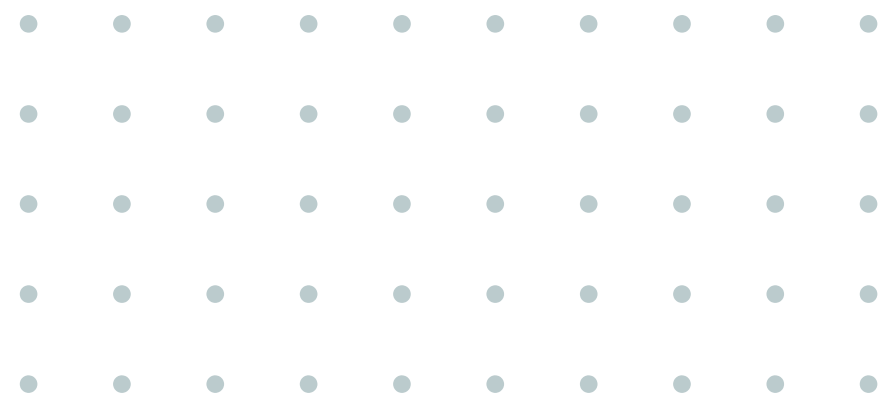




RESOURCE AND FINANCE PLAN

Train the
trainers

The RESIST project is co-financed by the European Union (European Regional Development Fund) under the Interreg Baltic Sea Region Programme.





- 01. FINANCE PLAN DEFINITION
- 02. FINANCE PLAN GOALS
- 03. FINANCE PLAN DEFINED PERIOD
- 04. RESOURCES
- 05. INCOMES
- 06. EXPENSES

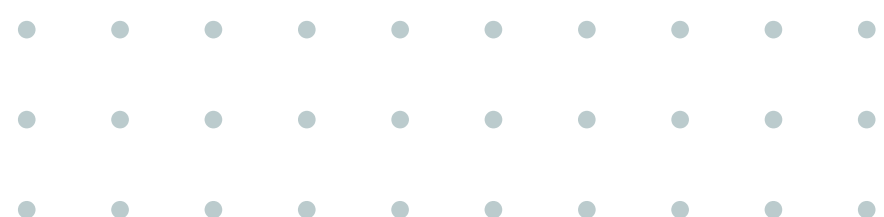


TABLE OF CONTENT

FINANCIAL PLAN

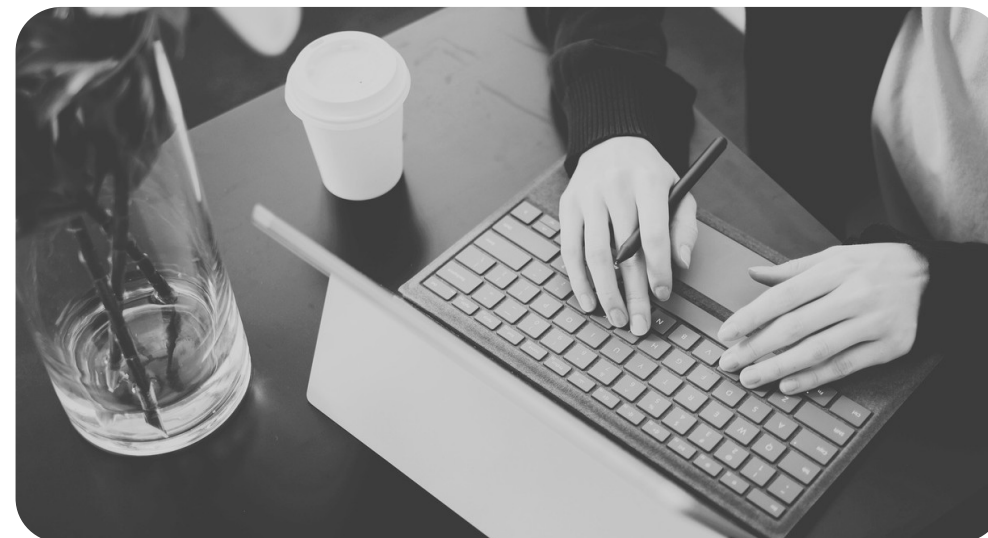
ACHIEVING FINANCIAL GOALS

WITHIN A DEFINED PERIOD





FINANCIAL GOALS



ALIGNED WITH THE
COMPANY'S OVERALL GOALS
AND STRATEGY



SPECIFIC AND
MEASURABLE

DEFINED PERIOD:

LONG-TERM PERIOD

Typically more
than five years

SHORT- TERM PERIOD

Usually one
to two years

MEDIUM-TERM PERIOD

Usually
two to five
years



DEFINED PERIOD

SHORT-TERM PERIOD

Monthly or quarterly incomes, expenses, and cash flows are planned and forecasted

1-2 YEARS

MEDIUM-TERM PERIOD

Financial indicators and goals related to the company's development, investments, and project execution are planned and forecasted

2-5 YEARS

LONG-TERM PERIOD

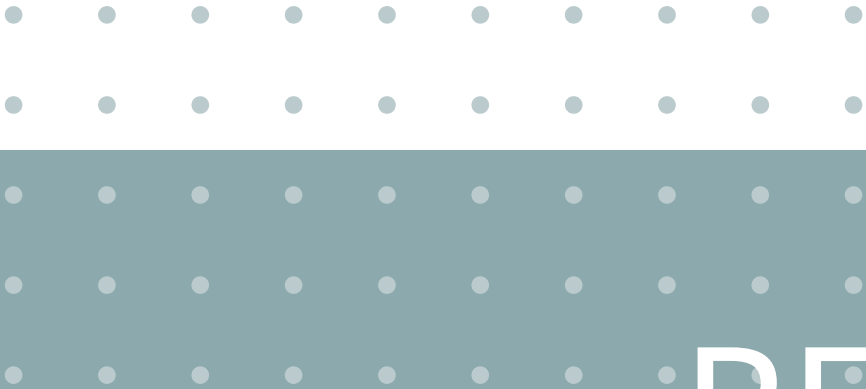
Long-term financial goals such as long-term investments, retirement plans, savings, and long-term value growth are planned and forecasted

5+ YEARS

RESOURCES

Resources are essential for the successful management and development of the company, and their effective planning and utilization are crucial parts of the financial planning process.





RESOURCES ARE DEFINED AS
ALL AVAILABLE ASSETS THAT
CAN BE UTILIZED TO ACHIEVE
THE COMPANY'S FINANCIAL
GOALS AND FACILITATE ITS
SUCCESSFUL OPERATIONS.



RESOURCES:



FINANCIAL

HUMAN

PHYSICAL

TECHNOLOGICAL

INTELLECTUAL

TIME

The resources may include

01....

FINANCIAL RESOURCES:

Encompass cash reserves in company bank accounts, investment portfolios, received loans or borrowings, as well as any other financial assets that can be used to support operations.



The resources may include

....02....

HUMAN RESOURCES:

Refer to the company's employees and workforce, including their skills, knowledge, and experience, as well as the costs associated with their employment, and planning for employee recruitment, training, and development.



The resources may include

...03...

PHYSICAL RESOURCES:

Include tangible assets such as real estate, equipment, production facilities, inventory, and other physical assets necessary for the company's operations.



The resources may include

...04...



TECHNOLOGICAL RESOURCES:

These resources encompass information technology, software, data, and other technologies necessary for the company's operational efficiency and development.



The resources may include

...05...

INTELLECTUAL RESOURCES:

Refer to the company's intellectual assets, including trademarks, copyrights, patents, knowledge of products, and other intellectual properties that enhance the company's competitiveness and value.



The resources may include

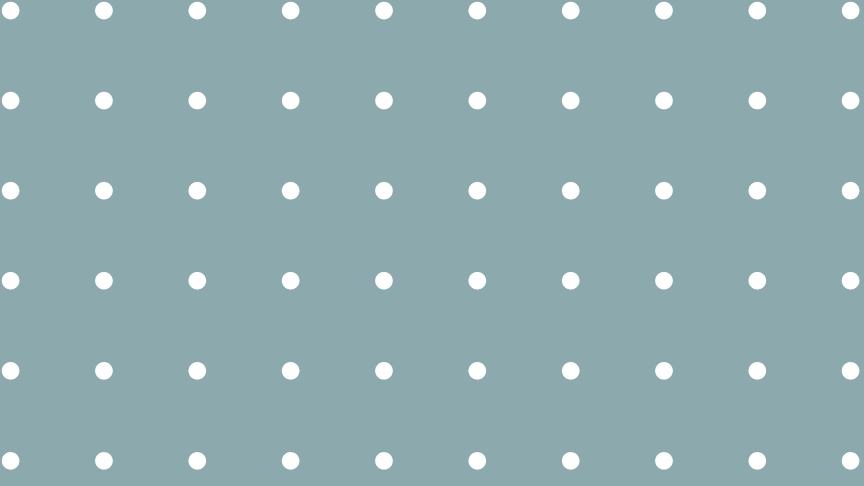
...06



TIME RESOURCES:

Encompass the management and employee time required to perform tasks, projects, planning, and management.

