开业让这里更为热闹。“明珠”的开业预计将会锦上添花，填补了这个街道上的最后一个空置店面。这个小餐厅街道（没有一家餐厅有超过 30 个座位）非常的多样化。Po 是意大利餐厅，Le Gigot 是法国餐厅，Home 是美国区域餐厅。“明珠”作为此街上唯一的一家海鲜酒家填补了一个独特的市场空白，共同与其他美食交相辉映。

For a closer look at the competition, at the end of this section is a compilation of reviews reprinted from The New York Times restaurant reviews and \$25 and under column.

In planning Pearl's financial projections, Mrs. Charles spoke separately with Mr. David Page, Chef/Owner of Home and with Mr. Mario Batali, Chef/Owner of Po. Both have stated that based on their own restaurant operations, Pearl's sales forecast is extremely reasonable.

仔细分析市场竞争，在这个章节的最后一部分是从纽约时报“餐厅评论和 25 美元以下评论”的汇编。

在计划“明珠”的财务预测时，查尔斯夫人与大卫佩奇先生、Home 的主厨师/所有者，和马里奥. Mario Batali 先生，Po 的厨师/所有者分别谈过话。他们不约而同地表示根据他们餐厅的经营经验基础上，明珠的销售预测是非常合理的。

MENU STRATEGY

菜单策略

The menu will be mainly American, specifically New England but will incorporate dishes from other regions of the country. With some French and Italian accents as well. Compared to restaurants with food of similar quality, the price structure will be moderate, with first courses from \$5.50 to \$8.00 and main courses from \$8.00 to \$16.00. Wines and beers will be typically marked up at 100% to 150%, which again is moderate compared to similar restaurants.

菜单将主要是美国口味，特别是新英格兰地区，不过也会纳入法国和意大利其他地区的美味菜肴。与同等质量的菜肴的餐馆相比，价格将是属于中等，头盘从 5.50 美元到 8.00 美元和主菜从 8.00 美元到 16.00 美元。葡萄酒和啤酒的标价通常会高达 100% 到 150%，即便如此，这样的标价对比同类餐馆也是相对合理。

OPERATIONS STRATEGY

经营策略

Pearl will be open every day except Monday. Lunch or brunch will be served Tuesday through Sunday from 12:00 PM to 3:30 PM, and dinner from 5:30 PM to 11:00 PM. The restaurant will be closed for holidays on Christmas, Thanksgiving, Labor Day, and Memorial Day. In addition, the restaurant will close for one week in August to refresh the space and make any necessary repairs or renovations.

明珠将在星期一除外每天营业。星期二至星期日的中午 12 點到下午 3:30 將提供午餐或早午餐，下午 5:30 至晚上 11 點提供晚餐。该餐厅将于圣诞节、感恩节、劳动节、阵亡将士纪念日休假。此外，餐厅将在 8 月关闭一个星期去调整位置并做出任何必要的维修或整修。

For it's fish, produce, and dry goods, Pearl will engage a group of purveyors used in the past by both chef/owners at various establishments and known for their quality, reliability, and price. This also extends to services such as refrigeration, wine and beer distributors, leasing companies, etc. Good business relationships have previously been established with all the necessary resources, and credit agreements can be acquired quickly. In order to ensure product freshness and minimize working capital requirements, inventory will be kept at a minimum with the exception of wine, which can be bought in case lots for substantial discounts. Fresh food and dry goods will be delivered daily.

对于它的鱼，农产品和干货，明珠将雇佣一群厨师与业主过去所接触过及合作过的承包商，因为這些承包商的产品质量、可靠性和价格合理性在業界有一定的聲譽。冷藏系统、葡萄酒和啤酒的经销商、租赁公司等，也會依同樣的方法來尋求合作伙伴。由于之前已经与所有必要的资源建立了良好的业务關係，信贷协定可以迅速获取。为了确保产品的新鲜度和减少营运资金需求，库存将保持在最低水平，葡萄酒則例外，因為可以在大量购买的情况下得到大幅的折扣。每天需要购买的只有新鲜食品及干货。

The restaurant will be run oyster bar style, with the service staff behind the counter. There will be no need for a floor staff, though the dishwasher will come out of the kitchen periodically to bus the wall counter, and the two front tables.

