

INTERREG V – A
COOPERATION PROGRAM GREECE – BULGARIA 2014-2020

Market Changer (MIS Code: 5070788)
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BUSINESS PLANS
Designing and Coaching Business Plans for 20 businesses
D 5.5.2



Regional Industrial Association – Kardzhali

The Project is co-funded by the European Regional Development Fund (ERDF) and by national funds of the countries participating in the Interreg V-A “Greece-Bulgaria 2014-2020” Cooperation Programme



Contractor: Trainer Consult Ltd

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BUSINESS PLAN

Improvement of the working environment in "DOCH EVI 2019 " LTD

"DOCHEVI 2019 " LTD

(name of investor)

Investment amount **42,500.00 l** in .

General information

<i>A</i>	<i>B</i>
Name on the investor (the legal person , ET)	"DOCHEVI 2019" LTD
Headquarters and address on management	District: Kardzhali , Municipality: Kirkovo Town: Domishte village
Place on doing on the investment	Kardzhali (BG425), Municipality of Kirkovo , Domishte village
Term on business the plan :	01.01.2024 - 31.12.2026 (3 years)

I Introduction

A. Brief description of the business plan proposal:

The company "DOCHEVI 2019" LTD has been operating on the local market for 4 years, developing in the field of snack production. Over the years, the workshop's product list has included almost the entire range of the most popular pasta products, developed according to original old recipes, while respecting the modern requirements and needs of the market. The company's products are produced by local suppliers. Each product is handcrafted with craftsmanship and quality materials.

With the current business plan, the company aims to create better working conditions and achieve compliance with good practices in food production, to achieve greater sustainability in the market by investing in repair works.

The planned construction and installation works will improve the microclimate and guarantee the integrity and quality of the products.

The investments under the business plan are as follows:

no	<i>An investment</i>			<i>Value</i>
	<i>Kind</i>	<i>What</i>	<i>measure</i>	
<i>1</i>	<i>2</i>	<i>4</i>	<i>5</i>	<i>7</i>
1	Small scale construction works in a snack bar	1	No.	42,500.00

The total value of the investment costs is BGN **42,500.00** .

B. Expected result after completion of the business plan proposal, including:

B.1. Ways to increase competitiveness by:

<i>no</i>	<i>Ways to increase the competitiveness of the farm</i>	<i>Compliance (mark with X or V)</i>
<i>A</i>	<i>B</i>	<i>C</i>
1.	better use of the factors of production;	<input type="checkbox"/>
2.	introduction of new products, processes and technologies, including short supply chains;	<input type="checkbox"/>
3.	improving food quality and safety and their traceability;	<input checked="" type="checkbox"/>
4.	achieving compliance with Community standards;	<input checked="" type="checkbox"/>
5.	improving environmental protection.	<input type="checkbox"/>

- *Marking more than one match is allowed.*

Justification: Investments included in the business plan will lead to the improvement of food quality and safety and their traceability, as well as to the achievement of compliance with Community standards, with which the enterprise will increase the demand for its products and its overall competitiveness .

B.2. Improving the overall activity of the enterprise through:

<i>no</i>	<i>Improvement of the overall activity of the enterprise</i>	<i>Compliance (mark X or V)</i>
<i>A</i>	<i>B</i>	<i>C</i>
1.	implementation of new and/or modernization of available capacities and improvement of their use, and/or	<input type="checkbox"/>
2.	implementation on new ones products , processes and technologies , and/ or	<input type="checkbox"/>

3.	reduction on the cost price on produced production , and/ or	<input type="checkbox"/>
4.	achieve on compliance with newly introduced standards on European union , and/ or	<input type="checkbox"/>
5.	improvement on cooperation with manufacturers on raw materials , and/ or	<input type="checkbox"/>
6.	conservation on the environment environment (incl reduction on the harmful ones emissions and waste), and/ or	<input type="checkbox"/>
7.	improvement on energy efficiency in enterprises , and/ or	<input type="checkbox"/>
8.	improvement on safety and hygiene conditions on production and labor , and/ or	<input checked="" type="checkbox"/>
9.	improvement on quality and safety on the foods and theirs traceability , and/ or	<input checked="" type="checkbox"/>
10.	improvement on the possibilities for production on biological foods through processing on primary agricultural biological products .	<input type="checkbox"/>

- *Marking more than one match is allowed.*

Justification:

With the current business plan, the company aims to create better working conditions and achieve compliance with good practices in food production, to achieve greater sustainability in the market by investing in repair works:

1. Replacement of floor and wall covering, with better washable surfaces.
2. Replacement of wooden grates with aluminum ones
3. Replacement of countertops
4. Construction of additional sinks
5. External plastering

The business plan is aimed at increasing the competitiveness and economic efficiency of the sector, the bakery industry, related to improving the working environment.

The implementation of the business plan will lead to the achievement of economically efficient and competitive pasta production. After the implementation of the business plan, the applicant expects to achieve the following goals and results:

-
- Compliance with Community standards for improving the quality and safety of food and their traceability, according to Regulation 178/2002. from 28.01.2002 to establish general principles and requirements in the field of food.

- High quality of the manufactured products, in accordance with Community Standards;
- Creation of better working conditions;

The result of the investment made in modern equipment will lead to an increase in production and the possibility of entering regional markets, as prerequisites for a permanent increase in the competitiveness of " Dochevi 2019" LTD.

II. Description of the candidate and his/her activities:

A. Brief information about the applicant's activity:

- Full name of the applicant;

“ Dochevi 2019” LTD

- Legal form of the activity and date of registration;

Sole proprietorship with limited liability, established in 2019 .

- Territorial location

The seat and address of the company's management is District: Kardzhali, Municipality: Kirkovo, Domishte village

The confectionery shop is located in the village of Domishte .

B. Organization, structure and management:

The company there is the following organizational - managerial structure .

In the enterprise, the staff consists of 6 people:

1. Manager – 1
2. Employed in production – 2
4. Employed in commercial establishments - 1

With the implementation of the business plan, no new persons are expected to be appointed.

Table B Additional employment of the enterprise, related to the implementation of the business plan proposal (to be filled in, in case the applicant fulfills a priority under Section 15, item 1, letter "f" of the application conditions).

<i>Number of staff at the end of the previous financial year (for the whole enterprise)</i>	<i>Planned number of additional employed persons by the end of the period (for the implementation of the activities under the business plan)</i>	<i>Number of staff for whom the applicant plans to provide sustainable employment (for the entire enterprise, including the implementation of the activities under the business plan)</i>
<i>A</i>	<i>B</i>	<i>C</i>
6	0	6

Table B1 Average list number of personnel for the previous three years

<i>Average number of staff listed for each of the previous three financial years at the date of the announcement of the opening of a procedure for the selection of business plan proposals</i>		
<i>A1 (n-3)</i>	<i>A2 (n-2)</i>	<i>A3 (n-1)</i>
3	5	6

III . Income of the applicant from realized exports or intra-community supplies

Table C Income of the applicant from realized exports or intra-community supplies

Income (BGN)	A1	A2	A3	(A1+A2+A3)
	year (n-3)	year (n-2)	year (n-1)	
1. Total revenue from production				
2. Income from exports and intra-community supplies of manufactured or processed agricultural products				



3. Percentage ratio of revenues from exports and intra-community supplies of manufactured or processed agricultural products to total revenue from production	
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Table B2 Description of the primary accounting documents

no	Number of the primary accounting document (invoice) proving compliance with the selection criteria under item 9	Date	Counterparty/Client Name and legal form and number for VAT purposes	Type of manufactured or processed product	Income without VAT (BGN)
Total					



VI. Economic sustainability analysis of the business plan

VI.1. Object, sources of financing and stages in the implementation of the business plan proposal. Suppliers and customers.

A. Object and sources of financing the business plan.

Table 1. Subject of the investment with which the activity support is applied for

(Leva)

no	<i>An investment</i>				<i>Unit price</i>	<i>Value</i>	<i>Including</i>		
	<i>Kind</i>	<i>Make, model, other</i>	<i>What</i>	<i>measure</i>			<i>Own funds (%)</i>	<i>Credit (%)</i>	<i>Others (%)</i>
	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>			<i>E</i>	<i>F</i>	<i>G</i>
1	<i>Small scale construction works</i>		1	no.	42,500.00	42,500.00		100%	
2									
3									
4									
5									
Total:						42,500.00			

Table 2. Investment Expenses For _ who no everything apply for support , but are part from the whole object on the investment and without them the object no can Yes be completed and/ or Yes functions independently.



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(Leva)

<i>An investment</i>				<i>Unit price</i>	<i>Value*</i>	<i>Including</i>		
						<i>Own funds (%)</i>	<i>Credit (%)</i>	<i>Others (%)</i>
<i>Kind</i>	<i>Make, model, other</i>	<i>What</i>	<i>Measure</i>					
<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>
<i>Total</i>								

The exchange rate used to calculate the value of the investment is indicated

Table 3. Description of the current state of the object (investment), in case there is already a completed stage(s) of the investment business plan at the time of application

(Leva)

<i>Activities/Assets</i>	<i>Invested funds</i>	<i>Source</i>
<i>A</i>	<i>B</i>	<i>C</i>



VI.2. Financial economic status - income and expenses

A. Income

A.1. Operating income.

Table 5. Production and commercial program

(Leva)

no	Type of production* by year	measure	Quantity/ average annual workload	Production			Average price per unit of production		Revenue from product sales	
				for export	for the local market	for own consumption	for export	for the local market	for export	for the local market
1	A	B	C	D	E	F	G	H	I	G
<i>Previous year/Last reporting period</i>										
1	Patties	no.	19575		19,575.00			2.00		39,150.00
2	Pizza by the slice	no.	9787		9,787.00			2.25		22,020.75
3	Muffins	no.	6525		6,525.00			2.00		13,050.00
4	Cheeses	no.	6525		6,525.00			2.00		13,050.00
5	Other pasta snacks	no.	5438		5,438.00			1.75		9,516.50
6										0.00
7										0.00
8										0.00



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									Total	96,787.25
Ist year										
1	<i>Patties</i>	<i>no.</i>	19575		19,575.00			2.00		39,150.00
2	<i>Pizza by the slice</i>	<i>no.</i>	9787		9,787.00			2.25		22,020.75
3	<i>Muffins</i>	<i>no.</i>	6525		6,525.00			2.00		13,050.00
4	<i>Cheeses</i>	<i>no.</i>	6525		6,525.00			2.00		13,050.00
5	<i>Other pasta snacks</i>	<i>no.</i>	5438		5,438.00			1.75		9,516.50
6										0.00
7										0.00
8										0.00
									Total	96,787.25
II year										
1	<i>Patties</i>	<i>no.</i>	19575		19,575.00			2.00		39,150.00
2	<i>Pizza by the slice</i>	<i>no.</i>	9787		9,787.00			2.25		22,020.75
3	<i>Muffins</i>	<i>no.</i>	6525		6,525.00			2.00		13,050.00
4	<i>Cheeses</i>	<i>no.</i>	6525		6,525.00			2.00		13,050.00
5	<i>Other pasta snacks</i>	<i>no.</i>	5438		5,438.00			1.75		9,516.50
6										0.00
7										0.00
8										0.00
									Total	96,787.25
III year										
1	<i>Patties</i>	<i>no.</i>	19575		19,575.00			2.00		39,150.00
2	<i>Pizza by the slice</i>	<i>no.</i>	9787		9,787.00			2.25		22,020.75
3	<i>Muffins</i>	<i>no.</i>	6525		6,525.00			2.00		13,050.00



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4	<i>Cheeses</i>	<i>no.</i>	6525		6,525.00			2.00		13,050.00
5	<i>Other pasta snacks</i>	<i>no.</i>	5438		5,438.00			1.75		9,516.50
6										0.00
7										0.00
8										0.00
									Total	96,787.25

Table 6. Production capacity of the processing plant according to the technological business plan

** The applicant indicates the products it produces/will produce and the annual quantity of each product according to a technological business plan*

Justification for compliance of the capacity of the supported assets and activities with the estimated amount of output produced by the applicant:

<i>Type of production</i>	<i>Previous year/ Last accounting period</i>	<i>I</i>	<i>II</i>	<i>III</i>
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	<i>Annual production capacity of the enterprise (kg, t)</i>	<i>Annual production capacity of the enterprise (kg, t)</i>	<i>Annual production capacity of the enterprise (kg, t)</i>	<i>Annual production capacity of the enterprise (kg, t)</i>
<i>Unit</i>		<i>t</i>	<i>t</i>	<i>t</i>
<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>
<i>Patties</i>	20000	20000	20000	20000
<i>Pizza by the slice</i>	10000	10000	10000	10000
<i>Muffins</i>	7000	7000	7000	7000
<i>Cheeses</i>	7000	7000	7000	7000
<i>Other pasta snacks</i>	6000	6000	6000	6000
Total output (t):	50000	50000	50000	50000



Table 7. Production capacity of the processing plant planned in the Production and Trade Program

<i>Type of production</i>	<i>Previous year/ Last accounting period</i>	<i>I</i>	<i>II</i>	<i>III</i>
	<i>Planned annual production capacity of the enterprise (kg., t)</i>	<i>Planned annual production capacity of the enterprise (kg., t)</i>	<i>Planned annual production capacity of the enterprise (kg., t)</i>	<i>Planned annual production capacity of the enterprise (kg., t)</i>
<i>Unit</i>		<i>t</i>	<i>t</i>	<i>t</i>
<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>
<i>Patties</i>	19575	19575	19575	19575
<i>Pizza by the slice</i>	9787	9787	9787	9787
<i>Muffins</i>	6525	6525	6525	6525
<i>Cheeses</i>	6525	6525	6525	6525
<i>Other pasta snacks</i>	5438	5438	5438	5438
	0	0	0	0
	0	0	0	0
	0	0	0	0
Total output (t):	47850	47850	47850	47850



Table 8. Other income

(Leva)

<i>no</i>	<i>Other income (type)</i>	<i>Previous year / Last accounting period</i>	<i>I</i>	<i>II</i>	<i>III</i>
<i>1</i>	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>
1	Hot drinks - coffee, tea	4,800.00	4,800.00	4,800.00	4,800.00
2	Non-alcoholic	4,600.00	4,600.00	4,600.00	4,600.00
3	Mineral water	4,200.00	4,200.00	4,200.00	4,200.00
4					
5					
6					
7					
8					
...n					
Total:		13,600.00	13,600.00	13,600.00	13,600.00



B. Costs

B.1. Activity costs

Table 9. Costs for raw materials, materials and external services

(Leva)

<i>no</i>	<i>Type of expenditure</i>	<i>Previous year/last reporting period</i>	<i>I</i>	<i>II</i>	<i>III</i>
<i>1</i>	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>
1	<i>Basic materials (flour)</i>	14,355.00	14,355.00	14,355.00	14,355.00
2	<i>Additional materials</i>	7,177.50	7,177.50	7,177.50	7,177.50
3	<i>Consumables</i>	3,588.75	2,871.00	2,871.00	2,871.00
4	<i>Electric energy</i>	9,600.00	9,600.00	9,600.00	9,600.00
5	<i>Sanitary materials</i>	4,098.00	4,098.00	4,098.00	4,098.00



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6	packaging and labeling	2,153.25	2,153.25	2,153.25	2,153.25
7	water and other consumables	430.65	430.65	430.65	430.65
8	external services	717.75	717.75	717.75	717.75
9	fuel	574.20	574.20	574.20	574.20
Total:		42,695.10	41,977.35	41,977.35	41,977.35

Table 10. Wages and social security costs

(Leva)

<i>no</i>	<i>Type of staff</i>	<i>Number of employed persons</i>	<i>Monthly pay</i>	<i>Total wages for the year</i>	<i>Social security *</i>	<i>Total for the year</i>
<i>1</i>	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>
<i>Previous year/Last reporting period</i>						
1	Administrative	1		0.00	0.00	0.00
2	Administrative			0.00	0.00	0.00
3	Production	3	700.00	25,200.00	4,667.04	29,867.04
Total:						29,867.04
I year						
1	Administrative	1		0.00	0.00	0.00
2	Administrative			0.00	0.00	0.00
3	Production	3	700.00	25,200.00	4,667.04	29,867.04
Total:						29,867.04
II year						



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1	Administrative	1		0.00	0.00	0.00
2	Administrative			0.00	0.00	0.00
3	Production	3	700.00	25,200.00	4,667.04	29,867.04
Total:						29,867.04
III year						
1	Administrative	1		0.00	0.00	0.00
2	Administrative			0.00	0.00	0.00
3	Production	3	700.00	25,200.00	4,667.04	29,867.04
Total:						29,867.04

Table 11. Depreciation costs (depreciation plan)

(Leva)

Active	Date of acquisition	Acquisition price	Period of operation in years	Depreciation rate	Depreciation quota			
					Previous year / Last accounting period	I year	II year	III year
A	B	C	D	E	F	G	H	I
Total Old Assets								
Costs for the purchase/acquisition of tangible and intangible assets according to the business plan								
Small scale construction works		1.2024	42,500.00	25	4%		1,700.00	1,700.00



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About what					0.00		1,700.00	1,700.00

Table 12. Repayment plan of the attracted funds for the implementation of the business plan proposal

(Leva)

<i>Year</i>	<i>Balance at the beginning of the year</i>	<i>Interest</i>	<i>Chief</i>	<i>Principal balance at the end of the year</i>
<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>
<i>Previous year/last reporting period</i>				
<i>I</i>	42,500.00	1,487.50	14,165.25	28,334.75
<i>II</i>	28,334.75	991.72	14,165.25	14,169.50
<i>III</i>	14,169.50	495.93	14,169.50	-



Table 13. Interest expenses

(Leva)

<i>Type of loan</i>	<i>Previous year/last reporting period</i>	<i>I year</i>	<i>II year</i>	<i>III year</i>
<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>
<i>Leasing</i>	<i>0</i>	<i>1,487.50</i>	<i>991.72</i>	<i>495.93</i>
<i>Oh shit</i>	<i>0</i>	<i>1,487.50</i>	<i>991.72</i>	<i>495.93</i>

* The applicant describes the existing and estimated interest costs separately for all loans described in Table 13, indicating: the type of loan, in column A; interest expenses for the previous year (reporting period), in column B; the estimated interest expenses for the entire period described in the business plan, in columns B to the end; for "Total" enter the sums of interest expenses by years from columns B to the end .

Table 14. Other expenses

(Leva)

<i>Other expenses</i>	<i>Previous year / last reporting period</i>	<i>I year</i>	<i>II year</i>	<i>III year</i>
<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>
<i>Asset insurance</i>	<i>0.00</i>	<i>425.00</i>	<i>425.00</i>	<i>425.00</i>
<i>Total</i>	<i>0.00</i>	<i>425.00</i>	<i>425.00</i>	<i>425.00</i>



Table 15. Cost per unit of production

(Leva)

<i>no</i>	<i>Product type</i>	<i>Types of resources required to produce a unit of product</i>	<i>Qty per unit of production</i>	<i>Measure</i>	<i>Unit price</i>	<i>Unit cost value by type</i>
<i>1</i>	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>
1	Dough snacks for 1 kg (7 pcs.)	flour	0.5	kg.	0.8	0.4
		an egg	1	no.	0.65	0.65
		Salt	0.002	kg.	1,2	0.0024
		Fat	0.01	kg.	0.45	0.0045
		Baking powder	0.01	kg.	50	0.5
		Cheese	0.02	no.	7,8	0.156
		electricity water	1		0.75	0.75
		salaries	1		3.6	3.6
		consumables/packaging/ label	1		0.02	0.02
				Total	6.0829	



VI.3. Estimates of the net cash flows of the business plan proposal and other activities carried out by the applicant

A. Projection of net cash flows of the business plan proposal.

Table 16. Forecast for the net cash flows of the business plan proposal (BGN)

<i>no</i>	<i>Index</i>	<i>Previous year / Last accounting period</i>	<i>I</i>	<i>II</i>	<i>III</i>
<i>1</i>	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>
I. Income:					
<i>1</i>	<i>Sales revenue</i>	96,787.25	96,787.25	96,787.25	96,787.25
<i>2</i>	<i>Other incomes</i>				
<i>I</i>	<i>Total revenue (1+2)</i>	96,787.25	96,787.25	96,787.25	96,787.25
II. Expenses					
A. Activity Costs:					
<i>3</i>	<i>Costs of raw materials, mat. and external services</i>	42,695.10	41,977.35	41,977.35	41,977.35
<i>4</i>	<i>Depreciation expense</i>	0.00	1,700.00	1,700.00	1,700.00
<i>5</i>	<i>Wages and social security costs</i>	29,867.04	29,867.04	29,867.04	29,867.04
<i>6</i>	<i>Other expenses</i>	0.00	425.00	425.00	425.00
B. Financial costs:					
<i>7</i>	<i>Interest expenses</i>		1,487.50	991.72	495.93



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II	Total costs (3+4+5+6+7)	72,562.14	75,456.89	74,961.11	74,465.32
III	Profit before tax (I-II)	24,225.11	21,330.36	21,826.14	22,321.93
IV	Taxes and Charges	2,422.51	2 133.04	2,182.61	2,232.19
V	Profit after tax (III – IV)	21,802.60	19,197.32	19,643.53	20,089.73
VI	Financing / credit		28,334.75	-14,165.25	-14,169.50
VII	An investment		-42,500.00		
VIII	Net cash flow (V+4+VI)	21,802.60	6,732.07	7 178.28	7,620.23

B. Forecast of Net Cash Flows of the Applicant's Other Activities

Table 17. Forecast for the Net cash flows of the applicant's other activities (BGN)

<i>no</i>	<i>Index</i>	<i>Previous year/last reporting period</i>	<i>I</i>	<i>II</i>	<i>III</i>
<i>1</i>	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>
I. Income:					
<i>1</i>	<i>Sales revenue</i>	<i>13,600.00</i>	<i>13,600.00</i>	<i>13,600.00</i>	<i>13,600.00</i>
<i>2</i>	<i>Other incomes</i>				
I	Total revenue (1+2)	13,600.00	13,600.00	13,600.00	13,600.00



Industrial Association - Kardzhali

II. Expenses					
A. Activity Costs:		11,413.41	11,413.41	11,413.41	11,413.41
3	<i>Costs of raw materials, materials and external services</i>	5,440.00	5,440.00	5,440.00	5,440.00
4	<i>Depreciation expense</i>				
5	<i>Wages and social security costs</i>	5,973.41	5,973.41	5,973.41	5,973.41
6	<i>Other expenses</i>				
B. Financial costs:		0.00	0.00	0.00	0.00
7	<i>Interest expenses</i>				
II	Total costs (3+4+5+6+7)	11,413.41	11,413.41	11,413.41	11,413.41
III	Profit before tax (I-II)	2,186.59	2,186.59	2,186.59	2,186.59
IV	Taxes and Charges	218.66	218.66	218.66	218.66
V	Profit after tax (III – IV)	1,967.93	1,967.93	1,967.93	1,967.93
VI	Net cash flow (V+4)	1,967.93	1,967.93	1,967.93	1,967.93



Financial indicators for analysis and evaluation of the business plan		
	Instruction: This table summarizes the results of the recalculation of the business plan by entering the indicators for assessing the viability of the provided business plan	
	Economic Viability Assessment Indicators	Values
1	Business plan net present value NPV [value]	19,505.06
2	Net present value of holding NPV _f [value]	25,408.85
3	Internal rate of return IRR [value]	-27.17%
4	Internal rate of return IRR _f [value]	-24.30%
5	Profitability index PI [value]	1.46
6	Profitability index PI _f [value]	1.60
7	Redemption Term PBP [value]	3 year and 2 months

INTERREG V – A
COOPERATION PROGRAM GREECE – BULGARIA 2014-2020

Market Changer (MIS Code: 5070788)
MarCh

BUSINESS PLANS
Designing and Coaching Business Plans for 20 businesses
D 5.5.2



Regional Industrial Association – Kardzhali

The Project is co-funded by the European Regional Development Fund (ERDF) and by national funds of the countries participating in the Interreg V-A “Greece-Bulgaria 2014-2020” Cooperation Programme



Contractor: Trainer Consult Ltd

The Project is co-funded by the European Regional Development Fund (ERDF) and by national funds of the countries participating in the Interreg VA "Greece-Bulgaria 2014-2020" Cooperation Programme .

BUSINESS PLAN

Capacity increase from places in “BUILD TRADING COMMERC” LTD

“BUILD TRADING COMMERCE” LTD

(name of investor)

Investment amount 175.400,00 leva .

General information

<i>A</i>	<i>B</i>
<i>Name on the investor (the legal person , ET)</i>	“BUILD TRADING COMMERCE” LTD
<i>Headquarters and address on management</i>	<i>District: Kardzhali , Municipality: Kardzhali Town: Kardzhali</i>
<i>Place on doing on the investment</i>	<i>Kardzhali (BG425), Municipality of Kardzhali , Kardzhali city</i>
<i>Term on business the plan :</i>	<i>01.01.2024 - 31.12.2026 (3 years)</i>

I Introduction

A. Brief description of the business plan proposal:

The company "BUILD TRADING COMMERCE" LTD has been operating on the local market for 14 years, developing in the restaurant industry . The company manages the restaurant "Sredets" in the town of Kardzhali . It offers a variety of dishes for all tastes. Professionals with great experience work sustainably in the company.

With the current business plan, the company aims to expand the capacity of the restaurant by 20% (8 tables), creating an opportunity to use them in different seasons, with a suitable interior.

The planned construction and installation works for the construction of the pergola of 60 m2, luxury design, will allow the use of commercial areas with the same effect during the winter and summer periods.

The investments under the business plan are as follows:

no	<i>An investment</i>			<i>Value</i>
	<i>Kind</i>	<i>What</i>	<i>measure</i>	
<i>1</i>	<i>2</i>	<i>4</i>	<i>5</i>	<i>7</i>
1	Pergola	1	No.	175400.00

The total value of the investment costs is BGN **175,400.00** .

B. Expected result after completion of the business plan proposal, including:

B.1. Ways to increase competitiveness by:

<i>no</i>	<i>Ways to increase the competitiveness of the farm</i>	<i>Compliance (mark with X or V)</i>
<i>A</i>	<i>B</i>	<i>C</i>
1.	better use of the factors of production;	<input type="checkbox"/>
2.	introduction of new products, processes and technologies, including short supply chains;	<input type="checkbox"/>
3.	improving food quality and safety and their traceability;	<input type="checkbox"/>
4.	achieving compliance with Community standards;	<input type="checkbox"/>
5.	improving environmental protection.	<input type="checkbox"/>

- *Marking more than one match is allowed.*

Justification: Investments included in the business plan will allow to expand the capacity of a restaurant by 20% (8 tables), creating the possibility of their use in different seasons, with a suitable interior.

B.2. Improving the overall activity of the enterprise through:

<i>no</i>	<i>Improvement of the overall activity of the enterprise</i>	<i>Compliance (mark X or V)</i>
<i>A</i>	<i>B</i>	<i>C</i>
1.	implementation of new and/or modernization of available capacities and improvement of their use, and/or	<input checked="" type="checkbox"/>
2.	implementation on new ones products , processes and technologies , and/ or	<input type="checkbox"/>
3.	reduction on the cost price on produced production , and/ or	<input type="checkbox"/>

4.	achieve on compliance with newly introduced standards on European union , and/ or	<input type="checkbox"/>
5.	improvement on cooperation with manufacturers on raw materials , and/ or	<input type="checkbox"/>
6.	conservation on the environment environment (incl reduction on the harmful ones emissions and waste), and/ or	<input type="checkbox"/>
7.	improvement on energy efficiency in enterprises , and/ or	<input type="checkbox"/>
8.	improvement on safety and hygiene conditions on production and labor , and/ or	<input type="checkbox"/>
9.	improvement on quality and safety on the foods and theirs traceability , and/ or	<input type="checkbox"/>
10.	improvement on the possibilities for production on biological foods through processing on primary agricultural biological products .	<input type="checkbox"/>

- *Marking more than one match is allowed.*

Justification:

With the current business plan, the company aims to create better working conditions and achieve compliance with good practices in food production, to achieve greater sustainability in the market by investing in repair works:

1. Construction of a pergola 60 m2, luxury design.

The business plan is aimed at increasing the competitiveness and economic efficiency of the restaurant sector , related to the expansion and improvement of available seating .

The implementation of the business plan will lead to the achievement of economically efficient and competitive production in the investor's restaurant . After the implementation of the business plan, the applicant expects to achieve the following goals and results:

Ensuring customer comfort ;

Capacity expansion from seats

The result of the investment made in SMR will lead to the expansion of capacity , as prerequisites for a permanent increase in the competitiveness of BUILD TRADING COMMERCE” LTD.

II. Description of the candidate and his/her activities:

A. Brief information about the applicant's activity:

- Full name of the applicant;

“BUILD TRADING COMMERCE” LTD

- Legal form of the activity and date of registration;

Sole proprietorship with limited liability, established in 20 0 9 .

- Territorial location

The seat and address of the company's management is District: Kardzhali, Municipality:

Kardzhali , Kardzhali city

Restaurant " Sredets "

B. Organization, structure and management:

The company there is the following organizational - managerial structure .

In the enterprise, the staff consists of 6 people:

1. Manager – 1
2. Administrative staff – 2
3. Employed in commercial establishments and kitchen - 12

With the implementation of the business plan, no new persons are expected to be appointed.

Table B Additional employment of the enterprise, related to the implementation of the business plan proposal (to be filled in, in case the applicant fulfills a priority under Section 15, item 1, letter "f" of the application conditions).

<i>Number of staff at the end of the previous financial year (for the whole enterprise)</i>	<i>Planned number of additional employed persons by the end of the period (for the implementation of the activities under the business plan)</i>	<i>Number of staff for whom the applicant plans to provide sustainable employment (for the entire enterprise, including the implementation of the activities under the business plan)</i>
<i>A</i>	<i>B</i>	<i>C</i>
15	0	15

Table B1 Average list number of personnel for the previous three years

<i>Average number of staff listed for each of the previous three financial years at the date of the announcement of the opening of a procedure for the selection of business plan proposals</i>		
<i>A1 (n-3)</i>	<i>A2 (n-2)</i>	<i>A3 (n-1)</i>
11	13	15

III . Income of the applicant from realized exports or intra-community supplies

Table C Income of the applicant from realized exports or intra-community supplies

Income (BGN)	A1	A2	A3	(A1+A2+A3)
	year (n-3)	year (n-2)	year (n-1)	
1. Total revenue from production				
2. Income from exports and intra-community supplies of manufactured or processed agricultural products				
3. Percentage ratio of revenues from exports and intra-community supplies of manufactured or processed agricultural products to total revenue from production				

Table B2 Description of the primary accounting documents



no	Number of the primary accounting document (invoice) proving compliance with the selection criteria under item 9	Date	Counterparty/Client Name and legal form and number for VAT purposes	Type of manufactured or processed product	Income without VAT (BGN)
Total					



VI. Economic sustainability analysis of the business plan

VI.1. Object, sources of financing and stages in the implementation of the business plan proposal. Suppliers and customers.

A. Object and sources of financing the business plan.

Table 1. Subject of the investment with which the activity support is applied for

(Leva)

no	<i>An investment</i>				<i>Unit price</i>	<i>Value</i>	<i>Including</i>		
	<i>Kind</i>	<i>Make, model, other</i>	<i>What</i>	<i>measure</i>			<i>Own funds (%)</i>	<i>Credit (%)</i>	<i>Others (%)</i>
	<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>			<i>D</i>	<i>Well</i>	<i>Z</i>
1	<i>Pergola</i>		1	no.	175,400.00	175,400.00		100%	
2									
3									
4									
5									
Total:						175,400.00			

Table 2. Investment Expenses For _ who no everything apply for support , but are part from the whole object on the investment and without them the object no can Yes be completed and/ or Yes functions independently.



Industrial Association - Kardzhali

(Leva)

<i>An investment</i>				<i>Unit price</i>	<i>Value*</i>	<i>Including</i>		
						<i>Own funds (%)</i>	<i>Credit (%)</i>	<i>Others (%)</i>
<i>Kind</i>	<i>Make, model, other</i>	<i>What</i>	<i>Measure</i>					
<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>	<i>Well</i>	<i>Z</i>	<i>H</i>	<i>And</i>
<i>Total</i>								

The exchange rate used to calculate the value of the investment is indicated

Table 3. Description of the current state of the object (investment), in case there is already a completed stage(s) of the investment business plan at the time of application

(Leva)

<i>Activities/Assets</i>	<i>Invested funds</i>	<i>Source</i>
<i>A</i>	<i>B</i>	<i>IN</i>



VI.2. Financial economic status - income and expenses

A. Income

A.1. Operating income.

Table 5. Production and commercial program

(Leva)

no	Type of production* by year	measure	Quantity/ average annual workload	Production			Average price per unit of production		Revenue from product sales	
				for export	for the local market	for own consumption	for export	for the local market	for export	for the local market
1	A	B	IN	D	D	Well	Z	H	And	J
<i>Previous year/Last reporting period</i>										
1	Main dishes	no.	48720		48,720.00			15.00		730,800.00
2	Salads	no.	37120		37,120.00			8.00		296,960.00
3	Soups	no.	22620		22,620.00			3.00		67,860.00
4	Pizza	no.	11020		11,020.00			9.30		102,486.00
5	Breaded semi-finished products	no.	21750		21,750.00			7.50		163,125.00
6	Hot drinks	no.	31900		31,900.00			2.00		63,800.00
7	Non-alcoholic	no.	44080		44,080.00			1.75		77 140.00
8	Alcohol	no.	16820		16,820.00			4.50		75,690.00



Industrial Association - Kardzhali

									Total	1,577,861.00
Ist year										
1	Main dishes	no.	58464		58,464.00			15.00		876,960.00
2	Salads	no.	44544		44,544.00			8.00		356,352.00
3	Soups	no.	27144		27,144.00			3.00		81,432.00
4	Pizza	no.	13224		13,224.00			9.30		122,983.20
5	Breaded semi-finished products	no.	26100		26,100.00			7.50		195,750.00
6	Hot drinks	no.	38280		38,280.00			2.00		76,560.00
7	Non-alcoholic	no.	52896		52,896.00			1.75		92,568.00
8	Alcohol	no.	20184		20,184.00			4.50		90,828.00
									Total	1,893,433.20
II year										
1	Main dishes	no.	58464		58,464.00			15.00		876,960.00
2	Salads	no.	44544		44,544.00			8.00		356,352.00
3	Soups	no.	27144		27,144.00			3.00		81,432.00
4	Pizza	no.	13224		13,224.00			9.30		122,983.20
5	Breaded semi-finished products	no.	26100		26,100.00			7.50		195,750.00
6	Hot drinks	no.	38280		38,280.00			2.00		76,560.00
7	Non-alcoholic	no.	52896		52,896.00			1.75		92,568.00
8	Alcohol	no.	20184		20,184.00			4.50		90,828.00
									Total	1,893,433.20
III year										
1	Main dishes	no.	58464		58,464.00			15.00		876,960.00
2	Salads	no.	44544		44,544.00			8.00		356,352.00



Industrial Association - Kardzhali

3	<i>Soups</i>	<i>no.</i>	27144		27,144.00			3.00		81,432.00
4	<i>Pizza</i>	<i>no.</i>	13224		13,224.00			9.30		122,983.20
5	<i>Breaded semi-finished products</i>	<i>no.</i>	26100		26,100.00			7.50		195,750.00
6	<i>Hot drinks</i>	<i>no.</i>	38280		38,280.00			2.00		76,560.00
7	<i>Non-alcoholic</i>	<i>no.</i>	52896		52,896.00			1.75		92,568.00
8	<i>Alcohol</i>	<i>no.</i>	20184		20,184.00			4.50		90,828.00
									Total	1,893,433.20

Table 6. Production capacity of the processing plant according to the technological business plan

* The applicant indicates the products it produces/will produce and the annual quantity of each product according to a technological business plan

Justification for compliance of the capacity of the supported assets and activities with the estimated amount of output produced by the applicant:

<i>Type of production</i>	<i>Previous year/ Last accounting period</i>	<i>I</i>	<i>II</i>	<i>III</i>
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Industrial Association - Kardzhali

	<i>Annual production capacity of the enterprise (kg, t)</i>	<i>Annual production capacity of the enterprise (kg, t)</i>	<i>Annual production capacity of the enterprise (kg, t)</i>	<i>Annual production capacity of the enterprise (kg, t)</i>
<i>Unit</i>		<i>t</i>	<i>t</i>	<i>t</i>
<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>
<i>Main dishes</i>	60000	60000	60000	60000
<i>Salads</i>	45000	45000	45000	45000
<i>Soups</i>	28000	28000	28000	28000
<i>Pizza</i>	13500	13500	13500	13500
<i>Breaded semi-finished products</i>	26500	26500	26500	26500
<i>Hot drinks</i>	39000	39000	39000	39000
<i>Non-alcoholic</i>	53000	53000	53000	53000
<i>Alcohol</i>	20500	20500	20500	20500
Total output (t):	285500	285500	285500	285500



Table 7. Production capacity of the processing plant planned in the Production and Trade Program

	<i>Previous year/ Last accounting period</i>	<i>I</i>	<i>II</i>	<i>III</i>
<i>Type of production</i>	<i>Planned annual production capacity of the enterprise (no.)</i>	<i>Planned annual production capacity of the enterprise (no.)</i>	<i>Planned annual production capacity of the enterprise (no.)</i>	<i>Planned annual production capacity of the enterprise (no.)</i>
<i>Unit</i>		<i>t</i>	<i>t</i>	<i>t</i>
<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>
<i>Main dishes</i>	<i>48720</i>	<i>58464</i>	<i>58464</i>	<i>58464</i>
<i>Salads</i>	<i>37120</i>	<i>44544</i>	<i>44544</i>	<i>44544</i>
<i>Soups</i>	<i>22620</i>	<i>27144</i>	<i>27144</i>	<i>27144</i>
<i>Pizza</i>	<i>11020</i>	<i>13224</i>	<i>13224</i>	<i>13224</i>
<i>Breaded semi-finished products</i>	<i>21750</i>	<i>26100</i>	<i>26100</i>	<i>26100</i>
<i>Hot drinks</i>	<i>31900</i>	<i>38280</i>	<i>38280</i>	<i>38280</i>
<i>Non-alcoholic</i>	<i>44080</i>	<i>52896</i>	<i>52896</i>	<i>52896</i>
<i>Alcohol</i>	<i>16820</i>	<i>20184</i>	<i>20184</i>	<i>20184</i>
Total production (no.):	234030	280836	280836	280836



Table 8. Other income

(Leva)

<i>no</i>	<i>Other income (type)</i>	<i>Previous year / Last accounting period</i>	<i>I</i>	<i>II</i>	<i>III</i>
<i>1</i>	<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>
<i>1</i>					
<i>2</i>					
<i>3</i>					
<i>4</i>					
<i>5</i>					
<i>6</i>					
<i>7</i>					
<i>8</i>					
<i>...n</i>					
<i>Total:</i>					

B. Costs

B.1. Activity costs

Table 9. Costs for raw materials, materials and external services

(Leva)



Industrial Association - Kardzhali

<i>no</i>	<i>Type of expenditure</i>	<i>Previous year/last reporting period</i>	<i>I</i>	<i>II</i>	<i>III</i>
<i>1</i>	<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>
1	<i>Basic products</i>	631 144.40	757 373.28	757 373.28	757 373.28
2	<i>Additional products</i>	315,572.20	378,686.64	378,686.64	378,686.64
3	<i>Consumables</i>	157,786.10	151,474.66	151,474.66	151,474.66
4	<i>Electric energy</i>	69,425.88	83,311.06	83,311.06	83,311.06
5	<i>Sanitary materials</i>	4,098.00	4,098.00	4,098.00	4,098.00
6	<i>Disposable tableware</i>	18,934.33	22,721.20	22,721.20	22,721.20
7	<i>water and other consumables</i>	18,934.33	22,721.20	22,721.20	22,721.20
8	<i>external services</i>	31,557.22	31,557.22	31,557.22	31,557.22



Industrial Association - Kardzhali

9	fuel	25,245.78	25,245.78	25,245.78	25,245.78
Total:		1,272,698.24	1,477,189.03	1,477,189.03	1,477,189.03

Table 10. Wages and social security costs

(Leva)

<i>no</i>	<i>Type of staff</i>	<i>Number of employed persons</i>	<i>Monthly pay</i>	<i>Total wages for the year</i>	<i>Social security *</i>	<i>Total for the year</i>
1	A	B	IN	D	D	Well
<i>Previous year/Last reporting period</i>						
1	Administrative	1	1,200	14,400.00	2,666.88	17,066.88
2	Administrative	2	900	21,600.00	4,000.32	25,600.32
3	Production	12	750.00	108,000.00	20,001.60	128,001.60
Total:						170,668.80
I year						
1	Administrative	1	1,200	14,400.00	2,666.88	17,066.88
2	Administrative	2	1,100	26,400.00	4,889.28	31,289.28
3	Production	12	850.00	122,400.00	22,668.48	145,068.48
Total:						193,424.64
II year						
1	Administrative	1	1,200	14,400.00	2,666.88	17,066.88
2	Administrative	2	1,100	26,400.00	4,889.28	31,289.28
3	Production	12	850.00	122,400.00	22,668.48	145,068.48
Total:						193,424.64
III year						
1	Administrative	1	1,200	14,400.00	2,666.88	17,066.88
2	Administrative	2	1,100	26,400.00	4,889.28	31,289.28
3	Production	12	850.00	122,400.00	22,668.48	145,068.48



	Total:	193,424.64
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Table 11. Depreciation costs (depreciation plan)

(Leva)

<i>Active</i>	<i>Date of acquisition</i>	<i>Acquisition price</i>	<i>Period of operation in years</i>	<i>Depreciation rate</i>	<i>Depreciation quota</i>			
					<i>Previous year / Last accounting period</i>	<i>I year</i>	<i>II year</i>	<i>III year</i>
<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>	<i>Well</i>	<i>Z</i>	<i>H</i>	<i>And</i>
Total Old Assets								
Costs for the purchase/acquisition of tangible and intangible assets according to the business plan								
Pergola		1.2024	175,400.00	25	4%		7,016.00	7,016.00
About what					0.00		7,016.00	7,016.00



Table 12. Repayment plan of the attracted funds for the implementation of the business plan proposal

(Leva)

<i>Year</i>	<i>Balance at the beginning of the year</i>	<i>Interest</i>	<i>Chief</i>	<i>Principal balance at the end of the year</i>
<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>
<i>Previous year/last reporting period</i>				
<i>I</i>	175,400.00	6,139.00	58,460.82	116,939.18
<i>II</i>	116,939.18	4,092.87	58,460.82	58,478.36
<i>III</i>	58,478.36	2,046.74	58,478.36	-



Table 13. Interest expenses

(Leva)

<i>Type of loan</i>	<i>Previous year/last reporting period</i>	<i>I year</i>	<i>II year</i>	<i>III year</i>
<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>
<i>Leasing</i>	0	6,139.00	4,092.87	2,046.74
<i>Oh shit</i>	0	6,139.00	4,092.87	2,046.74

* The applicant describes the existing and estimated interest costs separately for all loans described in Table 13, indicating: the type of loan, in column A; interest expenses for the previous year (reporting period), in column B; the estimated interest expenses for the entire period described in the business plan, in columns B to the end; for "Total" enter the sums of interest expenses by years from columns B to the end .