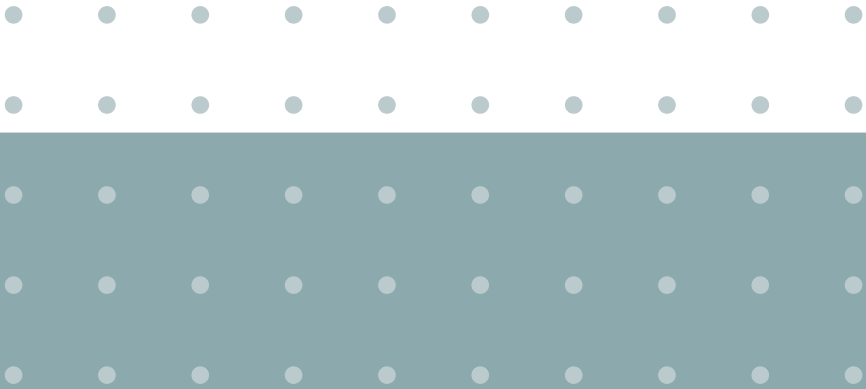




INCOMES

The incomes are crucial for the company's financial planning, as they form the primary financial basis and allow for the evaluation of the company's operational profitability and growth.

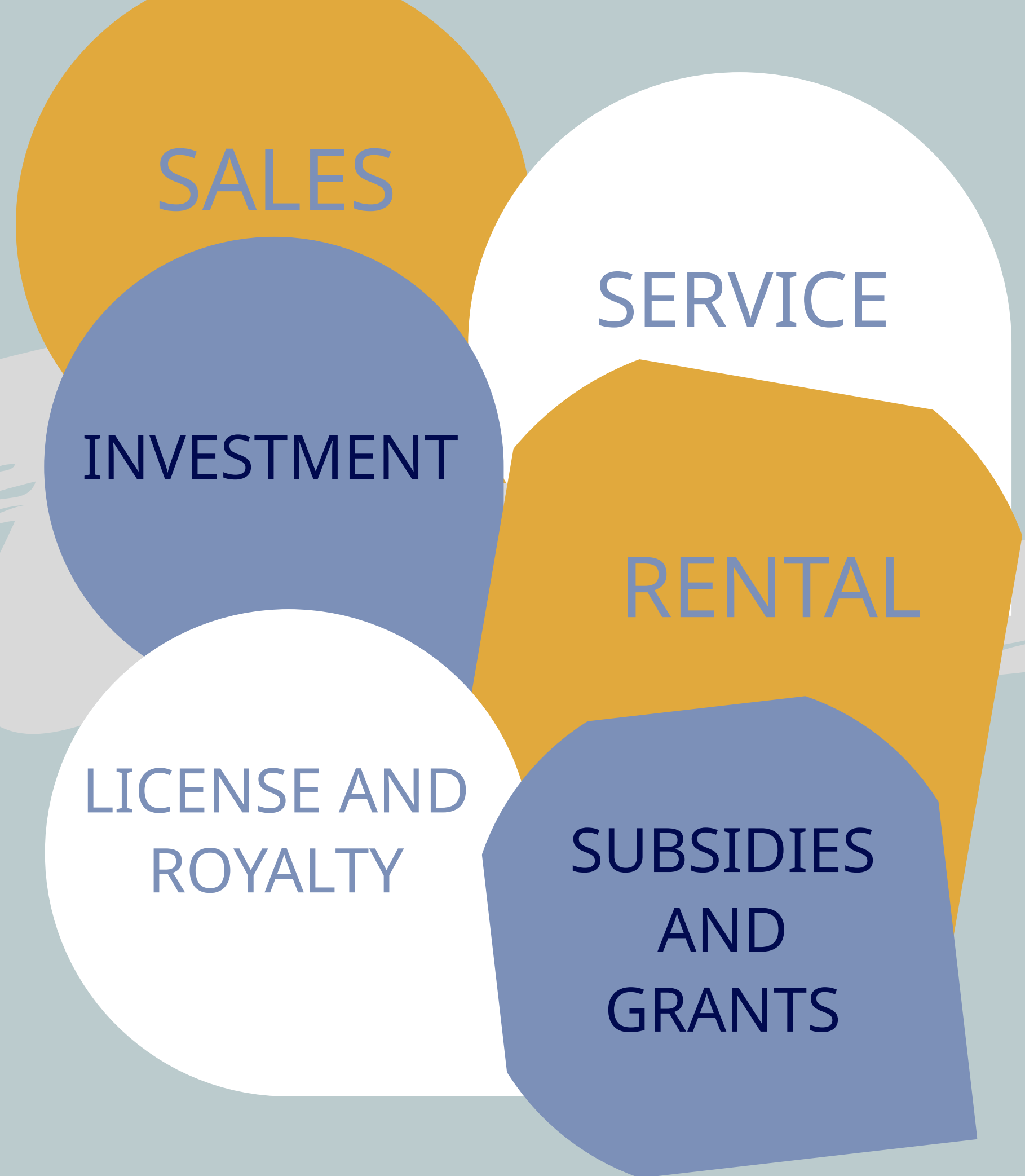




INCOME IS DEFINED AS ALL
REVENUES EXPECTED OR
PROJECTED FOR A SPECIFIED
PERIOD.



INCOMES:

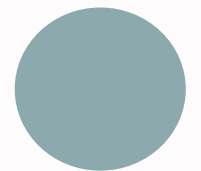


The revenues typically include

01...

SALES REVENUE:

Revenue from the sale of goods or services is the result of core business operations.