该餐厅將按照海鲜酒吧风格经营，只需要服务人员在柜台提供服务。不需要任何一个楼面的工作人员，但洗碗工人会定期走出来清理墙上的计数器和兩張前桌。

LOCATION/RESTAURANT DESCRIPTION

位置/餐厅描述

The site of the restaurant is a 500 square foot space on Cornelia Street in Greenwich Village. The pre-war building, just West of Sixth Avenue, has excellent foot traffic, and is easily accessible by both bus and subway.

该餐厅现位于格林威治村 Greenwich Village 的科妮莉亚街 Cornelia Street，占地 500 平方英尺，是一座一战前的建筑，在第六大道以西，具有良好的客流量，附近有公共汽车和地铁，交通非常方便。

There is a small-vented kitchen at the back of the space, as well as a walk-in refrigerator. An old stamped tin ceiling, wide pine plank floors, bathroom and basement provide an adequate starting point for an old-fashioned oyster bar.

具有排氣系統的小廚房位于整个铺面的后面，同时具有一個大型冰櫃。老式的加盖锡天花板、宽版松木地板，洗手间和地下室，这些元素为营造一个老式的海鲜酒酒吧提供了足够的起点。

The restaurant will have a seating capacity of approximately thirty. It will be outfitted with an antique marble counter with stools, a long shelf on one wall with several barstools, and two small tables in the front window.

餐厅将有大约三十个座位。这里将配备一个古色古香的大理石櫃台和幾個凳子、倚墙的长架子及一些酒吧高脚凳，和两个置于前窗的小桌子。

The basement will house a small office, dry storage, and wine and beer storage.
地下室将置办成一间小办公室，並用于贮存干货，葡萄酒和啤酒。

MANAGEMENT

管理者(背景)

Rebecca Charles, Chef/Owner

丽贝卡查尔斯，厨师/所有者

Ms. Charles has over 20 years experience the last eight of that have been spent in New York City, including five years at the stoves of Arcadia under renowned Executive Chef Anne Rosenzweig. As Sous Chef, Ms. Charles' duties included cooking, expediting, training, staff's' purchasing, hiring, and firing. Ms. Charles gained invaluable experience supporting Ms. Rosenzweig at scores of events. In the owner's absence, Ms. Charles worked with the General Manager to ensure the smooth operation of the restaurant.

查尔斯女士拥有超过 20 年的管理经验，其中八年在纽约市，并在知名的阿卡迪亚行政总厨安妮罗森茨维格之下学习五年。作为副厨师长，查尔斯女士的职责包括做饭，外务，培训，员工的交换，招聘，和解聘。查尔斯女士在支持罗森茨维格女士的工作中获得了宝贵的经验。在餐廳所有者不在的情况下，查尔斯女士與餐廳总经理合作运营餐厅，以确保顺利运作。

As Executive Chef of Cascabel in it's founding year of 1993. Ms. Charles played a key role in establishing the operation of the business as well as performing the duties of Chef. The restaurant received many favorable reviews in it's opening year, including one front New York Magazine.

作为 Cascabel 行政总厨，在 1993Cascabel 成立的那一年，查尔斯女士在建立对企业的经营，以及执行厨师的职责上起到了关键作用。餐厅在開張的那一年获得不少好评，其中包括了一家紐約重要的杂志。

During, the late eighties, Ms. Charles worked in the resort community of Kennebunkport, Maine. In 1986 she was the Executive Chef of The White Barn Inn, and in 1987 she was the Executive Chef and designer of Cafe 74. Both restaurants received four stars from the Portland Press Herald, the area's leading newspaper, and favorable notices from New England Monthly Magazine and other periodicals.