Table 14. Other expenses

(Leva)

<i>Other expenses</i>	<i>Previous year / last reporting period</i>	<i>I year</i>	<i>II year</i>	<i>III year</i>
<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>
<i>Asset insurance</i>	0.00	1,754.00	1,754.00	1,754.00
<i>Total</i>	0.00	1,754.00	1,754.00	1,754.00



Table 15. Cost per unit of production

(Leva)

<i>no</i>	<i>Product type</i>	<i>Types of resources required to produce a unit of product</i>	<i>Qty per unit of production</i>	<i>Measure</i>	<i>Unit price</i>	<i>Unit cost value by type</i>
<i>1</i>	<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>	<i>Well</i>
<i>1</i>	<i>Main dishes</i>	<i>Basic products</i>	<i>0.3</i>	<i>kg.</i>	<i>12.8</i>	<i>3.84</i>
		<i>Additional products</i>	<i>0.15</i>	<i>kg.</i>	<i>4.5</i>	<i>0.675</i>
		<i>Consumables</i>	<i>1</i>	<i>no.</i>	<i>0.36</i>	<i>0.36</i>
		<i>Electric energy</i>	<i>0.02</i>	<i>KVh</i>	<i>0.28</i>	<i>0.0056</i>
		<i>Sanitary materials</i>	<i>0.008</i>	<i>no.</i>	<i>4.8</i>	<i>0.0384</i>
		<i>Disposable tableware</i>	<i>1</i>	<i>no.</i>	<i>0.35</i>	<i>0.35</i>
		<i>water and other consumables</i>	<i>0.018</i>	<i>l.</i>	<i>1.8</i>	<i>0.0324</i>
		<i>external services</i>	<i>0.02</i>	<i>no.</i>	<i>18</i>	<i>0.36</i>
		<i>Staff</i>	<i>1</i>	<i>no.</i>	<i>2.4</i>	<i>2.4</i>
					<i>Total</i>	<i>8.0614</i>



VI.3. Estimates of the net cash flows of the business plan proposal and other activities carried out by the applicant
A. Projection of net cash flows of the business plan proposal.

Table 16. Forecast for the net cash flows of the business plan proposal (BGN)

<i>no</i>	<i>Index</i>	<i>Previous year / Last accounting period</i>	<i>I</i>	<i>II</i>	<i>III</i>
<i>1</i>	<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>
I. Income:					
<i>1</i>	<i>Sales revenue</i>	<i>1,577,861.00</i>	<i>1,893,433.20</i>	<i>1,893,433.20</i>	<i>1,893,433.20</i>
<i>2</i>	<i>Other incomes</i>				
<i>I</i>	<i>Total revenue (1+2)</i>	<i>1,577,861.00</i>	<i>1,893,433.20</i>	<i>1,893,433.20</i>	<i>1,893,433.20</i>
II. Expenses					
A. Activity Costs:					
<i>3</i>	<i>Costs of raw materials, mat. and external services</i>	<i>1,272,698.24</i>	<i>1,477,189.03</i>	<i>1,477,189.03</i>	<i>1,477,189.03</i>
<i>4</i>	<i>Depreciation expense</i>	<i>0.00</i>	<i>7,016.00</i>	<i>7,016.00</i>	<i>7,016.00</i>
<i>5</i>	<i>Wages and social security costs</i>	<i>170,668.80</i>	<i>193,424.64</i>	<i>193,424.64</i>	<i>193,424.64</i>
<i>6</i>	<i>Other expenses</i>	<i>0.00</i>	<i>1,754.00</i>	<i>1,754.00</i>	<i>1,754.00</i>
B. Financial costs:					



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7	<i>Interest expenses</i>		6,139.00	4,092.87	2,046.74
II	Total costs (3+4+5+6+7)	1,443,367.04	1,685,522.67	1,683,476.54	1,681,430.41
III	Profit before tax (I-II)	134,493.96	207,910.53	209,956.66	212,002.79
IV	Taxes and Charges	13,449.40	20,791.05	20,995.67	21,200.28
V	Profit after tax (III – IV)	121,044.56	187 119.48	188,960.99	190,802.51
VI	Financing / credit		116,939.18	-58,460.82	-58,478.36
VII	An investment		-175,400.00		
VIII	Net cash flow (V+4+VI)	121,044.56	135,674.66	137,516.17	139,340.15

B. Forecast of Net Cash Flows of the Applicant's Other Activities

Table 17. Forecast for the Net cash flows of the applicant's other activities (BGN)

<i>no</i>	<i>Index</i>	<i>Previous year/last reporting period</i>	<i>I</i>	<i>II</i>	<i>III</i>
1	<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>
I. Income:					
1	<i>Sales revenue</i>	0.00	0.00	0.00	0.00
2	<i>Other incomes</i>				



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I	Total revenue (1+2)	0.00	0.00	0.00	0.00
II. Expenses					
A. Activity Costs:		0.00	0.00	0.00	0.00
3	Costs of raw materials, materials and external services	0.00	0.00	0.00	0.00
4	Depreciation expense				
5	Wages and social security costs	0.00	0.00	0.00	0.00
6	Other expenses				
B. Financial costs:		0.00	0.00	0.00	0.00
7	Interest expenses				
II	Total costs (3+4+5+6+7)	0.00	0.00	0.00	0.00
III	Profit before tax (I-II)	0.00	0.00	0.00	0.00
IV	Taxes and Charges	0.00	0.00	0.00	0.00
V	Profit after tax (III – IV)	0.00	0.00	0.00	0.00
VI	Net cash flow (V+4)	0.00	0.00	0.00	0.00



Financial indicators for analysis and evaluation of the business plan		
	Instruction: This table summarizes the results of the recalculation of the business plan by entering the indicators for assessing the viability of the provided business plan	
	Economic Viability Assessment Indicators	Values
1	Business plan net present value NPV [value]	374,312.44
2	Net present value of holding NPV _f [value]	374,312.44
3	Internal rate of return IRR [value]	58.46%
4	Internal rate of return IRR _f [value]	58.46%
5	Profitability index PI [value]	3.13
6	Profitability index PI _f [value]	3.13
7	Redemption Term PBP [value]	1 year and 6 months

INTERREG V – A
COOPERATION PROGRAM GREECE – BULGARIA 2014-2020

Market Changer (MIS Code: 5070788)
MarCh

BUSINESS PLANS
Designing and Coaching Business Plans for 20 businesses
D 5.5.2



Regional Industrial Association – Kardzhali

The Project is co-funded by the European Regional Development Fund (ERDF) and by national funds of the countries participating in the Interreg V-A “Greece-Bulgaria 2014-2020” Cooperation Programme



Contractor: Trainer Consult Ltd

The Project is co-funded by the European Regional Development Fund (ERDF) and by national funds of the countries participating in the Interreg VA "Greece-Bulgaria 2014-2020" Cooperation Programme .

BUSINESS PLAN

Investments in new equipment at DAR-KA AL.KARADZHOV ET

DAR-KA AL.KARADZHOV ET
(name of investor)

Investment amount 4,800.00 l in .

General information

<i>A</i>	<i>B</i>
<i>Name on the investor (the legal person , ET)</i>	DAR-KA AL.KARADZHOV ET
<i>Headquarters and address on management</i>	<i>District: Kardzhali , Municipality: Kirkovo Town: Kardzhali</i>
<i>Place on doing on the investment</i>	<i>Kardjali (BG425), Municipality of Kirkovo , Kirkovo village</i>
<i>Term on business the plan :</i>	<i>01.01.2024 - 31.12.2026 (3 years)</i>

I Introduction

A. Brief description of the business plan proposal:

Company DAR-KA AL.KARADZHOV ET has been operating in the local market for 20 years, managing a restaurant with a lunch menu. The company manages the "Dar-Ka" restaurant in Kirkovo. It offers a basic lunch menu. The business is family-run, employing only two family workers

With the current business plan, the company aims to expand the capacity of the restaurant's kitchen by 80%, which will create an opportunity for expansion in the hot food delivery business .

The planned investments in kitchen equipment will create an opportunity to increase the production of dishes and improve the tahini quality, as well as shorten the manufacturing process.

The investments under the business plan are as follows:

no	<i>An investment</i>			<i>Value</i>
	<i>Kind</i>	<i>What</i>	<i>measure</i>	
<i>1</i>	<i>2</i>	<i>4</i>	<i>5</i>	<i>7</i>
<i>1</i>	<i>Convectomat with 6 levels</i>	<i>1</i>	<i>No.</i>	<i>4800.00</i>

The total value of the investment costs is BGN **4,800.00** .

B. Expected result after completion of the business plan proposal, including:

B.1. Ways to increase competitiveness by:

<i>no</i>	<i>Ways to increase the competitiveness of the farm</i>	<i>Compliance (mark with X or V)</i>
<i>A</i>	<i>B</i>	<i>IN</i>
<i>1.</i>	better use of the factors of production;	<input checked="" type="checkbox"/>
<i>2.</i>	introduction of new products, processes and technologies, including short supply chains;	<input checked="" type="checkbox"/>
<i>3.</i>	improving food quality and safety and their traceability;	<input checked="" type="checkbox"/>
<i>4.</i>	achieving compliance with Community standards;	<input type="checkbox"/>
<i>5.</i>	improving environmental protection.	<input type="checkbox"/>

- *Marking more than one match is allowed.*

Rationale: Investments included in the business plan will allow to expand the production capacity of the restaurant by 80%, creating an opportunity to better use the factors of production and improve the quality and safety of food.

B.2. Improving the overall activity of the enterprise through:

<i>no</i>	<i>Improvement of the overall activity of the enterprise</i>	<i>Compliance (mark X or V)</i>
<i>A</i>	<i>B</i>	<i>IN</i>

1.	implementation of new and/or modernization of available capacities and improvement of their use, and/or	H
2.	implementation on new ones products , processes and technologies , and/ or	H
3.	reduction on the cost price on produced production , and/ or	H
4.	achieve on compliance with newly introduced standards on European union , and/ or	<input type="checkbox"/>
5.	improvement on cooperation with manufacturers on raw materials , and/ or	<input type="checkbox"/>
6.	conservation on the environment environment (incl reduction on the harmful ones emissions and waste), and/ or	<input type="checkbox"/>
7.	improvement on energy efficiency in enterprises , and/ or	H
8.	improvement on safety and hygiene conditions on production and labor , and/ or	<input type="checkbox"/>
9.	improvement on quality and safety on the foods and theirs traceability , and/ or	H
10.	improvement on the possibilities for production on biological foods through processing on primary agricultural biological products .	<input type="checkbox"/>

- *Marking more than one match is allowed.*

Justification:

With the current business plan, the company aims to modernize and increase the available capacities , reduce electricity and water costs , reduce the cost of the manufactured products and improve the quality and safety of food and their traceability .

1. Convectomat with 6 levels.

The business plan is aimed at increasing the competitiveness and economic efficiency of the sector, restaurant business , related to the expansion of production capacity and expansion in the business of delivering hot food to homes .

The implementation of the business plan will lead to the achievement of economically efficient and competitive food production . After the implementation of the business plan, the applicant expects to achieve the following goals and results:

Increased production capacity by 80%;

Launched a new business with hot food delivery to homes and offices;

Reduced cost by 15%, thanks to a convection oven , including up to 40% on electricity and 80% on water.

The result of the investment made in SMP will lead to the expansion of capacity, as prerequisites for a permanent increase in the competitiveness of DAR-KA AL.KARADZHOV ET.

II. Description of the candidate and his/her activities:

A. Brief information about the applicant's activity:

- Full name of the applicant;

DAR-KA AL.KARADZHOV ET

- Legal form of the activity and date of registration;

Sole proprietorship with limited liability, established in 1994.

- Territorial location

The seat and address of the company's management is Region: Kardjali, Municipality: Kirkovo , Kirkovo village

Restaurant "Dar-Ko"

B. Organization, structure and management:

The company there is the following organizational - managerial structure .

In the enterprise, the staff consists of 6 people:

1. Employed in commercial establishments and kitchen - 2 (including the Manager)

With the implementation of the business plan, it is planned to appoint 1 new person.

Table B Additional employment of the enterprise, related to the implementation of the business plan proposal (to be filled in, in case the applicant fulfills a priority under Section 15, item 1, letter "f" of the application conditions).

<i>Number of staff at the end of the previous financial year (for the whole enterprise)</i>	<i>Planned number of additional employed persons by the end of the period (for the implementation of the activities under the business plan)</i>	<i>Number of staff for whom the applicant plans to provide sustainable employment (for the entire enterprise, including the implementation of the activities under the business plan)</i>
<i>A</i>	<i>B</i>	<i>IN</i>
<i>2</i>	<i>1</i>	<i>3</i>

Table B1 Average list number of personnel for the previous three years

<i>Average number of staff listed for each of the previous three financial years at the date of the announcement of the opening of a procedure for the selection of business plan proposals</i>		
<i>A1 (n-3)</i>	<i>A2 (n-2)</i>	<i>A3 (n-1)</i>
<i>2</i>	<i>2</i>	<i>2</i>

III . Income of the applicant from realized exports or intra-community supplies

Table C Income of the applicant from realized exports or intra-community supplies

Income (BGN)	A1	A2	A3	(A1+A2+A3)
	year (n-3)	year (n-2)	year (n-1)	
1. Total revenue from production				
2. Income from exports and intra-community supplies of manufactured or processed agricultural products				
3. Percentage ratio of revenues from exports and intra-community supplies of manufactured or processed agricultural products to total revenue from production				

Table B2 Description of the primary accounting documents



no	Number of the primary accounting document (invoice) proving compliance with the selection criteria under item 9	Date	Counterparty/Client Name and legal form and number for VAT purposes	Type of manufactured or processed product	Income without VAT (BGN)
Total					



VI. Economic sustainability analysis of the business plan

VI.1. Object, sources of financing and stages in the implementation of the business plan proposal. Suppliers and customers.

A. Object and sources of financing the business plan.

Table 1. Subject of the investment with which the activity support is applied for

no	<i>An investment</i>				<i>Unit price</i>	<i>Value</i>	<i>Including</i>		
	<i>Kind</i>	<i>Make, model, other</i>	<i>What</i>	<i>measure</i>			<i>Own funds (%)</i>	<i>Credit (%)</i>	<i>Others (%)</i>
	<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>			<i>Z</i>	<i>H</i>	<i>And</i>
1	Convectomat with 6 levels		1	no.	4,800.00	4,800.00		100%	
2									
Total:						4,800.00			

(left)

Table 2. Investment Expenses For who no everything apply for support , but are part from the whole object on the investment and without them the object no can Yes be completed and/ or Yes functions independently.

<i>An investment</i>				<i>Unit price</i>	<i>Value*</i>	<i>Including</i>		
<i>Kind</i>	<i>Make, model, other</i>	<i>What</i>	<i>Measure</i>			<i>Own funds (%)</i>	<i>Credit (%)</i>	<i>Others (%)</i>
<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>	<i>Well</i>	<i>Z</i>	<i>H</i>	<i>And</i>

(left)



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<i>Total</i>								

The exchange rate used to calculate the value of the investment is indicated

Table 3. Description of the current state of the object (investment), in case there is already a completed stage(s) of the investment business plan at the time of application

<i>Activities/Assets</i>	<i>Invested funds</i>	<i>Source</i>
<i>A</i>	<i>B</i>	<i>IN</i>

(left)

VI.2. Financial economic status - income and expenses

A. Income

A.1. Operating income.

Table 5. Production and commercial program

<i>no</i>	<i>Type of production* by year</i>	<i>measure</i>	<i>Quantity/ average annual workload</i>	<i>Production</i>	<i>Average price per unit of production</i>	<i>Revenue from product sales</i>

(left)



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				<i>for export</i>	<i>for the local market</i>	<i>for own consumption</i>	<i>for export</i>	<i>for the local market</i>	<i>for export</i>	<i>for the local market</i>
1	<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>	<i>Well</i>	<i>Z</i>	<i>H</i>	<i>And</i>	<i>J</i>
Previous year/Last accounting period										
<i>1</i>	<i>Lunch menu</i>	<i>no.</i>	<i>5625</i>		<i>5,625.00</i>			<i>6.25</i>		<i>35,156.25</i>
<i>2</i>										<i>0.00</i>
<i>3</i>										<i>0.00</i>
<i>4</i>										<i>0.00</i>
<i>5</i>										<i>0.00</i>
<i>6</i>										<i>0.00</i>
<i>7</i>										<i>0.00</i>
<i>8</i>										<i>0.00</i>
Total									35,156.25	
1st year										
<i>1</i>	<i>Lunch menu</i>	<i>no.</i>	<i>10125</i>		<i>10,125.00</i>			<i>6.25</i>		<i>63,281.25</i>
<i>2</i>										<i>0.00</i>
<i>3</i>										<i>0.00</i>
<i>4</i>										<i>0.00</i>
<i>5</i>										<i>0.00</i>
<i>6</i>										<i>0.00</i>
<i>7</i>										<i>0.00</i>
<i>8</i>										<i>0.00</i>
Total									63,281.25	



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<i>II year</i>										
1	Lunch menu	no.	10125		10,125.00			6.25		63,281.25
2										0.00
3										0.00
4										0.00
5										0.00
6										0.00
7										0.00
8										0.00
									Total	63,281.25
<i>III year</i>										
1	Lunch menu	no.	10125		10,125.00			6.25		63,281.25
2										0.00
3										0.00
4										0.00
5										0.00
6										0.00
7										0.00
8										0.00
									Total	63,281.25



Table 6. Production capacity of the processing plant according to the technological business plan

* The applicant indicates the products it produces/will produce and the annual quantity of each product according to a technological business plan

Justification for compliance of the capacity of the supported assets and activities with the estimated amount of output produced by the applicant:

	<i>Previous year/ Last accounting period</i>	<i>I</i>	<i>II</i>	<i>III</i>
<i>Type of production</i>	<i>Annual production capacity of the enterprise (kg, t, units)</i>	<i>Annual production capacity of the enterprise (kg, t, units)</i>	<i>Annual production capacity of the enterprise (kg, t, units)</i>	<i>Annual production capacity of the enterprise (kg, t, units)</i>
<i>Unit</i>		<i>t</i>	<i>t</i>	<i>t</i>
<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>
<i>Lunch menu</i>	6000	10800	10800	10800
Total production (t, no.):	6000	10800	10800	10800



Table 7. Production capacity of the processing plant planned in the Production and Trade Program

	<i>Previous year/ Last accounting period</i>	<i>I</i>	<i>II</i>	<i>III</i>
	<i>Planned annual production capacity of the enterprise (kg., tons, units)</i>	<i>Planned annual production capacity of the enterprise (kg., tons, units)</i>	<i>Planned annual production capacity of the enterprise (kg., tons, units)</i>	<i>Planned annual production capacity of the enterprise (kg., tons, units)</i>
<i>Type of production</i> <i>+A3:E12B4A3:E13A3:E14A3:F26B4A3:E13A3:F17A3:E15</i>				
<i>Unit</i>		<i>t</i>	<i>t</i>	<i>t</i>
<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>
<i>Lunch menu</i>	5625	10125	10125	10125
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0



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Total production (t, no.):	5625	10125	10125	10125
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Table 8. Other income

(left)

<i>no</i>	<i>Other income (type)</i>	<i>Previous year / Last accounting period</i>	<i>I</i>	<i>II</i>	<i>III</i>
<i>1</i>	<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>
1	Hot drinks	2,400.00	2,400.00	2,400.00	2,400.00
2	Non-alcoholic	1,800.00	1,800.00	1,800.00	1,800.00
3	Beer	1,200.00	1,200.00	1,200.00	1,200.00
4					
5					
6					
7					
8					
...n					
Total:		5,400.00	5,400.00	5,400.00	5,400.00



B. Costs

B.1. Activity costs

Table 9. Costs for raw materials, materials and external services

(left)

<i>no</i>	<i>Type of expenditure</i>	<i>Previous year/last reporting period</i>	<i>I</i>	<i>II</i>	<i>III</i>
<i>1</i>	<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>
<i>1</i>	<i>Basic products</i>	<i>10,546.88</i>	<i>18,984.38</i>	<i>18,984.38</i>	<i>18,984.38</i>
<i>2</i>	<i>Additional products</i>	<i>3,515.63</i>	<i>6,328.13</i>	<i>6,328.13</i>	<i>6,328.13</i>
<i>3</i>	<i>Consumables</i>	<i>1,757.81</i>	<i>3,164.06</i>	<i>3,164.06</i>	<i>3,164.06</i>
<i>4</i>	<i>Electric energy</i>	<i>3,164.06</i>	<i>3,796.88</i>	<i>3,796.88</i>	<i>3,796.88</i>



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5	Sanitary materials	263.67	263.67	263.67	263.67
6	Disposable tableware and packaging	316.41	569.53	569.53	569.53
7	water and other consumables	316.41	569.53	569.53	569.53
8	external services	527.34	527.34	527.34	527.34
9	fuel	421.88	421.88	421.88	421.88
Total:		20,830.08	34,625.39	34,625.39	34,625.39

Table 10. Wages and social security costs

(left)

no	Type of staff	Number of employed persons	Monthly pay	Total wages for the year	Social security *	Total for the year
1	A	B	IN	D	D	Well
<i>Previous year/Last accounting period</i>						
1	Administrative				0.00	0.00
2	Administrative			0.00	0.00	0.00
3	Production	2	450.00	10,800.00	2,000.16	12,800.16
					Total:	12,800.16
I year						
1	Administrative				0.00	0.00
2	Administrative			0.00	0.00	0.00
3	Production	3	550.00	19,800.00	3,666.96	23,466.96



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						Total:	23,466.96
II year							
1	Administrative					0.00	0.00
2	Administrative				0.00	0.00	0.00
3	Production	3	550.00	19,800.00	3,666.96	3,666.96	23,466.96
						Total:	23,466.96
III year							
1	Administrative					0.00	0.00
2	Administrative				0.00	0.00	0.00
3	Production	3	550.00	19,800.00	3,666.96	3,666.96	23,466.96
						Total:	23,466.96



Table 11. Depreciation costs (depreciation plan)

(left)

<i>Active</i>	<i>Date of acquisition</i>	<i>Acquisition price</i>	<i>Period of operation in years</i>	<i>Depreciation rate</i>	<i>Depreciation quota</i>			
					<i>Previous year / Last accounting period</i>	<i>I year</i>	<i>II year</i>	<i>III year</i>
<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>	<i>Well</i>	<i>Z</i>	<i>H</i>	<i>And</i>
Total Old Assets								
Costs for the purchase/acquisition of tangible and intangible assets according to the business plan								
<i>Convectomat with 6 levels</i>		<i>1.2024</i>	<i>4,800.00</i>	<i>3.33</i>	<i>30%</i>	<i>1,440.00</i>	<i>1,440.00</i>	<i>1,440.00</i>
<i>About what</i>					<i>0.00</i>	<i>1,440.00</i>	<i>1,440.00</i>	<i>1,440.00</i>

Table 12. Repayment plan of the attracted funds for the implementation of the business plan proposal

(left)



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<i>Year</i>	<i>Balance at the beginning of the year</i>	<i>Interest</i>	<i>Chief</i>	<i>Principal balance at the end of the year</i>
<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>
<i>Previous year/last reporting period</i>				
<i>I</i>	4,800.00	168.00	1,599.84	3,200.16
<i>II</i>	3,200.16	112.01	1,599.84	1,600.32
<i>III</i>	1,600.32	56.01	1,600.32	-

Table 13. Interest expenses

<i>Type of loan</i>	<i>Previous year/last reporting period</i>	<i>I year</i>	<i>II year</i>	<i>III year</i>
<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>
<i>Leasing</i>	0	168.00	112.01	56.01
<i>Oh shit</i>	0	168.00	112.01	56.01

* The applicant describes the existing and estimated interest costs separately for all loans described in Table 13, indicating: the type of loan, in column A;



interest expenses for the previous year (reporting period), in column B;
the estimated interest expenses for the entire period described in the business plan, in columns B to the end;
for "Total" enter the sums of interest expenses by years from columns B to the end .

Table 14. Other expenses

(left)

<i>Other expenses</i>	<i>Previous year / last reporting period</i>	<i>I year</i>	<i>II year</i>	<i>III year</i>
<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>
<i>Asset insurance</i>	<i>0.00</i>	<i>48.00</i>	<i>48.00</i>	<i>48.00</i>
<i>Total</i>	<i>0.00</i>	<i>48.00</i>	<i>48.00</i>	<i>48.00</i>

Table 15. Cost per unit of production

(left)

<i>no</i>	<i>Product type</i>	<i>Types of resources required to produce a unit of product</i>	<i>Qty per unit of production</i>	<i>Measure</i>	<i>Unit price</i>	<i>Unit cost value by type</i>
<i>1</i>	<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>	<i>Well</i>
<i>1</i>	<i>Lunch menu</i>	<i>Basic products</i>	<i>0.15</i>	<i>kg.</i>	<i>8.6</i>	<i>1.29</i>
		<i>Additional products</i>	<i>0.2</i>	<i>kg.</i>	<i>4.5</i>	<i>0.9</i>
		<i>Consumables</i>	<i>1</i>	<i>no.</i>	<i>0.15</i>	<i>0.15</i>



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	<i>Electric energy</i>	<i>0.02</i>	<i>KVh</i>	<i>0.28</i>	<i>0.0056</i>
	<i>Sanitary materials</i>	<i>0.008</i>	<i>no.</i>	<i>4.8</i>	<i>0.0384</i>
	<i>Disposable tableware</i>	<i>1</i>	<i>no.</i>	<i>0.4</i>	<i>0.4</i>
	<i>water and other consumables</i>	<i>0.018</i>	<i>l.</i>	<i>1.8</i>	<i>0.0324</i>
	<i>external services</i>	<i>0.02</i>	<i>no.</i>	<i>2</i>	<i>0.04</i>
	<i>Staff</i>	<i>1</i>	<i>no.</i>	<i>2.4</i>	<i>2.4</i>
				<i>Total</i>	<i>5.2564</i>

VI.3. Estimates of the net cash flows of the business plan proposal and other activities carried out by the applicant

A. Projection of net cash flows of the business plan proposal.

Table 16. Forecast for the net cash flows of the business plan proposal (BGN)

<i>no</i>	<i>Index</i>	<i>Previous year / Last accounting period</i>	<i>I</i>	<i>II</i>	<i>III</i>
<i>1</i>	<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>
<i>I. Income:</i>					



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<i>1</i>	<i>Sales revenue</i>	<i>35,156.25</i>	<i>63,281.25</i>	<i>63,281.25</i>	<i>63,281.25</i>
<i>2</i>	<i>Other incomes</i>				
<i>I</i>	<i>Total revenue (1+2)</i>	<i>35,156.25</i>	<i>63,281.25</i>	<i>63,281.25</i>	<i>63,281.25</i>
<i>II. Expenses</i>					
<i>A. Activity Costs:</i>					
<i>3</i>	<i>Costs of raw materials, mat. and external services</i>	<i>20,830.08</i>	<i>34,625.39</i>	<i>34,625.39</i>	<i>34,625.39</i>
<i>4</i>	<i>Depreciation expense</i>	<i>0.00</i>	<i>1,440.00</i>	<i>1,440.00</i>	<i>1,440.00</i>
<i>5</i>	<i>Wages and social security costs</i>	<i>12,800.16</i>	<i>23,466.96</i>	<i>23,466.96</i>	<i>23,466.96</i>
<i>6</i>	<i>Other expenses</i>	<i>0.00</i>	<i>48.00</i>	<i>48.00</i>	<i>48.00</i>
<i>B. Financial costs:</i>					
<i>7</i>	<i>Interest expenses</i>		<i>168.00</i>	<i>112.01</i>	<i>56.01</i>
<i>II</i>	<i>Total costs (3+4+5+6+7)</i>	<i>33,630.24</i>	<i>59,748.35</i>	<i>59,692.36</i>	<i>59,636.36</i>
<i>III</i>	<i>Profit before tax (I-II)</i>	<i>1,526.01</i>	<i>3,532.90</i>	<i>3,588.89</i>	<i>3,644.89</i>
<i>IV</i>	<i>Taxes and Charges</i>	<i>152.60</i>	<i>353.29</i>	<i>358.89</i>	<i>364.49</i>
<i>V</i>	<i>Profit after tax (III – IV)</i>	<i>1,373.41</i>	<i>3 179.61</i>	<i>3,230.00</i>	<i>3,280.40</i>
<i>VI</i>	<i>Financing / credit</i>		<i>3,200.16</i>	<i>-1,599.84</i>	<i>-1,600.32</i>
<i>VII</i>	<i>An investment</i>		<i>-4,800.00</i>		
<i>VIII</i>	<i>Net cash flow (V+4+VI)</i>	<i>1,373.41</i>	<i>3,019.77</i>	<i>3,070.16</i>	<i>3 120.08</i>

B. Forecast of Net Cash Flows of the Applicant's Other Activities

Table 17. Forecast for the Net cash flows of the applicant's other activities (BGN)



Industrial Association - Kardzhali

<i>no</i>	<i>Index</i>	<i>Previous year/last reporting period</i>	<i>I</i>	<i>II</i>	<i>III</i>
<i>1</i>	<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>
I. Income:					
<i>1</i>	<i>Sales revenue</i>	<i>5,400.00</i>	<i>5,400.00</i>	<i>5,400.00</i>	<i>5,400.00</i>
<i>2</i>	<i>Other incomes</i>				
I	Total revenue (1+2)	5,400.00	5,400.00	5,400.00	5,400.00
II. Expenses					
A. Activity Costs:		2,160.00	2,160.00	2,160.00	2,160.00
<i>3</i>	<i>Costs of raw materials, materials and external services</i>	<i>2,160.00</i>	<i>2,160.00</i>	<i>2,160.00</i>	<i>2,160.00</i>
<i>4</i>	<i>Depreciation expense</i>				
<i>5</i>	<i>Wages and social security costs</i>	<i>0.00</i>	<i>0.00</i>	<i>0.00</i>	<i>0.00</i>
<i>6</i>	<i>Other expenses</i>				
B. Financial costs:		0.00	0.00	0.00	0.00
<i>7</i>	<i>Interest expenses</i>				
II	Total costs (3+4+5+6+7)	2,160.00	2,160.00	2,160.00	2,160.00
III	Profit before tax (I-II)	3,240.00	3,240.00	3,240.00	3,240.00
IV	Taxes and Charges	324.00	324.00	324.00	324.00
V	Profit after tax (III – IV)	2,916.00	2,916.00	2,916.00	2,916.00
VI	Net cash flow (V+4)	2,916.00	2,916.00	2,916.00	2,916.00



Financial indicators for analysis and evaluation of the business plan		
	Instruction: This table summarizes the results of the recalculation of the business plan by entering the indicators for assessing the viability of the provided business plan	
	Economic Viability Assessment Indicators	Values
1	Business plan net present value NPV [value]	8,355.94
2	Net present value of holding NPV _i [value]	17,103.94
3	Internal rate of return IRR [value]	40.98%
4	Internal rate of return IRR _i [value]	40.98%
5	Profitability index PI [value]	2.74



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6	Profitability index PI_1 [value]	4.56
7	Redemption Term PBP [value]	1 year and 7 months

INTERREG V – A
COOPERATION PROGRAM GREECE – BULGARIA 2014-2020

Market Changer (MIS Code: 5070788)
MarCh

BUSINESS PLANS
Designing and Coaching Business Plans for 20 businesses
D 5.5.2



Regional Industrial Association – Kardzhali

The Project is co-funded by the European Regional Development Fund (ERDF) and by national funds of the countries participating in the Interreg V-A “Greece-Bulgaria 2014-2020” Cooperation Programme



Contractor: Trainer Consult Ltd

The Project is co-funded by the European Regional Development Fund (ERDF) and by national funds of the countries participating in the Interreg VA "Greece-Bulgaria 2014-2020" Cooperation Programme .

BUSINESS PLAN

Modernization of the kitchen and increase of production capacity in "CHIANTI 19" LTD

" CHIANTI 19 " EOOD
(name of investor)

*Investment amount **28,600.00 leva** .*

General information

<i>A</i>	<i>B</i>
<i>Name on the investor (the legal person , ET)</i>	"CHIANTI 19" EOOD
<i>Headquarters and address on management</i>	<i>District: Kardzhali , Municipality: Kardzhali Town: Kardzhali</i>
<i>Place on doing on the investment</i>	<i>Kardzhali (BG425), Municipality of Kardzhali , Kardzhali city</i>
<i>Term on business the plan :</i>	<i>01.01.2024 - 31.12.2026 (3 years)</i>

I Introduction

A. Brief description of the business plan proposal:

The company "CHIANTI 19" EOOD has been operating on the local market for 4 years, managing a restaurant - pizzeria. The company manages the "CHIANTI" pizzeria in Kardzhali . It offers different types of pizzas and Italian specialties. Feathered is small in number, but with great experience and enthusiasm.

With the current business plan, the company aims to expand the capacity of the restaurant's kitchen by 50%, which will create an opportunity for expansion in the pizza delivery business to homes and offices.

The planned investments in kitchen equipment will create an opportunity to increase the production of pizzas and improve the quality of the dough , as well as shorten the manufacturing process.

The investments under the business plan are as follows:

no	<i>An investment</i>			<i>Value</i>
	<i>Kind</i>	<i>What</i>	<i>measure</i>	
<i>1</i>	<i>2</i>	<i>4</i>	<i>5</i>	<i>7</i>
1	Gas conveyor oven	1	No.	16420.00
2	General kitchen equipment for pizza production	1	Compl.	9600.00

The total value of the investment costs is BGN **26,020.00** .

B. Expected result after completion of the business plan proposal, including:

B.1. Ways to increase competitiveness by:

<i>no</i>	<i>Ways to increase the competitiveness of the farm</i>	<i>Compliance (mark with X or V)</i>
<i>A</i>	<i>B</i>	<i>C</i>
1.	better use of the factors of production;	<input checked="" type="checkbox"/>
2.	introduction of new products, processes and technologies, including short supply chains;	<input type="checkbox"/>
3.	improving food quality and safety and their traceability;	<input checked="" type="checkbox"/>
4.	achieving compliance with Community standards;	<input type="checkbox"/>
5.	improving environmental protection.	<input type="checkbox"/>

- *Marking more than one match is allowed.*

Rationale: Investments included in the business plan will allow to expand the production capacity of the restaurant by 50%, creating an opportunity for better use of production factors and improving food quality and safety.

B.2. Improving the overall activity of the enterprise through:

<i>no</i>	<i>Improvement of the overall activity of the enterprise</i>	<i>Compliance (mark X or V)</i>
<i>A</i>	<i>B</i>	<i>C</i>

1.	implementation of new and/or modernization of available capacities and improvement of their use, and/or	<input checked="" type="checkbox"/>
2.	implementation on new ones products , processes and technologies , and/ or	<input type="checkbox"/>
3.	reduction on the cost price on produced production , and/ or	<input checked="" type="checkbox"/>
4.	achieve on compliance with newly introduced standards on European union , and/ or	<input type="checkbox"/>
5.	improvement on cooperation with manufacturers on raw materials , and/ or	<input type="checkbox"/>
6.	conservation on the environment environment (incl reduction on the harmful ones emissions and waste), and/ or	<input type="checkbox"/>
7.	improvement on energy efficiency in enterprises , and/ or	<input type="checkbox"/>
8.	improvement on safety and hygiene conditions on production and labor , and/ or	<input type="checkbox"/>
9.	improvement on quality and safety on the foods and theirs traceability , and/ or	<input checked="" type="checkbox"/>
10.	improvement on the possibilities for production on biological foods through processing on primary agricultural biological products .	<input type="checkbox"/>

- *Marking more than one match is allowed.*

Justification:

With the current business plan, the company aims to modernize the available capacities and improve their use, reduce the cost of production and improve the quality and safety of food and their traceability .

1. Gas conveyor oven.
2. General kitchen equipment for pizza production.

The business plan is aimed at increasing the competitiveness and economic efficiency of the sector, restaurant industry , related to the expansion of production capacity and expansion in the business of pizza delivery to homes and offices .

The implementation of the business plan will lead to the achievement of economically efficient and competitive production of pizzas . After the implementation of the business plan, the applicant expects to achieve the following goals and results:

- Increased production capacity by 50%;
- New business launched with delivery to homes and offices;
- Reduced cost by 15%, thanks to a gas oven.

The result of the investment made in SMR will lead to the expansion of capacity , as prerequisites for a permanent increase in the competitiveness of " CHIANTI 19" EOOD .

II. Description of the candidate and his/her activities:

A. Brief information about the applicant's activity:

- Full name of the applicant;

"CHIANTI 19" EOOD

- Legal form of the activity and date of registration;

Sole proprietorship with limited liability, established in 2019 .

- Territorial location

The seat and address of the company's management is District: Kardzhali, Municipality: Kardzhali , Kardzhali city

Restaurant "CHIANTI"

B. Organization, structure and management:

The company there is the following organizational - managerial structure .

In the enterprise, the staff consists of 6 people:

1. Manager – 1
- 2 Employed in commercial establishments and kitchen - 2

With the implementation of the business plan, it is planned to appoint 2 new persons.

Table B Additional employment of the enterprise, related to the implementation of the business plan proposal (to be filled in, in case the applicant fulfills a priority under Section 15, item 1, letter "f" of the application conditions).