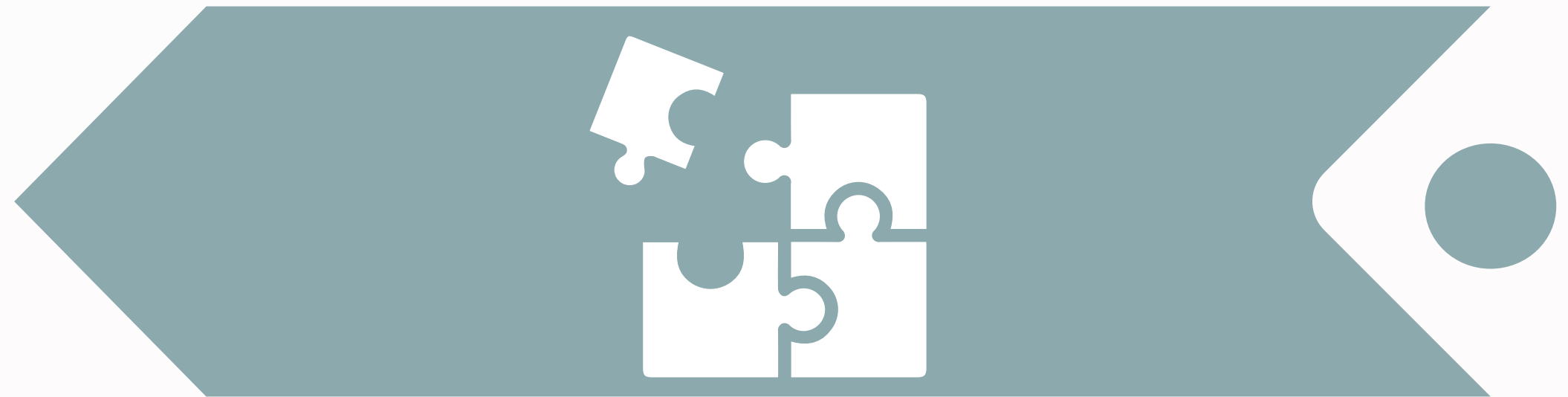
The revenues typically include

...02...



SERVICE REVENUE:

Revenue from services provided or consultations offered if the company provides services.



The revenues typically include

...03...



Investment income:
Income from investment
returns, such as dividends,
interest, or capital gains.



The revenues typically include

...04...



RENTAL INCOME:

Income from the rental of real estate, if the company leases or rents real property.



The revenues typically include

...05...