八十年代末，查尔斯女士就职于緬因州德肯尼邦克港 Kennebunkport 的度假社区。在 1986 年，她担任白谷仓酒店 White Barn Inn 的行政总厨，于 1987 年，她成为咖啡 74 的行政总厨並参与了該品牌的设计。两间餐厅都得到来自該地區主要報紙的波特兰新闻先驱报 4 星的评级，并且新英格兰月刊和其他期刊也给与这两所餐厅很高的评价。

As Chef/Owner of Pearl, Ms. Charles will oversee all operations including the creation of menus and wine lists, bookings, purchasing, supervising staff, cooking, marketing, and public relations.

身兼厨师与明珠的所有者，查尔斯女士将负责所有业务，包括菜单及酒单的设计，簿记，采购，监督人员，烹饪，市场营销，以及公关。

Ms. Charles is a member of the National Association of Women Business Owners. The International Association of Women Chefs and Restaurateurs and The James Beard Foundation.

查尔斯女士是全国女企业家协会的成员，以及國際妇女厨师及餐馆業者協會和詹姆斯比尔德基金会的會員。

Mary Redding, Chef / Owner

玛丽雷丁，厨师/所有者

A graduate of the Culinary Institute of America at Hyde Park, New York. Ms. Redding has ten years of experience at such reputable Manhattan restaurants as Arizona 206, Time Cafe, Chefs and Cuisiniers Club, Cascabel and Bolo.

毕业于位于纽约海德公园烹饪学院，雷丁女士已在亚利桑那州 206 餐館，时光咖啡馆，厨师俱乐部，Cascabel 和博洛经等著名的曼哈顿餐厅积累了 10 年的经验。

In her current capacity as Sous Chef at Bolo, one of three restaurants owned by Executive Chef Bobby Flay, Ms. Redding bears much of the responsibility, for keeping the restaurant running seamlessly while Mr. Flay participates in charitable events, guest appearances on television, preparing cookbooks for publication, and overseeing his other establishments. As a consequence, Ms. Redding has acquired considerable experience in management as well as culinary skills. At Pearl, she will be involved in all facets of the restaurant's operation.

雷丁女士目前在總裁廚師鲍比福雷旗下三家餐厅的博洛餐廳任副厨师长。她負責此餐廳大部分的责任，使餐厅无缝运行，好讓福雷先生能够参与各項慈善活动，上电视錄影，准备食谱的出版，并监督他的其他餐廳。因此，雷丁女士已取得相当大的管理经验以及烹饪技巧。在明珠餐厅，她将参与在餐厅经营的各个方面。

SOURCES AND USES OF FUNDS

资金来源和用途

SOURCES 来源

Owners' Equity Investment 所有者权益投资	\$50,000
Bank Term loan 银行定期贷款	<u>60,000</u>
Total 总额	\$110,000

USES 用途

Leasehold Improvements

租赁物业装修

<i>Electrical</i> 电力	\$10,000
<i>Plumbing</i> 水管道	10,000
<i>General Contractor</i> 总承包商	15,000
<i>Stack to Roof, Ventilator</i> 叠加屋顶, 通风系统	5,000
<i>Signage</i> 标牌	1,000
<i>Lighting</i> 灯饰	2,000
<i>Air-conditioning/refrigeration (re- conditioning)</i> 空调/冰箱 (翻新)	<u>2,000</u>
	\$45,000

Equipment 设备

<i>Imperial Eight Burner/ 2 Ovens</i> 專業爐台 (8 个爐火/2 个烤箱)	\$1,000
<i>Imperial two-foot grill</i> 特大两脚烧烤器	750
<i>Two 40" Double Door Lowboys</i> 两个 40" 双门矮脚柜	1,200
<i>40" Chest Freezer</i> 40" 卧式冰柜	250
<i>2 Bay Pot Sink</i> 2 隔洗涤盆	150
<i>2 Compartment Bar Sink</i> 2 分隔酒吧水槽	150
<i>Bar Refrigeration</i> 酒吧制冷箱	650