<i>Number of staff at the end of the previous financial year (for the whole enterprise)</i>	<i>Planned number of additional employed persons by the end of the period (for the implementation of the activities under the business plan)</i>	<i>Number of staff for whom the applicant plans to provide sustainable employment (for the entire enterprise, including the implementation of the activities under the business plan)</i>
<i>A</i>	<i>B</i>	<i>C</i>
3	2	5

Table B1 Average list number of personnel for the previous three years

<i>Average number of staff listed for each of the previous three financial years at the date of the announcement of the opening of a procedure for the selection of business plan proposals</i>		
<i>A1 (n-3)</i>	<i>A2 (n-2)</i>	<i>A3 (n-1)</i>
2	2	3

III . Income of the applicant from realized exports or intra-community supplies

Table C Income of the applicant from realized exports or intra-community supplies

Income (BGN)	A1	A2	A3	(A1+A2+A3)
	year (n-3)	year (n-2)	year (n-1)	
1. Total revenue from production				
2. Income from exports and intra-community supplies of manufactured or processed agricultural products				
3. Percentage ratio of revenues from exports and intra-community supplies of manufactured or processed agricultural products to total revenue from production				

Table B2 Description of the primary accounting documents



no	Number of the primary accounting document (invoice) proving compliance with the selection criteria under item 9	Date	Counterparty/Client Name and legal form and number for VAT purposes	Type of manufactured or processed product	Income without VAT (BGN)
Total					



VI. Economic sustainability analysis of the business plan

VI.1. Object, sources of financing and stages in the implementation of the business plan proposal. Suppliers and customers.

A. Object and sources of financing the business plan.

Table 1. Subject of the investment with which the activity support is applied for

(Leva)

no	<i>An investment</i>				<i>Unit price</i>	<i>Value</i>	<i>Including</i>		
	<i>Kind</i>	<i>Make, model, other</i>	<i>What</i>	<i>measure</i>			<i>Own funds (%)</i>	<i>Credit (%)</i>	<i>Others (%)</i>
	<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>			<i>D</i>	<i>Well</i>	<i>Z</i>
1	Gas conveyor oven		1	no.	16,420.00	16,420.00		100%	
2	General kitchen equipment for pizza production		1	complete	9,600.00	9,600.00		100%	
3									
Total:						26,020.00			

Table 2. Investment Expenses For _ who no everything apply for support , but are part from the whole object on the investment and without them the object no can Yes be completed and/ or Yes functions independently.

(Leva)

<i>An investment</i>				<i>Unit price</i>	<i>Value*</i>	<i>Including</i>		
<i>Kind</i>	<i>Make, model, other</i>	<i>What</i>	<i>Measure</i>			<i>Own funds (%)</i>	<i>Credit (%)</i>	<i>Others (%)</i>
<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>	<i>Well</i>	<i>Z</i>	<i>H</i>	<i>And</i>



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				<i>for export</i>	<i>for the local market</i>	<i>for own consumption</i>	<i>for export</i>	<i>for the local market</i>	<i>for export</i>	<i>for the local market</i>
1	<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>	<i>Well</i>	<i>Z</i>	<i>H</i>	<i>And</i>	<i>J</i>
Previous year/Last reporting period										
1	<i>Pizza</i>	<i>no.</i>	11600		11,600.00			9.25		107,300.00
2	<i>Pasta specialties</i>	<i>no.</i>	7250		7,250.00			8.60		62,350.00
3	<i>Hot drinks</i>	<i>no.</i>	5800		5,800.00			1.50		8,700.00
4	<i>Non-alcoholic</i>	<i>no.</i>	6670		6,670.00			1.75		11,672.50
5	<i>Beer</i>	<i>no.</i>	5800		5,800.00			2.00		11,600.00
6										0.00
7										0.00
8										0.00
Total									201,622.50	
1st year _										
1	<i>Pizza</i>	<i>no.</i>	15080		15,080.00			9.25		139,490.00
2	<i>Pasta specialties</i>	<i>no.</i>	7250		7,250.00			8.60		62,350.00
3	<i>Hot drinks</i>	<i>no.</i>	5800		5,800.00			1.50		8,700.00
4	<i>Non-alcoholic</i>	<i>no.</i>	6670		6,670.00			1.75		11,672.50
5	<i>Beer</i>	<i>no.</i>	5800		5,800.00			2.00		11,600.00
6										0.00
7										0.00



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8										0.00
									Total	233,812.50
II year _										
1	Pizza	no.	17400		17,400.00			9.25		160,950.00
2	Pasta specialties	no.	7250		7,250.00			8.60		62,350.00
3	Hot drinks	no.	5800		5,800.00			1.50		8,700.00
4	Non-alcoholic	no.	6670		6,670.00			1.75		11,672.50
5	Beer	no.	5800		5,800.00			2.00		11,600.00
6										0.00
7										0.00
8										0.00
									Total	255,272.50
III year										
1	Pizza	no.	17400		17,400.00			9.25		160,950.00
2	Pasta specialties	no.	7250		7,250.00			8.60		62,350.00
3	Hot drinks	no.	5800		5,800.00			1.50		8,700.00
4	Non-alcoholic	no.	6670		6,670.00			1.75		11,672.50
5	Beer	no.	5800		5,800.00			2.00		11,600.00
6										0.00
7										0.00
8										0.00
									Total	255,272.50



Table 6. Production capacity of the processing plant according to the technological business plan

* The applicant indicates the products it produces/will produce and the annual quantity of each product according to a technological business plan

Justification for compliance of the capacity of the supported assets and activities with the estimated amount of output produced by the applicant:

	<i>Previous year/ Last accounting period</i>	<i>I</i>	<i>II</i>	<i>III</i>
<i>Type of production</i>	<i>Annual production capacity of the enterprise (no.)</i>	<i>Annual production capacity of the enterprise (no.)</i>	<i>Annual production capacity of the enterprise (no.)</i>	<i>Annual production capacity of the enterprise (no.)</i>
<i>Unit</i>		<i>t</i>	<i>t</i>	<i>t</i>
<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>
<i>Pizza</i>	18000	60000	60000	60000
<i>Pasta specialties</i>	7500	45000	45000	45000
<i>Hot drinks</i>	6000	28000	28000	28000
<i>Non-alcoholic</i>	7000	13500	13500	13500
<i>Beer</i>	6000	26500	26500	26500



Industrial Association - Kardzhali

Total production (no.):	44500	173000	173000	173000



Table 7. Production capacity of the processing plant planned in the Production and Trade Program

<i>Type of production</i>	<i>Previous year/ Last accounting period</i>	<i>I</i>	<i>II</i>	<i>III</i>
	<i>Planned annual production capacity of the enterprise (no.)</i>	<i>Planned annual production capacity of the enterprise (no.)</i>	<i>Planned annual production capacity of the enterprise (no.)</i>	<i>Planned annual production capacity of the enterprise (no.)</i>
<i>Unit</i>		<i>t</i>	<i>t</i>	<i>t</i>
<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>
<i>Pizza</i>	<i>11600</i>	<i>15080</i>	<i>17400</i>	<i>17400</i>
<i>Pasta specialties</i>	<i>7250</i>	<i>7250</i>	<i>7250</i>	<i>7250</i>
<i>Hot drinks</i>	<i>5800</i>	<i>5800</i>	<i>5800</i>	<i>5800</i>
<i>Non-alcoholic</i>	<i>6670</i>	<i>6670</i>	<i>6670</i>	<i>6670</i>
<i>Beer</i>	<i>5800</i>	<i>5800</i>	<i>5800</i>	<i>5800</i>
	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>
	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>
	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>
Total production (no.):	37120	40600	42920	42920

Table 8. Other income

(Leva)



Industrial Association - Kardzhali

<i>no</i>	<i>Other income (type)</i>	<i>Previous year / Last accounting period</i>	<i>I</i>	<i>II</i>	<i>III</i>
<i>1</i>	<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>
<i>1</i>					
<i>2</i>					
<i>3</i>					
<i>4</i>					
<i>5</i>					
<i>6</i>					
<i>7</i>					
<i>8</i>					
<i>...n</i>					
	<i>Total:</i>				

B. Costs

B.1. Activity costs

Table 9. Costs for raw materials, materials and external services

(Leva)



Industrial Association - Kardzhali

<i>no</i>	<i>Type of expenditure</i>	<i>Previous year/last reporting period</i>	<i>I</i>	<i>II</i>	<i>III</i>
<i>1</i>	<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>
1	<i>Basic products</i>	60,486.75	70 143.75	70 143.75	70 143.75
2	<i>Additional products</i>	30,243.38	35,071.88	35,071.88	35,071.88
3	<i>Consumables</i>	15,121.69	14,028.75	14,028.75	14,028.75
4	<i>Electric energy</i>	6,653.54	7,715.81	7,715.81	7,715.81
5	<i>Sanitary materials</i>	4,098.00	4,098.00	4,098.00	4,098.00
6	<i>Disposable tableware and packaging</i>	1,814.60	2 104.31	2 104.31	2 104.31
7	<i>water and other consumables</i>	1,814.60	2 104.31	2 104.31	2 104.31
8	<i>external services</i>	3,024.34	3,024.34	3,024.34	3,024.34



Industrial Association - Kardzhali

9	fuel	2,419.47	2,419.47	2,419.47	2,419.47
Total:		125,676.37	140,710.62	140,710.62	140,710.62

Table 10. Wages and social security costs

(Leva)

<i>no</i>	<i>Type of staff</i>	<i>Number of employed persons</i>	<i>Monthly pay</i>	<i>Total wages for the year</i>	<i>Social security *</i>	<i>Total for the year</i>
<i>1</i>	<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>	<i>Well</i>
<i>Previous year/Last reporting period</i>						
1	Administrative	1	1,000	12,000.00	2,222.40	14,222.40
2	Administrative			0.00	0.00	0.00
3	Production	2	900.00	21,600.00	4,000.32	25,600.32
Total:						39,822.72
I year						
1	Administrative	1	1,000	12,000.00	2,222.40	14,222.40
2	Administrative			0.00	0.00	0.00
3	Production	4	900.00	43,200.00	8,000.64	51,200.64
Total:						65,423.04
II year						
1	Administrative	1	1,000	12,000.00	2,222.40	14,222.40
2	Administrative			0.00	0.00	0.00
3	Production	4	900.00	43,200.00	8,000.64	51,200.64
Total:						65,423.04
III year						
1	Administrative	1	1,000	12,000.00	2,222.40	14,222.40
2	Administrative			0.00	0.00	0.00



Industrial Association - Kardzhali

3	<i>Production</i>	4	900.00	43,200.00	8,000.64	51,200.64
					Total:	65,423.04

Table 11. Depreciation costs (depreciation plan)

(Leva)

<i>Active</i>	<i>Date of acquisition</i>	<i>Acquisition price</i>	<i>Period of operation in years</i>	<i>Depreciation rate</i>	<i>Depreciation quota</i>			
					<i>Previous year / Last accounting period</i>	<i>I year</i>	<i>II year</i>	<i>III year</i>
<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>	<i>Well</i>	<i>Z</i>	<i>H</i>	<i>And</i>
Total Old Assets								
Costs for the purchase/acquisition of tangible and intangible assets according to the business plan								
<i>Gas conveyor oven</i>		1.2024	16,420.00	3.33	30%		4,926.00	4,926.00
<i>General kitchen equipment for pizza production</i>		1.2024	9,600.00	3.33	30%		2,880.00	2,880.00
About what					0.00	7,806.00	7,806.00	7,806.00



Table 12. Repayment plan of the attracted funds for the implementation of the business plan proposal

(Leva)

<i>Year</i>	<i>Balance at the beginning of the year</i>	<i>Interest</i>	<i>Chief</i>	<i>Principal balance at the end of the year</i>
<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>
<i>Previous year/last reporting period</i>				
<i>I</i>	26,020.00	910.70	8,672.47	17,347.53
<i>II</i>	17,347.53	607.16	8,672.47	8,675.07
<i>III</i>	8,675.07	303.63	8,675.07	-



Table 13. Interest expenses

(Leva)

<i>Type of loan</i>	<i>Previous year/last reporting period</i>	<i>I year</i>	<i>II year</i>	<i>III year</i>
<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>
<i>Leasing</i>	<i>0</i>	<i>910.70</i>	<i>607.16</i>	<i>303.63</i>
<i>Oh shit</i>	<i>0</i>	<i>910.70</i>	<i>607.16</i>	<i>303.63</i>

* The applicant describes the existing and estimated interest costs separately for all loans described in Table 13, indicating: the type of loan, in column A; interest expenses for the previous year (reporting period), in column B; the estimated interest expenses for the entire period described in the business plan, in columns B to the end; for "Total" enter the sums of interest expenses by years from columns B to the end .

Table 14. Other expenses

(Leva)

<i>Other expenses</i>	<i>Previous year / last reporting period</i>	<i>I year</i>	<i>II year</i>	<i>III year</i>
<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>
<i>Asset insurance</i>	<i>0.00</i>	<i>260.20</i>	<i>260.20</i>	<i>260.20</i>
<i>Total</i>	<i>0.00</i>	<i>260.20</i>	<i>260.20</i>	<i>260.20</i>



Table 15. Cost per unit of production

(Leva)

<i>no</i>	<i>Product type</i>	<i>Types of resources required to produce a unit of product</i>	<i>Qty per unit of production</i>	<i>Measure</i>	<i>Unit price</i>	<i>Unit cost value by type</i>
<i>1</i>	<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>	<i>Well</i>
<i>1</i>	<i>Pizza</i>	<i>Basic products</i>	<i>0.25</i>	<i>kg.</i>	<i>1.7</i>	<i>0.425</i>
		<i>Additional products</i>	<i>0.15</i>	<i>kg.</i>	<i>4.5</i>	<i>0.675</i>
		<i>Consumables</i>	<i>1</i>	<i>no.</i>	<i>0.36</i>	<i>0.36</i>
		<i>Electric energy</i>	<i>0.02</i>	<i>KVh</i>	<i>0.28</i>	<i>0.0056</i>
		<i>Sanitary materials</i>	<i>0.008</i>	<i>no.</i>	<i>4.8</i>	<i>0.0384</i>
		<i>Disposable tableware</i>	<i>1</i>	<i>no.</i>	<i>0.35</i>	<i>0.35</i>
		<i>water and other consumables</i>	<i>0.018</i>	<i>l.</i>	<i>1.8</i>	<i>0.0324</i>
		<i>external services</i>	<i>0.02</i>	<i>no.</i>	<i>18</i>	<i>0.36</i>
		<i>Staff</i>	<i>1</i>	<i>no.</i>	<i>2.4</i>	<i>2.4</i>
					<i>Total</i>	<i>4.6464</i>



VI.3. Estimates of the net cash flows of the business plan proposal and other activities carried out by the applicant
A. Projection of net cash flows of the business plan proposal.

Table 16. Forecast for the net cash flows of the business plan proposal (BGN)

<i>no</i>	<i>Index</i>	<i>Previous year / Last accounting period</i>	<i>I</i>	<i>II</i>	<i>III</i>
<i>1</i>	<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>
I. Income:					
<i>1</i>	<i>Sales revenue</i>	<i>201,622.50</i>	<i>233,812.50</i>	<i>255,272.50</i>	<i>255,272.50</i>
<i>2</i>	<i>Other incomes</i>				
<i>I</i>	<i>Total revenue (1+2)</i>	<i>201,622.50</i>	<i>233,812.50</i>	<i>255,272.50</i>	<i>255,272.50</i>
II. Expenses					
A. Activity Costs:					
<i>3</i>	<i>Costs of raw materials, mat. and external services</i>	<i>125,676.37</i>	<i>140,710.62</i>	<i>140,710.62</i>	<i>140,710.62</i>
<i>4</i>	<i>Depreciation expense</i>	<i>0.00</i>	<i>7,806.00</i>	<i>7,806.00</i>	<i>7,806.00</i>
<i>5</i>	<i>Wages and social security costs</i>	<i>39,822.72</i>	<i>65,423.04</i>	<i>65,423.04</i>	<i>65,423.04</i>
<i>6</i>	<i>Other expenses</i>	<i>0.00</i>	<i>260.20</i>	<i>260.20</i>	<i>260.20</i>
B. Financial costs:					



Industrial Association - Kardzhali

7	<i>Interest expenses</i>		910.70	607.16	303.63
II	Total costs (3+4+5+6+7)	165,499.09	215 110.56	214,807.02	214,503.49
III	Profit before tax (I-II)	36 123.41	18,701.94	40,465.48	40,769.01
IV	Taxes and Charges	3,612.34	1,870.19	4,046.55	4,076.90
V	Profit after tax (III – IV)	32,511.07	16,831.75	36,418.93	36,692.11
VI	Financing / credit		17,347.53	-8,672.47	-8,675.07
VII	An investment		-26,020.00		
VIII	Net cash flow (V+4+VI)	32,511.07	15,965.28	35,552.46	35,823.04

B. Forecast of Net Cash Flows of the Applicant's Other Activities

Table 17. Forecast for the Net cash flows of the applicant's other activities (BGN)

<i>no</i>	<i>Index</i>	<i>Previous year/last reporting period</i>	<i>I</i>	<i>II</i>	<i>III</i>
1	<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>
I. Income:					
1	<i>Sales revenue</i>	0.00	0.00	0.00	0.00
2	<i>Other incomes</i>				



Industrial Association - Kardzhali

I	Total revenue (1+2)	0.00	0.00	0.00	0.00
II. Expenses					
A. Activity Costs:		0.00	0.00	0.00	0.00
3	Costs of raw materials, materials and external services	0.00	0.00	0.00	0.00
4	Depreciation expense				
5	Wages and social security costs	0.00	0.00	0.00	0.00
6	Other expenses				
B. Financial costs:		0.00	0.00	0.00	0.00
7	Interest expenses				
II	Total costs (3+4+5+6+7)	0.00	0.00	0.00	0.00
III	Profit before tax (I-II)	0.00	0.00	0.00	0.00
IV	Taxes and Charges	0.00	0.00	0.00	0.00
V	Profit after tax (III – IV)	0.00	0.00	0.00	0.00
VI	Net cash flow (V+4)	0.00	0.00	0.00	0.00



Financial indicators for analysis and evaluation of the business plan		
	Instruction: This table summarizes the results of the recalculation of the business plan by entering the indicators for assessing the viability of the provided business plan	
	Economic Viability Assessment Indicators	Values
1	Business plan net present value NPV [value]	78,397.45
2	Net present value of holding NPV _f [value]	78,397.45
3	Internal rate of return IRR [value]	79.87%
4	Internal rate of return IRR _f [value]	79.87%
5	Profitability index PI [value]	4.01
6	Profitability index PI _f [value]	4.01
7	Redemption Term PBP [value]	1 year and 4 months

INTERREG V – A
COOPERATION PROGRAM GREECE – BULGARIA 2014-2020

Market Changer (MIS Code: 5070788)
MarCh

BUSINESS PLANS
Designing and Coaching Business Plans for 20 businesses
D 5.5.2



Regional Industrial Association – Kardzhali

The Project is co-funded by the European Regional Development Fund (ERDF) and by national funds of the countries participating in the Interreg V-A “Greece-Bulgaria 2014-2020” Cooperation Programme



Contractor: Trainer Consult Ltd

The Project is co-funded by the European Regional Development Fund (ERDF) and by national funds of the countries participating in the Interreg VA "Greece-Bulgaria 2014-2020" Cooperation Programme .

BUSINESS PLAN

Competitive development of ET "Zdravets-2 - Rositsa Chivilieva "

ET "Zdravets-2 - Rositsa Chivilieva"
(name of investor)

Investment amount **BGN 661,680.00** .

General information

<i>A</i>	<i>B</i>
<i>Name on the investor (the legal person , ET)</i>	ET "Zdravets-2 - Rositsa Chivilieva "
<i>Headquarters and address on management</i>	<i>District: Kardzhali , Municipality: Kirkovo City: Kirkovo</i>
<i>Place on doing on the investment</i>	<i>Kardzhali (BG425), Municipality of Kardzhali , Kardzhai city</i>
<i>Term on business the plan :</i>	<i>01.01.2024 - 31.12.2026 (3 years)</i>

I Introduction

A. Brief description of the business plan proposal:

ET "Zdravets-2 - Rositsa Chivilieva " was registered more than 20 years ago and has a subject of activity "Preparation and delivery of food for public dining rooms and canteens, managing a mother kitchen and a canteen with a lunch menu. The company manages the "Rhodopska Trapeza" restaurant in Kardzhali. A basic lunch menu is offered in no q . The business is family-owned, with only two family workers working .

The base of ET "Zdravets-2 - Rositsa Chivilieva ", which everything located in the city Kardzhali , str . " Exarch Joseph " #2. The base has equipped and furnished _ kitchen and dining room , dining room , equipped , kitchen , serving and serving area , storage room base , storage room _ on nutritional products for preparation and preparation and pouring on the food . The dining room is with independent entrance .

With the current business plan, the company aims to expand the capacity of the restaurant's kitchen by 50%, creating an opportunity for expansion in the provision of hot food under public orders for various state or municipal institutions.

The planned investments in professional kitchen equipment and a specialized means of transport will create an opportunity to increase the production of hot foods, as well as secure their delivery to the end consumer, including ensuring food safety and compliance with community requirements.

The investments under the business plan are as follows:

no	<i>An investment</i>			<i>Value</i>
	<i>Kind</i>	<i>What</i>	<i>measure</i>	
1	2	4	5	7
1.	<i>Complete professional kitchen equipment - set</i>	<i>1</i>	<i>No.</i>	<i>456,680.00</i>
2.	<i>Refrigerated bus</i>	<i>1</i>	<i>No.</i>	<i>102,500.00</i>

The total value of the investment costs is **661 . BGN 680.00** .

B. Expected result after completion of the business plan proposal, including:

B.1. Ways to increase competitiveness by:

<i>no</i>	<i>Ways to increase the competitiveness of the farm</i>	<i>Compliance (mark with X or V)</i>
A	B	C
1.	better use of the factors of production;	<input checked="" type="checkbox"/>
2.	introduction of new products, processes and technologies, including short supply chains;	<input checked="" type="checkbox"/>
3.	improving food quality and safety and their traceability;	<input checked="" type="checkbox"/>
4.	achieving compliance with Community standards;	<input checked="" type="checkbox"/>
5.	improving environmental protection.	<input type="checkbox"/>

- *Marking more than one match is allowed.*

Rationale: Investments included in the business plan will allow to expand the production capacity of the kitchen by 50%, creating an opportunity for better use of production

factors and improving food quality and safety. This, in turn, will contribute to higher competitiveness when applying for public procurement.

B.2. Improving the overall activity of the enterprise through:

<i>no</i>	<i>Improvement of the overall activity of the enterprise</i>	<i>Compliance (mark X or V)</i>
<i>A</i>	<i>B</i>	<i>C</i>
1.	implementation of new and/or modernization of available capacities and improvement of their use, and/or	<input checked="" type="checkbox"/>
2.	implementation on new ones products , processes and technologies , and/ or	<input checked="" type="checkbox"/>
3.	reduction on the cost price on produced production , and/ or	<input checked="" type="checkbox"/>
4.	achieve on compliance with newly introduced standards on European union , and/ or	<input type="checkbox"/>
5.	improvement on cooperation with manufacturers on raw materials , and/ or	<input type="checkbox"/>
6.	conservation on the environment environment (incl reduction on the harmful ones emissions and waste), and/ or	<input type="checkbox"/>
7.	improvement on energy efficiency in enterprises , and/ or	<input checked="" type="checkbox"/>
8.	improvement on safety and hygiene conditions on production and labor , and/ or	<input type="checkbox"/>
9.	improvement on quality and safety on the foods and theirs traceability , and/ or	<input checked="" type="checkbox"/>
10.	improvement on the possibilities for production on biological foods through processing on primary agricultural biological products .	<input type="checkbox"/>

- *Marking more than one match is allowed.*

Justification:

With the current business plan, the company aims to modernize and increase the available capacities , reduce electricity and water costs , reduce the cost of production and improve the quality and safety of food and their traceability , through investments in:

1. Complete professional kitchen equipment - set
2. Refrigerated bus

The business plan is aimed at increasing the competitiveness and economic efficiency of the sector, preparation and delivery of food for public canteens and canteens , related to the expansion of production capacity and expansion in the public procurement sector .

The implementation of the business plan will lead to the achievement of economically efficient and competitive food production . After the implementation of the business plan, the applicant expects to achieve the following goals and results:

Increased production capacity by 50%;

Launched a new business with hot food delivery to homes and offices;

Reduced cost by 15%, thanks to modern kitchen equipment, including up to 30% on electricity and 60% on water.

The result of the investment made in professional kitchen equipment and specialized transport will lead to the expansion of capacity, as prerequisites for a permanent increase in the competitiveness of ET "Zdravets-2 - Rositsa Chivilieva ".

II. Description of the candidate and his/her activities:

A. Brief information about the applicant's activity:

- Full name of the applicant;

ET "Zdravets-2 - Rositsa Chivilieva "

- Legal form of the activity and date of registration;

Sole proprietorship with limited liability, established in 2002.

- Territorial location

The seat and address of the company's management is District: Kardzhali , Municipality:
Kardzhali , Kardzhali city

Kitchen - mother - Exarch Yosif Street #2
Diner "Rhodope Table" - 1 Minyor St

B. Organization, structure and management:

The company there is the following organizational - managerial structure .

In the enterprise, the staff consists of 18 people:

1. Manager – 1
2. Administrative staff – 2
3. Staff in the mother kitchen – 7
4. Canteen staff – 5
5. Delivery – 3

With the implementation of the business plan, it is planned to appoint 3 new people - 2 in the main kitchen and one in transport/ distribution .

Table B Additional employment of the enterprise, related to the implementation of the business plan proposal (to be filled in, in case the applicant fulfills a priority under Section 15, item 1, letter "f" of the application conditions).

<i>Number of staff at the end of the previous financial year (for the whole enterprise)</i>	<i>Planned number of additional employed persons by the end of the period (for the implementation of the activities under the business plan)</i>	<i>Number of staff for whom the applicant plans to provide sustainable employment (for the entire enterprise, including the implementation of the activities under the business plan)</i>
<i>A</i>	<i>B</i>	<i>C</i>
18	3	21

Table B1 Average list number of personnel for the previous three years

<i>Average number of staff listed for each of the previous three financial years at the date of the announcement of the opening of a procedure for the selection of business plan proposals</i>		
<i>A1 (n-3)</i>	<i>A2 (n-2)</i>	<i>A3 (n-1)</i>
17	18	18

III . Income of the applicant from realized exports or intra-community supplies

Table C Income of the applicant from realized exports or intra-community supplies



Income (BGN)	A1	A2	A3	(A1+A2+A3)
	year (n-3)	year (n-2)	year (n-1)	
1. Total revenue from production				
2. Income from exports and intra-community supplies of manufactured or processed agricultural products				
3. Percentage ratio of revenues from exports and intra-community supplies of manufactured or processed agricultural products to total revenue from production				

Table B2 Description of the primary accounting documents

no	Number of the primary accounting document (invoice) proving compliance with the selection criteria under item 9	Date	Counterparty/Client Name and legal form and number for VAT purposes	Type of manufactured or processed product	Income without VAT (BGN)
Total					



VI. Economic sustainability analysis of the business plan

VI.1. Object, sources of financing and stages in the implementation of the business plan proposal. Suppliers and customers.

A. Object and sources of financing the business plan.

Table 1. Subject of the investment with which the activity support is applied for

(Leva)

no	<i>An investment</i>				<i>Unit price</i>	<i>Value</i>	<i>Including</i>		
	<i>Kind</i>	<i>Make, model, other</i>	<i>What</i>	<i>measure</i>			<i>Own funds (%)</i>	<i>Credit (%)</i>	<i>Others (%)</i>
1	Complete professional kitchen equipment - set		1	no.	456,680.00	456,680.00		100%	
2	Refrigerated bus		2	no.	102,500.00	205,000.00		100%	
3									
4									
5									
6									
Total:						661,680.00			

Table 2. Investment Expenses For _ who no everything apply for support , but are part from the whole object on the investment and without them the object no can Yes be completed and/ or Yes functions independently.

(Leva)



Industrial Association - Kardzhali

<i>An investment</i>				<i>Unit price</i>	<i>Value*</i>	<i>Including</i>		
						<i>Own funds (%)</i>	<i>Credit (%)</i>	<i>Others (%)</i>
<i>Kind</i>	<i>Make, model, other</i>	<i>What</i>	<i>Measure</i>					
<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>
<i>Total</i>								

The exchange rate used to calculate the value of the investment is indicated

Table 3. Description of the current state of the object (investment), in case there is already a completed stage(s) of the investment business plan at the time of application

<i>Activities/Assets</i>	<i>Invested funds</i>	<i>Source</i>
<i>A</i>	<i>B</i>	<i>C</i>

VI.2. Financial economic status - income and expenses

A. Income

A.1. Operating income.

Table 5. Production and commercial program

(Leva)



Industrial Association - Kardzhali

no	Type of production* by year	measure	Quantity/ average annual workload	Production			Average price per unit of production		Revenue from product sales	
				for export	for the local market	for own consumption	for export	for the local market	for export	for the local market
1	A	B	C	D	E	F	G	H	I	J
<i>Previous year/Last reporting period</i>										
1	Lunch menu	no.	225000		225,000.00			6.50		1,462,500.00
2										0.00
3										0.00
4										0.00
5										0.00
6										0.00
7										0.00
8										0.00
Total									1,462,500.00	
<i>1st year _</i>										
1	Lunch menu	no.	292500		292,500.00			6.50		1,901,250.00
2										0.00
3										0.00
4										0.00
5										0.00



Industrial Association - Kardzhali

6										0.00
7										0.00
8										0.00
									Total	1,901,250.00
II year _										
1	Lunch menu	no.	337500		337,500.00			6.50		2,193,750.00
2										0.00
3										0.00
4										0.00
5										0.00
6										0.00
7										0.00
8										0.00
									Total	2,193,750.00
III year										
1	Lunch menu	no.	337500		337,500.00			6.50		2,193,750.00
2										0.00
3										0.00
4										0.00
5										0.00
6										0.00
7										0.00
8										0.00
									Total	2,193,750.00



Table 6. Production capacity of the processing plant according to the technological business plan

* The applicant indicates the products it produces/will produce and the annual quantity of each product according to a technological business plan

Justification for compliance of the capacity of the supported assets and activities with the estimated amount of output produced by the applicant:

	<i>Previous year/ Last accounting period</i>	<i>I</i>	<i>II</i>	<i>III</i>
<i>Type of production</i>	<i>Annual production capacity of the enterprise (kg, t, units)</i>	<i>Annual production capacity of the enterprise (kg, t, units)</i>	<i>Annual production capacity of the enterprise (kg, t, units)</i>	<i>Annual production capacity of the enterprise (kg, t, units)</i>
<i>Unit</i>		<i>t</i>	<i>t</i>	<i>t</i>
<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>
<i>Lunch menu</i>	<i>1000</i>	<i>1500</i>	<i>1500</i>	<i>1500</i>
Total production (t, no.):	1000	1500	1500	1500



Table 7. Production capacity of the processing plant planned in the Production and Trade Program

<i>Type of production</i>	<i>Previous year/ Last accounting period</i>	<i>I</i>	<i>II</i>	<i>III</i>
	<i>Planned annual production capacity of the enterprise (kg., tons, units)</i>	<i>Planned annual production capacity of the enterprise (kg., tons, units)</i>	<i>Planned annual production capacity of the enterprise (kg., tons, units)</i>	<i>Planned annual production capacity of the enterprise (kg., tons, units)</i>
<i>Unit</i>		<i>t</i>	<i>t</i>	<i>t</i>
<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>
<i>Lunch menu</i>	225000	292500	337500	337500
	0	0	0	0
	0	0	0	0
	0	0	0	0
Total production (t, no.):	225000	292500	337500	337500

Table 8. Other income

(Leva)



Industrial Association - Kardzhali

<i>no</i>	<i>Other income (type)</i>	<i>Previous year / Last accounting period</i>	<i>I</i>	<i>II</i>	<i>III</i>
<i>1</i>	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>
1	Hot drinks	48,860.00		48,860.00	48,860.00
2	Non-alcoholic	52,630.00		52,630.00	52,630.00
3					
4					
5					
6					
7					
8					
...n					
Total:		101,490.00		101,490.00	101,490.00

B. Costs

B.1. Activity costs

Table 9. Costs for raw materials, materials and external services

(Leva)



Industrial Association - Kardzhali

<i>no</i>	<i>Type of expenditure</i>	<i>Previous year/last reporting period</i>	<i>I</i>	<i>II</i>	<i>III</i>
<i>1</i>	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>
1	<i>Basic products</i>	438,750.00	570,375.00	570,375.00	570,375.00
2	<i>Additional products</i>	146,250.00	190 125.00	190 125.00	190 125.00
3	<i>Consumables</i>	73,125.00	95,062.50	95,062.50	95,062.50
4	<i>Electric energy</i>	131,625.00	114,075.00	114,075.00	114,075.00
5	<i>Sanitary materials</i>	10,968.75	10,968.75	10,968.75	10,968.75
6	<i>Disposable tableware and packaging</i>	13,162.50	17 111.25	17 111.25	17 111.25
7	<i>water and other consumables</i>	13,162.50	17 111.25	17 111.25	17 111.25
8	<i>external services</i>	21,937.50	21,937.50	21,937.50	21,937.50



Industrial Association - Kardzhali

9	fuel	17,550.00	17,550.00	17,550.00	17,550.00
Total:		866,531.25	1,054,316.25	1,054,316.25	1,054,316.25

Table 10. Wages and social security costs

(Leva)

<i>no</i>	<i>Type of staff</i>	<i>Number of employed persons</i>	<i>Monthly pay</i>	<i>Total wages for the year</i>	<i>Social security *</i>	<i>Total for the year</i>
<i>1</i>	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>
<i>Previous year/Last reporting period</i>						
1	Administrative	1	1,200	14,400.00	2,666.88	17,066.88
2	Administrative	2	900	21,600.00	4,000.32	25,600.32
3	Production	15	750.00	135,000.00	25,002.00	160,002.00
Total:						202,669.20
I year						
1	Administrative	1	1,200	14,400.00	2,666.88	17,066.88
2	Administrative	2	900	21,600.00	4,000.32	25,600.32
3	Production	18	750.00	162,000.00	30,002.40	192,002.40
Total:						234,669.60
II year						
1	Administrative	1	1,200	14,400.00	2,666.88	17,066.88
2	Administrative	2	900	21,600.00	4,000.32	25,600.32
3	Production	18	750.00	162,000.00	30,002.40	192,002.40
Total:						234,669.60
III year						
1	Administrative	1	1,200	14,400.00	2,666.88	17,066.88
2	Administrative	2	900	21,600.00	4,000.32	25,600.32



Industrial Association - Kardzhali

3	Production	18	750.00	162,000.00	30,002.40	192,002.40
					Total:	234,669.60

Table 11. Depreciation costs (depreciation plan)

(Leva)

<i>Active</i>	<i>Date of acquisition</i>	<i>Acquisition price</i>	<i>Period of operation in years</i>	<i>Depreciation rate</i>	<i>Depreciation quota</i>			
					<i>Previous year / Last accounting period</i>	<i>I year</i>	<i>II year</i>	<i>III year</i>
<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>
Total Old Assets								
Costs for the purchase/acquisition of tangible and intangible assets according to the business plan								
Complete professional kitchen equipment - set		1.2024	456,680.00	3.33	30%	137,004.00	137,004.00	137,004.00
Refrigerated bus		1.2024	205,000.00	10	10%	20,500.00	20,500.00	20,500.00
<i>About what</i>					0.00	157,504.00	157,504.00	157,504.00



Table 12. Repayment plan of the attracted funds for the implementation of the business plan proposal

(Leva)

<i>Year</i>	<i>Balance at the beginning of the year</i>	<i>Interest</i>	<i>Chief</i>	<i>Principal balance at the end of the year</i>
<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>
<i>Previous year/last reporting period</i>				
<i>I</i>	661,680.00	23 158.80	220,537.94	441 142.06
<i>II</i>	441 142.06	15,439.97	220,537.94	220,604.11
<i>III</i>	220,604.11	7,721.14	220,604.11	-



Table 13. Interest expenses

(Leva)

<i>Type of loan</i>	<i>Previous year/last reporting period</i>	<i>I year</i>	<i>II year</i>	<i>III year</i>
<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>
<i>Leasing</i>	0	23 158.80	15,439.97	7,721.14
<i>Oh shit</i>	0	23 158.80	15,439.97	7,721.14

* The applicant describes the existing and estimated interest costs separately for all loans described in Table 13, indicating: the type of loan, in column A; interest expenses for the previous year (reporting period), in column B; the estimated interest expenses for the entire period described in the business plan, in columns B to the end; for "Total" enter the sums of interest expenses by years from columns B to the end .

Table 14. Other expenses

(Leva)

<i>Other expenses</i>	<i>Previous year / last reporting period</i>	<i>I year</i>	<i>II year</i>	<i>III year</i>
<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>
<i>Asset insurance</i>	0.00	6,616.80	6,616.80	6,616.80
<i>Total</i>	0.00	6,616.80	6,616.80	6,616.80



Table 15. Cost per unit of production

(Leva)

<i>no</i>	<i>Product type</i>	<i>Types of resources required to produce a unit of product</i>	<i>Qty per unit of production</i>	<i>Measure</i>	<i>Unit price</i>	<i>Unit cost value by type</i>
<i>1</i>	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>
<i>1</i>	<i>Lunch menu</i>	<i>Basic products</i>	<i>0.18</i>	<i>kg.</i>	<i>8.3</i>	<i>1,494</i>
		<i>Additional products</i>	<i>0.18</i>	<i>kg.</i>	<i>4.2</i>	<i>0.756</i>
		<i>Consumables</i>	<i>1</i>	<i>no.</i>	<i>0.13</i>	<i>0.13</i>
		<i>Electric energy</i>	<i>0.02</i>	<i>KVh</i>	<i>0.22</i>	<i>0.0044</i>
		<i>Sanitary materials</i>	<i>0.008</i>	<i>no.</i>	<i>4.6</i>	<i>0.0368</i>
		<i>Disposable tableware</i>	<i>1</i>	<i>no.</i>	<i>0.35</i>	<i>0.35</i>
		<i>water and other consumables</i>	<i>0.018</i>	<i>l.</i>	<i>1.6</i>	<i>0.0288</i>
		<i>external services</i>	<i>0.02</i>	<i>no.</i>	<i>1.8</i>	<i>0.036</i>
		<i>Staff</i>	<i>1</i>	<i>no.</i>	<i>2.2</i>	<i>2.2</i>
				<i>Total</i>	<i>5,036</i>	



VI.3. Estimates of the net cash flows of the business plan proposal and other activities carried out by the applicant
A. Projection of net cash flows of the business plan proposal.