License and royalty payments:
Income from the use of licenses or royalties for intellectual property rights.



The revenues typically include

...06...



Subsidies and grants:
Financial support from
government or other
resources, designated
for specific projects or
activities.

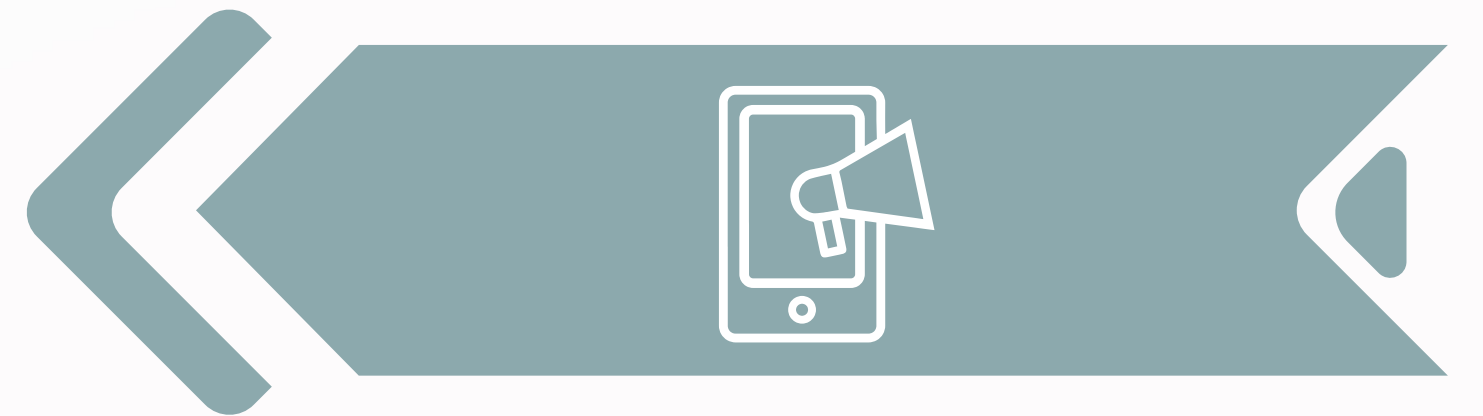


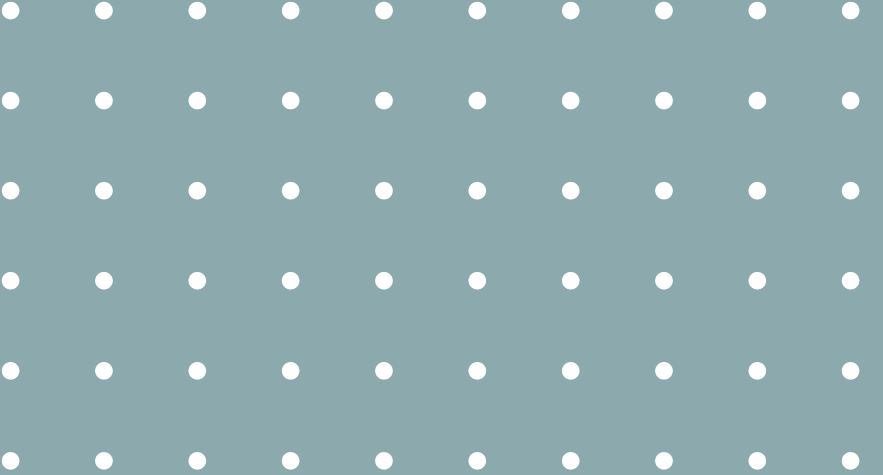
The revenues typically include

...07

Other income:

Any other income not included in the aforementioned categories, such as reimbursements or other additional revenue sources.

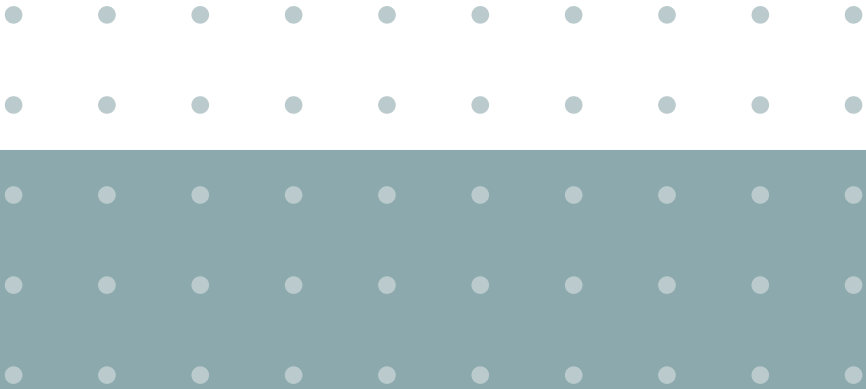




EXPENSES

The expenses constitute a significant portion of the financial plan, as they affect the company's profitability and overall financial position, so they need to be carefully planned and monitored.