40" Stainless Double-Tiered Slide	200	
40" 不锈钢双层滑板		
Rolling Rack	75	
轧制滚架		
Metro Shelves	200	
铁货架		
10-Ft. Stainless Hood, Ductwork, Ansul	5,000	
10 英寸不锈钢抽油烟机, 管道		
System	3,000	
系统		
6' x 8' walk-in	200	
6' x 8' 大型冷藏室		
6' Hanging Pot Rack	200	
6' 悬壶架		
Ice Cream Freezer	800	
雪糕冷冻器		
China, Glass, Flatware	575	
瓷器, 玻璃, 餐具		
Fryer	<u>500</u>	
油炸锅		
Miscellaneous Small Equipment		
其它小型设备		\$15,000
Counter, tables, chairs, backbar		\$9,000
柜台, 桌子, 椅子, 托梁		
Start-Up Costs/Security Deposits		
开办费/抵押存款		
First month's rent and security	\$9,000	
首月租金和押金		
Con/ED Nynex-security deposits	1,500	
CON / ED NYNEX 電力公司保证金		
Beer and wine license	500	
啤酒和葡萄酒经营许可证		
Logo, cards, bags, matches	3,000	
标牌, 名片, 袋子, 火柴		
Legal and Professional fees	<u>11,000</u>	
法律及专业费用		
		\$25,000
Opening Inventory		\$4,000
期初存货		
Operating Cash		<u>\$12,000</u>
营运现金		
Total 总额		\$110,000

Projected Financial Statements

预计财务报表

Key Assumptions

主要假设

All figures are in 1997 dollars. The presumed inflation rate is 3.5%.

所有数据均为 1997 年的美元值。假定通胀率是 3.5%。

Cost of Goods Sold

已售商品成本

Ingredient costs are presumed to represent approximately 32% of the total C.O.G.S.

原料成本被假定为占总销售成本约 32%。

Labor Costs account for approximately 68% of total C.O.G.S. and include annual base salaries of \$30,600 each for two line cooks.

劳工成本占总销售成本约 68%，包括两个厨师每人每年 30,600 美元的基本工资。

Principals' Salary

负责人薪酬

First-year annualized salaries of \$30,000 each for Rebecca Charles and Mary Redding.

The principals will not draw salaries for the first two months of operation.

负责人丽贝卡查尔斯和玛丽雷丁每人第一年的年薪均为\$30,000。兩负责人将不会在餐廳開始运作的頭兩個月領取工资。

Employees' Salary

员工薪酬

1 Dishwasher/Utility person (@ \$7.00 per hour (\$17.136 annually).

1 洗碗工/水电工（按照每小时\$7 工资(每年\$17,136)）。

Payroll Taxes

工资税

Equal to 16% of principals' and employee salaries, including those of the line cooks accounted for in C.O.G.S

相当于负责人和员工薪酬总额的 16%，包括被计入已售商品成本的厨师的薪酬。

Depreciation

折旧费

Equipment, Leasehold Improvements and Furniture / Fixtures are all depreciated in equal monthly installments over 5 years.

设备，租赁物业装修及家具/各种装置都以 5 年按月等额折旧。

Financial Analysis of Pearl Restaurant

明珠餐馆的财务分析

Sic Code: 5812
SIC 代码: 5812

Projected
预计

Income Data 收入数据	RMA Benchmark 風險管理協會基 准	1997-1998	1998-1999	1999-2000
Gross Profit 毛利	58.60%	57.13%	57.13%	57.13%
Cost of Goods 商品成本	41.40%	42.87%	42.87%	42.87%
Operating Expenses 营业费用	54.40%	36.00%	40.51%	42.73 %
Operating Profit 营业利润	4.20%	21.13%	16.62%	16.80%
Ratios 比率				
Current Ratio 流动比率	0.7	10.96	19.83	29.79
Quick Ratio / Acid Test 速动比率/酸性测试	0.3	10.51	19.36	28.06
Debt /Equity 负债股权比率	4.4	0.29	0.13	0.06
Dept Coverage Ratio 负债保障比率	2.9	10.62	9.87	9.96
Return on Equity 股本回报率	26%	69%	39%	28%
Sales and Assets 销售和资产比率	2.9	2.54	2.07	1.65
Return on Assets 资产回报率	6%	54%	34%	27%
Average Inventory 平均存货比率	28.2	42.82	48.04	31.92
Turnover Days Supply of Inventory 供应库存周转天数	13	8.41	7.49	11.28