Table 16. Forecast for the net cash flows of the business plan proposal (BGN)

<i>no</i>	<i>Index</i>	<i>Previous year / Last accounting period</i>	<i>I</i>	<i>II</i>	<i>III</i>
<i>1</i>	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>
I. Income:					
<i>1</i>	<i>Sales revenue</i>	<i>1,462,500.00</i>	<i>1,901,250.00</i>	<i>2,193,750.00</i>	<i>2,193,750.00</i>
<i>2</i>	<i>Other incomes</i>				
<i>I</i>	<i>Total revenue (1+2)</i>	<i>1,462,500.00</i>	<i>1,901,250.00</i>	<i>2,193,750.00</i>	<i>2,193,750.00</i>
II. Expenses					
A. Activity Costs:					
<i>3</i>	<i>Costs of raw materials, mat. and external services</i>	<i>866,531.25</i>	<i>1,054,316.25</i>	<i>1,054,316.25</i>	<i>1,054,316.25</i>
<i>4</i>	<i>Depreciation expense</i>	<i>0.00</i>	<i>157,504.00</i>	<i>157,504.00</i>	<i>157,504.00</i>
<i>5</i>	<i>Wages and social security costs</i>	<i>202,669.20</i>	<i>234,669.60</i>	<i>234,669.60</i>	<i>234,669.60</i>
<i>6</i>	<i>Other expenses</i>	<i>0.00</i>	<i>6,616.80</i>	<i>6,616.80</i>	<i>6,616.80</i>
B. Financial costs:					



Industrial Association - Kardzhali

7	<i>Interest expenses</i>		23 158.80	15,439.97	7,721.14
II	Total costs (3+4+5+6+7)	1,069,200.45	1,476,265.45	1,468,546.62	1,460,827.79
III	Profit before tax (I-II)	393,299.55	424,984.55	725 203.38	732,922.21
IV	Taxes and Charges	39,329.96	42,498.46	72,520.34	73,292.22
V	Profit after tax (III – IV)	353,969.60	382,486.10	652,683.04	659,629.99
VI	Financing / credit		441 142.06	-220,537.94	-220,604.11
VII	An investment		-661,680.00		
VIII	Net cash flow (V+4+VI)	353,969.60	319,452.15	589,649.10	596,529.87

B. Forecast of Net Cash Flows of the Applicant's Other Activities

Table 17. Forecast for the Net cash flows of the applicant's other activities (BGN)

<i>no</i>	<i>Index</i>	<i>Previous year/last reporting period</i>	<i>I</i>	<i>II</i>	<i>III</i>
<i>1</i>	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>
I. Income:					
<i>1</i>	<i>Sales revenue</i>	101,490.00	101,490.00	101,490.00	101,490.00



Industrial Association - Kardzhali

2	<i>Other incomes</i>				
I	Total revenue (1+2)	101,490.00	101,490.00	101,490.00	101,490.00
II. Expenses					
A. Activity Costs:		90,345.00	90,345.00	90,345.00	90,345.00
3	<i>Costs of raw materials, materials and external services</i>	50,745.00	50,745.00	50,745.00	50,745.00
4	<i>Depreciation expense</i>	12,800.00	12,800.00	12,800.00	12,800.00
5	<i>Wages and social security costs</i>	26,800.00	26,800.00	26,800.00	26,800.00
6	<i>Other expenses</i>				
B. Financial costs:		0.00	0.00	0.00	0.00
7	<i>Interest expenses</i>				
II	Total costs (3+4+5+6+7)	90,345.00	90,345.00	90,345.00	90,345.00
III	Profit before tax (I-II)	11,145.00	11,145.00	11,145.00	11,145.00
IV	Taxes and Charges	1,114.50	1,114.50	1,114.50	1,114.50
V	Profit after tax (III – IV)	10,030.50	10,030.50	10,030.50	10,030.50
VI	Net cash flow (V+4)	22,830.50	22,830.50	22,830.50	22,830.50



Financial indicators for analysis and evaluation of the business plan		
	Instruction: This table summarizes the results of the recalculation of the business plan by entering the indicators for assessing the viability of the provided business plan	
	Economic Viability Assessment Indicators	Values
1	Business plan net present value NPV [value]	1,354,374.19
2	Net present value of holding NPV _f [value]	1,422,865.69
3	Internal rate of return IRR [value]	48.84%
4	Internal rate of return IRR _f [value]	48.84%
5	Profitability index PI [value]	3.05
6	Profitability index PI _f [value]	3.15
7	Redemption Term PBP [value]	1 year and 6 months

INTERREG V – A
COOPERATION PROGRAM GREECE – BULGARIA 2014-2020

Market Changer (MIS Code: 5070788)
MarCh

BUSINESS PLANS
Designing and Coaching Business Plans for 20 businesses
D 5.5.2



Regional Industrial Association – Kardzhali

The Project is co-funded by the European Regional Development Fund (ERDF) and by national funds of the countries participating in the Interreg V-A “Greece-Bulgaria 2014-2020” Cooperation Programme



Contractor: Trainer Consult Ltd

The Project is co-funded by the European Regional Development Fund (ERDF) and by national funds of the countries participating in the Interreg VA "Greece-Bulgaria 2014-2020" Cooperation Programme .

BUSINESS PLAN

Investments in meat processing in **RODOPI MESCO M OOD** (business plan name)

RODOPI MESCO M LTD (name of investor)

Investment amount **645,000.00 leva** .

General information

<i>A</i>	<i>B</i>
<i>Name on the investor (the legal person , ET)</i>	RODOPI MESCO M LTD
<i>Headquarters and address on management</i>	District: Kardzhali, Municipality: Kardzhali Town: Kardzhali
<i>Place on doing on the investment</i>	Kardzhali (BG425), town of Kardzhali
<i>Term on business the plan :</i>	01.01.2024 - 31.12.2026 (3 years)

I Introduction

A. Brief description of the business plan:

Rodopi Mescom Ltd. has been on the market since 1994. It is engaged in the production and processing of meat and meat products from pork and beef. We offer a wide variety of durable raw cured and cooked smoked sausages, minced meat products, sausages and cuts. The main goals we strive for are maintaining high quality of production and meeting the needs of our customers. We have our own meat processing plant that meets European veterinary and sanitary requirements. It has a company store and an inn where you can enjoy our products.

The company has two company stores, one of which is in the center of the city of Kardzhali, the other - in the Baikal quarter.

Over time, Rodopi Mescom Ltd. expands its production base and the number of its own commercial premises, where only products produced in the company's workshop are offered. The butcher shop meets European standards and has an implemented HACCP system.

The current business plan envisages making an investment in modern equipment leading to the introduction of technological solutions to diversify the range of manufactured products, as prerequisites for a permanent increase in its competitiveness. To achieve this goal, the company plans to purchase the following assets:

1. Machine for the production (molding) of meat semi-finished products - 1 piece.

The planned equipment is modern and high-tech, which will contribute to a positive impact on the environment.

The investments under the business plan are as follows:

no	<i>An investment</i>			<i>Value</i>
	<i>Kind</i>	<i>What</i>	<i>measure</i>	
<i>1</i>	<i>2</i>	<i>4</i>	<i>5</i>	<i>7</i>
1	Machine for the production (molding) of meat semi-finished products	1	No.	645,000.00

The total value of investment costs is BGN **645,000.00** .

B. Expected result after completion of the business plan proposal, including:

B.1. Ways to increase competitiveness by:

<i>no</i>	<i>Ways to increase the competitiveness of the farm</i>	<i>Compliance</i> (mark with X or V)
<i>A</i>	<i>B</i>	<i>C</i>
1.	better use of the factors of production;	<input checked="" type="checkbox"/>
2.	introduction of new products, processes and technologies, including short supply chains;	<input checked="" type="checkbox"/>
3.	improving food quality and safety and their traceability;	<input checked="" type="checkbox"/>
4.	achieving compliance with Community standards;	<input checked="" type="checkbox"/>
5.	improving environmental protection.	<input type="checkbox"/>

- *Marking more than one match is allowed.*

Rationale: Investments included in the business plan will lead to the introduction of new products, with which the enterprise will increase the demand for its products and its overall competitiveness .

The purchase of the new equipment will allow the production of meat semi-finished products .

B.2. Improving the overall activity of the enterprise through:

<i>no</i>	<i>Improvement of the overall activity of the enterprise</i>	<i>Compliance (mark X or V)</i>
<i>A</i>	<i>B</i>	<i>C</i>
1.	implementation of new and/or modernization of available capacities and improvement of their use, and/or	<input checked="" type="checkbox"/>
2.	implementation on new ones products , processes and technologies , and/ or	<input checked="" type="checkbox"/>
3.	reduction on the cost price on produced production , and/ or	<input type="checkbox"/>
4.	achieve on compliance with newly introduced standards on European union , and/ or	<input checked="" type="checkbox"/>
5.	improvement on cooperation with manufacturers on raw materials , and/ or	<input type="checkbox"/>
6.	conservation on the environment environment (incl reduction on the harmful ones emissions and waste), and/ or	<input type="checkbox"/>
7.	improvement on energy efficiency in enterprises , and/ or	<input type="checkbox"/>
8.	improvement on safety and hygiene conditions on production and labor , and/ or	<input checked="" type="checkbox"/>
9.	improvement on quality and safety on the foods and theirs traceability , and/ or	<input type="checkbox"/>
10.	improvement on the possibilities for production on biological foods through processing on primary agricultural biological products .	

- *Marking more than one match is allowed.*

Justification:

The purpose of the business plan is to increase the competitiveness of the market, of " Rodopi Mescom " OOD , by making an investment in modern equipment leading to the introduction of technological solutions to diversify the range of manufactured products, as prerequisites for a permanent increase in its competitiveness. To achieve this goal, the company plans to purchase the following assets:

Machine for the production (molding) of meat semi-finished products

The business plan is aimed at increasing the competitiveness and economic efficiency of the sector, meat industry, related to increasing incomes and opening new jobs in the territory of the municipality of Kardzhali, district of Kardzhali.

The implementation of the business plan will lead to the achievement of economically efficient and competitive production of meat products. After the implementation of the business plan, the applicant expects to achieve the following goals and results:

- Increasing the range of manufactured products and competitiveness of the applicant, through the introduction of new processes and technologies contributing to the production of meat products.
- Compliance with Community standards for improving the quality and safety of food and their traceability, according to Regulation 178/2002. from 28.01.2002 to establish general principles and requirements in the field of food.
- High quality of the manufactured products, in accordance with Community Standards;
- Improving the competitiveness of the enterprise, by building new material capacities in the farm and introducing new technological solutions;
- Creation of better working conditions;
- Introduction of new products.

The result of the investment made in modern equipment will lead to the introduction of technological solutions for the production of new products and the creation of an environment for the sustainable development of "Rodopi Mescom " Ltd. as prerequisites for a permanent increase in its competitiveness.

II. Description of the candidate and his/her activities:

A. Brief information about the applicant's activity:

- Full name of the applicant;
" Rhodopi Mescom " OOD
- Legal form of the activity and date of registration;

Sole proprietorship with limited liability, established in 1994.

- Territorial location

The seat and address of the company's management is District: Kardzhali, Municipality: Kardzhali, town of Kardzhali

The butcher shop is located in the town of Kardzhali .

B. Organization, structure and management:

The company there is the following organizational - managerial structure .

In the enterprise, the staff consists of 42 people:

1. Director – 1
2. Production manager – 1
3. Commercial director – 1
4. Technologist – 2
5. Employed in production – 18
6. Package – 3
7. Mechanic – 1
8. Electrician – 1
9. Marketing Specialist – 1
10. Accountant – 1
11. Cashier – 1
12. HR specialist – 1
13. Cleaner – 2
14. Security – 2
15. Employed in commercial establishments - 6

With the implementation of the business plan, it is planned to appoint 2 new personnel on permanent employment contracts who will be engaged in the butcher shop.

Table B Additional employment of the enterprise, related to the implementation of the business plan proposal (to be filled in, in case the applicant fulfills a priority under Section 15, item 1, letter "f" of the application conditions).

<i>Number of staff at the end of the previous financial year (for the whole enterprise)</i>	<i>Planned number of additional employed persons by the end of the period (for the implementation of the activities under the business plan)</i>	<i>Number of staff for whom the applicant plans to provide sustainable employment (for the entire enterprise, including the implementation of the activities under the business plan)</i>
<i>A</i>	<i>B</i>	<i>C</i>
42	2	44

Table B1 Average list number of personnel for the previous three years

<i>Average number of staff listed for each of the previous three financial years at the date of the announcement of the opening of a procedure for the selection of business plan proposals</i>		
<i>A1 (n-3)</i>	<i>A2 (n-2)</i>	<i>A3 (n-1)</i>
37	39	42

III . Income of the applicant from realized exports or intra-community supplies

Table C Income of the applicant from realized exports or intra-community supplies

Income (BGN)	A1	A2	A3	(A1+A2+A3)
	year (n-3)	year (n-2)	year (n-1)	
1. Total revenue from production				
2. Income from exports and intra-community supplies of manufactured or processed agricultural products				
3. Percentage ratio of revenues from exports and intra-community supplies of manufactured or processed agricultural products to total revenue from production				

Table B2 Description of the primary accounting documents



no	Number of the primary accounting document (invoice) proving compliance with the selection criteria under item 9	Date	Counterparty/Client Name and legal form and number for VAT purposes	Type of manufactured or processed product	Income without VAT (BGN)
Total					



VI. Economic sustainability analysis of the business plan

VI.1. Object, sources of financing and stages in the implementation of the business plan proposal. Suppliers and customers.

A. Object and funding sources of the business plan proposal.

Table 1. Subject of the investment with which the activity support is applied for

(Leva)

no	Type of production* by year	measure	Quantity/ average annual workload	Production			Average price per unit of production		Revenue from product sales	
				for export	for the local market	for own consumption	for export	for the local market	for export	for the local market
1	A	B	C	D	E	F1	G	H	I	J
<i>Previous year/Last reporting period</i>										
1	Beef cut	t.	179		179.00			11,500.00		2,058,500.00
2	Pork cut	t.	152		152.00			9,800.00		1,489,600.00
3	Minced meat	t.	196		196.00			7,500.00		1,470,000.00
4	Sausages and raw dried delicacies	t.	66		66.00			14,600.00		963,600.00
5	Meat semi-finished products	t.			0.00					0.00
6										0.00



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7										0.00
8										0.00
									Total	5,981,700.00

Table 2. Investment Expenses For _ who no everything apply for support , but are part from the whole object on the investment and without them the object no can Yes be completed and/ or Yes functions independently.

(Leva)

<i>An investment</i>				<i>Unit price</i>	<i>Value*</i>	<i>Including</i>		
<i>Kind</i>	<i>Make, model, other</i>	<i>What</i>	<i>Measure</i>			<i>Own funds (%)</i>	<i>Credit (%)</i>	<i>Others (%)</i>
<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>Fl</i>	<i>G</i>	<i>H</i>	<i>I</i>
Total								

The exchange rate used to calculate the value of the investment is indicated



Table 3. Description of the current state of the object (investment), in case there is already a completed stage(s) of the investment business plan at the time of application

(Leva)

<i>Activities/Assets</i>	<i>Invested funds</i>	<i>Source</i>
<i>A</i>	<i>B</i>	<i>C</i>

VI.2. Financial economic status - income and expenses

A. Income

A.1. Operating income.

Table 5. Production and commercial program

(Leva)

no	Type of production* by year	measure	Quantity/ average annual workload	Production			Average price per unit of production		Revenue from product sales	
				for export	for the local market	for own consumption	for export	for the local market	for export	for the local market



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1	A	B	C	D	E	Fl	G	H	I	J
Previous year/Last reporting period										
1	<i>Beef cut</i>	<i>t.</i>	<i>179</i>		<i>179.00</i>			<i>11,500.00</i>		<i>2,058,500.00</i>
2	<i>Pork cut</i>	<i>t.</i>	<i>152</i>		<i>152.00</i>			<i>9,800.00</i>		<i>1,489,600.00</i>
3	<i>Minced meat</i>	<i>t.</i>	<i>196</i>		<i>196.00</i>			<i>7,500.00</i>		<i>1,470,000.00</i>
4	<i>Sausages and raw dried delicacies</i>	<i>t.</i>	<i>66</i>		<i>66.00</i>			<i>14,600.00</i>		<i>963,600.00</i>
5	<i>Meat semi-finished products</i>	<i>t.</i>			<i>0.00</i>					<i>0.00</i>
6										<i>0.00</i>
7										<i>0.00</i>
8										<i>0.00</i>
Total									5,981,700.00	
1st year										
1	<i>Beef cut</i>	<i>t.</i>	<i>179</i>		<i>179.00</i>			<i>11,500.00</i>		<i>2,058,500.00</i>
2	<i>Pork cut</i>	<i>t.</i>	<i>152</i>		<i>152.00</i>			<i>9,800.00</i>		<i>1,489,600.00</i>
3	<i>Minced meat</i>	<i>t.</i>	<i>196</i>		<i>196.00</i>			<i>7,500.00</i>		<i>1,470,000.00</i>
4	<i>Sausages and raw dried delicacies</i>	<i>t.</i>	<i>66</i>		<i>66.00</i>			<i>14,600.00</i>		<i>963,600.00</i>



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5	<i>Meat semi-finished products</i>	<i>t.</i>	75		75.00			7,700.00		577,500.00
6										0.00
7										0.00
8										0.00
Total									6,559,200.00	
II year										
1	<i>Beef cut</i>	<i>t.</i>	179		179.00			11,500.00		2,058,500.00
2	<i>Pork cut</i>	<i>t.</i>	152		152.00			9,800.00		1,489,600.00
3	<i>Minced meat</i>	<i>t.</i>	196		196.00			7,500.00		1,470,000.00
4	<i>Sausages and raw dried delicacies</i>	<i>t.</i>	66		66.00			14,600.00		963,600.00
5	<i>Meat semi-finished products</i>	<i>t.</i>	84		84.00			7,700.00		646,800.00
6										0.00
7										0.00
8										0.00
Total									6,628,500.00	
III year										
1	<i>Beef cut</i>	<i>t.</i>	179		179.00			11,500.00		2,058,500.00
2	<i>Pork cut</i>	<i>t.</i>	152		152.00			9,800.00		1,489,600.00
3	<i>Minced meat</i>	<i>t.</i>	196		196.00			7,500.00		1,470,000.00



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4	<i>Sausages and raw dried delicacies</i>	<i>t.</i>	66		66.00			14,600.00		963,600.00
5	<i>Meat semi-finished products</i>	<i>t.</i>	84		84.00			7,700.00		646,800.00
6										0.00
7										0.00
8										0.00
									Total	6,628,500.00

Table 6. Production capacity of the processing plant according to the technological business plan

	<i>Previous year/ Last accounting period</i>	<i>I</i>	<i>II</i>	<i>III</i>
<i>Type of production</i>	<i>Annual production capacity of the enterprise (kg, t)</i>	<i>Annual production capacity of the enterprise (kg, t)</i>	<i>Annual production capacity of the enterprise (kg, t)</i>	<i>Annual production capacity of the enterprise (kg, t)</i>
<i>Unit</i>		<i>t</i>	<i>t</i>	<i>t</i>
<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>D</i>



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<i>Beef cut</i>	200	200	200	200
<i>Pork cut</i>	170	170	170	170
<i>Minced meat</i>	200	200	200	200
<i>Sausages and raw dried delicacies</i>	70	70	70	70
<i>Meat semi-finished products</i>	0	90	90	90
Total output (t):	640	730	730	730

** indicates the products it produces/will produce and the annual quantity of each product according to a technological business plan*

Production technology of meat semi-finished products:

Meat semi-finished products, which are also called sliced, are very popular among consumers. Meals that take minutes to prepare are a great alternative to "full" meals. Meat semi-finished products also have certain advantages in production: they help to facilitate and simplify the work of supply stores, reduce the time needed to prepare a meat dish or breakfast, and increase the productivity of the enterprise.

According to statistics, the production and consumption of meat and meat-based products in our country is increasing every year. According to forecasts for the next few years, this market will grow by 10% per year. In addition, experts note the highest growth rates in the segment of chilled meat semi-finished products. Approximately 45% of the total volume of meat produced in our country or imported from abroad is sold raw. About 30% is used for the preparation of sausages, about 20% is used for the preparation of semi-finished products and the remaining 5% for the production of preserves. The sausage market has barely grown in the past few years, but the semi-finished meat segment is steadily increasing its share by 10-15% every year. This is due to the fact that consumers are switching from frozen to chilled meat products (first of all, this refers to the segment of chilled meat, poultry and semi-finished products).

So what kind of products are semi-finished meat products? Sliced meat semi-finished products are a portioned product that is produced from minced meat (minced meat) with various additives. As a rule, such products are classified according to the processing method. There are natural, sliced semi-finished products, dumplings. Also, there is often a classification according to the type of meat used - beef, pork, lamb, poultry, rabbit; thermal state - chilled and frozen. Experts also divide the market of chilled semi-finished products into two separate segments - natural and processed products. In turn, the first segment is divided into several subgroups: large-sized, meat-and -bone , chopped, small, portioned, marinated, meat sets (for example, soup, for barbecue), etc. Processed semi-finished products include products for cutlets (this group includes various types of cutlets, meatballs, meatballs and other processed meats and minced meat). As the main raw material for the preparation of chopped semi-finished products, the neck , scapular and thigh muscles are used , which contain coarser and stronger connective tissue. The meat is carefully ground on special equipment, after which fat, spices and eggs are added to the minced meat. Consider the technology of preparation in more detail. First, frozen meat raw materials in the form of blocks are crushed in a crusher. Sometimes mechanically deboned meat is used to prepare minced meat, which is prepared on a meat and bone separator. After grinding, the minced meat is passed through on top. Then pork fat, pre-crushed from above or on special equipment, salt, pre-cooled water, spices and other additives are added to it. The whole mass is thoroughly mixed on a meat mixer or with the help of a cutter. The cutter is designed for grinding thin meat soft raw materials and turning them into a homogeneous mass.

The finished stuffing is loaded into the hopper of the machine for forming semi-finished products. It is here that the product is given the necessary shape with a certain weight of each portion. For this, depending on the production volume, a screw or rotary product molding system is used. In the molding machine, the semi-finished products are given a certain shape, after which they are arranged on a conveyor belt. Then, depending on the recipe, the products are either sent to the freezer or placed in a transport package. Finally, the finished semi-finished products are arranged

in carts and transported to the blast freezer or fed automatically along the conveyor to the spiral blast freezer.

Recipes for preparing various semi-finished products vary depending on the type of product. For example, most are prepared from beef with the addition of raw lard and wheat bread, onions, peppers, salt and water. The prepared minced meat is given an oval-flattened shape. The semi-finished products are made from semi-fatty pork with the addition of pork melange, wheat bread, salt, pepper and water. Sometimes onions are also added.

The pre-prepared pulp is crushed, mixed with spices, wheat bread and other ingredients, and then a large cutlet is formed from it, which is then breaded in ground breadcrumbs. Pork with a fat content of no more than 30% is used for the preparation of Kiev cutlets. Beef schnitzel is made from ground beef that is shaped like a flat oval cake. Meatballs, which are prepared using the same technology as Moscow cutlets, are shaped like a ball. For the production of zraz , ground beef is used, stuffed with hard-cut eggs, mixed with fried onions and ground breadcrumbs. Rampsteak is a lightly beaten piece of meat weighing about 115 grams, which is cut from a thick flank or fillet, moistened with a beaten mixture of fresh eggs, water and salt. Steak is a type of steak from the head of a fillet. Sliced beef steak is similar to the technology of cooking a cutlet. Kennels are balls of minced meat, chicken or fish meat with the addition of cream and eggs. Meatballs are called small round meatballs, and meatballs are balls of minced meat or fish with the addition of finely chopped onions, herbs and spices. Meatball is a national dish, similar to meatballs, but made from lamb. Frozen meat semi-finished products also include dumplings, which are made from dough filled with minced meat from a mixture of beef and pork in the amount of 55-57% of the weight of the dumplings with the addition of eggs, onions, peppers, salt, sugar.

The main raw materials for the production of semi-finished products are beef, pork, poultry and fish, less often mutton, horse meat. Double-frozen meat and pork with darkened bacon are not permitted for use. Protein preparations of plant and animal origin (soy products, milk proteins, etc.), melange, egg powder, vegetables and other components are also used.

The meat processing room with a capacity of about 450 kg of products per shift occupies an area of about 16 square meters. meters. Consumed power is 12.47 kW .

For equipment maintenance in a small enterprise, two or three people per shift are sufficient.

The technology for preparing meat semi-finished products consists of a number of operations (carcass cutting, boning and trimming of meat, mechanical and cold processing). At each of these stages, quality control needs to be carried out. For example, for the production of semi-finished products, it is impossible to use raw materials of questionable freshness, with the presence of contamination, injuries, bruises and darkening of individual areas of muscle tissue. The quality of carcass cutting is checked by the master, technologist and controller. The separation of muscle and fatty tissue from the bones (boning) is carried out in a room with an air temperature of no more than 12°C. When separating tendons, fat, blood vessels from meat, all waste is immediately removed from the workshop, and the trimmed meat itself is immediately sent for further processing and cooling.

The temperature of the finished semi-finished products must be maintained at a level of less than 8°C. To increase the duration of their storage and maintain quality, special packaging is used -

vacuum, hermetic, packaging and placing in a bag with subsequent sealing, packaging in polymer film. The packaging of such products must be airtight, durable, transparent and colorless. At the same time, the necessary information about the product should be applied on its surface.

The profitability of the workshop for the production of semi-finished meat products is about 30%. However, many producers manage to increase the profitability of their enterprise up to 80% by changing the recipe (introducing different ingredients that reduce the amount of minced meat in the product) and/or by saving raw materials. Both options are unlikely to be suitable if you plan to work long-term and care about the reputation of your company.



Table 7. Production capacity of the processing plant planned in the Production and Trade Program

<i>Type of production</i>	<i>Previous year/ Last accounting period</i>	<i>I</i>	<i>II</i>	<i>III</i>
	<i>Planned annual production capacity of the enterprise (kg., t)</i>	<i>Planned annual production capacity of the enterprise (kg., t)</i>	<i>Planned annual production capacity of the enterprise (kg., t)</i>	<i>Planned annual production capacity of the enterprise (kg., t)</i>
<i>Unit</i>		<i>t</i>	<i>t</i>	<i>t</i>
<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>
<i>Beef cut</i>	179	179	179	179
<i>Pork cut</i>	152	152	152	152
<i>Minced meat</i>	196	196	196	196
<i>Sausages and raw dried delicacies</i>	66	66	66	66
<i>Meat semi-finished products</i>	0	75	84	84



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Total output (t):	593	668	677	677

Table 8. Other income

(Leva)

<i>no</i>	<i>Other income (type)</i>	<i>Previous year / Last accounting period</i>	<i>I</i>	<i>II</i>	<i>III</i>
<i>1</i>	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>
<i>1</i>					
<i>2</i>					
<i>3</i>					
<i>4</i>					
<i>5</i>					
<i>6</i>					
<i>7</i>					
<i>8</i>					
<i>...n</i>					
	Total:				

*



B. Costs

B.1. Activity costs

Table 9. Costs for raw materials, materials and external services

(Leva)

Table 10. Wages and social security costs

(Leva)

<i>no</i>	<i>Type of expenditure</i>	<i>Previous year/last reporting period</i>	<i>I</i>	<i>II</i>	<i>III</i>
<i>1</i>	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>
<i>1</i>	<i>Main materials (meat)</i>	<i>4,067,556.00</i>	<i>4,460,256.00</i>	<i>4,460,256.00</i>	<i>4,460,256.00</i>
<i>2</i>	<i>Additional materials</i>	<i>81 351.12</i>	<i>89 205.12</i>	<i>89 205.12</i>	<i>89 205.12</i>
<i>3</i>	<i>Consumables</i>	<i>366,080.04</i>	<i>401,423.04</i>	<i>401,423.04</i>	<i>401,423.04</i>
<i>4</i>	<i>Electric energy</i>	<i>122,026.68</i>	<i>133,807.68</i>	<i>133,807.68</i>	<i>133,807.68</i>



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5	<i>Sanitary materials</i>	20,337.78	20,337.78	20,337.78	20,337.78
6	<i>packaging and labeling</i>	244,053.36	267,615.36	267,615.36	267,615.36
7	<i>water and other consumables</i>	122,026.68	133,807.68	133,807.68	133,807.68
8	<i>external services</i>	32,540.45	32,540.45	32,540.45	32,540.45
9	<i>fuel</i>	61,013.34	61,013.34	61,013.34	61,013.34
Total:		5,116,985.45	5,600,006.45	5,600,006.45	5,600,006.45



Table 11. Depreciation costs (depreciation plan)

(Leva)

<i>Active</i>	<i>Date of acquisition</i>	<i>Acquisition price</i>	<i>Period of operation in years</i>	<i>Depreciation rate</i>	<i>Depreciation quota</i>			
					<i>Previous year / Last accounting period</i>	<i>I year</i>	<i>II year</i>	<i>III year</i>
<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F1</i>	<i>G</i>	<i>H</i>	<i>I</i>
Total Old Assets								
Costs for the purchase/acquisition of tangible and intangible assets according to the business plan								
<i>Machine for the production (molding) of meat semi-finished products</i>		<i>1.2024</i>	<i>645,000.00</i>	<i>3.33</i>	<i>30%</i>	<i>193,500.00</i>	<i>193,500.00</i>	<i>193,500.00</i>
<i>About what</i>					<i>0.00</i>	<i>193,500.00</i>	<i>193,500.00</i>	<i>193,500.00</i>

Table 12. Repayment plan of the attracted funds for the implementation of the business plan proposal

(Leva)



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<i>Year</i>	<i>Balance at the beginning of the year</i>	<i>Interest</i>	<i>Chief</i>	<i>Principal balance at the end of the year</i>
<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>
<i>Previous year/last reporting period</i>				
<i>I</i>	645,000.00	22,575.00	214,978.50	430,021.50
<i>II</i>	430,021.50	15,050.75	214,978.50	215,043.00
<i>III</i>	215,043.00	7,526.51	215,043.00	-

Table 13. Interest expenses

(Leva)

<i>Type of loan</i>	<i>Previous year/last reporting period</i>	<i>I year</i>	<i>II year</i>	<i>III year</i>
<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>
<i>Leasing</i>	0	22,575.00	15,050.75	7,526.51
<i>Oh shit</i>	0	22,575.00	15,050.75	7,526.51

* The applicant describes the existing and estimated interest costs separately for all loans described in Table 13, indicating: the type of loan, in column A;



interest expenses for the previous year (reporting period), in column B;
the estimated interest expenses for the entire period described in the business plan, in columns B to the end;
for "Total" enter the sums of interest expenses by years from columns B to the end .

Table 14. Other expenses

(Leva)

<i>Other expenses</i>	<i>Previous year / last reporting period</i>	<i>I year</i>	<i>II year</i>	<i>III year</i>
<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>D</i>
<i>Asset insurance</i>	<i>0.00</i>	<i>6,450.00</i>	<i>6,450.00</i>	<i>6,450.00</i>
<i>Total</i>	<i>0.00</i>	<i>6,450.00</i>	<i>6,450.00</i>	<i>6,450.00</i>

Table 15. Cost per unit of production

(Leva)

<i>no</i>	<i>Product type</i>	<i>Types of resources required to produce a unit of product</i>	<i>Qty per unit of production</i>	<i>Measure</i>	<i>Unit price</i>	<i>Unit cost value by type</i>
<i>1</i>	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>
<i>1</i>	<i>Meat semi-finished products for 1 kg</i>	<i>pork</i>	<i>0.4</i>	<i>kg.</i>	<i>6.5</i>	<i>2.6</i>
		<i>beef</i>	<i>0.4</i>	<i>no.</i>	<i>11.2</i>	<i>4.48</i>
		<i>soy granulate</i>	<i>0.03</i>	<i>kg.</i>	<i>6.2</i>	<i>0.186</i>



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	<i>mix (antioxidant sodium ascorbate , sodium citrate)</i>	<i>0.01</i>	<i>kg.</i>	<i>3.2</i>	<i>0.032</i>
	<i>electric energy</i>	<i>0.2</i>	<i>kW</i>	<i>0.35</i>	<i>0.07</i>
	<i>water</i>	<i>0.0003</i>	<i>m3</i>	<i>20.5</i>	<i>0.00615</i>
	<i>consumables/packaging/ label</i>	<i>1</i>	<i>no.</i>	<i>0.76</i>	<i>0.76</i>
	<i>salaries</i>	<i>0.02</i>	<i>hour</i>	<i>6.3</i>	<i>0.126</i>
	<i>transport</i>	<i>1</i>	<i>no.</i>	<i>0.26</i>	<i>0.26</i>
				<i>Total</i>	<i>8.52015</i>

VI.3. Estimates of the net cash flows of the business plan proposal and other activities carried out by the applicant
A. Projection of net cash flows of the business plan proposal.

Table 16. Forecast for the net cash flows of the business plan proposal (BGN)

<i>no</i>	<i>Index</i>	<i>Previous year / Last accounting period</i>	<i>I</i>	<i>II</i>	<i>III</i>



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<i>I</i>	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>
I. Income:					
<i>1</i>	<i>Sales revenue</i>	5,981,700.00	6,559,200.00	6,628,500.00	6,628,500.00
<i>2</i>	<i>Other incomes</i>				
I	Total revenue (1+2)	5,981,700.00	6,559,200.00	6,628,500.00	6,628,500.00
II. Expenses					
A. Activity Costs:					
<i>3</i>	<i>Costs of raw materials, mat. and external services</i>	5,116,985.45	5,600,006.45	5,600,006.45	5,600,006.45
<i>4</i>	<i>Depreciation expense</i>	0.00	193,500.00	193,500.00	193,500.00
<i>5</i>	<i>Wages and social security costs</i>	467,063.62	488,681.66	488,681.66	488,681.66
<i>6</i>	<i>Other expenses</i>	0.00	6,450.00	6,450.00	6,450.00
B. Financial costs:					
<i>7</i>	<i>Interest expenses</i>		22,575.00	15,050.75	7,526.51
II	Total costs (3+4+5+6+7)	5,584,049.06	6,311,213.11	6,303,688.86	6,296,164.62
III	Profit before tax (I-II)	397,650.94	247,986.89	324,811.14	332,335.38
IV	Taxes and Charges	39,765.09	24,798.69	32,481.11	33,233.54
V	Profit after tax (III – IV)	357,885.84	223 188.20	292,330.02	299 101.84
VI	Financing / credit		430,021.50	-214,978.50	-215,043.00
VII	An investment		-645,000.00		
VIII	Net cash flow (V+4+VI)	357,885.84	201,709.70	270,851.52	277,558.84



B. Forecast of Net Cash Flows of the Applicant's Other Activities

Table 17. Forecast for the Net cash flows of the applicant's other activities (BGN)

<i>no</i>	<i>Index</i>	<i>Previous year/last reporting period</i>	<i>I</i>	<i>II</i>	<i>III</i>
<i>1</i>	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>
I. Income:					
<i>1</i>	<i>Sales revenue</i>				
<i>2</i>	<i>Other incomes</i>				
<i>I</i>	<i>Total revenue (1+2)</i>				
II. Expenses					
A. Activity Costs:					
<i>3</i>	<i>Costs of raw materials, materials and external services</i>				
<i>4</i>	<i>Depreciation expense</i>				
<i>5</i>	<i>Wages and social security costs</i>				
<i>6</i>	<i>Other expenses</i>				
B. Financial costs:		<i>0.00</i>	<i>0.00</i>	<i>0.00</i>	<i>0.00</i>
<i>7</i>	<i>Interest expenses</i>				
<i>II</i>	<i>Total costs (3+4+5+6+7)</i>				
<i>III</i>	<i>Profit before tax (I-II)</i>				



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<i>IV</i>	<i>Taxes and Charges</i>				
<i>V</i>	<i>Profit after tax (III – IV)</i>				
<i>VI</i>	<i>Net cash flow (V+4)</i>				



Financial indicators for analysis and evaluation of the business plan		
	Instruction: This table summarizes the results of the recalculation of the business plan by entering the indicators for assessing the viability of the provided business plan	
	Economic Viability Assessment Indicators	Values
1	Business plan net present value NPV [value]	677,540.56
2	Net present value of holding NPV _f [value]	677,540.56
3	Internal rate of return IRR [value]	7.54%
4	Internal rate of return IRR _f [value]	7.54%
5	Profitability index PI [value]	2.05
6	Profitability index PI _f [value]	2.05
7	Redemption Term PBP [value]	2 years and 11 months

INTERREG V – A
COOPERATION PROGRAM GREECE – BULGARIA 2014-2020

Market Changer (MIS Code: 5070788)
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BUSINESS PLANS
Designing and Coaching Business Plans for 20 businesses
D 5.5.2



Regional Industrial Association – Kardzhali

The Project is co-funded by the European Regional Development Fund (ERDF) and by national funds of the countries participating in the Interreg V-A “Greece-Bulgaria 2014-2020” Cooperation Programme



Contractor: Trainer Consult Ltd

The Project is co-funded by the European Regional Development Fund (ERDF) and by national funds of the countries participating in the Interreg VA "Greece-Bulgaria 2014-2020" Cooperation Programme .

BUSINESS PLAN

Modernization of FANI 22 EOOD

FANNY 22 EOOD

(name of investor)

Investment amount **BGN 15,600.00** .

General information

<i>A</i>	<i>B</i>
<i>Name on the investor (the legal person , ET)</i>	FANNY 22 EOOD
<i>Headquarters and address on management</i>	District: Kardzhali , Municipality: Kardzhali Town: Kardzhali
<i>Place on doing on the investment</i>	Kardzhali (BG425), Municipality Kardzhali , town of Kardzhali
<i>Term on business the plan :</i>	01.01.2024 - 31.12.2026 (3 years)

I Introduction

A. Brief description of the business plan proposal:

The company "FANI 22" EOOD is a start-up that has been operating for 1 year, managing a fast food restaurant with a lunch menu. The company manages the "Rodopi" restaurant in the town of Kardzhali. It offers a basic lunch menu. The business is family-owned, employing only three family workers

With the current business plan, the company aims to expand the capacity of the restaurant's kitchen by 60%, which will be able to cover the needs of the seating capacity and the demand for takeaway food.

The planned investments in kitchen equipment will create an opportunity to increase the production of dishes and improve the tahini quality, as well as shorten the manufacturing process.

The investments under the business plan are as follows:

no	<i>An investment</i>			<i>Value</i>
	<i>Kind</i>	<i>What</i>	<i>measure</i>	
<i>1</i>	<i>2</i>	<i>4</i>	<i>5</i>	<i>7</i>
<i>1</i>	<i>Kitchen equipment - set</i>	<i>1</i>	<i>No.</i>	<i>15600.00</i>

The total value of the investment costs is BGN **15,600.00** , and the money for it will be provided with a loan/lease.

B. Expected result after completion of the business plan proposal, including:

B.1. Ways to increase competitiveness by:

<i>no</i>	<i>Ways to increase the competitiveness of the farm</i>	<i>Compliance (mark with X or V)</i>
<i>A</i>	<i>B</i>	<i>C</i>
<i>1.</i>	better use of the factors of production;	<input checked="" type="checkbox"/>
<i>2.</i>	introduction of new products, processes and technologies, including short supply chains;	<input type="checkbox"/>
<i>3.</i>	improving food quality and safety and their traceability;	<input checked="" type="checkbox"/>
<i>4.</i>	achieving compliance with Community standards;	<input checked="" type="checkbox"/>
<i>5.</i>	improving environmental protection.	<input type="checkbox"/>

- *Marking more than one match is allowed.*

Rationale: Investments included in the business plan will allow to expand the production capacity of the restaurant by 60%, creating an opportunity for better use of production factors and improving food quality and safety.

B.2. Improving the overall activity of the enterprise through:

<i>no</i>	<i>Improvement of the overall activity of the enterprise</i>	<i>Compliance (mark X or V)</i>
<i>A</i>	<i>B</i>	<i>IN</i>
1.	implementation of new and/or modernization of available capacities and improvement of their use, and/or	H
2.	implementation on new ones products , processes and technologies , and/ or	<input type="checkbox"/>
3.	reduction on the cost price on produced production , and/ or	H
4.	achieve on compliance with newly introduced standards on European union , and/ or	<input type="checkbox"/>
5.	improvement on cooperation with manufacturers on raw materials , and/ or	<input type="checkbox"/>
6.	conservation on the environment environment (incl reduction on the harmful ones emissions and waste), and/ or	<input type="checkbox"/>
7.	improvement on energy efficiency in enterprises , and/ or	H
8.	improvement on safety and hygiene conditions on production and labor , and/ or	<input type="checkbox"/>
9.	improvement on quality and safety on the foods and theirs traceability , and/ or	H
10.	improvement on the possibilities for production on biological foods through processing on primary agricultural biological products .	<input type="checkbox"/>

- *Marking more than one match is allowed.*

Justification:

With the current business plan, the company aims to modernize and increase the available capacities , reduce electricity and water costs , reduce the cost of the manufactured products and improve the quality and safety of food and their traceability .

1. Kitchen equipment set

The business plan is aimed at increasing the competitiveness and economic efficiency of the sector, catering , related to the expansion of production capacity, to ensure the capacity of sitting places and take-out .

The implementation of the business plan will lead to the achievement of economically efficient and competitive food production . After the implementation of the business plan, the applicant expects to achieve the following goals and results:

Increased production capacity by 60%;

Reduced cost by 18%..

The result of the investment made in kitchen equipment will lead to the expansion of capacity, as prerequisites for a permanent increase in the competitiveness of FANI 22" EOOD.

II. Description of the candidate and his/her activities:

A. Brief information about the applicant's activity:

- Full name of the applicant;

FANNY 22" EOOD

- Legal form of the activity and date of registration;

Sole proprietorship with limited liability, established in 2022.

- Territorial location

The seat and address of the company's management is District: Kardzhali, Municipality: Kardzhali , Kardzhali city

Diner " Rodopi " - str . Stefan _ Karadzha ” #7

B. Organization, structure and management:

The company there is the following organizational - managerial structure .

In the enterprise, the staff consists of 3 people:

1. Employed in commercial establishments and kitchen – 3 (including the Manager)

With the implementation of the business plan, no new person is expected to be appointed.

Table B Additional employment of the enterprise, related to the implementation of the business plan proposal (to be filled in, in case the applicant fulfills a priority under Section 15, item 1, letter "f" of the application conditions).