EXPENSES ARE DEFINED AS
ALL THE COSTS THAT ARE
EXPECTED OR PROJECTED
FOR A SPECIFIED PERIOD.



EXPENSES:

LABOR COSTS

INVESTMENT
AND
INFRASTRUCTURE
COSTS

SALES AND
MARKETING
EXPENSES

ADMINISTRATIVE
EXPENSES

FINANCING
COSTS

TAXES

OPERATING
EXPENSES

Expenses include

01...

LABOR COSTS:
EMPLOYEE SALARIES AND
OTHER EXPENSES RELATED
TO EMPLOYMENT, SUCH AS
SOCIAL SECURITY
CONTRIBUTIONS AND
HEALTH INSURANCE
PREMIUMS.



Expenses include

...02...

INVESTMENT AND
INFRASTRUCTURE COSTS:
EXPENSES RELATED TO
MAKING NEW
INVESTMENTS,
INFRASTRUCTURE
DEVELOPMENT, OR THE
ACQUISITION OF
PRODUCTION EQUIPMENT.



Expenses include

...03...

SALES AND MARKETING
EXPENSES:
EXPENSES RELATED TO
PRODUCT OR SERVICE
MARKETING, ADVERTISING,
SALES COMMISSION FEES,
AS WELL AS EXPENSES
RELATED TO SALES AND
MARKETING ACTIVITIES.



Expenses include

...04...

ADMINISTRATIVE EXPENSES:
EXPENSES RELATED TO THE
ADMINISTRATIVE
OPERATIONS OF THE
COMPANY, SUCH AS OFFICE
RENT, OFFICE EQUIPMENT
EXPENSES, ADMINISTRATIVE
STAFF COSTS, ETC.



Expenses include

...05...

FINANCING COSTS:

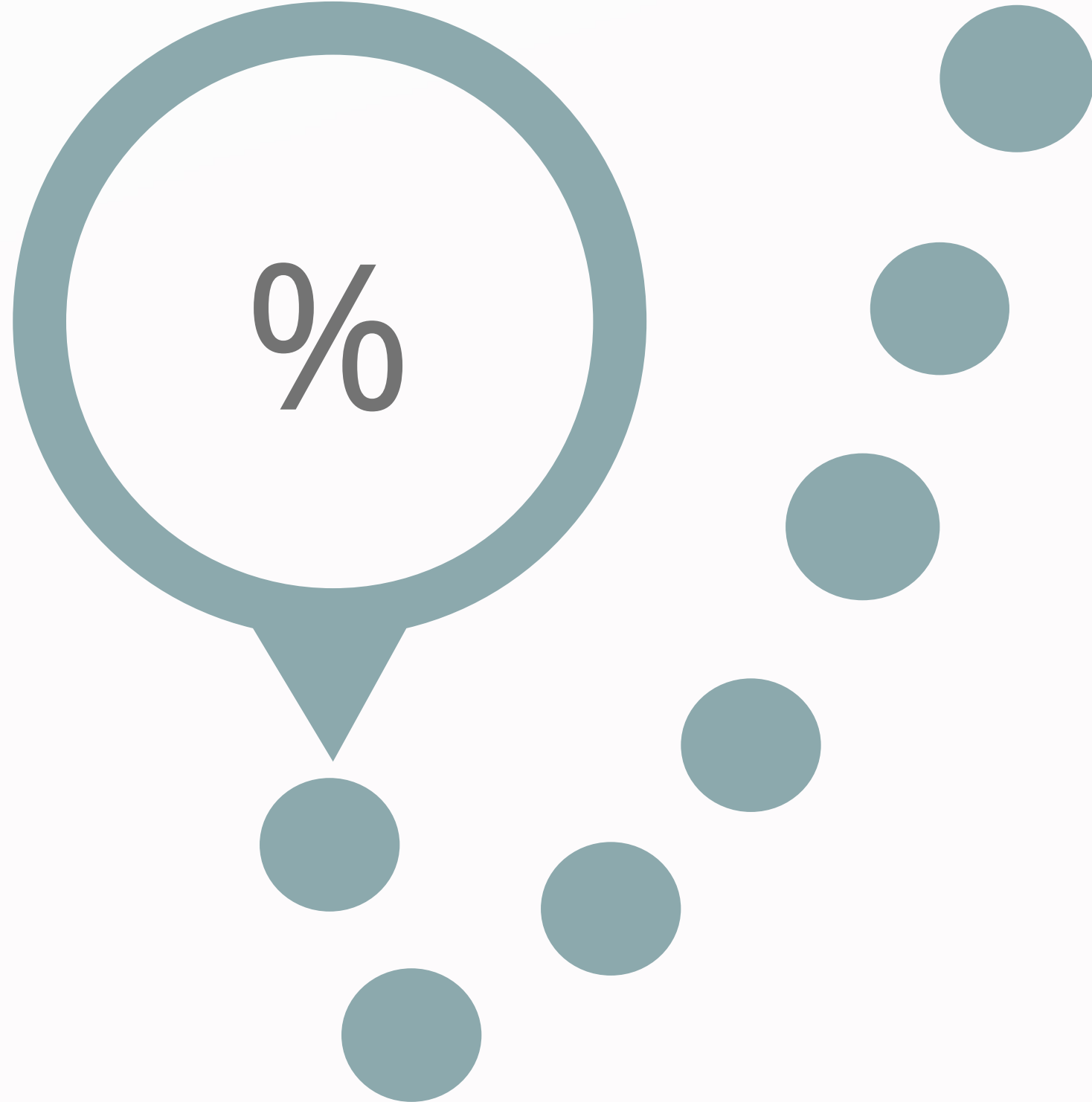
Expenses related to financing transactions, such as interest on borrowed funds, bank fees, as well as other expenses related to financing.



Expenses include

...06...

TAXES:
COMPANY TAXES,
INCLUDING CORPORATE
INCOME TAX, VALUE-ADDED
TAX, AND OTHER TAXES
MUST BE PAID IN
ACCORDANCE WITH THE
LEGISLATION.



%

Expenses include

...07

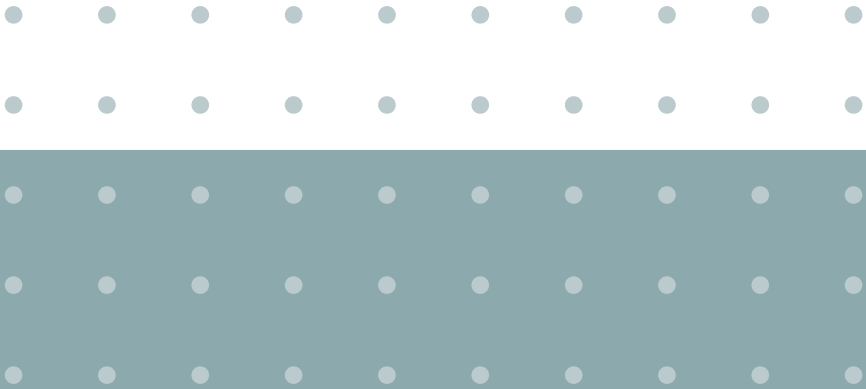
OPERATING EXPENSES:
OTHER DAILY OPERATIONAL
EXPENSES, SUCH AS UTILITY
BILLS, TRANSPORTATION
COSTS, OFFICE SUPPLIES,
ETC.



PROFIT

Defining profit is essential in a company's financial plan, as it provides a clear picture of the company's financial performance and profitability. It also helps the company to plan and make decisions about future actions based on projected profits.





PROFIT IS DEFINED AS THE
SURPLUS BETWEEN
REVENUES AND EXPENSES
WITHIN A SPECIFIC PERIOD
OF TIME. IT IS THE
FINANCIAL RESULT THAT
ARISES WHEN A COMPANY'S
INCOME EXCEEDS ITS
EXPENDITURES.



PROFIT:



GROSS
PROFIT

NET
PROFIT

Profit includes the following components

01...