INCOME STATEMENT

INVENTORY BUILD-UP												
存货累积												
Opening Balance 期初余额	4,000	2,347	5,391	6,309	5,391	7,502	5,102	6,379	4,876	6,457	7,003	4,087
(+)Purchases-materials (+) 采购材料	1,412	4,090	7,560	7,542	6,351	6,276	12,356	15,342	6,401	6,926	4,568	8,675
(+)Purchases-labor (+) 采购劳力	3,295	9,554	12,438	12,740	14,840	14,644	14,361	14,955	5,780	6,340	7,356	10,560
(-)Cost of Goods Sold (-) 已售商品成本	(6,360)	(10,600)	(19,080)	(21,200)	(19,080)	(23,320)	(25,440)	(31,800)	(10,600)	(12,720)	(14,840)	(16,960)
(=) CLOSING BALANCE (=) 期末余额	2,347	5,391	6,309	5,391	7,502	5,102	6,379	4,876	6,457	7,003	4,087	6,362

CASH FLOW STATEMENT 现金流量表		Start-up 開業											
	Month 一月	May 五月	June 六月	July 七月	August 八月	September 九月	October 十月	November 十一月	December 十二月	January 一月	February 二月	March 三月	April 四月
OPENING CASH BALANCE 期初现金余额		12,000	13,861	17,385	29,955	47,542	58,919	81,167	102,918	136,989	136,176	139,578	149,623
CASH INFLOWS 现金流入													
Capital Contribution 资本投入	50,000												
Revenues-Cash Sales 收入-现金销售		15,900	26,500	47,700	53,000	47,700	58,300	63,600	79,500	26,500	31,800	37,100	42,400
Term Loan/Credit Line 期限贷款/信用额度	60,000												
TOTAL CASH INFLOWS 现金流入总额	110,000	15,900	26,500	47,700	53,000	47,700	58,300	63,600	79,500	26,500	31,800	37,100	42,400
CASH OUTFLOWS 现金流出													
P & L Expenses 损益费用													
Operating Expenses 营运费用		9,177	9,177	14,977	14,977	14,977	14,977	14,977	14,977	14,977	14,977	14,977	14,977
Non P & L Expenses 非损益费用													
Purchases 采购	4,000	4,707	13,644	19,998	20,282	21,191	20,920	26,717	30,297	12,181	13,266	11,924	19,235
Start-up Costs 創業费用	25,000												
Capital Expenditures 资本性支出	24,000												
Leasehold Improvements 租赁物业装修	45,000												
Repayment of Term Loan/Credit Line 偿还期限贷款/信用额度		1,305	1,305	1,305	1,305	1,305	1,305	1,305	1,305	1,305	1,305	1,305	1,305
TOTAL CASH OUTFLOWS 现金流出总额	(98,000)	(15,189)	(24,126)	(36,280)	(36,564)	(37,473)	(37,202)	(42,999)	(46,579)	(28,463)	(29,548)	(28,206)	(35,517)
OPENING CASH BALANCE 期初现金余额	0	12,000	13,861	17,385	29,955	47,542	58,919	81,167	102,918	136,989	136,176	139,578	149,623
(+)TOTAL CASH INFLOWS (+) 总现金流入	110,000	15,900	26,500	47,700	53,000	47,700	58,300	63,600	79,500	26,500	31,800	37,100	42,400
(-)TOTAL CASH OUTFLOWS (-) 总现金流出	(98,000)	(15,189)	(24,126)	(36,280)	(36,564)	(37,473)	(37,202)	(42,999)	(46,579)	(28,463)	(29,548)	(28,206)	(35,517)
(+)DEPRECIATION (+) 折旧费		1,150	1,150	1,150	1,150	1,150	1,150	1,150	1,150	1,150	1,150	1,150	1,150
CLOSING CASH BALANCE 期末现金余额	12,000	13,861	17,385	29,955	47,542	58,919	81,167	102,918	136,989	136,176	139,578	149,623	157,656

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