<i>Number of staff at the end of the previous financial year (for the whole enterprise)</i>	<i>Planned number of additional employed persons by the end of the period (for the implementation of the activities under the business plan)</i>	<i>Number of staff for whom the applicant plans to provide sustainable employment (for the entire enterprise, including the implementation of the activities under the business plan)</i>
<i>A</i>	<i>B</i>	<i>C</i>
3	0	3

Table B1 Average list number of personnel for the previous three years

<i>Average number of staff listed for each of the previous three financial years at the date of the announcement of the opening of a procedure for the selection of business plan proposals</i>		
<i>A1 (n-3)</i>	<i>A2 (n-2)</i>	<i>A3 (n-1)</i>
N/A	N/A	3

III . Income of the applicant from realized exports or intra-community supplies

Table C Income of the applicant from realized exports or intra-community supplies

Income (BGN)	A1	A2	A3	(A1+A2+A3)
	year (n-3)	year (n-2)	year (n-1)	
1. Total revenue from production				
2. Income from exports and intra-community supplies of manufactured or processed agricultural products				
3. Percentage ratio of revenues from exports and intra-community supplies of manufactured or processed agricultural products to total revenue from production				

Table B2 Description of the primary accounting documents



no	Number of the primary accounting document (invoice) proving compliance with the selection criteria under item 9	Date	Counterparty/Client Name and legal form and number for VAT purposes	Type of manufactured or processed product	Income without VAT (BGN)
Total					



VI. Economic sustainability analysis of the business plan

VI.1. Object, sources of financing and stages in the implementation of the business plan proposal. Suppliers and customers.

A. Object and sources of financing the business plan.

Table 1. Subject of the investment with which the activity support is applied for

(Leva)

<i>no</i>	<i>An investment</i>				<i>Unit price</i>	<i>Value</i>	<i>Including</i>		
	<i>Kind</i>	<i>Make, model, other</i>	<i>What</i>	<i>measure</i>			<i>Own funds (%)</i>	<i>Credit (%)</i>	<i>Others (%)</i>
	<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>			<i>Z</i>	<i>H</i>	<i>And</i>
1	<i>Kitchen equipment set</i>		1	no.	15600.00	15600.00		100%	
2									
Total:						15600.00			

Table 2. Investment Expenses For _ who no everything apply for support , but are part from the whole object on the investment and without them the object no can Yes be completed and/ or Yes functions independently.

(Leva)

<i>An investment</i>				<i>Unit price</i>	<i>Value*</i>	<i>Including</i>		
<i>Kind</i>	<i>Make, model, other</i>	<i>What</i>	<i>Measure</i>			<i>Own funds (%)</i>	<i>Credit (%)</i>	<i>Others (%)</i>
<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>	<i>Well</i>	<i>Z</i>	<i>H</i>	<i>And</i>



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					<i>Total</i>			

The exchange rate used to calculate the value of the investment is indicated

Table 3. Description of the current state of the object (investment), in case there is already a completed stage(s) of the investment business plan at the time of application

<i>Activities/Assets</i>	<i>Invested funds</i>	<i>Source</i>
<i>A</i>	<i>B</i>	<i>C</i>

(Leva)

VI.2. Financial economic status - income and expenses

A. Income

A.1. Operating income.

Table 5. Production and commercial program

<i>no</i>	<i>measure</i>	<i>Quantity/ average annual workload</i>	<i>Production</i>	<i>Average price per unit of production</i>	<i>Revenue from product sales</i>

(Leva)



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	<i>Type of production* by year</i>			<i>for export</i>	<i>for the local market</i>	<i>for own consumption</i>	<i>for export</i>	<i>for the local market</i>	<i>for export</i>	<i>for the local market</i>
1	A	B	C	D	E	F	G	H	I	J
Previous year/Last reporting period										
1	Lunch menu	no.	7200		7,200.00			6.25		45,000.00
2										0.00
3										0.00
4										0.00
5										0.00
6										0.00
7										0.00
8										0.00
Total									45,000.00	
1st year										
1	Lunch menu	no.	10800		10,800.00			6.25		67,500.00
2										0.00
3										0.00
4										0.00
5										0.00
6										0.00
7										0.00
8										0.00



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									Total	67,500.00
	II year									
1	Lunch menu	no.	10800		10,800.00			6.25		67,500.00
2										0.00
3										0.00
4										0.00
5										0.00
6										0.00
7										0.00
8										0.00
									Total	67,500.00

Table 6. Production capacity of the processing plant according to the technological business plan

* The applicant indicates the products it produces/will produce and the annual quantity of each product according to a technological business plan

Justification for compliance of the capacity of the supported assets and activities with the estimated amount of output produced by the applicant:

	<i>Previous year/ Last accounting period</i>	<i>I</i>	<i>II</i>	<i>III</i>
<i>Type of production</i>	<i>Annual production capacity of the enterprise (kg, t, units)</i>	<i>Annual production capacity of the enterprise (kg, t, units)</i>	<i>Annual production capacity of the enterprise (kg, t, units)</i>	<i>Annual production capacity of the enterprise (kg, t, units)</i>



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<i>Unit</i>		<i>t</i>	<i>t</i>	<i>t</i>
<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>
<i>Lunch menu</i>	7500	11000	11000	11000
Total production (t, no.):	7500	11000	11000	11000



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Table 7. Production capacity of the processing plant planned in the Production and Trade Program

	<i>Previous year/ Last accounting period</i>	<i>I</i>	<i>II</i>	<i>III</i>
	<i>Planned annual production capacity of the enterprise (kg., tons, units)</i>	<i>Planned annual production capacity of the enterprise (kg., tons, units)</i>	<i>Planned annual production capacity of the enterprise (kg., tons, units)</i>	<i>Planned annual production capacity of the enterprise (kg., tons, units)</i>
<i>Type of production</i>				
<i>Unit</i>		<i>t</i>	<i>t</i>	<i>t</i>
<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>
<i>Lunch menu</i>	7200	10800	10800	10800
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
Total production (t, no.):	7200	10800	10800	10800

Table 8. Other income



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(Leva)

<i>no</i>	<i>Other income (type)</i>	<i>Previous year / Last accounting period</i>	<i>I</i>	<i>II</i>	<i>III</i>
<i>1</i>	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>
1	Hot drinks	2,800.00	2,800.00	2,800.00	2,800.00
2	Non-alcoholic	2,200.00	2,200.00	2,200.00	2,200.00
3	Beer	1,500.00	1,500.00	1,500.00	1,500.00
4					
5					
6					
7					
8					
...n					
Total:		6,500.00	6,500.00	6,500.00	6,500.00

B. Costs

B.1. Activity costs

Table 9. Costs for raw materials, materials and external services

(Leva)



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<i>no</i>	<i>Type of expenditure</i>	<i>Previous year/last reporting period</i>	<i>I</i>	<i>II</i>	<i>III</i>
<i>1</i>	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>
1	<i>Basic products</i>	13,500.00	20,250.00	20,250.00	20,250.00
2	<i>Additional products</i>	4,500.00	6,750.00	6,750.00	6,750.00
3	<i>Consumables</i>	2,250.00	3,375.00	3,375.00	3,375.00
4	<i>Electric energy</i>	4,050.00	4,050.00	4,050.00	4,050.00
5	<i>Sanitary materials</i>	337.50	337.50	337.50	337.50
6	<i>Disposable tableware and packaging</i>	405.00	607.50	607.50	607.50
7	<i>water and other consumables</i>	405.00	607.50	607.50	607.50
8	<i>external services</i>	675.00	675.00	675.00	675.00



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9	fuel	540.00	540.00	540.00	540.00
Total:		26,662.50	37,192.50	37,192.50	37,192.50

Table 10. Wages and social security costs

(Leva)

<i>no</i>	<i>Type of staff</i>	<i>Number of employed persons</i>	<i>Monthly pay</i>	<i>Total wages for the year</i>	<i>Social security *</i>	<i>Total for the year</i>
<i>1</i>	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>A</i>
<i>Previous year/Last reporting period</i>						
1	Administrative	1			0.00	0.00
2	Administrative			0.00	0.00	0.00
3	Production	2	600.00	14,400.00	2,666.88	17,066.88
Total:						17,066.88
I year						
1	Administrative	1			0.00	0.00
2	Administrative			0.00	0.00	0.00
3	Production	2	650.00	15,600.00	2,889.12	18,489.12
Total:						18,489.12
II year						
1	Administrative	1			0.00	0.00
2	Administrative			0.00	0.00	0.00
3	Production	2	650.00	15,600.00	2,889.12	18,489.12
Total:						18,489.12
III year						
1	Administrative	1			0.00	0.00
2	Administrative			0.00	0.00	0.00



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3	<i>Production</i>	2	650.00	15,600.00	2,889.12	18,489.12
					Total:	18,489.12

Table 11. Depreciation costs (depreciation plan)

(Leva)

<i>Active</i>	<i>Date of acquisition</i>	<i>Acquisition price</i>	<i>Period of operation in years</i>	<i>Depreciation rate</i>	<i>Depreciation quota</i>			
					<i>Previous year / Last accounting period</i>	<i>I year</i>	<i>II year</i>	<i>III year</i>
<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>
Total Old Assets								
Costs for the purchase/acquisition of tangible and intangible assets according to the business plan								
<i>Kitchen equipment - set</i>		1.2024	15,600.00	3.33	30%	4,680.00	4,680.00	4,680.00
About what					0.00	4,680.00	4,680.00	4,680.00



Table 12. Repayment plan of the attracted funds for the implementation of the business plan proposal

(Leva)

<i>Year</i>	<i>Balance at the beginning of the year</i>	<i>Interest</i>	<i>Chief</i>	<i>Principal balance at the end of the year</i>
<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>
<i>Previous year/last reporting period</i>				
<i>I</i>	<i>15,600.00</i>	<i>546.00</i>	<i>5,199.48</i>	<i>10,400.52</i>
<i>II</i>	<i>10,400.52</i>	<i>364.02</i>	<i>5,199.48</i>	<i>5,201.04</i>
<i>III</i>	<i>5,201.04</i>	<i>182.04</i>	<i>5,201.04</i>	<i>-</i>



Table 13. Interest expenses

(Leva)

<i>Type of loan</i>	<i>Previous year/last reporting period</i>	<i>I year</i>	<i>II year</i>	<i>III year</i>
<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>
<i>Leasing</i>	<i>0</i>	<i>546.00</i>	<i>364.02</i>	<i>182.04</i>
<i>Oh shit</i>	<i>0</i>	<i>546.00</i>	<i>364.02</i>	<i>182.04</i>

* The applicant describes the existing and estimated interest costs separately for all loans described in Table 13, indicating: the type of loan, in column A; interest expenses for the previous year (reporting period), in column B; the estimated interest expenses for the entire period described in the business plan, in columns B to the end; for "Total" enter the sums of interest expenses by years from columns B to the end .

Table 14. Other expenses

(Leva)

<i>Other expenses</i>	<i>Previous year / last reporting period</i>	<i>I year</i>	<i>II year</i>	<i>III year</i>
<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>
<i>Asset insurance</i>	<i>0.00</i>	<i>156.00</i>	<i>156.00</i>	<i>156.00</i>
<i>Total</i>	<i>0.00</i>	<i>156.00</i>	<i>156.00</i>	<i>156.00</i>



Table 15. Cost per unit of production

(Leva)

<i>no</i>	<i>Product type</i>	<i>Types of resources required to produce a unit of product</i>	<i>Qty per unit of production</i>	<i>Measure</i>	<i>Unit price</i>	<i>Unit cost value by type</i>
<i>1</i>	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>A</i>
<i>1</i>	<i>Lunch menu</i>	<i>Basic products</i>	<i>0.18</i>	<i>kg.</i>	<i>8.2</i>	<i>1,476</i>
		<i>Additional products</i>	<i>0.16</i>	<i>kg.</i>	<i>4.2</i>	<i>0.672</i>
		<i>Consumables</i>	<i>1</i>	<i>no.</i>	<i>0.18</i>	<i>0.18</i>
		<i>Electric energy</i>	<i>0.02</i>	<i>KVh</i>	<i>0.35</i>	<i>0.007</i>
		<i>Sanitary materials</i>	<i>0.008</i>	<i>no.</i>	<i>4.6</i>	<i>0.0368</i>
		<i>Disposable tableware</i>	<i>1</i>	<i>no.</i>	<i>0.35</i>	<i>0.35</i>
		<i>water and other consumables</i>	<i>0.018</i>	<i>l.</i>	<i>1.8</i>	<i>0.0324</i>
		<i>external services</i>	<i>0.02</i>	<i>no.</i>	<i>2.1</i>	<i>0.042</i>
		<i>Staff</i>	<i>1</i>	<i>no.</i>	<i>2.2</i>	<i>2.2</i>
					<i>Total</i>	<i>4.9962</i>



VI.3. Estimates of the net cash flows of the business plan proposal and other activities carried out by the applicant
A. Projection of net cash flows of the business plan proposal.

Table 16. Forecast for the net cash flows of the business plan proposal (BGN)

<i>no</i>	<i>Index</i>	<i>Previous year / Last accounting period</i>	<i>I</i>	<i>II</i>	<i>III</i>
<i>1</i>	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>
I. Income:					
<i>1</i>	<i>Sales revenue</i>	<i>45,000.00</i>	<i>67,500.00</i>	<i>67,500.00</i>	<i>67,500.00</i>
<i>2</i>	<i>Other incomes</i>				
<i>I</i>	<i>Total revenue (1+2)</i>	<i>45,000.00</i>	<i>67,500.00</i>	<i>67,500.00</i>	<i>67,500.00</i>
II. Expenses					
A. Activity Costs:					
<i>3</i>	<i>Costs of raw materials, mat. and external services</i>	<i>26,662.50</i>	<i>37,192.50</i>	<i>37,192.50</i>	<i>37,192.50</i>
<i>4</i>	<i>Depreciation expense</i>	<i>0.00</i>	<i>4,680.00</i>	<i>4,680.00</i>	<i>4,680.00</i>
<i>5</i>	<i>Wages and social security costs</i>	<i>17,066.88</i>	<i>18,489.12</i>	<i>18,489.12</i>	<i>18,489.12</i>
<i>6</i>	<i>Other expenses</i>	<i>0.00</i>	<i>156.00</i>	<i>156.00</i>	<i>156.00</i>
B. Financial costs:					



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7	<i>Interest expenses</i>		546.00	364.02	182.04
II	Total costs (3+4+5+6+7)	43,729.38	61,063.62	60,881.64	60,699.66
III	Profit before tax (I-II)	1,270.62	6,436.38	6,618.36	6,800.34
IV	Taxes and Charges	127.06	643.64	661.84	680.03
V	Profit after tax (III – IV)	1 143.56	5,792.74	5,956.53	6 120.31
VI	Financing / credit		10,400.52	-5 199.48	-5,201.04
VII	An investment		-15,600.00		
VIII	Net cash flow (V+4+VI)	1 143.56	5,273.26	5,437.05	5,599.27

B. Forecast of Net Cash Flows of the Applicant's Other Activities

Table 17. Forecast for the Net cash flows of the applicant's other activities (BGN)

<i>no</i>	<i>Index</i>	<i>Previous year/last reporting period</i>	<i>I</i>	<i>II</i>	<i>III</i>
1	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>
I. Income:					
1	<i>Sales revenue</i>	6,500.00	6,500.00	6,500.00	6,500.00
2	<i>Other incomes</i>				



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I	Total revenue (1+2)	6,500.00	6,500.00	6,500.00	6,500.00
II. Expenses					
A. Activity Costs:		5,600.00	5,600.00	5,600.00	5,600.00
3	Costs of raw materials, materials and external services	2,600.00	2,600.00	2,600.00	2,600.00
4	Depreciation expense	600.00	600.00	600.00	600.00
5	Wages and social security costs	2,400.00	2,400.00	2,400.00	2,400.00
6	Other expenses				
B. Financial costs:		0.00	0.00	0.00	0.00
7	Interest expenses				
II	Total costs (3+4+5+6+7)	5,600.00	5,600.00	5,600.00	5,600.00
III	Profit before tax (I-II)	900.00	900.00	900.00	900.00
IV	Taxes and Charges	90.00	90.00	90.00	90.00
V	Profit after tax (III – IV)	810.00	810.00	810.00	810.00
VI	Net cash flow (V+4)	1,410.00	1,410.00	1,410.00	1,410.00



Financial indicators for analysis and evaluation of the business plan		
	Instruction: This table summarizes the results of the recalculation of the business plan by entering the indicators for assessing the viability of the provided business plan	
	Economic Viability Assessment Indicators	Values
1	Business plan net present value NPV [value]	14,790.57
2	Net present value of holding NPV _f [value]	19,020.57
3	Internal rate of return IRR [value]	2.23%
4	Internal rate of return IRR _f [value]	2.23%
5	Profitability index PI [value]	1.95
6	Profitability index PI _f [value]	2.22
7	Redemption Term PBP [value]	3 years

INTERREG V – A
COOPERATION PROGRAM GREECE – BULGARIA 2014-2020

Market Changer (MIS Code: 5070788)
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BUSINESS PLANS
Designing and Coaching Business Plans for 20 businesses
D 5.5.2



Regional Industrial Association – Kardzhali

The Project is co-funded by the European Regional Development Fund (ERDF) and by national funds of the countries participating in the Interreg V-A “Greece-Bulgaria 2014-2020” Cooperation Programme



Contractor: Trainer Consult Ltd

The Project is co-funded by the European Regional Development Fund (ERDF) and by national funds of the countries participating in the Interreg VA "Greece-Bulgaria 2014-2020" Cooperation Programme .

BUSINESS PLAN

Investments in a confectionery workshop of “Buter” Ltd, Kardzhali (business plan name)

"BUTER" LTD
(name of investor)

Investment amount **335,000.00 l** in .

General information

<i>A</i>	<i>B</i>
<i>Name on the investor (the legal person , ET)</i>	"BUTER" LTD
<i>Headquarters and address on management</i>	District: Kardzhali, Municipality: Kardzhali Town: Kardzhali Republic Street
<i>Place on doing on the investment</i>	Kardzhali (BG425), town of Kardzhali
<i>Term on business the plan :</i>	01.01.2024 - 31.12.2026 (3 years)

I Introduction

A. Brief description of the business plan proposal:

" Buter" Ltd is a family company specializing in the production of a variety of durable and short-lived confectionery products. Over the years, the workshop's product list has included almost the entire range of the most popular confectionery products, developed according to original old recipes, while respecting the modern requirements and needs of the market. The company's products are produced from extremely high-quality raw materials and materials from legitimate and leading suppliers. Each product is prepared from ecological raw materials, without preservatives and with guaranteed taste and quality.

The company offers over 300 assortments of confectionery, both for every day and for special occasions, such as weddings, christenings, birthdays and many other occasions . The pastry shop also produces unique boutique sweets for catering, restaurants, chain stores, and

also for the needs of the four confectioneries owned by the company – Confectioneries "Vienna" 1, "Vienna" 2, "Vienna" 3 and "Chocolate Paradise".

The company started its activity at the beginning of 2001 with the production of cakes, pastes, baklava, small cakes, pies, snacks and other confectionery and pasta products , initially only for the needs of its own pastry shop, but later, thanks to the huge interest in the offered products , began to supply a large part of the workers' chairs to the production enterprises in the region.

Over time, " Buter" EOOD expands its production base and the number of its own commercial premises, where only products produced in the company's two confectionery workshops are offered. Confectioneries meet European standards and have an implemented HACCP system.

In recent years, the company has steadily expanded its market shares and strengthened its position on the local market . According to independent market data, " Buter " EOOD is the undisputed leader in the production and sale of confectionery products, and is also among the leading companies for the production of pasta products in the region. For its part, almost 23 years of experience in this field, the company has learned that for a good, long-term and fruitful partnership, mutual correctness, accuracy and listening to the wishes and criticisms of customers are necessary. This is what the company still offers today – fast and timely delivery of high-quality products at a good price.

The products offered are:

- Cakes
- Pasta
- Oriental products (baklava, kadaif, tulumbiki)
- Chocolate candies (Belgian chocolate)
- Cupcake
- Kisses

The current business plan envisages making an investment in modern equipment leading to the introduction of technological solutions to diversify the range of manufactured products, as prerequisites for a permanent increase in its competitiveness. To achieve this goal, the company plans to purchase the following assets:

1. Machine for the production of cut biscuits and small sweets - 1 piece.

The planned equipment is modern and high-tech, which will contribute to a positive impact on the environment.

The investments under the business plan are as follows:

no	<i>An investment</i>			<i>Value</i>
	<i>Kind</i>	<i>What</i>	<i>measure</i>	
<i>1</i>	<i>2</i>	<i>4</i>	<i>5</i>	<i>7</i>
1	Syringe machine for biscuits and sweets - 1 pc	1	No.	318,140.00
2	Tunk machine with cooling tunnel - 1 pc.;	1	No.	11,700.00
3	Mixer - 1 pc.	1	No.	5,160.00

The total value of investment costs is BGN 335,000.00 .

B. Expected result after completion of the business plan proposal, including:

B.1. Ways to increase competitiveness by:

<i>no</i>	<i>Ways to increase the competitiveness of the farm</i>	<i>Compliance (mark with X or V)</i>
<i>A</i>	<i>B</i>	<i>C</i>
1.	better use of the factors of production;	<input checked="" type="checkbox"/>
2.	introduction of new products, processes and technologies, including short supply chains;	<input checked="" type="checkbox"/>
3.	improving food quality and safety and their traceability;	<input type="checkbox"/>
4.	achieving compliance with Community standards;	<input type="checkbox"/>
5.	improving environmental protection.	<input type="checkbox"/>

- *Marking more than one match is allowed.*

Rationale: Investments included in the business plan will lead to the introduction of new products, with which the enterprise will increase the demand for its products and its overall competitiveness .

The purchase of the new equipment will allow the production of cut biscuits and small cakes.

B.2. Improving the overall activity of the enterprise through:

<i>no</i>	<i>Improvement of the overall activity of the enterprise</i>	<i>Compliance (mark X or V)</i>
<i>A</i>	<i>B</i>	<i>C</i>
1.	implementation of new and/or modernization of available capacities and improvement of their use, and/or	<input checked="" type="checkbox"/>
2.	implementation on new ones products , processes and technologies , and/ or	<input checked="" type="checkbox"/>
3.	reduction on the cost price on produced production , and/ or	<input type="checkbox"/>
4.	achieve on compliance with newly introduced standards on European union , and/ or	<input type="checkbox"/>
5.	improvement on cooperation with manufacturers on raw materials , and/ or	<input type="checkbox"/>
6.	conservation on the environment environment (incl reduction on the harmful ones emissions and waste), and/ or	<input type="checkbox"/>
7.	improvement on energy efficiency in enterprises , and/ or	<input type="checkbox"/>
8.	improvement on safety and hygiene conditions on production and labor , and/ or	
9.	improvement on quality and safety on the foods and theirs traceability , and/ or	<input type="checkbox"/>
10.	improvement on the possibilities for production on biological foods through processing on primary agricultural biological products .	

- *Marking more than one match is allowed.*

Justification:

The purpose of the business plan is to increase the market competitiveness of " Buter" Ltd, by making an investment in modern equipment leading to the introduction of technological solutions to diversify the range of manufactured products, as prerequisites for a permanent increase in its competitiveness. To achieve this goal, the company plans to purchase the following assets:

1. Machine for the production of cut biscuits and small sweets - 1 piece
2. Tunk machine with cooling tunnel - 1 pc.;
3. Mixer - 1 pc.

The business plan is aimed at increasing the competitiveness and economic efficiency of the sector, confectionery industry, related to increasing incomes and opening new jobs in the territory of the municipality of Kardzhali, district of Kardzhali.

The implementation of the business plan will lead to the achievement of economically efficient and competitive production of sweet products. After the implementation of the business plan, the applicant expects to achieve the following goals and results:

- Increasing the range of manufactured products and competitiveness of the applicant, through the introduction of new processes and technologies contributing to the production of sweet products.
- Compliance with Community standards for improving the quality and safety of food and their traceability, according to Regulation 178/2002. from 28.01.2002 to establish general principles and requirements in the field of food.
- High quality of the manufactured products, in accordance with Community Standards;
- Improving the competitiveness of the enterprise, by building new material capacities in the farm and introducing new technological solutions;
- Creation of better working conditions;
- Introduction of new products.

The result of the investment made in modern equipment will lead to the introduction of technological solutions for the production of new products and the creation of an environment for the sustainable development of "Buter" Ltd. as prerequisites for a permanent increase in its competitiveness.

II. Description of the candidate and his/her activities:

A. Brief information about the applicant's activity:

- Full name of the applicant;

Buter Ltd

- Legal form of the activity and date of registration;

Sole proprietorship with limited liability , established in 2001.

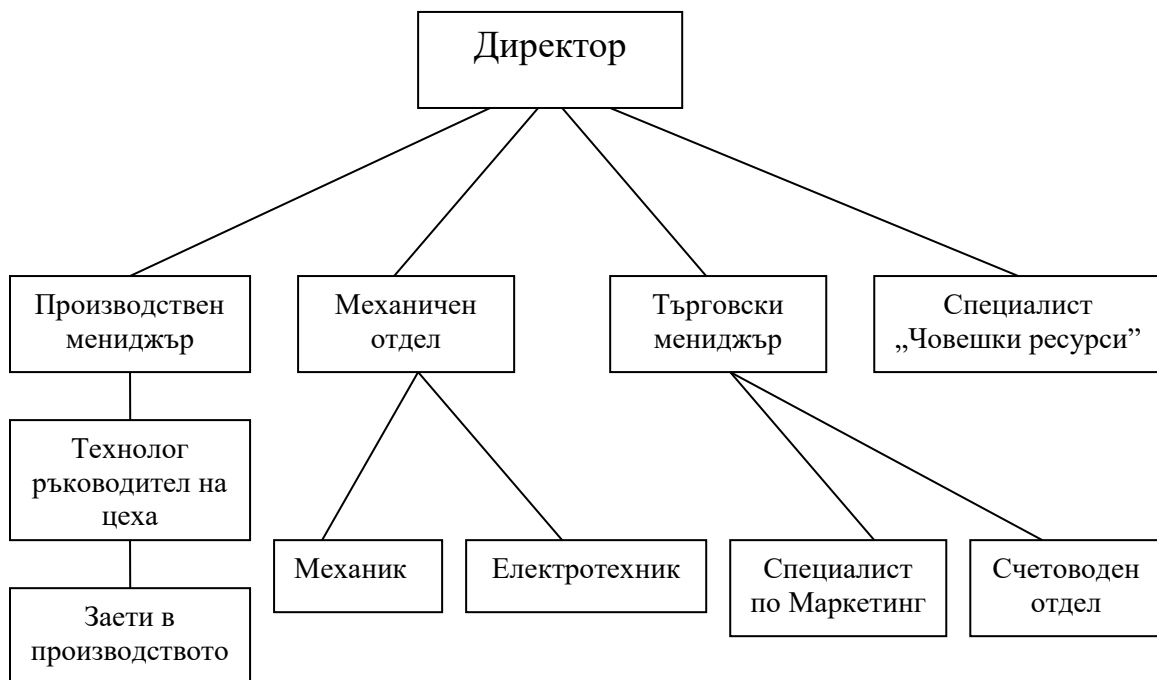
- Territorial location

The seat and address of the company's management is District: Kardzhali, Municipality: Kardzhali, town of Kardzhali

The confectionery shop is located in the town of Kardzhali .

B. Organization, structure and management:

The company there is the following organizational - managerial structure .



In the enterprise, the staff consists of 38 people:

1. Director – 1
2. Production manager – 1
3. Trade manager – 1
4. Technologist – 1
5. Employed in production – 10
6. Packaging – 2
7. Mechanic – 1
8. Electrician – 1
9. Marketing Specialist – 1
10. Accountant – 1
11. Cashier – 1
12. Recruiting and staffing expert – 1

- 13. Cleaner – 2
- 14. Security – 2
- 15. Employed in commercial establishments - 12

With the implementation of the business plan, it is planned to appoint 2 new personnel on permanent employment contracts who will be engaged in the confectionery workshop.

Table B Additional employment of the enterprise, related to the implementation of the business plan proposal (to be filled in, in case the applicant fulfills a priority under Section 15, item 1, letter "f" of the application conditions).

<i>Number of staff at the end of the previous financial year (for the whole enterprise)</i>	<i>Planned number of additional employed persons by the end of the period (for the implementation of the activities under the business plan)</i>	<i>Number of staff for whom the applicant plans to provide sustainable employment (for the entire enterprise, including the implementation of the activities under the business plan)</i>
<i>A</i>	<i>B</i>	<i>IN</i>
38	2	40

Table B1 Average list number of personnel for the previous three years

<i>Average number of staff listed for each of the previous three financial years at the date of the announcement of the opening of a procedure for the selection of business plan proposals</i>		
<i>A1 (n-3)</i>	<i>A2 (n-2)</i>	<i>A3 (n-1)</i>
36	35	37

III . Income of the applicant from realized exports or intra-community supplies

Table C Income of the applicant from realized exports or intra-community supplies

Income (BGN)	A1	A2	A3	(A1+A2+A3)
	year (n-3)	year (n-2)	year (n-1)	

1. Total revenue from production				
2. Income from exports and intra-community supplies of manufactured or processed agricultural products				
3. Percentage ratio of revenues from exports and intra-community supplies of manufactured or processed agricultural products to total revenue from production				

Table B2 Description of the primary accounting documents

no	Number of the primary accounting document (invoice) proving compliance with the selection criteria under item 9	Date	Counterparty/Client Name and legal form and number for VAT purposes	Type of manufactured or processed product	Income without VAT (BGN)
Total					



VI. Economic sustainability analysis of the business plan

VI.1. Object, sources of financing and stages in the implementation of the business plan proposal. Suppliers and customers.

A. Object and funding sources of the business plan proposal.

Table 1. Subject of the investment with which the activity support is applied for

(left)

<i>An investment</i>				<i>Unit price</i>	<i>Value*</i>	<i>Including</i>		
<i>Kind</i>	<i>Make, model, other</i>	<i>What</i>	<i>Measure</i>			<i>Own funds (%)</i>	<i>Credit (%)</i>	<i>Others (%)</i>
<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>	<i>Well</i>	<i>Z</i>	<i>H</i>	<i>And</i>
Syringe machine for biscuits and sweets	An additional collection of bids is planned	1	no.	318,140.00	318,140.00		100%	
Tunk machine with cooling tunnel	An additional collection of bids is planned	1	no.	11,700.00	11,700.00		100%	
Mixer	An additional collection of bids is planned	1	no.	5,160.00	5,160.00		100%	
<i>Total</i>					BGN 335,000.00			

Table 2. Investment Expenses For _ who no everything apply for support , but are part from the whole object on the investment and without them the object no can Yes be completed and/ or Yes functions independently.

(left)

<i>An investment</i>				<i>Unit price</i>	<i>Value*</i>	<i>Including</i>		
<i>Kind</i>	<i>Make, model, other</i>	<i>What</i>	<i>Measure</i>			<i>Own funds (%)</i>	<i>Credit (%)</i>	<i>Others (%)</i>
<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>	<i>Well</i>	<i>Z</i>	<i>H</i>	<i>And</i>



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				<i>for export</i>	<i>for the local market</i>	<i>for own consumption</i>	<i>for export</i>	<i>for the local market</i>	<i>for export</i>	<i>for the local market</i>
1	<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>	<i>Well</i>	<i>Z</i>	<i>H</i>	<i>And</i>	<i>J</i>
Previous year/Last reporting period										
1	<i>Cakes</i>	<i>kg</i>	6200		6,200.00			20.00		124,000.00
2	<i>Pasta</i>	<i>kg</i>	4800		4,800.00			12.00		57,600.00
3	<i>Oriental products (baklava, kadaif, tulumbiki)</i>	<i>kg</i>	9600		9,600.00			38.00		364,800.00
4	<i>Chocolate candies (Belgian chocolate)</i>	<i>kg</i>	2400		2,400.00			80.00		192,000.00
5	<i>Cupcake</i>	<i>kg</i>	1500		1,500.00			15.00		22,500.00
6	<i>Kisses</i>	<i>kg</i>	1200		1,200.00			24.00		28,800.00
7	<i>Biscuits</i>	<i>kg</i>								0.00
8	<i>Sweets</i>	<i>kg</i>								0.00
Total									789,700.00	
Ist year _										
1	<i>Cakes</i>	<i>kg</i>	6200		6,200.00			20.00		124,000.00
2	<i>Pasta</i>	<i>kg</i>	4800		4,800.00			12.00		57,600.00



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3	<i>Oriental products (baklava, kadaif, tulumbiki)</i>	<i>kg</i>	9600		9,600.00			38.00		364,800.00
4	<i>Chocolate candies (Belgian chocolate)</i>	<i>kg</i>	2400		2,400.00			80.00		192,000.00
5	<i>Cupcake</i>	<i>kg</i>	1500		1,500.00			15.00		22,500.00
6	<i>Kisses</i>	<i>kg</i>	1200		1,200.00			24.00		28,800.00
7	<i>Biscuits</i>	<i>kg</i>	16000		16,000.00			11.50		184,000.00
8	<i>Sweets</i>	<i>kg</i>	16000		16,000.00			11.50		184,000.00
Total										1,157,700.00
II year _										
1	<i>Cakes</i>	<i>kg</i>	6200		6,200.00			20.00		124,000.00
2	<i>Pasta</i>	<i>kg</i>	4800		4,800.00			12.00		57,600.00
3	<i>Oriental products (baklava, kadaif, tulumbiki)</i>	<i>kg</i>	9600		9,600.00			38.00		364,800.00
4	<i>Chocolate candies (Belgian chocolate)</i>	<i>kg</i>	2400		2,400.00			80.00		192,000.00
5	<i>Cupcake</i>	<i>kg</i>	1500		1,500.00			15.00		22,500.00
6	<i>Kisses</i>	<i>kg</i>	1200		1,200.00			24.00		28,800.00
7	<i>Biscuits</i>	<i>kg</i>	18000		18,000.00			11.50		207,000.00
8	<i>Sweets</i>	<i>kg</i>	18000		18,000.00			11.50		207,000.00



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									<i>Total</i>	<i>1,203,700.00</i>
<i>III year</i>										
1	<i>Cakes</i>	<i>kg</i>	<i>6200</i>		<i>6,200.00</i>			<i>20.00</i>		<i>124,000.00</i>
2	<i>Pasta</i>	<i>kg</i>	<i>4800</i>		<i>4,800.00</i>			<i>12.00</i>		<i>57,600.00</i>
3	<i>Oriental products (baklava, kadaif, tulumbiki)</i>	<i>kg</i>	<i>9600</i>		<i>9,600.00</i>			<i>38.00</i>		<i>364,800.00</i>
4	<i>Chocolate candies (Belgian chocolate)</i>	<i>kg</i>	<i>2400</i>		<i>2,400.00</i>			<i>80.00</i>		<i>192,000.00</i>
5	<i>Cupcake</i>	<i>kg</i>	<i>1500</i>		<i>1,500.00</i>			<i>15.00</i>		<i>22,500.00</i>
6	<i>Kisses</i>	<i>kg</i>	<i>1200</i>		<i>1,200.00</i>			<i>24.00</i>		<i>28,800.00</i>
7	<i>Biscuits</i>	<i>kg</i>	<i>20000</i>		<i>20,000.00</i>			<i>11.50</i>		<i>230,000.00</i>
8	<i>Sweets</i>	<i>kg</i>	<i>20000</i>		<i>20,000.00</i>			<i>11.50</i>		<i>230,000.00</i>
									<i>Total</i>	<i>1,249,700.00</i>

Table 6. Production capacity of the processing plant according to the technological business plan

<i>Type of production</i>	<i>Previous year/ Last accounting period</i>	<i>I year</i>	<i>II year</i>	<i>III year</i>
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	<i>Annual production capacity of the enterprise (kg)</i>	<i>Annual production capacity of the enterprise (kg.)</i>	<i>Annual production capacity of the enterprise (kg.)</i>	<i>Annual production capacity of the enterprise (kg.)</i>
<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>
<i>Cakes</i>	8000	8000	8000	8000
<i>Pasta</i>	6000	6000	6000	6000
<i>Oriental products (baklava, kadaif, tulumbiki)</i>	12000	12000	12000	12000
<i>Chocolate candies (Belgian chocolate)</i>	3000	3000	3000	3000
<i>Cupcake</i>	2000	2000	2000	2000
<i>Kisses</i>	3000	3000	3000	3000
<i>Biscuits</i>		22500	22500	22500
<i>Sweets</i>		22500	22500	22500
Total output (t):	34000.00	79000.00	79000.00	79000.00

* The applicant indicates the products it produces/will produce and the annual quantity of each product according to a technological business plan

Justification for compliance of the capacity of the supported assets and activities with the estimated amount of output produced by the applicant:

Technology of production of small sweets

Stages of the technological process

1. Preparation of raw materials

- sifting the flour
- stretching margarine
- stretching the flour
- sugar stretching

2. Preparation of the dough

- dosing of raw materials
- mixing different mixtures
- kneading the dough

3. Processing the dough

- placing in syringes
- injection molding

4. Baking the cakes

- oven preparation
- charging the furnace
- baking the sweets
- taking out the sweets
- cooling the cakes

5. Gluing the sweets (if any)

- flipping the sweets
- spread with marmalade
- sticking together

6. Chocolate the sweets

- with brown chocolate
- with white chocolate

7. Drying of sweets

8. Decorating the sweets

9. Drying of the decoration

10. Collection in plates

11. Weighing the plates

12. Packaging of the plates

Necessary products for 20 kg of dough

6 pcs. eggs

3,700 kg. margarine

2,500 kg. powdered sugar

20 pcs. vanilla

0.500 liters of oil

1 liter of water

7,500 kg. flour

Method of preparation

Put the eggs, margarine and powdered sugar in the mixer and mix for at least 20 minutes. Then add the water and vanilla. After obtaining a homogeneous mixture, slowly add the oil. The whole mixture should be stirred for at least 40 minutes, slowly adding the flour. After that, the dough should be mixed for at least another 10 minutes. After the dough is ready, it is already injection-molded by making different shapes (hearts, cigars, flowers) and baked. After baking, they are left to cool down and covered with marmalade. Marmalade is purchased ready-made and diluted and mixed with syrup before use. It is made 1:1 sugar and water. The already glued sweets are chocolated half with white and half with brown chocolate. If necessary, dilute the chocolate with a little palm oil.

The heart and the cigars can be dipped in white chocolate halfway and then in white or colored coconut, or in brown chocolate with white coconut, and thus a wide variety of combinations can be made for a better aesthetic appearance.

After drying, they are arranged in different ways in trays of 250 g, 300 g, 400 g, 500 g, 800 g, 1 kg, 3 kg, etc. Accordingly, the arranged plates are weighed and then already packed and put into cartons.

The preparation phase includes the preparation of the raw materials that are delivered from the material warehouse. This is done by 1 person. The processing phase includes production itself. This includes the stages from preparing the dough to drying the decoration. The final phase includes weighing and packaging, as well as storing them in refrigerators.

Modern production is almost entirely mechanized, and it is precisely for this reason that different machines are needed to carry out the activity. The number of machines is affected depending on the volume of work, the productivity of the machines and the deadlines for the execution of the work. Their type is determined depending on the type and character of technological processes and operations. The number of machines is determined by the formula:

$$BM = \frac{MP}{\Phi e}$$

, where: MP - machine absorption. This is the time required by the machine to perform a certain job or to produce a certain volume of output. It is expressed in machine hours. Fe - Effective fund time. It is determined by the regime fund time - Fr.

The company has the following machines:

no	Designation	Number	Dimensions	Power
1	Mixer with program control	1	Capacity - 80 L	6.00 kW
2	Syringe machine	2	1000x1000x1400	-
3	Rotary kiln	2		
4	Chocolate machine	1	9 5 0x 2015	18 kW
5	Packaging machine	2	-	1. 8 kW



To the universal machines we refer 5 pcs. refrigerators and a sieve for sifting the flour.

Raw materials and materials - flour, sugar, eggs, margarine, oil, chocolate (brown and white), chocolate bars, palm oil, coconut, vanilla, packaging materials (plates for 0.2, 0.3, 0.4, 0.5, 0.8, 1.0, 3.0 kg ., cartons, wrapping film, boards, tape, labels, etc.).

Despite the mechanization of the production process, the staff remains an important factor without which the company's activities could not be carried out.