GROSS PROFIT:

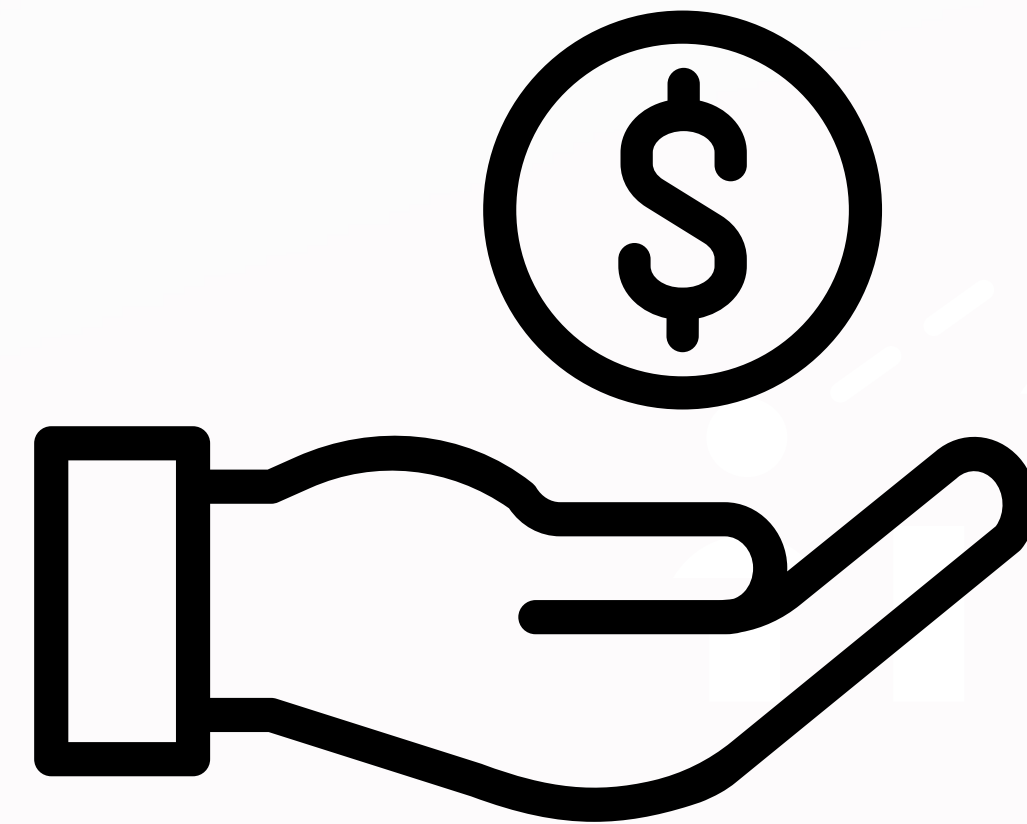
This is the profit remaining after deducting general expenses (such as production costs or acquisition expenses) from revenues.

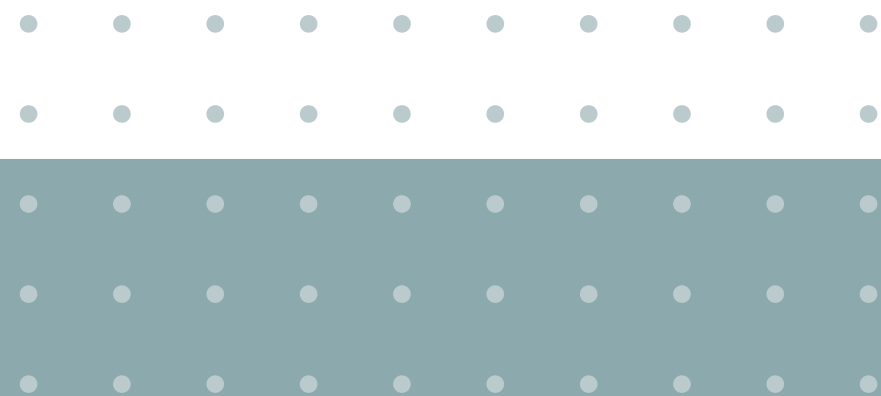


Profit includes the following components

...02

NET PROFIT:
THIS IS THE PROFIT
REMAINING AFTER
DEDUCTING GENERAL
EXPENSES AND TAXES
FROM REVENUES.





THANK YOU