Table 7. Production capacity of the processing plant planned in the Production and Trade Program

<i>Type of production</i>	<i>Previous year/ Last accounting period</i>	<i>I year</i>	<i>II year</i>	<i>III year</i>
	<i>Annual production capacity of the enterprise (kg)</i>	<i>Annual production capacity of the enterprise (kg.)</i>	<i>Annual production capacity of the enterprise (kg.)</i>	<i>Annual production capacity of the enterprise (kg.)</i>
<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>
<i>Cakes</i>	<i>6200</i>	<i>6200</i>	<i>6200</i>	<i>8000</i>
<i>Pasta</i>	<i>4800</i>	<i>4800</i>	<i>4800</i>	<i>6000</i>
<i>Oriental products (baklava, kadaif, tulumbiki)</i>	<i>9600</i>	<i>9600</i>	<i>9600</i>	<i>12000</i>
<i>Chocolate candies (Belgian chocolate)</i>	<i>2400</i>	<i>2400</i>	<i>2400</i>	<i>3000</i>
<i>Cupcake</i>	<i>1500</i>	<i>1500</i>	<i>1500</i>	<i>2000</i>
<i>Kisses</i>	<i>1200</i>	<i>1200</i>	<i>1200</i>	<i>3000</i>
<i>Biscuits</i>		<i>16000</i>	<i>18000</i>	<i>20000</i>
<i>Sweets</i>		<i>16000</i>	<i>18000</i>	<i>20000</i>
Total output (t):	25700.00	57700.00	61700.00	74000.00



Table 8. Other income

(left)

<i>no</i>	<i>Other income (type)</i>	<i>Previous year / Last accounting period</i>	<i>I</i>	<i>II</i>	<i>III</i>
<i>1</i>	<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>
1	Hot drinks - coffee, tea	261,000.00	261,000.00	261,000.00	261,000.00
2	Non-alcoholic	116,000.00	116,000.00	116,000.00	116,000.00
3	Mineral water	232,000.00	232,000.00	232,000.00	232,000.00
4					
5					
6					
7					
8					
...n					
Total:		609,000.00	609,000.00	609,000.00	609,000.00

*



B. Costs

B.1. Activity costs

Table 9. Costs for raw materials, materials and external services

(left)

<i>no</i>	<i>Type of expenditure</i>	<i>Previous year/last reporting period</i>	<i>I</i>	<i>II</i>	<i>III</i>
<i>1</i>	<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>
1	<i>Basic materials (flour, sugar, cocoa)</i>	84,000.00	210,000.00	210,000.00	210,000.00
2	<i>Additional materials</i>	62,500.00	156,250.00	156,250.00	156,250.00
3	<i>Consumables</i>	23,682.00	28,418.40	28,418.40	28,418.40
4	<i>Electric energy</i>	98,400.00	118,080.00	118,080.00	118,080.00
5	<i>Sanitary materials</i>	4,098.00	4,098.00	4,098.00	4,098.00



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6	packaging and labeling	68,200.00	81,840.00	81,840.00	81,840.00
7	water and other consumables	5,492.00	6,590.40	6,590.40	6,590.40
8	external services	13,236.00	13,236.00	13,236.00	13,236.00
9	fuel	12,592.00	12,592.00	12,592.00	12,592.00
Total:		372,200.00	631 104.80	631 104.80	631 104.80

Table 10. Wages and social security costs

(left)

<i>no</i>	<i>Type of staff</i>	<i>Number of employed persons</i>	<i>Monthly pay</i>	<i>Total wages for the year</i>	<i>Social security *</i>	<i>Total for the year</i>
<i>1</i>	<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>	<i>Well</i>
<i>Previous year/Last reporting period</i>						
<i>1</i>	<i>Administrative</i>	<i>3</i>	<i>750</i>	<i>27,000.00</i>	<i>5,000.40</i>	<i>32,000.40</i>
<i>2</i>	<i>Administrative</i>	<i>5</i>	<i>700</i>	<i>42,000.00</i>	<i>7,778.40</i>	<i>49,778.40</i>
<i>3</i>	<i>Production</i>	<i>30</i>	<i>580.00</i>	<i>208,800.00</i>	<i>38,669.76</i>	<i>247,469.76</i>
Total:						329,248.56
I year						
<i>1</i>	<i>Administrative</i>	<i>3</i>	<i>900</i>	<i>32,400.00</i>	<i>6,000.48</i>	<i>38,400.48</i>
<i>2</i>	<i>Administrative</i>	<i>5</i>	<i>800</i>	<i>48,000.00</i>	<i>8,889.60</i>	<i>56,889.60</i>
<i>3</i>	<i>Production</i>	<i>32</i>	<i>650.00</i>	<i>249,600.00</i>	<i>46,225.92</i>	<i>295,825.92</i>
Total:						391 116.00
II year						



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1	Administrative	3	900	32,400.00	6,000.48	38,400.48
2	Administrative	5	800	48,000.00	8,889.60	56,889.60
3	Production	32	650.00	249,600.00	46,225.92	295,825.92
Total:						391 116.00
III year						
1	Administrative	3	900	32,400.00	6,000.48	38,400.48
2	Administrative	5	800	48,000.00	8,889.60	56,889.60
3	Production	32	650.00	249,600.00	46,225.92	295,825.92
Total:						391 116.00

Table 11. Depreciation costs (depreciation plan)

(left)

<i>Active</i>	<i>Date of acquisition</i>	<i>Acquisition price</i>	<i>Period of operation in years</i>	<i>Depreciation rate</i>	<i>Depreciation quota</i>			
					<i>Previous year / Last accounting period</i>	<i>I year</i>	<i>II year</i>	<i>III year</i>
<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>	<i>Well</i>	<i>Z</i>	<i>H</i>	<i>And</i>
Total Old Assets								
Costs for the purchase/acquisition of tangible and intangible assets according to the business plan								
Syringe machine for biscuits and sweets - 1 pc		1.2024	318,140.00	3.33	30%		95,442.00	95,442.00



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Tunk machine with cooling tunnel - 1 pc.;		1.2024	11,700.00	3.33	30%		3,510.00	3,510.00
Mixer - 1 pc.		1.2024	5,160.00	3.33	30%		1,548.00	1,548.00
About what					0.00	100,500.00	100,500.00	100,500.00

Table 12. Repayment plan of the attracted funds for the implementation of the business plan proposal

(left)

<i>Year</i>	<i>Balance at the beginning of the year</i>	<i>Interest</i>	<i>Chief</i>	<i>Principal balance at the end of the year</i>
<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>
<i>Previous year/last reporting period</i>				
<i>I</i>	335,000.00	11,725.00	111,655.50	223,344.50
<i>II</i>	223,344.50	7,817.06	111,655.50	111,689.00
<i>III</i>	111,689.00	3,909.12	111,689.00	-



Table 13. Interest expenses

(left)

<i>Type of loan</i>	<i>Previous year/last reporting period</i>	<i>I year</i>	<i>II year</i>	<i>III year</i>
<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>
<i>Leasing</i>	0	11,725.00	7,817.06	3,909.12
<i>Oh shit</i>	0	11,725.00	7,817.06	3,909.12

* The applicant describes the existing and estimated interest costs separately for all loans described in Table 13, indicating: the type of loan, in column A; interest expenses for the previous year (reporting period), in column B; the estimated interest expenses for the entire period described in the business plan, in columns B to the end; for "Total" enter the sums of interest expenses by years from columns B to the end .

Table 14. Other expenses

(left)

<i>Other expenses</i>	<i>Previous year / last reporting period</i>	<i>I year</i>	<i>II year</i>	<i>III year</i>
<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>
<i>Asset insurance</i>	0.00	3,350.00	3,350.00	3,350.00
<i>Total</i>	0.00	3,350.00	3,350.00	3,350.00



Table 15. Cost per unit of production

(left)

<i>no</i>	<i>Product type</i>	<i>Types of resources required to produce a unit of product</i>	<i>Qty per unit of production</i>	<i>Measure</i>	<i>Unit price</i>	<i>Unit cost value by type</i>
<i>1</i>	<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>	<i>Well</i>
<i>1</i>	<i>Sweets recipe for 1 kg</i>	<i>flour</i>	<i>0.3</i>	<i>kg.</i>	<i>0.8</i>	<i>0.24</i>
		<i>an egg</i>	<i>1</i>	<i>no.</i>	<i>0.65</i>	<i>0.65</i>
		<i>sugar</i>	<i>0.02</i>	<i>kg.</i>	<i>1.7</i>	<i>0.034</i>
		<i>Fat</i>	<i>0.01</i>	<i>kg.</i>	<i>0.45</i>	<i>0.0045</i>
		<i>Vanilla</i>	<i>0.005</i>	<i>kg.</i>	<i>50</i>	<i>0.25</i>
		<i>Chocolate spread</i>	<i>0.02</i>	<i>no.</i>	<i>6.5</i>	<i>0.13</i>
		<i>electricity water</i>	<i>1</i>		<i>0.35</i>	<i>0.35</i>
		<i>salaries</i>	<i>1</i>		<i>4.8</i>	<i>4.8</i>
		<i>consumables/packaging/ label</i>	<i>1</i>		<i>0.76</i>	<i>0.76</i>
				<i>Total</i>	<i>BGN 7.22</i>	



VI.3. Estimates of the net cash flows of the business plan proposal and other activities carried out by the applicant

A. Projection of net cash flows of the business plan proposal.

Table 16. Forecast for the net cash flows of the business plan proposal (BGN)

<i>no</i>	<i>Index</i>	<i>Previous year / Last accounting period</i>	<i>I</i>	<i>II</i>	<i>III</i>
<i>1</i>	<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>
I. Income:					
<i>1</i>	<i>Sales revenue</i>	<i>789,700.00</i>	<i>1,157,700.00</i>	<i>1,203,700.00</i>	<i>1,249,700.00</i>
<i>2</i>	<i>Other incomes</i>				
<i>I</i>	<i>Total revenue (1+2)</i>	<i>789,700.00</i>	<i>1,157,700.00</i>	<i>1,203,700.00</i>	<i>1,249,700.00</i>
II. Expenses					
A. Activity Costs:					
<i>3</i>	<i>Costs of raw materials, mat. and external services</i>	<i>372,200.00</i>	<i>631 104.80</i>	<i>631 104.80</i>	<i>631 104.80</i>
<i>4</i>	<i>Depreciation expense</i>	<i>0.00</i>	<i>100,500.00</i>	<i>100,500.00</i>	<i>100,500.00</i>
<i>5</i>	<i>Wages and social security costs</i>	<i>133,690.56</i>	<i>170,668.80</i>	<i>170,668.80</i>	<i>170,668.80</i>
<i>6</i>	<i>Other expenses</i>	<i>0.00</i>	<i>3,350.00</i>	<i>3,350.00</i>	<i>3,350.00</i>
B. Financial costs:					
<i>7</i>	<i>Interest expenses</i>		<i>11,725.00</i>	<i>7,817.06</i>	<i>3,909.12</i>



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II	Total costs (3+4+5+6+7)	505,890.56	917,348.60	913 440.66	909,532.72
III	Profit before tax (I-II)	283,809.44	240,351.40	290 259.34	340 167.29
IV	Taxes and Charges	28,380.94	24,035.14	29,025.93	34,016.73
V	Profit after tax (III – IV)	255,428.50	216,316.26	261 233.41	306 150.56
VI	Financing / credit		223,344.50	-111,655.50	-111,689.00
VII	An investment		-335,000.00		
VIII	Net cash flow (V+4+VI)	255,428.50	205 160.76	250,077.91	294,961.56

B. Forecast of Net Cash Flows of the Applicant's Other Activities

Table 17. Forecast for the Net cash flows of the applicant's other activities (BGN)

<i>no</i>	<i>Index</i>	<i>Previous year/last reporting period</i>	<i>I</i>	<i>II</i>	<i>III</i>
<i>1</i>	<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>
I. Income:					
<i>1</i>	<i>Sales revenue</i>	609,000.00	609,000.00	609,000.00	609,000.00
<i>2</i>	<i>Other incomes</i>				
I	Total revenue (1+2)	609,000.00	609,000.00	609,000.00	609,000.00



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II. Expenses					
A. Activity Costs:		532,000.00	532,000.00	532,000.00	532,000.00
3	<i>Costs of raw materials, materials and external services</i>	235,000.00	235,000.00	235,000.00	235,000.00
4	<i>Depreciation expense</i>	102,000.00	102,000.00	102,000.00	102,000.00
5	<i>Wages and social security costs</i>	195,000.00	195,000.00	195,000.00	195,000.00
6	<i>Other expenses</i>				
B. Financial costs:		0.00	0.00	0.00	0.00
7	<i>Interest expenses</i>				
II	Total costs (3+4+5+6+7)	532,000.00	532,000.00	532,000.00	532,000.00
III	Profit before tax (I-II)	77,000.00	77,000.00	77,000.00	77,000.00
IV	Taxes and Charges	7,700.00	7,700.00	7,700.00	7,700.00
V	Profit after tax (III – IV)	69,300.00	69,300.00	69,300.00	69,300.00
VI	Net cash flow (V+4)	171,300.00	171,300.00	171,300.00	171,300.00



Financial indicators for analysis and evaluation of the business plan		
	Instruction: This table summarizes the results of the recalculation of the business plan by entering the indicators for assessing the viability of the provided business plan	
	Economic Viability Assessment Indicators	Values
1	Business plan net present value NPV [value]	677,018.12
2	Net present value of holding NPV _f [value]	1,190,918.12
3	Internal rate of return IRR [value]	50.08%
4	Internal rate of return IRR _f [value]	78.60%
5	Profitability index PI [value]	3.02
6	Profitability index PI _f [value]	4.55
7	Redemption Term PBP [value]	1 year and 4 months

INTERREG V – A
COOPERATION PROGRAM GREECE – BULGARIA 2014-2020

Market Changer (MIS Code: 5070788)
MarCh

BUSINESS PLANS
Designing and Coaching Business Plans for 20 businesses
D 5.5.2

Main Hall, Paradise center , 1st floor
Address: 9 “ Pirin ” str., 6600 Kardzhali , BG



Regional Industrial Association – Kardzhali

The Project is co-funded by the European Regional Development Fund (ERDF) and by national funds of the countries participating in the Interreg V-A “Greece-Bulgaria 2014-2020” Cooperation Programme



Contractor: Trainer Consult Ltd

The Project is co-funded by the European Regional Development Fund (ERDF) and by national funds of the countries participating in the Interreg VA "Greece-Bulgaria 2014-2020" Cooperation Programme .

BUSINESS PLAN

Increasing the production capacity of "Dobrudzha" OOD, through investments in technological equipment

"DOBRUJA" OOD
(name of investor)

Investment amount **222,500.00 l** in .

General information

<i>A</i>	<i>B</i>
<i>Name on the investor (the legal person , ET)</i>	"DOBRUJA" OOD
<i>Headquarters and address on management</i>	District: Kardzhali, Municipality: Momchilgrad Town: Momchilgrad Makaza St. 2
<i>Place on doing on the investment</i>	Kardjali (BG425), Momchilgrad
<i>Term on business the plan :</i>	01.01.2024 - 31.12.2026 (3 years)

I Introduction

A. Brief description of the business plan proposal:

The company "Dobrudzha" Ltd. has been operating on the local market for 26 years, being one of the leading organizations in the bakery and confectionery sector. Over the years, the workshop's product list has included almost the entire range of the most popular confectionery, developed according to original old methods. recipes, while respecting the modern requirements and needs of the market. The company's products are produced from extremely high-quality raw materials and materials from legitimate and leading suppliers. Each product is prepared from ecological raw materials, without preservatives and with guaranteed taste and quality.

The company offers a wide variety of standard, children's, wedding cakes, we also offer many types of cakes, eclairs, cupcakes , cannoli , butterscotch, baklava, tulumbi, French

macarons, muffins, etc. every day in our showcases. The confectionary also produces unique boutique confections for catering, restaurants, chain stores, and also for the needs of the four confectioneries owned by the company - confectionary "Orpheus".

The company started its activity at the beginning of 1996 with the production of cakes, pastes, baklava, small cakes, pies, snacks and other confectionery and pasta products, initially only for the needs of its own pastry shop, but later, thanks to the huge interest in the products offered, began to supply a large part of the workers' chairs to the production enterprises in the region, and in 2007 opened its own confectionary "Orpheus".

The business is completely family-owned, with a long history in time - the third generation, professionally engaged in baking, catering and confectionery, we use and implement our over 60 years of family experience in these areas to create quality products that you can find on our showcases. The goal of the team is to offer you products that you, our customers, get the best for your money when you buy them.

With the current project, the company aims to create conditions for increasing competitiveness and achieving greater sustainability in the market by investing in technological renewal, reducing production costs and optimizing the production chain.

The planned equipment is modern and high-tech, which will contribute to a positive impact on the environment.

The investments under the business plan are as follows:

no	<i>An investment</i>			<i>Value</i>
	<i>Kind</i>	<i>What</i>	<i>measure</i>	
1	2	4	5	7
1	Syringe machine with computer control: string cutting module; module for rare tests and creams	1	No.	38,500.00
2	Syringe for roller biscuits with 4 printing rollers	1	No.	42,800.00
3	Turbo mixer - aerator with heating	1	No.	50,600.00
4	Oven - electric convection oven for 32 trays	1	No.	28,200.00
5	Continuous running packaging machine	1	No.	62,400.00

The total value of the investment costs is BGN **222,500.00**.

B. Expected result after completion of the business plan proposal, including:

B.1. Ways to increase competitiveness by:

<i>no</i>	<i>Ways to increase the competitiveness of the farm</i>	<i>Compliance (mark with X or V)</i>
<i>A</i>	<i>B</i>	<i>IN</i>
1.	better use of the factors of production;	H
2.	introduction of new products, processes and technologies, including short supply chains;	H
3.	improving food quality and safety and their traceability;	<input type="checkbox"/>
4.	achieving compliance with Community standards;	<input type="checkbox"/>
5.	improving environmental protection.	<input type="checkbox"/>

- *Marking more than one match is allowed.*

Rationale: Investments included in the business plan will lead to an increase in production capacity and a reduction in production costs, with which the enterprise will increase the demand for its products and its overall competitiveness .

The purchase of the new equipment will allow to increase the production and enter with its own commercial outlet in the town of Kardzhali and supply to regional markets.

B.2. Improving the overall activity of the enterprise through:

<i>no</i>	<i>Improvement of the overall activity of the enterprise</i>	<i>Compliance (mark X or V)</i>
<i>A</i>	<i>B</i>	<i>IN</i>
1.	implementation of new and/or modernization of available capacities and improvement of their use, and/or	H
2.	implementation on new ones products , processes and technologies , and/ or	<input type="checkbox"/>
3.	reduction on the cost price on produced production , and/ or	<input type="checkbox"/>
4.	achieve on compliance with newly introduced standards on European union , and/ or	<input type="checkbox"/>
5.	improvement on cooperation with manufacturers on raw materials , and/ or	<input type="checkbox"/>
6.	conservation on the environment environment (incl reduction on the harmful ones emissions and waste), and/ or	<input type="checkbox"/>
7.	improvement on energy efficiency in enterprises , and/ or	<input type="checkbox"/>
8.	improvement on safety and hygiene conditions on production and labor , and/ or	
9.	improvement on quality and safety on the foods and theirs traceability , and/ or	<input type="checkbox"/>

10.	improvement on the possibilities for production on biological foods through processing on primary agricultural biological products .	
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- *Marking more than one match is allowed.*

Justification:

The purpose of the business plan is to increase the market competitiveness of "Dobrudzha" OOD, by making an investment in modern equipment leading to the introduction of technological solutions to diversify the range of manufactured products, as prerequisites for a permanent increase in its competitiveness. To achieve this goal, the company plans to purchase the following assets:

1. Syringe machine with computer control: string cutting module; module for rare tests and creams
2. Syringe for roller biscuits with 4 printing rollers
3. Turbo mixer - aerator with heating
4. Oven - electric convection oven for 32 trays
5. Continuous running packaging machine

The business plan is aimed at increasing the competitiveness and economic efficiency of the sector, confectionery industry, related to increasing incomes and opening new jobs in the territory of Momchilgrad municipality, Kardzhali region.

The implementation of the business plan will lead to the achievement of economically efficient and competitive production of sweet products. After the implementation of the business plan, the applicant expects to achieve the following goals and results:

- Increasing the applicant's production capacity and competitiveness, through the introduction of new processes and technologies contributing to the production of sweet products.
- Compliance with Community standards for improving the quality and safety of food and their traceability, according to Regulation 178/2002. from 28.01.2002 to establish general principles and requirements in the field of food.
- High quality of the manufactured products, in accordance with Community Standards;
- Improving the competitiveness of the enterprise by building new material capacities in the farm and introducing new technological solutions;

- Creation of better working conditions;
- Increase in production capacity.

The result of the investment made in modern equipment will lead to an increase in production and an opportunity to enter regional markets, as prerequisites for a permanent increase in the competitiveness of "Dobrudzha" OOD.

II. Description of the candidate and his/her activities:

A. Brief information about the applicant's activity:

- Full name of the applicant;

"Dobrudzha" OOD

- Legal form of the activity and date of registration;

Sole proprietorship with limited liability, established in 1996.

- Territorial location

The seat and address of the company's management is District: Kardjali, Municipality: Momchilgrad, Momchilgrad

The confectionery shop is located in the town of Mmmchilgrad .

B. Organization, structure and management:

The company there is the following organizational - managerial structure .

In the enterprise, the staff consists of 8 people:

1. Manager – 1
2. Technologist – 1
3. Employed in production - 4
4. Administrator - 1
5. Employed in commercial establishments - 2

With the implementation of the business plan, it is planned to appoint 2 new personnel on permanent employment contracts who will be engaged in the confectionery workshop.

Table B Additional employment of the enterprise, related to the implementation of the business plan proposal (to be filled in, in case the applicant fulfills a priority under Section 15, item 1, letter "f" of the application conditions).

<i>Number of staff at the end of the previous financial year (for the whole enterprise)</i>	<i>Planned number of additional employed persons by the end of the period (for the implementation of the activities under the business plan)</i>	<i>Number of staff for whom the applicant plans to provide sustainable employment (for the entire enterprise, including the implementation of the activities under the business plan)</i>
<i>A</i>	<i>B</i>	<i>IN</i>
8	2	10

Table B1 Average list number of personnel for the previous three years

<i>Average number of staff listed for each of the previous three financial years at the date of the announcement of the opening of a procedure for the selection of business plan proposals</i>		
<i>A1 (n-3)</i>	<i>A2 (n-2)</i>	<i>A3 (n-1)</i>
7	7	8

III . Income of the applicant from realized exports or intra-community supplies

Table C Income of the applicant from realized exports or intra-community supplies

Income (BGN)	A1	A2	A3	(A1+A2+A3)
	year (n-3)	year (n-2)	year (n-1)	
1. Total revenue from production				
2. Income from exports and intra-community supplies of manufactured or processed agricultural products				

3. Percentage ratio of revenues from exports and intra-community supplies of manufactured or processed agricultural products to total revenue from production	
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Table B2 Description of the primary accounting documents

no	Number of the primary accounting document (invoice) proving compliance with the selection criteria under item 9	Date	Counterparty/Client Name and legal form and number for VAT purposes	Type of manufactured or processed product	Income without VAT (BGN)
Total					



VI. Economic sustainability analysis of the business plan

VI.1. Object, sources of financing and stages in the implementation of the business plan proposal. Suppliers and customers.

A. Object and sources of financing the business plan.

Table 1. Subject of the investment with which the activity support is applied for

<i>no</i>	<i>An investment</i>				<i>Unit price</i>	<i>Value</i>	<i>Including</i>		
	<i>Kind</i>	<i>Make, model, other</i>	<i>What</i>	<i>measure</i>			<i>Own funds (%)</i>	<i>Credit (%)</i>	<i>Others (%)</i>
	<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>			<i>D</i>	<i>Well</i>	<i>Z</i>
1	Syringe machine with computer control: string cutting module; module for rare tests and creams		1	no.	38,500.00	38,500.00		100%	
2	Syringe for roller biscuits with 4 printing rollers		1	no.	42,800.00	42,800.00		100%	
3	Turbo mixer - aerator with heating		1	no.	50,600.00	50,600.00		100%	
4	Oven - electric convection oven for 32 trays		1	no.	28,200.00	28,200.00		100%	
5	Continuous running packaging machine		1	no.	62,400.00	62,400.00		100%	
Total:						222,500.00			

(left)

Table 2. Investment Expenses For who no everything apply for support , but are part from the whole object on the investment and without them the object no can Yes be completed and/ or Yes functions independently.



Industrial Association - Kardzhali

(left)

<i>An investment</i>				<i>Unit price</i>	<i>Value*</i>	<i>Including</i>		
						<i>Own funds (%)</i>	<i>Credit (%)</i>	<i>Others (%)</i>
<i>Kind</i>	<i>Make, model, other</i>	<i>What</i>	<i>Measure</i>					
<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>	<i>Well</i>	<i>Z</i>	<i>H</i>	<i>And</i>
<i>Total</i>								

The exchange rate used to calculate the value of the investment is indicated

Table 3. Description of the current state of the object (investment), in case there is already a completed stage(s) of the investment business plan at the time of application

(left)

<i>Activities/Assets</i>	<i>Invested funds</i>	<i>Source</i>
<i>A</i>	<i>B</i>	<i>IN</i>



VI.2. Financial economic status - income and expenses

A. Income

A.1. Operating income.

Table 5. Production and commercial program

(left)

no	Type of production* by year	measure	Quantity/ average annual workload	Production			Average price per unit of production		Revenue from product sales	
				for export	for the local market	for own consumption	for export	for the local market	for export	for the local market
1	A	B	IN	D	D	Well	Z	H	And	J
<i>Previous year/Last accounting period</i>										
1	Cakes	kg	4680		4,680.00			19.00		88,920.00
2	Pasta	kg	3320		3,320.00			12.00		39,840.00
3	Oriental products (baklava, kadaif, tulumbiki)	kg	5830		5,830.00			35.00		204,050.00
4	Muffins	kg	1256		1,256.00			45.00		56,520.00
5	Tartlets	kg	1120		1,120.00			18.00		20,160.00
6	Cannioli	kg	980		980.00			24.00		23,520.00
7	Pickles	kg	5540		5,540.00			6.75		37,395.00



Industrial Association - Kardzhali

8	Sweets	kg	10650		10,650.00			11.50		122,475.00
Total									592,880.00	
Ist year										
1	Cakes	kg	5616		5,616.00	1.6		18.00		101,088.00
2	Pasta	kg	3984		3,984.00			11.00		43,824.00
3	Oriental products (baklava, kadaif, tulumbiki)	kg	6996		6,996.00			36.00		251,856.00
4	Muffins	kg	1507.2		1,507.20			45.00		67,824.00
5	Tartlets	kg	1344		1,344.00			18.00		24,192.00
6	Cannioli	kg	1176		1,176.00			24.00		28,224.00
7	Pickles	kg	6648		6,648.00			6.75		44,874.00
8	Sweets	kg	12780		12,780.00			11.50		146,970.00
Total									708,852.00	
II year										
1	Cakes	kg	6552		6,552.00			18.00		117,936.00
2	Pasta	kg	4648		4,648.00			11.00		51,128.00
3	Oriental products (baklava, kadaif, tulumbiki)	kg	8162		8,162.00			36.00		293,832.00
4	Muffins	kg	1758.4		1,758.40			45.00		79,128.00
5	Tartlets	kg	1568		1,568.00			18.00		28,224.00
6	Cannioli	kg	1372		1,372.00			24.00		32,928.00
7	Pickles	kg	7756		7,756.00			6.75		52,353.00



Industrial Association - Kardzhali

8	Sweets	kg	14910		14,910.00			11.50		171,465.00
									Total	826,994.00
III year										
1	Cakes	kg	7488		7,488.00	1.3		18.00		134,784.00
2	Pasta	kg	5312		5,312.00			11.00		58,432.00
3	Oriental products (baklava, kadaif, tulumbiki)	kg	9328		9,328.00			36.00		335,808.00
4	Muffins	kg	2009.6		2,009.60			45.00		90,432.00
5	Tartlets	kg	1792		1,792.00			18.00		32,256.00
6	Cannioli	kg	1568		1,568.00			24.00		37,632.00
7	Pickles	kg	8864		8,864.00			6.75		59,832.00
8	Sweets	kg	17040		17,040.00			11.50		195,960.00
									Total	945 136.00

Table 6. Production capacity of the processing plant according to the technological business plan

* The applicant indicates the products it produces/will produce and the annual quantity of each product according to a technological business plan

Justification for compliance of the capacity of the supported assets and activities with the estimated amount of output produced by the



applicant:

	<i>Previous year/ Last accounting period</i>	<i>I</i>	<i>II</i>	<i>III</i>
<i>Type of production</i>	<i>Annual production capacity of the enterprise (kg, t)</i>	<i>Annual production capacity of the enterprise (kg, t)</i>	<i>Annual production capacity of the enterprise (kg, t)</i>	<i>Annual production capacity of the enterprise (kg, t)</i>
<i>Unit</i>		<i>t</i>	<i>t</i>	<i>t</i>
<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>
<i>Cakes</i>	5000	8000	8000	8000
<i>Pasta</i>	4000	6000	6000	6000
<i>Oriental products (baklava, kadaif, tulumbiki)</i>	6000	10000	10000	10000
<i>Muffins</i>	1500	2500	2500	2500
<i>Tartlets</i>	1300	2000	2000	2000
<i>Cannioli</i>	1000	2000	2000	2000
<i>Pickles</i>	6000	10000	10000	10000
<i>Sweets</i>	11000	22000	22000	22000
Total output (t):	35800	62500	62500	62500

Technology of production of small sweets

Stages of the technological process

1. Preparation of raw materials

- sifting the flour
- stretching margarine
- stretching the flour
- sugar stretching

2. Preparation of the dough

- dosing of raw materials
- mixing different mixtures
- kneading the dough

3. Processing the dough

- placing in syringes
- injection molding

4. Baking the cakes

- oven preparation
- charging the furnace
- baking the sweets
- taking out the sweets
- cooling the cakes

5. Gluing the sweets (if any)

- flipping the sweets
- spread with marmalade
- sticking together

6. Chocolate the sweets

- with brown chocolate
- with white chocolate

7. Drying of sweets

8. Decorating the sweets

9. Drying of the decoration

10. Collection in plates

11. Weighing the plates

12. Packaging of the plates

Necessary products for 20 kg of dough

6 pcs. eggs

3,700 kg. margarine

2,500 kg. powdered sugar

20 pcs. vanilla

0.500 liters of oil

1 liter of water

7,500 kg. flour

Method of preparation

Put the eggs, margarine and powdered sugar in the mixer and mix for at least 20 minutes. Then add the water and vanilla. After obtaining a homogeneous mixture, slowly add the oil. The whole mixture should be stirred for at least 40 minutes, slowly adding the flour. After that, the dough should be mixed for at least another 10 minutes. After the dough is ready, it is already injection-molded by making different shapes (hearts, cigars, flowers) and baked. After baking, they are left to cool down and covered with marmalade. Marmalade is purchased ready-made and diluted and mixed with syrup before use. It is made 1:1 sugar and water. The already glued sweets are chocolated half with white and half with brown chocolate. If necessary, dilute the chocolate with a little palm oil.

The heart and the cigars can be dipped in white chocolate halfway and then in white or colored coconut, or in brown chocolate with white coconut, and thus a wide variety of combinations can be made for a better aesthetic appearance.

After drying, they are arranged in different ways in trays of 250 g, 300 g, 400 g, 500 g, 800 g, 1 kg, 3 kg, etc. Accordingly, the arranged plates are weighed and then already packed and put into cartons.

The preparation phase includes the preparation of the raw materials that are delivered from the material warehouse. This is done by 1 person. The processing phase includes production itself. This includes the stages from preparing the dough to drying the decoration. The final phase includes weighing and packaging, as well as storing them in refrigerators.

Modern production is almost entirely mechanized, and it is precisely for this reason that different machines are needed to carry out the activity. The number of machines is affected depending on the volume of work, the productivity of the machines and the deadlines for the execution of the work. Their type is determined depending on the type and character of technological processes and operations. The number of machines is determined by the formula:

$$BM = \frac{MP}{\Phi e}$$

, where: MP - machine absorption. This is the time required by the machine to perform a certain job or to produce a certain volume of output. It is expressed in machine hours. Fe - Effective fund time. It is determined by the regime fund time - Fr.

Raw materials and materials - flour, sugar, eggs, margarine, oil, chocolate (brown and white), chocolate bars, palm oil, coconut, vanilla, packaging materials (plates for 0.2, 0.3, 0.4, 0.5, 0.8, 1.0, 3.0 kg., cartons, wrapping film, boards, tape, labels, etc.).

Despite the mechanization of the production process, the staff remains an important factor without which the company's activities could not be carried out.



Table 7. Production capacity of the processing plant planned in the Production and Trade Program

<i>Type of production</i>	<i>Previous year/ Last accounting period</i>	<i>I</i>	<i>II</i>	<i>III</i>
	<i>Planned annual production capacity of the enterprise (kg., t)</i>	<i>Planned annual production capacity of the enterprise (kg., t)</i>	<i>Planned annual production capacity of the enterprise (kg., t)</i>	<i>Planned annual production capacity of the enterprise (kg., t)</i>
<i>Unit</i>		<i>t</i>	<i>t</i>	<i>t</i>
<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>
<i>Cakes</i>	4680	5616	6552	7488
<i>Pasta</i>	3320	3984	4648	5312
<i>Oriental products (baklava, kadaif, tulumiki)</i>	5830	6996	8162	9328
<i>Muffins</i>	1256	1507.2	1758.4	2009.6
<i>Tartlets</i>	1120	1344	1568	1792
<i>Cannioli</i>	980	1176	1372	1568
<i>Pickles</i>	5540	6648	7756	8864
<i>Sweets</i>	10650	12780	14910	17040
Total output (t):	33376	40051,2	46726.4	53401.6

Table 8. Other income

(left)



Industrial Association - Kardzhali

<i>no</i>	<i>Other income (type)</i>	<i>Previous year / Last accounting period</i>	<i>I</i>	<i>II</i>	<i>III</i>
<i>1</i>	<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>
1	Hot drinks - coffee, tea	43,500.00	43,500.00	43,500.00	43,500.00
2	Non-alcoholic	24,215.00	24,215.00	24,215.00	24,215.00
3	Mineral water	23,200.00	23,200.00	23,200.00	23,200.00
4					
5					
6					
7					
8					
...n					
Total:		90,915.00	90,915.00	90,915.00	90,915.00

*

B. Costs

B.1. Activity costs

Table 9. Costs for raw materials, materials and external services

(left)

<i>no</i>	<i>Type of expenditure</i>	<i>Previous year/last reporting period</i>	<i>I</i>	<i>II</i>	<i>III</i>



Industrial Association - Kardzhali

<i>I</i>	<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>
1	<i>Basic materials (flour, sugar, cocoa)</i>	106,803.20	128,164.00	149,524.00	170,885.00
2	<i>Additional materials</i>	53,401.60	64,082.00	74,762.00	85,442.50
3	<i>Consumables</i>	26,700.80	25,632.80	25,632.80	25,632.80
4	<i>Electric energy</i>	78,000.00	85,800.00	85,800.00	85,800.00
5	<i>Sanitary materials</i>	4,098.00	4,098.00	4,098.00	4,098.00
6	<i>packaging and labeling</i>	16,020.48	19,224.60	22,428.60	25,632.75
7	<i>water and other consumables</i>	5,492.00	6,590.40	6,590.40	6,590.40
8	<i>external services</i>	13,236.00	13,236.00	13,236.00	13,236.00
9	<i>fuel</i>	12,592.00	12,592.00	12,592.00	12,592.00
Total:		316,344.08	359,419.80	394,663.80	429,909.45



Industrial Association - Kardzhali

Table 10. Wages and social security costs

<i>no</i>	<i>Type of staff</i>	<i>Number of employed persons</i>	<i>Monthly pay</i>	<i>Total wages for the year</i>	<i>Social security *</i>	<i>Total for the year</i>
<i>1</i>	<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>	<i>Well</i>
<i>Previous year/Last accounting period</i>						
<i>1</i>	<i>Administrative</i>	<i>1</i>	<i>7,500</i>	<i>90,000.00</i>	<i>16,668.00</i>	<i>106,668.00</i>
<i>2</i>	<i>Administrative</i>	<i>1</i>	<i>1,400</i>	<i>16,800.00</i>	<i>3 111.36</i>	<i>19,911.36</i>
<i>3</i>	<i>Production</i>	<i>5</i>	<i>1,200.00</i>	<i>72,000.00</i>	<i>13,334.40</i>	<i>85,334.40</i>
					<i>Total:</i>	<i>211,913.76</i>
<i>I year</i>						
<i>1</i>	<i>Administrative</i>	<i>1</i>	<i>7,500</i>	<i>90,000.00</i>	<i>16,668.00</i>	<i>106,668.00</i>
<i>2</i>	<i>Administrative</i>	<i>1</i>	<i>1,400</i>	<i>16,800.00</i>	<i>3 111.36</i>	<i>19,911.36</i>
<i>3</i>	<i>Production</i>	<i>7</i>	<i>1,200.00</i>	<i>100,800.00</i>	<i>18,668.16</i>	<i>119,468.16</i>
					<i>Total:</i>	<i>246,047.52</i>
<i>II year</i>						
<i>1</i>	<i>Administrative</i>	<i>1</i>	<i>7,500</i>	<i>90,000.00</i>	<i>16,668.00</i>	<i>106,668.00</i>
<i>2</i>	<i>Administrative</i>	<i>1</i>	<i>1,400</i>	<i>16,800.00</i>	<i>3 111.36</i>	<i>19,911.36</i>
<i>3</i>	<i>Production</i>	<i>7</i>	<i>1,200.00</i>	<i>100,800.00</i>	<i>18,668.16</i>	<i>119,468.16</i>
					<i>Total:</i>	<i>246,047.52</i>
<i>III year</i>						
<i>1</i>	<i>Administrative</i>	<i>1</i>	<i>7,500</i>	<i>90,000.00</i>	<i>16,668.00</i>	<i>106,668.00</i>
<i>2</i>	<i>Administrative</i>	<i>1</i>	<i>1,400</i>	<i>16,800.00</i>	<i>3 111.36</i>	<i>19,911.36</i>
<i>3</i>	<i>Production</i>	<i>7</i>	<i>1,200.00</i>	<i>100,800.00</i>	<i>18,668.16</i>	<i>119,468.16</i>
					<i>Total:</i>	<i>246,047.52</i>

(left)



Table 11. Depreciation costs (depreciation plan)

(left)

<i>Active</i>	<i>Date of acquisition</i>	<i>Acquisition price</i>	<i>Period of operation in years</i>	<i>Depreciation rate</i>	<i>Depreciation quota</i>			
					<i>Previous year / Last accounting period</i>	<i>I year</i>	<i>II year</i>	<i>III year</i>
<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>	<i>Well</i>	<i>Z</i>	<i>H</i>	<i>And</i>
Total Old Assets								
Costs for the purchase/acquisition of tangible and intangible assets according to the business plan								
Syringe machine with computer control: string cutting module; module for rare tests and creams		1.2024	38,500.00	3.33	30%		11,550.00	11,550.00
Syringe for roller biscuits with 4 printing rollers		1.2024	42,800.00	3.33	30%		12,840.00	12,840.00
Turbo mixer - aerator with heating		1.2024	50,600.00	3.33	30%		15,180.00	15,180.00
Oven - electric convection oven for 32 trays		1.2024	28,200.00	3.33	30%		8,460.00	8,460.00
Continuous running packaging machine		1.2024	62,400.00	3.33	30%		18,720.00	18,720.00
<i>About what</i>					0.00	66,750.00	66,750.00	66,750.00



Table 12. Repayment plan of the attracted funds for the implementation of the business plan proposal

(left)

<i>Year</i>	<i>Balance at the beginning of the year</i>	<i>Interest</i>	<i>Chief</i>	<i>Principal balance at the end of the year</i>
<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>
<i>Previous year/last reporting period</i>				
<i>I</i>	222,500.00	7,787.50	74 159.25	148,340.75
<i>II</i>	148,340.75	5,191.93	74 159.25	74,181.50
<i>III</i>	74,181.50	2,596.35	74,181.50	-



Table 13. Interest expenses

(left)

<i>Type of loan</i>	<i>Previous year/last reporting period</i>	<i>I year</i>	<i>II year</i>	<i>III year</i>
<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>
<i>Leasing</i>	<i>0</i>	<i>7,787.50</i>	<i>5,191.93</i>	<i>2,596.35</i>
<i>Oh shit</i>	<i>0</i>	<i>7,787.50</i>	<i>5,191.93</i>	<i>2,596.35</i>

* The applicant describes the existing and estimated interest costs separately for all loans described in Table 13, indicating: the type of loan, in column A; interest expenses for the previous year (reporting period), in column B; the estimated interest expenses for the entire period described in the business plan, in columns B to the end; for "Total" enter the sums of interest expenses by years from columns B to the end .

Table 14. Other expenses

(left)

<i>Other expenses</i>	<i>Previous year / last reporting period</i>	<i>I year</i>	<i>II year</i>	<i>III year</i>
<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>
<i>Asset insurance</i>	<i>0.00</i>	<i>2,225.00</i>	<i>2,225.00</i>	<i>2,225.00</i>
<i>Total</i>	<i>0.00</i>	<i>2,225.00</i>	<i>2,225.00</i>	<i>2,225.00</i>



Table 15. Cost per unit of production

(left)

<i>no</i>	<i>Product type</i>	<i>Types of resources required to produce a unit of product</i>	<i>Qty per unit of production</i>	<i>Measure</i>	<i>Unit price</i>	<i>Unit cost value by type</i>
<i>1</i>	<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>	<i>Well</i>
<i>1</i>	<i>Cakes for 1 kg</i>	<i>flour</i>	<i>0.3</i>	<i>kg.</i>	<i>0.8</i>	<i>0.24</i>
		<i>an egg</i>	<i>1</i>	<i>no.</i>	<i>0.65</i>	<i>0.65</i>
		<i>sugar</i>	<i>0.08</i>	<i>kg.</i>	<i>1.7</i>	<i>0.136</i>
		<i>Fat</i>	<i>0.01</i>	<i>kg.</i>	<i>0.45</i>	<i>0.0045</i>
		<i>Vanilla</i>	<i>0.01</i>	<i>kg.</i>	<i>50</i>	<i>0.5</i>
		<i>Chocolate spread</i>	<i>0.2</i>	<i>no.</i>	<i>6.5</i>	<i>1.3</i>
		<i>electricity water</i>	<i>1</i>		<i>0.75</i>	<i>0.75</i>
		<i>salaries</i>	<i>1</i>		<i>9.2</i>	<i>9.2</i>
		<i>consumables/packaging/ label</i>	<i>1</i>		<i>0.84</i>	<i>0.84</i>
				<i>Total</i>	<i>13.6205</i>	



VI.3. Estimates of the net cash flows of the business plan proposal and other activities carried out by the applicant

A. Projection of net cash flows of the business plan proposal.

Table 16. Forecast for the net cash flows of the business plan proposal (BGN)

<i>no</i>	<i>Index</i>	<i>Previous year / Last accounting period</i>	<i>I</i>	<i>II</i>	<i>III</i>
<i>1</i>	<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>
I. Income:					
<i>1</i>	<i>Sales revenue</i>	<i>592,880.00</i>	<i>708,852.00</i>	<i>826,994.00</i>	<i>945 136.00</i>
<i>2</i>	<i>Other incomes</i>				
<i>I</i>	<i>Total revenue (1+2)</i>	<i>592,880.00</i>	<i>708,852.00</i>	<i>826,994.00</i>	<i>945 136.00</i>
II. Expenses					
A. Activity Costs:					
<i>3</i>	<i>Costs of raw materials, mat. and external services</i>	<i>316,344.08</i>	<i>359,419.80</i>	<i>394,663.80</i>	<i>429,909.45</i>
<i>4</i>	<i>Depreciation expense</i>	<i>0.00</i>	<i>66,750.00</i>	<i>66,750.00</i>	<i>66,750.00</i>
<i>5</i>	<i>Wages and social security costs</i>	<i>211,913.76</i>	<i>246,047.52</i>	<i>246,047.52</i>	<i>246,047.52</i>
<i>6</i>	<i>Other expenses</i>	<i>0.00</i>	<i>2,225.00</i>	<i>2,225.00</i>	<i>2,225.00</i>
B. Financial costs:					
<i>7</i>	<i>Interest expenses</i>		<i>7,787.50</i>	<i>5,191.93</i>	<i>2,596.35</i>



Industrial Association - Kardzhali

II	Total costs (3+4+5+6+7)	528,257.84	682,229.82	714,878.25	747,528.32
III	Profit before tax (I-II)	64,622.16	26,622.18	112 115.75	197,607.68
IV	Taxes and Charges	6,462.22	2,662.22	11,211.58	19,760.77
V	Profit after tax (III – IV)	58,159.94	23,959.96	100,904.18	177,846.91
VI	Financing / credit		148,340.75	-74 159.25	-74,181.50
VII	An investment		-222,500.00		
VIII	Net cash flow (V+4+VI)	58,159.94	16,550.71	93,494.93	170 415.41

B. Forecast of Net Cash Flows of the Applicant's Other Activities

Table 17. Forecast for the Net cash flows of the applicant's other activities (BGN)

<i>no</i>	<i>Index</i>	<i>Previous year/last reporting period</i>	<i>I</i>	<i>II</i>	<i>III</i>
<i>1</i>	<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>
I. Income:					
<i>1</i>	<i>Sales revenue</i>	<i>90,915.00</i>	<i>90,915.00</i>	<i>90,915.00</i>	<i>90,915.00</i>
<i>2</i>	<i>Other incomes</i>				
I	Total revenue (1+2)	90,915.00	90,915.00	90,915.00	90,915.00



Industrial Association - Kardzhali

II. Expenses					
A. Activity Costs:		85,732.88	85,732.88	85,732.88	85,732.88
3	<i>Costs of raw materials, materials and external services</i>	36,366.00	36,366.00	36,366.00	36,366.00
4	<i>Depreciation expense</i>	32,300.00	32,300.00	32,300.00	32,300.00
5	<i>Wages and social security costs</i>	17,066.88	17,066.88	17,066.88	17,066.88
6	<i>Other expenses</i>				
B. Financial costs:		0.00	0.00	0.00	0.00
7	<i>Interest expenses</i>				
II	Total costs (3+4+5+6+7)	85,732.88	85,732.88	85,732.88	85,732.88
III	Profit before tax (I-II)	5 182.12	5 182.12	5 182.12	5 182.12
IV	Taxes and Charges	518.21	518.21	518.21	518.21
V	Profit after tax (III – IV)	4,663.91	4,663.91	4,663.91	4,663.91
VI	Net cash flow (V+4)	36,963.91	36,963.91	36,963.91	36,963.91



Financial indicators for analysis and evaluation of the business plan		
	Instruction: This table summarizes the results of the recalculation of the business plan by entering the indicators for assessing the viability of the provided business plan	
	Economic Viability Assessment Indicators	Values
1	Business plan net present value NPV [value]	247,776.48
2	Net present value of holding NPV _f [value]	358,668.20
3	Internal rate of return IRR [value]	9.58%
4	Internal rate of return IRR _f [value]	14.36%
5	Profitability index PI [value]	2.11
6	Profitability index PI _f [value]	2.61
7	Redemption Term PBP [value]	1 year and 11 months

INTERREG V – A
COOPERATION PROGRAMME GREECE – BULGARIA 2014-2020

Market Changer (MIS Code: 5070788)
MarCh

BUSINESS PLANS
Designing and Coaching Business Plans for 20 businesses
D 5.5.2



Regional Industrial Association – Kardzhali

The Project is co-funded by the European Regional Development Fund (ERDF) and by national funds of the countries participating in the Interreg V-A “Greece-Bulgaria 2014-2020” Cooperation Programme



Contractor: Trainer Consult Ltd

The Project is co-funded by the European Regional Development Fund (ERDF) and by national funds of the countries participating in the Interreg V-A “Greece-Bulgaria 2014-2020” Cooperation Programme.

BUSINESS PLAN

Expanding the farm by creating a new 17,500 decares of sweet corn.

(business plan name)

Durdu Mestan Ramadan

(name of investor)

Investment amount 19 022.50 IV.

General information

A	B
Name of the candidate <i>(the natural person, the legal entity, ET)</i>	Durdu Mestan Ramadan
Headquarters and address of management	Cherna Niva village, commune. Chernoochene, reg. Kurdzhali..
Place of making the investment	Cherna Niva village, commune. Black eye.
Deadline for a business plan:	<i>01.01.2024 - 31.12.2026 (3 years)</i>

I. Introduction

The current business plan has designed under Project "Market Changer", acronym "MarCh", has started, under grant agreement No 5b.3d.10 (MIS code-00397291), funded under INVESTMENT PRIORITY 3a: "Promoting entrepreneurship, in particular by facilitating the economic exploitation of new ideas and fostering the creation of new firms, including through business incubators", at six call of Cooperation Programme "Interreg V –A Greece-Bulgaria", funded by the European Union, through the European Regional Development Fund and co-financed by the budget of the Republic of Greece and the Republic of Bulgaria.

A. Brief description of the project:

The applicant's agricultural holding is located in the land of the village of Cherna Niva, commune. Black eye. It develops in "Fruits and vegetables".

The applicant has leases for 16,868 decares. land.

Currently, the farmer cultivates 15,500 decares of land, on which he grows 12,500 decares of sweet corn and 3,000 decares of natural meadows. The economic size of the holding is BGN 13,692.50. This amount will be maintained during the first year of the implementation of the business plan.

The candidate will continue to develop in the "Fruits and vegetables" sector. For this purpose, in the second economic year, he will rent an additional 2,000 decares of land and grow 17,500 decares of sweet corn. The size of the agricultural holding will be BGN 19,022.50. It will maintain this size of the farm until the end of the project implementation.

The farmer plans to undergo the necessary training to acquire competences and knowledge on basic issues of environmental protection components in the agricultural sector, as well as training of 150 hours in the field of agriculture and will purchase a milling machine.

II. Description of the candidate and his/her activities:

A. Brief information about the applicant's activity:

The applicant's agricultural holding is located in the land of the village of Cherna Niva, commune. Black eye. It develops in "Fruits and vegetables". The applicant currently grows 12,500 acres of sweet corn and 3,000 acres of natural meadows.

Table 1. Land available for the farm(*)

By No	Location (Region, municipality, settlement)	Total area of the property (acres)	Cultivable (used) agricultural area (ha)	No. of the property/properties (as per sketch)	Method of use		Reason for use (Own, rent, lease, other)	Lease/Lease Period	
					(Main crop, incl. natural meadows and fallow, type)	Intermediate/second crops		Starting date	End date
A	B	IN	D	D	E1	E2	J	WITH	I
1	Region Kardzhali, Chernoochene municipality, Chern Niva village	6,878	6	001236	sl. Corn	-	rent	1.6.2016	1.6.2026
2	Region Kardzhali, Chernoochene municipality, Chern Niva village	6,99	6,5	006021	sl. Corn	-	rent	1.6.2016	1.6.2026
3	Region Kardzhali, Chernoochene municipality, Chern Niva village	3	3	001154	natural meadows	-	rent	1.6.2016	1.6.2026
TOTAL AREA, DCA:		16,868	15,500						

Table 1A. Data on the agricultural areas that the applicant does not cultivate or has provided to other persons for cultivation, but has a document of ownership and/or rent and/or lease

By No	Location (Region, municipality, settlement)	Total area of the property (Mrs)	Cultivable (used) agricultural area (Mrs)	No. of the property/properties (as per sketch)	Type and description of the document (property/lease/lease document)	Name/name of FL/JU to which it/were provided for processing	Lease/Lease Period	
							Starting date	End date
A	B	IN	D	D	Well	J	WITH	I
1	Region Kardzhali, Chernoochene municipality, Cherno Niva village	3	-	001155	rent	-	27.3.2016	30.9.2026
TOTAL AREA, DCA:		3,000	0,000					

B. Organization, structure and management:

Durdu Mestan Ramadan is 58 years old. The person has a permanent address in the village of Cherna Niva, commune. Chernoochene, reg. Kurdzhali.

Table B Additional employment of the farm related to the implementation of the project (to be filled in if the applicant plans to create new jobs for the implementation of project activities)

<p>Number of staff at the end of the previous financial year <i>(for the whole enterprise)</i></p>	<p>Planned number of additional employed persons by the end of the period <i>(for the implementation of the activities under the business plan)</i></p>	<p>Number of staff for whom the applicant plans to provide sustainable employment <i>(for the entire enterprise, including the implementation of the activities under the business plan)</i></p>	<p>Planned number of personnel increased for the implementation of the activities of the business plan</p>
A	B	C	D
-	-	-	-

BUSINESS PLAN - analysis of the economic sustainability of the project proposal

B.1. Ways to increase sustainable development and competitiveness through:

No	Ways to increase sustainable development and competitiveness through:	Compliance (choose from drop down menu)
1	2	3
1	<i>Creation and promotion of employment</i>	
2	<i>Accelerating the diversification of non-agricultural activities</i>	
3	<i>Climate change mitigation and adaptation</i>	

4	<i>Increasing resource efficiency</i>	X
5	<i>Improving environmental protection</i>	
6	<i>Implementation of innovations</i>	

B.2. Improving the overall activity of the enterprise through:

No	Improvement of the overall activity of the agricultural holding	Compliance (choose from drop down menu)
1	2	3
1	<i>Promoting employment, opening new ones and preserving existing jobs</i>	
2	<i>Reduction of seasonal fluctuations in employment.</i>	
3	<i>Promotion of investment activities and support for the development of technologies in the field of the "green economy", including energy from RES for own consumption</i>	
4	<i>Environmental protection, including reduction of harmful emissions and waste</i>	
5	<i>Implementation of new and/or modernization of available capacities and improvement of their use</i>	X

III. Financial plan

III.1 Object, sources of funding and stages of project implementation.

A. Object and sources of funding for the project.

Table 1. **Subject of the investment for which the project support is applied for**
(Leva)

Investment/Activity					EU standard/legislation and national legislation to which the investment/activity is directed (if applicable)	Indicative calendar year of the start of the investment/activity, but not later than the selected end date of the period for checking the implementation of the business plan
Kind	What	Myarka	Goals/or specific result towards which the investment/activity is aimed (indicate the number from column A on table 7) (if applicable)	Method of execution (purchase, rental, breeding activity, etc.)		
A	B	C	D	E	F	J
Growing sweet corn and natural meadows	15,5	Mrs		agrotechnical measures		2024
Registration with the BFSA and keeping diaries	15,5	Mrs	4	registration	Phytosanitary requirements	2024
Lease of land	2	Mrs		Hiring		2025
Growing sweet corn	17,5	Mrs	1	agrotechnical measures		2025

Buying a Milling Machine	1	no.		purchase		2025
Training on the main problems of environmental protection	1	no.	5	training		2025

The exchange rate used to calculate the value of the investment is indicated - BGN 1.95583/1 EURO

Table 2. Investment costs for which support is not applied for, but are part of the overall object of the investment and without them the object cannot be completed and/or function independently.

(Leva)

<i>Investment</i>				<i>Unit price</i>	<i>Value*</i>	<i>Including</i>		
<i>Kind</i>	<i>Model, breed, type, variety, others</i>	<i>What</i>	<i>Measure</i>			<i>Own funds (%)</i>	<i>Credit (%)</i>	<i>Others (%)</i>
<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>J</i>	<i>A</i>	<i>B</i>
Total								

The exchange rate used to calculate the value of the investment is indicated

N	Type of crop (including natural meadows and fallow land)		Area current year economic		Area I year economic		Area II year economic		Area III year economic/....	
	Basic culture	Intermediate/second crops	Mrs	Sowing/planting period - from...to... (maximum 30 days)	Mrs	Sowing/planting period - from...to... (maximum 30 days)	Mrs	Sowing/planting period - from...to... (maximum 30 days)	Mrs	Sowing/planting period - from...to... (maximum 30 days)
A	B1	B2	C1	B2	G1	G2	D1	D2	E1	E2
1	Sweet corn	-	12,5		12,5		17,5			
2	Natural meadows	-	3		3					
3										
4										
5										
n										
Total area, decares			15,500		15,500		17,500		0,000	

N	Animals	Current year economic..../....	And the year economic/....	II year economic/....	III hour economic/....
	category	no./m ²	no./m ²	no./m ²	no./m ²
A	B	C	D	D	E
-	-	-	-	-	-

<i>Type of crop / animal / other income from agricultural activity</i>	<i>Production</i>		
	<i>Kind</i>	<i>What</i>	<i>Measure</i>
<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>
<i>sweet corn</i>	<i>sweet corn</i>	<i>60 000</i>	<i>no.</i>
<i>subsidies direct payments</i>			
<i>sweet corn</i>	<i>sweet corn</i>	<i>60 000</i>	<i>no.</i>
<i>subsidies direct payments</i>			
<i>subsidy under sub-measure 6.3</i>			
<i>sweet corn</i>	<i>sweet corn</i>	<i>85 000</i>	<i>no.</i>
<i>subsidies direct payments</i>			

<i>Activity/Investment</i>			<i>Unit value, BGN</i>
<i>Kind</i>	<i>What</i>	<i>Measure</i>	
<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>

<i>Rent of lands</i>	<i>16,868</i>	<i>Mrs</i>	
<i>Agrotechnical events</i>	<i>12,5</i>	<i>Mrs</i>	<i>300</i>

<i>Rent of lands</i>	<i>16,868</i>	<i>Mrs</i>	
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<i>Agrotechnical events</i>	<i>12,5</i>	<i>Mrs</i>	<i>300</i>

<i>Rent of lands</i>	<i>16,868</i>	<i>Mrs</i>	
<i>Agrotechnical events</i>	<i>17,5</i>	<i>Mrs</i>	<i>300</i>
<i>Purchase of a milling machine</i>	<i>1</i>	<i>no</i>	<i>1000</i>

<i>Financial year</i>	<i>Basic income (from table 11)</i>
<i>A</i>	<i>B</i>
<i>Current economic year</i>	<i>15200</i>
<i>I year economic</i>	<i>34758,3</i>
<i>II year of economics</i>	<i>20200</i>
<i>III year of economics/....</i>	

N	Fodder crops	Current year economic			And the year economic			II year economic			III hour economic/....		
		Area	VET indicator (by type)	Individual PPE (by type)	Area	VET indicator (by type)	Individual PPE (by type)	Area	VET indicator (by type)	Individual PPE (by type)	Area	VET indicator (by type)	Individual PPE (by type)
		Mrs	BGN/sq	BGN	Mrs	BGN/sq	BGN	Mrs	BGN/sq	BGN	Mrs	BGN/sq	BGN
A	B	IN	D	D	Wel I	J	WITH	I	AND	TO	L	M	N
1	Natural meadows	3	35	105,00	3	35	105,00			0,00			0,00
				0,00			0,00			0,00			0,00
				0,00			0,00			0,00			0,00
				0,00			0,00			0,00			0,00
				0,00			0,00			0,00			0,00
				0,00			0,00			0,00			0,00
	Total:	General steward. size - SPO fur. k-ri for present stop. year (BGN):	105,00	Total economic size - SPO fodder crops I year (BGN):	105,00	Total economic size - SPE fodder crops II year (BGN):	0,00	Total economic size - SPO fodder crops III year (BGN):	0,00				

N	Animals	Current year economic..../....	And the year economic/....	II year economic/....	III hour economic/....
---	---------	--------------------------------	---------------------------------	----------------------------	-----------------------------

		A	B	C	D
A	<i>SPO fodder crops (the data by year from the "Total" row of table 14.1)</i>	105,00	105,00	0,00	0,00
B	<i>SPO ruminant animals (data by year from row "Total" on table 14.2)</i>	0,00	0,00	0,00	0,00
I N	<i>Feed balance (ed A - ed B)</i>	105,00	105,00	0,00	0,00

N	Type of crop/category of animals		Current year economic			And the year economic			II year economic			III hour economic/....		
			Are a/ no.	SPO indicator (by type)	Individual SPO (by type)	Are a/ no.	SPO indicator (by type)	Individual SPO (by type)	Are a/ no.	SPO indicator (by type)	Individual SPO (by type)	Are a/ no.	SPO indicator (by type)	Individual SPO (by type)
	Main crop/animals	Intermediate/second crops	acres/ units/m ² BGN	BGN/acre, no.	acres/ units/m ² BGN	BGN/acre, no.	acres/ units/m ² BGN	BGN/acre, no.	acres/ units/m ² BGN	BGN/acre, no.	acres/ units/m ² BGN	BGN/acre, no.	BGN/acre, no.	
A	B1	B2	IN	D	D	Wel I	J	WITH	I	AND	TO	L	M	N

1	Sweet corn	12, 5	1087	13 587,50	12, 5	1087	13 587,50	17, 5	1087	19 022,5 0		0,00
				0,00			0,00			0,00		0,00
				0,00			0,00			0,00		0,00
				0,00			0,00			0,00		0,00
				0,00			0,00			0,00		0,00
				0,00			0,00			0,00		0,00
A	Economic size measured in SPO for current stop. year (BGN):			13 587,50	Economic size – I year (BGN):		13 587,50	Economic size – II year (BGN):		19 022,5 0	Economic size – III year (BGN):	0,00
B	Feed balance, current year(*) /row C of table 11.3/ (BGN):			105,00	Fodder balance, I year(*) /row C of table 11.3/		105,00	Feed balance, year II(*) /row C of table 11.3/		0,00	Fodder balance, III year(*) /row C of table 11.3/	0,00
I N	TOTAL ECONOMIC SIZE MEASURED IN SPO (BGN): (ed A + ed B)			13 692,50	TOTAL ECONOMIC SIZE MEASURED IN SPO - Year I		13 692,50	TOTAL ECONOMIC SIZE MEASURED IN SPO - II year		19 022,5 0	TOTAL ECONOMIC SIZE MEASURED IN SPO - III year	0,00

N	Fodder crops	Current year economic year			And the year economic year			II year economic year			III hour economic year		
		Area	VET indicator (by type)	Individual PPE (by type)	Area	VET indicator (by type)	Individual PPE (by type)	Area	VET indicator (by type)	Individual PPE (by type)	Area	VET indicator (by type)	Individual VET (by type)
		Ms	BGN/sq	BGN	Ms	BGN/sq	BGN	Ms	BGN/sq	BGN	Ms	BGN/sq	BGN
A	B	IN	D	D	Well	J	WITH	I	AND	TO	L	M	N
1	Natural meadows	3,01	35	105,32	3,01	35	105,32			0,00			0,00
				0,00			0,00			0,00			0,00
				0,00			0,00			0,00			0,00
				0,00			0,00			0,00			0,00
				0,00			0,00			0,00			0,00
				0,00			0,00			0,00			0,00
				0,00			0,00			0,00			0,00
	Total:		General steward. size - SPO fur. k-ri for present stop. year (BGN):	105,32		Total economic size - SPO fodder crops I year (BGN):	105,32		Total economic size - SPE fodder crops II year (BGN):	0,00		Total economic size - SPO fodder crops III year (BGN):	0,00

N	Animals	Current year economic..../....			And the year economic/....			II year economic/....			III hour economic/....		
		Numbe	SPO indicator	Individual PPE (by type)	Numbe	SPO indicator	Individual PPE (by type)	Numbe	SPO indicator	Individual PPE (by type)	Numbe	SPO indicator	Individual PPE (by type)

A	B	r/ m ²	(by type)	D	r/ m ²	(by type)	J	WITH	r/ m ²	(by type)	I	AND	TO	r/ m ²	(by type)	L	M	N
		no. , m ²	BGN		BGN/unit, m ²	no. , m ²			BGN	BGN/unit, m ²				no. , m ²	BGN			
				0,00				0,00					0,00					0,00
				0,00				0,00					0,00					0,00
				0,00				0,00					0,00					0,00
				0,00				0,00					0,00					0,00
				0,00				0,00					0,00					0,00
				0,00				0,00					0,00					0,00
Total:		General steward. size - SPO prej. alive. for current stop. year (BGN):		0,00	Total economic size - SPO ruminants I year (BGN):		0,00	Total economic size – SPO ruminants II year (BGN):		0,00	Total economic size - SPO ruminants III year (BGN):		0,00					0,00

Ns	A tribute to SPO	Current financial year (BGN)	I year economic year (BGN)	2nd year of the financial year (BGN)	3rd year of the financial year (BGN)
		A	B	IN	D
A	SPO fodder crops (data by year from row "Total" on table 11.1)	105,32	105,32	0,00	0,00
B	SPO ruminant animals (the	0,00	0,00	0,00	0,00

European Regional Development Fund

	<i>data by year from the "Total" row of Table 11.2)</i>				
I	Feed balance (ed A - ed B)	105,32	105,32	0,00	0,00

N	Type of crop/category of animals		Current year economic year			And the year economic year			II year economic year			III hour economic year		
			Area / no.	SPO indicator (by type)	Individual SPO (by type)	Area / no.	SPO indicator (by type)	Individual SPO (by type)	Area / no.	SPO indicator (by type)	Individual SPO (by type)	Area / no.	SPO indicator (by type)	Individual SPO (by type)
			no. , m ²	BGN	BGN/piece, m ²	no. , m ²	BGN	BGN/piece, m ²	no. , m ²	BGN	BGN/piece, m ²	no. , m ²	BGN	BGN/piece, m ²
A	B1	B2	IN	D	D	Well	J	WITH	I	AND	TO	L	M	N
1	Sweet corn		8,4	1087	9 130,80	8,4	1087	9 130,80	0	1087	0,00	0	1087	0,00
2	Cherries		2,96	1417	4 187,24	2,96	1417	4 187,24	9	1417	12 753,00	9	1417	12 753,00
3	Plums		3	1417	4 251,00	3	1417	4 251,00	10	1417	14 170,00	10	1417	14 170,00
					0,00			0,00			0,00			0,00
					0,00			0,00			0,00			0,00
					0,00			0,00			0,00			0,00
A	Economic size measured in SPO for current stop. year (BGN):				17 569,04	Economic size – I year (BGN):	17 569,04	Economic size – II year (BGN):	26 923,00	Economic size – III year (BGN):	26 923,00			

B	Feed balance, current year(*) /row C of table 11.3/ (BGN):	105,32	Fodder balance, I year(*) /row C of table 11.3/	105,32	Feed balance, year II(*) /row C of table 11.3/	0,00	Fodder balance, III year(*) /row C of table 11.3/	0,00
I N	TOTAL ECONOMIC SIZE MEASURED IN SPO (BGN): (ed A + ed B)	17 674,35	TOTAL ECONOMIC SIZE MEASURED IN SPO - Year I	17 674,35	TOTAL ECONOMIC SIZE MEASURED IN SPO - II year	26 923,00	TOTAL ECONOMIC SIZE MEASURED IN SPO - III year	26 923,00

INTERREG V – A
COOPERATION PROGRAMME GREECE – BULGARIA 2014-2020

Market Changer (MIS Code: 5070788)
MarCh

BUSINESS PLANS
Designing and Coaching Business Plans for 20 businesses
D 5.5.2



Regional Industrial Association – Kardzhali

The Project is co-funded by the European Regional Development Fund (ERDF) and by national funds of the countries participating in the Interreg V-A “Greece-Bulgaria 2014-2020” Cooperation Programme



Contractor: Trainer Consult Ltd

The Project is co-funded by the European Regional Development Fund (ERDF) and by national funds of the countries participating in the Interreg V-A “Greece-Bulgaria 2014-2020” Cooperation Programme.

BUSINESS PLAN

"Construction of a sheep farm on the land of the village of Pchelarovo, commune. Chernoochene, reg. Kardzhali"
(business plan name)

"REGIONAL" OOD

(name of investor)

Investment amount **BGN 577.536,43**

General information

A	B
Name of the candidate (the natural person, the legal entity, ET)	"Regional" OOD Manager: Ramadan Bairamali Faik
Headquarters and address of management	Minzuhar village, commune. Chernoochene, reg. Kardzhali, street "OUT OF REGULATION" No. 9
Place of making the investment	Pchelarovo village, commune. Chernoochene, reg. Kardzhali, Ekatte 58829
Deadline for a business plan:	01.01.2024 - 31.12.2026 (3 years)

I. Introduction

A. Brief description of the project:

The current business plan has designed under Project "Market Changer", acronym "MarCh", has started, under grant agreement No 5b.3d.10 (MIS code-00397291), funded under INVESTMENT PRIORITY 3a: "Promoting entrepreneurship, in particular by facilitating the economic exploitation of new ideas and fostering the creation of new firms, including through business incubators", at six call of Cooperation Programme "Interreg V –A Greece-Bulgaria", funded by the European Union, through the European Regional Development Fund and co-financed by the budget of the Republic of Greece and the Republic of Bulgaria.

The current project is to build a sheep farm for 300 sheep and 330 lambs. The sheep farm will be built on a property for which the applicant has a building right. The sheep farm will be built on two adjacent plots of land, which are for permanent use - farm yard. There are currently no buildings on the property.

The main buildings and facilities provided in the sheep farm are:

in PI 139026 - with a total area of 2233 m²:

Production building for rearing 300 sheep and their offspring until weaning with a total area of 500 m².

Yard for a walk with a total area of 829 m², in which the feeders will be located under a canopy.

Production building for rearing lambs after they are weaned with a capacity for 330 pcs. animals and an area of 160 m². After the fattening period, the lambs will be sold. Subsequently, the building will be used to raise young repair animals.

Production building for coaches -with an area of 67 m². Male breeding animals will be raised in it.

in PI 139027 - with a total area of 904 m²:

Haystack for storing coarse fodder - with an area of 160 m². Warehouse for the storage of concentrated fodder - with an area of 66 m². Residential building with a bathroom - with an area of 69 m². located in an L-shaped building with a total area **295 m²**

Fertilizer storage area with a volume of 212 m³- 84 m². Access will be via a dedicated road.

The total value of the investment amounts to **577 536.43 leva**, excluding VAT.

The main goal of this project is related to increasing the competitiveness of the agricultural holding.

Additional objectives of the project are related to:

- reaching and maintaining requirements in the field of hygiene, humane treatment and veterinary requirements
- improving conditions at work
- environmental protection components
- providing new jobs.

Through this project, technology will be developed and implemented for raising 300 sheep - meat sector, in accordance with the veterinary and ecological requirements for animal breeding facilities, food quality and safety, fire safety, labor safety and animal welfare.

The project aims to create conditions for the comfort of the animals and the people working with them, increase the efficiency of work and achieve maximum health and productivity of the sheep. The animals will be raised on manure and pasture. They are provided with a place to rest, move, eat, drink. The manure period covers the time from the beginning of November to the middle of April, and the pasture /summer/ period - from the middle of April to the end of October.

Animals will graze most of the year. Their feeding on the farm will take place mainly in the evening and all day in the winter, when it is not possible to take them out to pasture. For this

purpose, two-sided combined feeders are provided, located in the yard under a shed with a length of 2-3 meters. They must provide a feeding front of 40 cm for each sheep.

Drinking is free at any time of the day. Group watering holes are provided both in the premises and in the courtyards for walking the animals. The drinkers are automatic or open waterers, with a 5-10 cm front for drinking. The drinkers must provide constant and unrestricted access to drinking water for the animals.

B. Expected result after completion of the project, including:

B.1. Ways to increase competitiveness by:

<i>No</i>	<i>Ways to increase the competitiveness of the farm</i>	<i>Compliance (mark X or V)</i>
A	B	C
1.	restructuring and development of available material capacities in farms;	<input type="checkbox"/>
2.	promoting the introduction of new technologies in production and modernization of physical capital;	<input checked="" type="checkbox"/>
3.	the protection of environmental components;	<input checked="" type="checkbox"/>
4.	compliance with European Union (EU) standards and improvement of conditions in agricultural holdings;	<input checked="" type="checkbox"/>
5.	promoting cooperation between farmers.	<input type="checkbox"/>

- *Marking more than one match is allowed.*

Justification:The applicant's main activity is concentrated in animal husbandry. At the moment, he breeds 22 sheep, of which 15 meat sheep and 60 rabbits, but his idea is to switch completely to breeding sheep for meat. Sheep breeding is a traditional subsector for Bulgaria. It is a resource for future food production, for the socio-economic stability of large areas of the country, as well as a source of income for the population in such regions where the demographic collapse is

greatest. The aim of the farmer is, through continuous renewal and improvement, to create and sustainably maintain competitive advantages leading to high economic results and economic efficiency in the long term.

By building the sheep farm and purchasing the necessary equipment, the applicant will create optimal conditions for raising the animals. Which, combined with the cultivation technology, will lead to the achievement of high quality and quantity of the produced products.

Achieving and complying with EU standards will improve the farm's competitiveness, as through the investments, the subject of this project, the applicant will meet the veterinary-sanitary requirements for building stock and equipment; the livestock facility will meet the regulatory requirements for protection and humane treatment of animals.

Through the construction and putting into operation of the fertilizer storage facility, the protection of the components of the environment and, in particular, of the soil and groundwater from nitrate pollution will be achieved. It will be possible to store the fertilizer mass while the fermentation and mineralization processes take place, as well as its storage during the period when there is a ban on the introduction of nitrogen-containing fertilizers into the soil and when the climatic conditions are unfavorable.

The improvement of the building fund and the purchase of the relevant equipment are the main factors for increasing the competitiveness of the farm. They aim to:

- creating optimal conditions for raising an optimal number of animals;
- reducing the cost price and increasing the quantity and quality of the manufactured products.
-

B.2. Improving the overall operation of the agricultural holding through:

<i>No</i>	<i>Improvement of the overall activity of the agricultural holding</i>	<i>Compliance</i> <i>(mark X or V)</i>
A	B	C

1.	Implementation of new products, processes and technologies and renewal of existing production tangible and/or intangible assets, or	<input checked="" type="checkbox"/>
2.	Promotion of cooperation with producers and processors of agricultural products, or	<input type="checkbox"/>
3.	Protection of environmental components, including reduction of harmful emissions and waste, or	<input checked="" type="checkbox"/>
4.	Increasing energy efficiency in agricultural holdings or	<input type="checkbox"/>
5.	Improving working conditions, improving hygienic, veterinary, phytosanitary, environmental and other production conditions, or	<input checked="" type="checkbox"/>
6.	Improving the quality of produced agricultural products, or	<input checked="" type="checkbox"/>
7.	Ensuring the possibilities for the production of biological agricultural products.	<input type="checkbox"/>

- *Marking more than one match is allowed.*

Justification: The construction of a modern sheep farm and the purchase of equipment for the needs of the farm will help to improve the overall activity by creating optimal conditions for breeding. The candidate will have opportunities for better planning and execution of activities on the farm, as well as better opportunities for exercising control over the activity.

The protection of the components of the environment will also improve the overall activity of the farm, since no release of harmful emissions into the air, water and soil is expected from the fertilizer site, no impact on the quality and regenerative capacity of the natural resources in the area is expected. Work organization and hygiene on the farm will be improved.

By making the investments, the subject of this project, the requirements in the field of hygiene, humane treatment and veterinary requirements will be met.

The creation of optimal conditions for raising animals, the observance of breeding technology, the improvement of hygienic, veterinary and ecological conditions are prerequisites for obtaining high-quality production.

The current project aims to create a modern and highly profitable farm, aiming at the production of high-quality products, ready to meet the ever-increasing demands of the market, while at the same time protecting the environment as much as possible.

With the implementation of the project, the candidate will achieve:

- compliance with Community standards, in terms of veterinary requirements, animal welfare, protection of environmental components, hygiene, safety and working conditions
- optimal volume of production
- environmentally friendly production
- creation of new jobs.

II. Description of the candidate and his/her activities:

A. Brief information about the applicant's activity:

The company "Regional" Ltd. with manager Ramadan Bayramali Faik is registered under Ordinance No. 3/1999 for the creation and maintenance of a register of farmers from 27.04.2015. The company's registered office and management address is in the village of Minzuhar, commune. Chernoochene, reg. Kardzhali, ul. Out of regulation 9. Currently, the livestock facility is located in the village of Nikolovo, commune. Haskovo. The farm is developed in the livestock sector. At the moment, 22 sheep are bred, of which 15 are meat sheep and 60 are mother rabbits. The applicant's idea is to continue developing in the livestock sector, but to switch completely to sheep farming.

The investment intention will be implemented in the village of Pchelarovo, commune. Chernoochene, reg. Kurdzhali. The village of Pchelarovo is in a rural area and falls under the scope of disadvantaged areas. It is outside the nitrate vulnerable areas and the national ecological network Natura 2000.

B. Organization, structure and management:

The candidate "Regional" Ltd. is a legal entity with manager Ramadan Bairamali Faik. He performs all activities related to the management and organization of the overall work in the farm; performs a large part of production processes; contacts the suppliers of consumables; carries out the marketing and placement of the product. At the time of application, there is no production staff assigned to the farm. All activities are performed by the candidate. After the realization of the investment, it is planned to create 2 jobs.

Table B Additional employment of the farm related to the implementation of the project (to be filled in if the applicant plans to create new jobs for the implementation of the project activities and fulfills priority under Article 30, Paragraph 1, Item 9)

<i>Number of staff at the end of the previous financial year (for the whole enterprise)</i>	<i>Planned number of additional employed persons by the end of the period (for the implementation of the activities under the business plan)</i>	<i>Number of staff for whom the applicant plans to provide sustainable employment (for the entire enterprise, including the implementation of the activities under the business plan)</i>	<i>Planned number of personnel increased for the implementation of the activities of the business plan</i>
A	B	C	D
0	0	2	2

III. Financial plan

III.1 Object, sources of funding and stages of project implementation.

A. Object and sources of funding for the project.

Table 1. Subject of the investment for which the project support is applied for
(Leva)

<i>Investment</i>				<i>Unit price</i>	<i>Value*</i>	<i>Own funds (%)</i>	<i>Credit (%)</i>
<i>Kind</i>	<i>Model, breed, type, variety, others</i>	<i>What</i>	<i>Measure</i>				
A	B	C	D	E	F	G	H
<i>Feeders combined two-sided</i>	<i>FILSON - MILK 2M</i>	<i>36</i>	<i>no.</i>	<i>400.00</i>	<i>14 400.00</i>	<i>50%</i>	<i>50%</i>
<i>Combined two-sided feeders for lambs</i>	<i>FILSON - MILK 1-2M</i>	<i>18</i>	<i>no.</i>	<i>380.00</i>	<i>6 840.00</i>	<i>50%</i>	<i>50%</i>
<i>Double sided feeders for rams</i>	<i>FILSON - MILK 1-3M</i>	<i>3</i>	<i>no.</i>	<i>566.67</i>	<i>1 700.00</i>	<i>50%</i>	<i>50%</i>
<i>Group drinking sessions</i>	<i>SUEWIA 130P</i>	<i>27</i>	<i>no.</i>	<i>140.00</i>	<i>3 780.00</i>	<i>50%</i>	<i>50%</i>
<i>Windproof blinds 4.7/1.55M</i>	<i>FILSON - MILK</i>	<i>15</i>	<i>no.</i>	<i>947.00</i>	<i>14 205.00</i>	<i>50%</i>	<i>50%</i>
<i>Windproof blinds 4.7/2.55M</i>	<i>FILSON - MILK</i>	<i>16</i>	<i>no.</i>	<i>973.75</i>	<i>15 580.00</i>	<i>50%</i>	<i>50%</i>
<i>Metal movable partitions</i>	<i>FILSON - MILK</i>	<i>150</i>	<i>no.</i>	<i>132.00</i>	<i>19 800.00</i>	<i>50%</i>	<i>50%</i>
<i>Subobject 1. Building for mother sheep with nursing lambs</i>	<i>KSS</i>	<i>500</i>	<i>sq. m</i>	<i>293.38</i>	<i>146 687.62</i>	<i>50%</i>	<i>50%</i>

<i>Subsite 1. Building for weaned lambs</i>	KSS	160	sq. m	368.08	58 893.38	50%	50%
<i>Subsite 1. Building for coaches</i>	KSS	67	sq. m	460.63	30 862.03	50%	50%
<i>Subobject 1. Shed for ewes</i>	KSS	829	sq. m	58.87	48 804.98	50%	50%
<i>Sub-item 1. Storehouse for fodder, shed and household part</i>	KSS	295	sq. m	388.48	114 601.81	50%	50%
<i>Subobject 1. Torishte</i>	KSS	84	sq. m	100.31	8 426.00	50%	50%
<i>Subitem 1. Vertical layout</i>	KSS	1202	sq. m	77.33	92 955.61	50%	50%
Total					577 536.43		

The exchange rate used to calculate the value of the investment is indicated

Table 2. Investment costs for which support is not applied for, but are part of the overall object of the investment and without them the object cannot be completed and/or function independently. (Leva)

<i>Investment</i>				<i>Unit price</i>	<i>Value*</i>	<i>Including</i>		
<i>Kind</i>	<i>Model, breed, type, variety, others</i>	<i>What</i>	<i>Measure</i>			<i>Own funds (%)</i>	<i>Credit (%)</i>	<i>Others (%)</i>
A	B	C	D	E	F	G	H	I

Total									

The exchange rate used to calculate the value of the investment is indicated

III.2. Financial - economic status - income and expenses

A. Income

A.1. Operating income.

Table 3. **Production program**

(Leva)

Type of production* by years	Measure	Quantity/average annual rate	Production			Average price per unit of production		Revenue from product sales	
			for export	for the local market	for own consumption	for amount**	for the local market	for export	for the local market
Previous year/ Last accounting period									
lamb for meat	kg	2 000.00		2 000.00			5.00		10 000.00

Total										10 000.00
First hour										
<i>lambs for meat</i>	kg	5 000.00		5 000.00			5.50		27 500.00	
Total										27 500.00
Second hour										
<i>lambs for meat</i>	kg	5 000.00		5 000.00			5.50		27 500.00	
Total										27 500.00
3rd hour										
<i>lambs for meat</i>	kg	20 000.00		20 000.00			5.50		110 000.00	
Total										110 000.00

Table 5.1. Type and number of animals, incl. their natural increase (for investments in animal husbandry)

№	Animals/Birds		And the year	II year	III hour
	species	breed	number	number	number
1	meat sheep	Bulgarian local Dabenska, Karakachanska	150	200	300
Total:			150	200	300
2	lambs	Bulgarian local Dabenska, Karakachanska	100	150	200
Total:			100	150	200

Table 5.2. Livestock production (for livestock investments)

№	Animals/Birds		And the year		II year		III hour	
	Type/Breed	Type of production	Number of lives	Production (kg, l etc.)	Number of lives	Production (kg, l etc.)	Number of lives	Production (kg, l etc.)
1	Sheep - Bulgarian local Dabenska, Karakachanska	Sheep for meat	0	0	0	0	0	0
Total:				0		0		0
2	Agneta- Bulgarian local Dabenska, Karakachanska	lambs for meat	50	100	50	100	200	100
Total:				5 000				20000

(Leva)

<i>Other incomes (type)</i>	<i>Previous year / Last reporting period</i>	<i>And the year</i>	<i>II year</i>	<i>III hour</i>
A	B	IN	D	D
<i>Subsidy</i>	3 600.00	15 000.00	20 000.00	30 000.00
<i>Wave</i>	9.00	120.00	120.00	180.00
Total	3 609.00	15 120.00	20 120.00	30 180.00

B. Expenses

B.1. Activity costs

Table 7. Costs of raw materials, materials and external services

(Leva)

<i>Type of expenditure</i>	<i>Previous year / Last accounting period</i>	<i>And the year</i>	<i>II year</i>	<i>III hour</i>
A	B	IN	D	D
<i>Roughage</i>	4 562.50	16 425.00	21 900.00	32 850.00
<i>Concentrated feed</i>	4 380.00	13 687.50	18 250.00	27 375.00
<i>El. energy</i>	600.00	720.00	840.00	960.00
<i>Water</i>	360.00	480.00	600.00	720.00
<i>Medicines</i>	410.00	750.00	1 000.00	1 500.00
Total	10 312.50	32 062.50	42 590.00	63 405.00

Table 8. Wages and insurance costs
European Regional Development Fund
 (Leva)

<i>View of the staff</i>	<i>Number of employed persons</i>	<i>Monthly pay</i>	<i>Total wages for the year</i>	<i>Social security</i>	<i>Total for the year</i>
<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>	<i>Well</i>
Previous year / Last reporting period					
<i>Administrative</i>	<i>1</i>	<i>300.00</i>		<i>1 054.80</i>	<i>1 054.80</i>
<i>Administrative</i>					
<i>Production</i>					
Total					1 054.80
And the year					
<i>Administrative</i>	<i>1</i>	<i>300.00</i>		<i>1 054.80</i>	<i>1 054.80</i>
<i>Administrative</i>					
<i>Production</i>					
Total					1 054.80
II year					
<i>Administrative</i>	1	<i>300.00</i>		<i>1 054.80</i>	<i>1 054.80</i>
<i>Administrative</i>					
<i>Production</i>	2	<i>400.00</i>	<i>9600.00</i>	<i>1708.80</i>	<i>11308.80</i>
Total					12363.60
Three o'clock					
<i>Administrative</i>	1	<i>420.00</i>		<i>1476.72</i>	<i>1476.72</i>
<i>Administrative</i>					

<i>View of the staff</i>	<i>Number of employed persons</i>	<i>Monthly pay</i>	<i>Total wages for the year</i>	<i>Social security</i>	<i>Total for the year</i>
<i>Production</i>	2	420.00	10080.00	1794.24	11874.24
Total					13350.96

Table 9. Depreciation expense (depreciation plan)

(Leva)

<i>Active</i>	<i>Date of acquisition</i>	<i>Acquisition price</i>	<i>Period of exploitation</i>	<i>Depreciation rate</i>	<i>Previous year/ Last reporting period</i>	<i>And the year</i>	<i>II year</i>	<i>III hour</i>
					<i>Well</i>	<i>J</i>	<i>WITH</i>	<i>I</i>
<i>Feeders combined two-sided FILSON - MILK 2M</i>	2024	14 400.0 0	3.3	30%			4 320.0 0	4 320.0 0
<i>Feeders combined one-sided FILSON - MILK 1-2M</i>	2024	6 840.0 0	3.3	30%			2 052.0 0	2 052.0 0

<i>Two-sided feeders for lambs FILSON - MILK 1-2M</i>	2024	1 700.0 0	3.3	30%			510.0 0	510.0 0
<i>Group drinkers SUEWIA 130P</i>	2024	3 780.0 0	3.3	30%			1 134.0 0	1 134.0 0
<i>Windproof blinds 4.7/1.55M FILSON - MILK</i>	2024	14 205.0 0	3.3	30%			4 261.5 0	4 261.5 0
<i>Windproof blinds 4.7/2.55M FILSON - MILK</i>	2024	15 580.0 0	3.3	30%			4 674.0 0	4 674.0 0
<i>Metal movable partitions FILSON - MILK</i>	2024	19 800.0 0	3.3	30%			5 940.0 0	5 940.0 0
<i>Subobject 1. Building for mother sheep with nursing lambs</i>	2024	146 687.6 2	25	4%		2 933.7 5	5 867.5 0	5 867.5 0
<i>Subsite 1. Building for weaned lambs</i>	2024	58 893.3 8	25	4%		1 177.8 7	2 355.7 4	2 355.7 4



<i>Subsite 1. Building for coaches</i>	2024	30 862.0 3	25	4%		617.2 4	1 234.4 8	1 234.4 8
<i>Subobject 1. Shed for ewes</i>	2024	48 804.9 8	25	4%		976.1 0	1 952.2 0	1 952.2 0
<i>Sub-item 1. Storehouse for fodder, shed and household part</i>	2024	114 601.8 1	25	4%			4 584.0 7	4 584.0 7
<i>Subobject 1. Torishte</i>	2024	8 426.0 0	25	4%			337.0 4	337.0 4
<i>Subitem 1. Vertical layout</i>	2024	92 955.6 1	25	4%			3 718.2 2	3 718.2 2
<i>Total</i>						5 704.9 6	42 940.7 6	42 940.7 6

B.2. Financial costs

B.2.1. Repayment plan of borrowed funds

Table 10. Repayment plan of borrowed funds (Leva)

<i>Years</i>	<i>Balance at the beginning of the year</i>	<i>Interest</i>	<i>Chiefs</i>	<i>Balance at the end of the year</i>
<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>
<i>Previous year / Last reporting period</i>				288 768.21
<i>And the year</i>	288 768.21	10 106.89	142 624.00	146 144.21
<i>II year</i>	146 144.21	5 115.05	146 144.21	0.00
<i>III hour</i>				

B.2.2. Interest expenses

Table 11. Interest expenses (Leva)

<i>Type of loan</i>	<i>Previous year / Last accounting period</i>	<i>And the year</i>	<i>II year</i>	<i>III hour</i>
<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>
<i>Loan for project implementation</i>		10 106.89	5 115.05	0.00
<i>Total</i>		10 106.89	5 115.05	0.00

B.3. Other expenses

Table 12. **Other expenses**

(Leva)

<i>Other expenses</i>	<i>Previous year / Last accounting period</i>	<i>And the year</i>	<i>II year</i>	<i>III hour</i>
A	B	IN	D	D
<i>Insurances</i>		2 500.00	4 200.00	4 200.00
Total		2 500.00	4 200.00	4 200.00

B.4. Self worth

Table 13. Unit cost of production (Leva)

<i>Product type</i>	<i>Types of resources needed to produce a unit of product</i>	<i>Qty per unit of production</i>	<i>Measure</i>	<i>Unit price</i>	<i>Unit cost value by type</i>
<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>	<i>Well</i>
<i>lambs for meat</i>	<i>roughage</i>	<i>3.64555</i>	<i>kg</i>	<i>0.3</i>	<i>1.093665</i>
	<i>concentrated feed</i>	<i>1.825</i>	<i>kg</i>	<i>0.5</i>	<i>0.9125</i>
	<i>electric energy</i>	<i>0.1684</i>	<i>kWh</i>	<i>0.19</i>	<i>0.031996</i>
	<i>water</i>	<i>0.02</i>	<i>m3</i>	<i>1.2</i>	<i>0.024</i>
	<i>medicines</i>	<i>0.01</i>	<i>no.</i>	<i>5</i>	<i>0.05</i>
<i>Total</i>					<i>2.112161</i>
<i>Total</i>					

III.3 Estimates of the net cash flows of the project and other activities carried out by the applicant

A. Project net cash flow forecast.

Table 14. Project net cash flow forecast (Leva)

<i>Index</i>	<i>Previous year/Last accounting period</i>	<i>And the year</i>	<i>II year</i>	<i>III hour</i>
<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>
<i>1. Revenue from sales</i>	10 000.00	27 500.00	27 500.00	110 000.00
<i>2. Other income</i>	3 609.00	15 120.00	20 120.00	30 180.00
Total revenue (1+2)	13 609.00	42 620.00	47 620.00	140 180.00
<i>3. Costs for raw materials, materials and external services</i>	10 312.50	32 062.50	42 590.00	63 405.00
<i>4. Depreciation expenses</i>	0.00	5 704.96	42 940.76	42 940.76
<i>5. Expenses for wages and social security</i>	1 054.80	1 054.80	12 363.60	12 785.52
<i>6. Other expenses</i>	0.00	2 500.00	4 200.00	4 200.00
<i>7. Interest expense</i>	0.00	10 106.89	5 115.05	0.00
Total costs (3+4+5+6+7)	11 367.30	51 429.15	107 209.40	123 331.28
III. Sorrow before taxation (I-II)	2 241.70	-8 809.15	-59 589.40	16 848.72
IV. Taxes and Charges	224.17			1 684.87
V. Profit after tax (III – IV)	2 017.53	-8 809.15	-59 589.40	15 163.85
VI. Funding under the Program		171 148.81	175 373.05	0.00
VII. Net cash flow (V+4+VI)	2 017.53	168 044.62	158 724.40	58 104.61

IV. Indicators for evaluating the effectiveness of the investment and financial indicators (calculated separately both for the project and for the applicant's entire activity)

1. Net present value (NPV)

- **Definition:**

NPV reflects the effect of time on the expected cash flow over the period of the investment. It is a necessary and sufficient condition *NPV* to be a positive number ie *NPV* > 0.

- **Calculation formula:**

Calculation of NPV of the project

$$\sum_{t=1}^n \frac{NCF_t}{(1+r)^t}$$

NPV = $-I_0 + \sum_{t=1}^n \frac{NCF_t}{(1+r)^t}$, where

NCF - Net cash flow

*I*₀ – Investment amount

NPV – *Net Present Value*

r – Discount percentage (6%)

n – Number of years for which the business plan was prepared

t – A period equal to one year

Note:

NPV > 0. A positive net present value indicates that the present value of the cash flow is greater than the costs of the project (investment) and the investment is considered efficient.

NPV < 0 A negative net present value indicates that the present value of the cash flow over the period of the investment is not sufficient to cover the costs of the investment.

NPV = 0 A net present value equal to zero indicates that the sum of the project's cash flows is just enough to recover the invested capital.

- **Net present value of the project:**

$$NPV = 366\,815.66$$

2. Internal rate of return (IRR)

- **Definition:**

indicator *NPV* is a minimum criterion for the effectiveness of the investment, but it is not sufficient, for this it is necessary to calculate the indicator *IRR*.

- **Calculation formula:**

$$IRR = r_1 + (r_2 - r_1) \frac{NPV1}{NPV1 - NPV2}, \text{ where}$$

IRR – Internal rate of return

*r*₁ – Discount rate at which *NPV*₁ > 0

*r*₂ – Discount rate at which *NPV*₂ < 0

- **The project's internal rate of return:**

$$IRR = 18.49\%$$

3. Profitability index (*PI*)

- **Definition:**

The profitability index (*PI*) represents the income that each invested lev will provide. The project is allowed for approval if *PI* > 1, since such a value of *PI* ensures the effectiveness of the investment.

- **Calculation formula:**

Calculation of PI of the project

$$n \text{ } NCF_t$$

$$\square \text{ -----}$$

$$PI = \frac{\sum_{t=1}^n \frac{NCF_t}{(1+r)^t}}{I_0}, \text{ where}$$

I_0

PI – Profitability index

NCF - Net cash flow

I_0 – Investment amount

r – Discount percentage (6%)

n – Number of years for which the business plan was prepared

t – A period equal to one year

- **Project profitability index:**

$$PI = 1.64$$

4. Buyback Period (PBP)

- **Definition:**

The redemption period is the expected number of years for which the investment is returned.

- **Calculation method:**

PBP – Investment redemption period in years

I_0 – Investment amount

n – Number of years for which the business plan was prepared

t – A period equal to one year

$tn \times I_0$

$$PBP \text{ (in years)} = \frac{\text{Amount of discounted NCFs}}{tn \times I_0}$$

Amount of discounted NCFs

- **Redemption period for the current project:**

$$PBP = 6.12$$

INTERREG V – A
COOPERATION PROGRAMME GREECE – BULGARIA 2014-2020

Market Changer (MIS Code: 5070788)
MarCh

BUSINESS PLANS
Designing and Coaching Business Plans for 20 businesses
D 5.5.2



Regional Industrial Association – Kardzhali

The Project is co-funded by the European Regional Development Fund (ERDF) and by national funds of the countries participating in the Interreg V-A “Greece-Bulgaria 2014-2020” Cooperation Programme



Contractor: Trainer Consult Ltd

The Project is co-funded by the European Regional Development Fund (ERDF) and by national funds of the countries participating in the Interreg V-A “Greece-Bulgaria 2014-2020” Cooperation Programme.

BUSINESS PLAN

**"Construction of a sheep farm for 120 animals on a plot of land
No. 000398 in the land of the village of Beli Vir, commune. Chernoochene, reg. Kardzhali"**
(business plan name)

Sedat Sefat Yunuz

(name of investor)

Investment amount **294 847.32 IV.**

General information

A	B
Name of the candidate (the natural person, the legal entity, ET)	Sedat Sefat Yunuz
Headquarters and address of management	village of Beli vir, municipality Chernoochene, reg. Kardzhali, street "OUT OF REGULATION" No. 15
Place of making the investment	village of Beli vir, municipality Chernoochene, reg. Kardzhali, Ekatte 03410
Deadline for a business plan:	01.01.2024 - 31.12.2026 (3 years)

I. Introduction

A. Brief description of the project:

The current business plan has designed under Project "Market Changer", acronym "MarCh", has started, under grant agreement No 5b.3d.10 (MIS code-00397291), funded under INVESTMENT PRIORITY 3a: "Promoting entrepreneurship, in particular by facilitating the economic exploitation of new ideas and fostering the creation of new firms, including through business incubators", at six call of Cooperation Programme "Interreg V –A Greece-Bulgaria", funded by the European Union, through the European Regional Development Fund and co-financed by the budget of the Republic of Greece and the Republic of Bulgaria.

The main goal of this project is related to increasing the competitiveness of the agricultural holding. In connection with this goal, the construction of a modern sheep farm for raising 120 animals is planned.

Additional objectives of the project are related to:

- reaching the requirements for milk quality, according to **Regulation 853/2004/EC**
- reaching and maintaining requirements in the field of hygiene, humane treatment and veterinary requirements
- improving conditions at work
- environmental protection components
- providing new jobs.

Through this project, technology will be developed and implemented for raising 120 sheep - dairy sector, in accordance with the veterinary and ecological requirements for animal breeding sites, food quality and safety, fire safety, labor safety and animal welfare.

The current project is to build a family sheep farm for 120 animals. The sheep farm will be built on property owned by the applicant. The property has an area of 2,000 decares. There

- separation of a yard /insulation/ - 30 m²
 - separation of yard No. 1 /for sheep and lambs/ - 85 m²
 - allocation of yard No. 2 /for sheep and lambs/ - 118 m²
- concrete pavement roads and ramps - 365 m²

/total: 667.3 m²/

The total value of the investment amounts to **294 847,32** BGN, excluding VAT.

The project aims to create conditions for the comfort of the animals and the people working with them, increase the efficiency of work and achieve maximum health and productivity of the sheep. The animals will be raised on manure and pasture. They are provided with a place to rest, move, eat, drink.

In the process of work, the following animal husbandry technology is observed:

Nutrition –It is carried out by two-sided and one-sided wooden combined mobile feeders for hay and concentrated fodder. The food is according to a recipe corresponding to the physiological needs of the sheep at the relevant time.

Points - Drinking fountains with floats are located in accessible places. They are non-polluting, have a float and are adapted to the number of animals and water consumption. They are supplied with clean water through a device that performs continuous circulation and, if necessary, heats the water up to 10⁰ in winter.

Milking –It is carried out in a separate room with vacuum machines. Before milking, the udders are washed and disinfected. Animals are milked twice a day. After each milking, the vacuum machines and bucket-containers are washed and disinfected. The milking machines suck the milk through a stationary vacuum line from the place of milking into buckets-containers. The expressed milk is transferred to a cold tank in a milk storage room, where it is cooled to a

temperature of +4⁰C and stored until it is handed over to a milk processor. The cycle of milking, filling the cooling tank and taking the milk out is completely closed.

B. Expected result after completion of the project, including:

B.1. Ways to increase competitiveness by:

<i>No</i>	<i>Ways to increase the competitiveness of the farm</i>	<i>Compliance (mark X or V)</i>
A	B	IN
1.	restructuring and development of available material capacities in farms;	<input checked="" type="checkbox"/>
2.	promoting the introduction of new technologies in production and modernization of physical capital;	<input type="checkbox"/>
3.	the protection of environmental components;	<input checked="" type="checkbox"/>
4.	compliance with European Union (EU) standards and improvement of conditions in agricultural holdings;	<input checked="" type="checkbox"/>
5.	promoting cooperation between farmers.	<input type="checkbox"/>

- *Marking more than one match is allowed.*

Justification:The applicant's main activity is concentrated in animal husbandry. He is currently raising dairy cows, but his idea is to switch to raising dairy sheep. The aim of the agricultural producer is, through continuous renewal and improvement, to create and sustainably maintain competitive advantages leading to high economic results and economic efficiency in the long term.

By building the sheep farm and purchasing the necessary equipment, the applicant will create optimal conditions for raising the animals. Which, combined with the cultivation technology, will lead to the achievement of high quality and quantity of raw sheep's milk produced.

Achieving and complying with EU standards will improve the farm's competitiveness, as through the investments, the subject of this project, the applicant will meet the veterinary-sanitary requirements for building stock and equipment; will reach production of raw milk with indicators of total number of microorganisms (TBM) up to 1,500,000/ml at 30^oWith or Total Microorganism Count (TBM) up to 500,000/ml at 30^oC, if the raw milk is intended for the production of products made with raw milk by a process that does not involve any heat treatment; there will be a room for milk storage.

Through the construction and putting into operation of the fertilizer storage facility, the protection of the components of the environment and, in particular, of the soil and groundwater from nitrate pollution will be achieved. It will be possible to store the fertilizer mass while the fermentation and mineralization processes take place, as well as its storage during the period when there is a ban on the introduction of nitrogen-containing fertilizers into the soil and when the climatic conditions are unfavorable.

The improvement of the building fund and the purchase of equipment to improve the production and storage of raw milk are the main factors for increasing the farm's competitiveness. They aim to:

- creating optimal conditions for raising an optimal number of animals;
- reducing the cost price and increasing the quantity and quality of the manufactured products;
- reduction of manual labor in the farm.

B.2. Improving the overall operation of the agricultural holding through:

<i>No</i>	<i>Improvement of the overall activity of the agricultural holding</i>	<i>Compliance</i> <i>(mark X or V)</i>
A	B	IN
1.	Implementation of new products, processes and technologies and renewal of existing production tangible and/or intangible assets, or	<input checked="" type="checkbox"/>
2.	Promotion of cooperation with producers and processors of agricultural products, or	<input type="checkbox"/>
3.	Protection of environmental components, including reduction of harmful emissions and waste, or	<input checked="" type="checkbox"/>
4.	Increasing energy efficiency in agricultural holdings or	<input type="checkbox"/>
5.	Improving working conditions, improving hygienic, veterinary, phytosanitary, environmental and other production conditions, or	<input checked="" type="checkbox"/>
6.	Improving the quality of produced agricultural products, or	<input checked="" type="checkbox"/>
7.	Ensuring the possibilities for the production of biological agricultural products.	<input type="checkbox"/>

- *Marking more than one match is allowed.*

Justification:The construction of a modern sheep farm and the purchase of equipment for the needs of the farm will help to improve the overall activity by creating optimal conditions for breeding. The candidate will have opportunities for better planning and execution of activities on the farm, as well as better opportunities for exercising control over the activity.

The protection of the components of the environment will also improve the overall activity of the farm, since no release of harmful emissions into the air, water and soil is expected from the fertilizer site, no impact on the quality and regenerative capacity of the natural resources in the area is expected.

By automating milking, the aim is to reduce manual labor on the farm and increase labor productivity.

The construction of the milking plant will improve working conditions, hygiene and the quality of raw milk will improve.

By making the investments, the subject of this project, the requirements in the field of hygiene, humane treatment and veterinary requirements will be met.

The creation of optimal conditions for raising animals, the observance of breeding technology, the improvement of hygienic, veterinary and ecological conditions are prerequisites for obtaining high-quality production.

The current project aims to create a modern and highly profitable farm, aiming at the production of high-quality products, ready to meet the ever-increasing demands of the market, while at the same time protecting the environment as much as possible.

With the implementation of the project, the candidate will achieve:

- The quality standards of raw milk and correspondingly high quality of the produced products
- Optimum volume of production
- Environmentally friendly production
- Creation of new jobs.

II. Description of the candidate and his/her activities:

A. Brief information about the applicant's activity:

Sedat Sefat Yunuz has been registered as a farmer since 26.02.2013. He has a permanent address in the village of Beli Vir, commune. Chernoochene, reg. Kurdzhali. The livestock facility is located in the village of Beli Vir, commune. Black eye. The farm is developed in the livestock

sector. At the moment, 7 dairy cows and 4 calves under 1 year are being bred. The applicant's idea is to continue developing in the livestock sector, but to switch to sheep farming.

The farm is located in a rural area and falls within the scope of the mountainous disadvantaged areas. It is outside the nitrate vulnerable areas and the national ecological network Natura 2000.

B. Organization, structure and management:

The candidate Sedat Sefat Yunuz is the owner and manager of the agricultural holding. He performs all activities related to the management and organization of the overall work in the farm; performs a large part of production processes; contacts the suppliers of consumables; carries out the marketing and placement of the product. At the time of application, there is no production staff assigned to the farm. All activities are carried out by the applicant and household members. After the realization of the investment, it is planned to open 1 workplace.

Table B Additional employment of the farm related to the implementation of the project (to be filled in if the applicant plans to create new jobs for the implementation of the project activities and fulfills priority under Article 30, Paragraph 1, Item 9)

<p><i>Number of staff at the end of the previous financial year</i> <i>(for the whole enterprise)</i></p>	<p><i>Planned number of additional employed persons by the end of the period</i> <i>(for the implementation of the activities under the business plan)</i></p>	<p><i>Number of staff for whom the applicant plans to provide sustainable employment</i> <i>(for the entire enterprise, including the implementation of the activities under the business plan)</i></p>	<p><i>Planned number of personnel increased for the implementation of the activities of the business plan</i></p>
A	B	C	D
0	0	1	1

III. Financial plan

III.1 Object, sources of financing and stages in the implementation of the business plan.

A. Object and sources of funding for the project.

Table 1. Subject of the investment for which the project support is applied for
(Leva)

<i>Investment</i>				<i>Unit price</i>	<i>Value*</i>	<i>Including</i>		
<i>Kind</i>	<i>Model, breed, type, variety, others</i>	<i>What</i>	<i>Measure</i>			<i>Own funds (%)</i>	<i>Credit (%)</i>	<i>Others (%)</i>
A	B	C	D	E	F	G	H	I
<i>Milking sector</i>	<i>FILSON MILK</i>	<i>1</i>	<i>no.</i>	<i>11 205.00</i>	<i>11 205.00</i>	<i>50%</i>	<i>50%</i>	
<i>Double sided group feeders</i>	<i>FILSON MILK</i>	<i>10</i>	<i>no.</i>	<i>250.00</i>	<i>2 500.00</i>	<i>50%</i>	<i>50%</i>	
<i>Single-sided feeders</i>	<i>FILSON MILK</i>	<i>15</i>	<i>no.</i>	<i>160.00</i>	<i>2 400.00</i>	<i>50%</i>	<i>50%</i>	
<i>Group drinks</i>	<i>FILSON MILK</i>	<i>5</i>	<i>no.</i>	<i>130.00</i>	<i>650.00</i>	<i>50%</i>	<i>50%</i>	
<i>Milk cooling bath</i>	<i>VP 100</i>	<i>1</i>	<i>no.</i>	<i>9 700.00</i>	<i>9 700.00</i>	<i>50%</i>	<i>50%</i>	
<i>Subobject Sheep Farm</i>		<i>406</i>	<i>KV.M</i>	<i>547.83</i>	<i>222 418.15</i>	<i>50%</i>	<i>50%</i>	
<i>Vertical layout subobject</i>		<i>667.3</i>	<i>KV.M</i>	<i>68.90</i>	<i>45 974.17</i>	<i>50%</i>	<i>50%</i>	

Total	294 847.32	
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The exchange rate used to calculate the value of the investment is indicated

Table 2. Investment costs for which support is not applied for, but are part of the overall object of the investment and without them the object cannot be completed and/or function independently. (Leva)

<i>Investment</i>				<i>Unit price</i>	<i>Value*</i>	<i>Including</i>		
<i>Kind</i>	<i>Model, breed, type, variety, others</i>	<i>What</i>	<i>Measure</i>			<i>Own funds (%)</i>	<i>Credit (%)</i>	<i>Others (%)</i>
<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>
Total								

The exchange rate used to calculate the value of the investment is indicated

III.2. Financial - economic status - income and expenses

A. Income

A.1. Operating income.

Table 3. **Production program**

(Leva)

Type of production* by year	Measure	Quantity/ average annual workload	Production			Average price per unit of production		Revenue from product sales	
			for export	for the local market	for own consumption	for amount **	for the local market	for export	for the local market
Previous year/ Last accounting period									
Raw sheep's milk	I	18 000.00		18 000.0 0			0.80		14 400.0 0
Total									14 000.0 0
First hour									
Raw sheep's milk	I	36 000.00		36 000.00			0.80		28 800.00
Total									28 800.00
Second hour									
Raw sheep's milk	I	72 000.00		72 000.00			1.00		72 000.00

Total									72 000.00
3rd hour									
Raw sheep's milk	I	72 000.00		72 000.00			1.00		72 000.00
Total									72 000.00

Table 5.1. Type and number of animals, incl. their natural increase (for investments in animal husbandry)

No	Animals/Birds		And the year	II year	III hour
	species	breed	number	number	number
1	<i>dairy sheep</i>	<i>Mixed</i>	<i>60</i>	<i>120</i>	<i>120</i>
Total:			60	120	120
2	<i>aoppression</i>	<i>Mixed</i>	<i>0</i>	<i>60</i>	<i>60</i>
Total:			0	60	60

Table 5.2. **Livestock production (for livestock investments)**

№	Animals/Birds		And the year		II year		III hour	
			Number of lives	Production (kg, l etc.)	Number of lives	Production (kg, l etc.)	Number of lives	Production (kg, l etc.)
1	<i>mixed dairy sheep</i>	<i>Raw sheep's milk</i>	60	600	120	600	120	600
Total:				36 000		72 000		72 000
2	<i>Lamb</i>	<i>Lamb</i>	0	40	60	40	60	40
Total:				0		2 400		2 400

A.2. Other incomes

Table 6. **Other incomes**

(Leva)

<i>Other incomes (type)</i>	<i>Previous year / Last reporting period</i>	<i>And the year</i>	<i>II year</i>	<i>III hour</i>
A	B	IN	D	D
<i>Subsidy</i>	<i>1 500.00</i>	<i>3 000.00</i>	<i>6 000.00</i>	<i>6 000.00</i>
<i>lambs</i>	<i>0.00</i>	<i>0.00</i>	<i>7 200.00</i>	<i>7 200.00</i>

Total	1 500.00	3 000.00	13 200.00	13 200.00
--------------	-----------------	-----------------	------------------	------------------

B. Expenses

B.1. Activity costs

Table 7. Costs of raw materials, materials and external services

(Leva)

<i>Type of expenditure</i>	<i>Previous year / Last accounting period</i>	<i>And the year</i>	<i>II year</i>	<i>III hour</i>
A	B	C	D	D
<i>Roughage</i>	3 000.00	6 000.00	12 000.00	12 000.00
<i>Concentrated feed</i>	3 750.00	7 500.00	15 000.00	15 000.00
<i>El. energy</i>	150.00	300.00	600.00	600.00
<i>Water</i>	240.00	240.00	480.00	480.00
<i>Medicines</i>	30.00	60.00	120.00	150.00
Total	7 170.00	14 100.00	28 200.00	28 230.00

Table 8. Wages and insurance costs

(Leva)

<i>View of the staff</i>	<i>Number of employed persons</i>	<i>Monthly pay</i>	<i>Total wages for the year</i>	<i>Social security</i>	<i>Total for the year</i>
<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>	<i>Well</i>
Previous year / Last reporting period					
<i>Administrative</i>	1	300		1 054.80	1 054.80
<i>Administrative</i>					
<i>Production</i>					
Total					1 054.80
And the year					
<i>Administrative</i>	1	300.00		1 054.80	1 054.80
<i>Administrative</i>					
<i>Production</i>	1	400.00	4 800.00	854.40	5 654.40
Total					6 709.20
II year					
<i>Administrative</i>	1	300.00		1 054.80	1 054.80
<i>Administrative</i>					
<i>Production</i>	1	400.00	4 800.00	854.40	5 654.40
Total					6 709.20

<i>View of the staff</i>	<i>Number of employed persons</i>	<i>Monthly pay</i>	<i>Total wages for the year</i>	<i>Social security</i>	<i>Total for the year</i>
Three o'clock					
<i>Administrative</i>	1	300.00		1 054.80	1 054.80
<i>Administrative</i>					
<i>Production</i>	1	400.00	4 800.00	854.40	5 654.40
Total					6 709.20

Table 9. Depreciation expense (depreciation plan)

(Leva)

<i>Active</i>	<i>Date of acquisition</i>	<i>Acquisition price</i>	<i>Period of exploitation</i>	<i>Depreciation rate</i>	<i>Previous year/ Last accounting period</i>	<i>And the year</i>	<i>II year</i>	<i>III hour</i>
					F	G	H	I
<i>Milking sector FILSON MILK</i>	2024	11 205.00	3.3	30%			3 361.50	3 361.50
<i>Double sided group feeders FILSON MILK</i>	2024	2 500.00	3.3	30%			750.00	750.00
<i>One-sided FILSON MILK feeders</i>	2024	2 400.00	3.3	30%			720.00	720.00
<i>Drinking group VP 100</i>	2024	650.00	3.3	30%			195.00	195.00



<i>Milk cooling bath</i>	2024	9 700.00	3.3	30%			2 910.00	2 910.00	
<i>Subobject Sheep Farm</i>	2024	222 418.15	25	4%		4 448.36	8 896.73	8 896.73	
<i>Vertical layout subobject</i>	2024	45 974.17	25	4%		0.00	1 838.97	1 838.97	
<i>Total</i>							4 448.36	18 672.19	18 672.19

B.2. Financial costs

B.2.1. Repayment plan of borrowed funds

Table 10. Repayment plan of borrowed funds (Leva)

<i>Years</i>	<i>Balance at the beginning of the year</i>	<i>Interest</i>	<i>Chiefs</i>	<i>Balance at the end of the year</i>
<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>D</i>
<i>Previous year / Last reporting period</i>				
<i>And the year</i>	154 173.66	5 396.07	111 209.07	42 964.58
<i>II year</i>	42 964.58	3 007.52	42 964.58	0.00
<i>III hour</i>				

2.2. Interest expenses

Table 11. Interest expenses (Leva)

<i>Type of loan</i>	<i>Previous year / Last reporting period</i>	<i>And the year</i>	<i>II year</i>	<i>III hour</i>
<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>D</i>
<i>Loan for project implementation</i>		5 396.07	3 007.52	
<i>Total</i>	0.00	5 396.07	3 007.52	

B.3. Other expenses

Table 12. **Other expenses**

(Leva)

<i>Other expenses</i>	<i>Previous year / Last accounting period</i>	<i>And the year</i>	<i>II year</i>	<i>III hour</i>
A	B	IN	D	D
<i>Insurances</i>		1 000.00	1 474.00	1 474.00
Total		1 000.00	1 474.00	1 474.00

B.4. Self worth

Table 13. Unit cost of production

(Leva)

<i>Product type</i>	<i>Types of resources needed to produce a unit of product</i>	<i>Qty per unit of production</i>	<i>Measure</i>	<i>Unit price</i>	<i>Unit cost value by type</i>
<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>	<i>Well</i>
<i>Raw sheep's milk</i>	<i>roughage</i>	<i>0.833</i>	<i>kg</i>	<i>0.2</i>	<i>0.1666</i>
	<i>concentrated feed</i>	<i>0.4166</i>	<i>kg</i>	<i>0.5</i>	<i>0.20833</i>
	<i>electric energy</i>	<i>0.039215</i>	<i>kWh</i>	<i>0.17</i>	<i>0.00666</i>
	<i>water</i>	<i>0.005925</i>	<i>m3</i>	<i>0.9</i>	<i>0.0053333</i>
	<i>medicines</i>	<i>0.00111</i>	<i>no.</i>	<i>1.5</i>	<i>0.001666</i>
Total					
Total					<i>0.3885893</i>

III.3 Estimates of the net cash flows of the project and other activities carried out by the applicant

A. Project net cash flow forecast.

Table 14. Project net cash flow forecast (Leva)

<i>Index</i>	<i>Previous year/Last accounting period</i>	<i>And the year</i>	<i>II year</i>	<i>III hour</i>
<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>
1. Revenue from sales	14 400.00	28 800.00	72 000.00	72 000.00
2. Other income	1 500.00	3 000.00	13 200.00	13 200.00
Total revenue (1+2)	15 900.00	31 800.00	85 200.00	85 200.00
3. Costs for raw materials, materials and external services	7 170.00	14 100.00	28 200.00	28 230.00
4. Depreciation expenses	0.00	4 448.36	18 672.19	18 672.19
5. Expenses for wages and social security	1 054.80	6 709.20	6 709.20	6 709.20
6. Other expenses	0.00	1 000.00	1 474.00	1 474.00
7. Interest expense	0.00	5 396.07	3 007.52	
Total costs (3+4+5+6+7)	8 224.80	31 653.63	58 062.91	55 085.39
III. Sorrow before taxation (I-II)	7 675.20	146.37	27 137.09	30 114.61
IV. Taxes and Charges	767.52	14.64	2 713.71	3 011.46
V. Profit after tax (III – IV)	6 907.68	131.73	24 423.38	27 103.15
VI. Funding under the Program	0.00	155 692.70	50 700.42	0.00
VII. Net cash flow (V+4+VI)	6 907.68	160 272.79	93 795.99	45 775.34

IV. Indicators for evaluating the effectiveness of the investment and financial indicators(calculated separately both for the project and for the applicant's entire activity)

1. Net present value(NPV)

- **Definition:**

NPV reflects the effect of time on the expected cash flow over the period of the investment. It is a necessary and sufficient condition *NPV* to be a positive number ie *NPV* > 0.

- **Calculation formula:**

Calculation of NPV of the project

$$n \text{ } NCF_t$$

$$NPV = -I_0 + \sum_{t=1}^n \frac{NCF_t}{(1+r)^t}, \text{ where}$$

NCF - Net cash flow

*I*₀ – Investment amount

NPV – **Net Present Value**

r – Discount percentage (6%)

n – Number of years for which the business plan was prepared

t – A period equal to one year

Note:

NPV > 0. A positive net present value indicates that the present value of the cash flow is greater than the costs of the project (investment) and the investment is considered efficient.

NPV < 0 A negative net present value indicates that the present value of the cash flow over the period of the investment is not sufficient to cover the costs of the investment.

NPV = 0 A net present value equal to zero indicates that the sum of the project's cash flows is just enough to recover the invested capital.

- **Net present value of the project:**

$$NPV = 189\,924.27$$

2. Internal rate of return (IRR)

- **Definition:**

indicator *NPV* is a minimum criterion for the efficiency of the investment, but it is not sufficient, for this it is necessary to calculate the indicator *IRR*.

- **Calculation formula:**

$$NPV_I$$

$$IRR = r_1 + (r_2 - r_1) \frac{NPV_I}{NPV_I}, \text{ where}$$

$$NPV1 - NPV2$$

IRR – Internal rate of return

r_1 – Discount rate at which $NPV1 > 0$

r_2 - Discount rate at which $NPV2 < 0$

- **The project's internal rate of return:**

$$IRR = 23.44\%$$

3. Profitability index (*PI*)

- **Definition:**

The profitability index (*PI*) represents the income that each invested lev will provide. The project is allowed for approval if $PI > 1$, since such a value of *PI* ensures the effectiveness of the investment.

- **Calculation formula:**

Calculation of PI of the project

$n \text{ } NCF_t$

□ -----

$t=1 \quad (1+r)^t$

$PI = \frac{\quad}{I_0}$, where

I_0

PI – Profitability index

NCF - Net cash flow

I_0 – Investment amount

r – Discount percentage (6%)

n – Number of years for which the business plan was prepared

t – A period equal to one year

- **Project profitability index:**

$$PI = 1.64$$

4. Buyback Period (PBP)

- **Definition:**

The redemption period is the expected number of years for which the investment is returned.

- **Calculation method:**

PBP – Investment redemption period in years

I0 – Investment amount

n – Number of years for which the business plan was prepared

t – A period equal to one year

tn x I0

PBP (in years) = -----

Amount of discounted NCFs

- **Redemption period for the current project:**

PBP = 6.08

INTERREG V – A
COOPERATION PROGRAMME GREECE – BULGARIA 2014-2020

Market Changer (MIS Code: 5070788)
MarCh

BUSINESS PLANS
Designing and Coaching Business Plans for 20 businesses
D 5.5.2



Regional Industrial Association – Kardzhali

The Project is co-funded by the European Regional Development Fund (ERDF) and by national funds of the countries participating in the Interreg V-A “Greece-Bulgaria 2014-2020” Cooperation Programme



Contractor: Trainer Consult Ltd

The Project is co-funded by the European Regional Development Fund (ERDF) and by national funds of the countries participating in the Interreg V-A “Greece-Bulgaria 2014-2020” Cooperation Programme.

BUSINESS PLAN

Expansion of the farm by creating new 7,000 decares of cherries and 7,000 decares of plums.

(business plan name)

Emin Myumyun Osman

(name of investor)

Investment amount 20 174.00 IV.

General information

A	B
Name of the candidate <i>(the natural person, the legal entity, ET)</i>	Emin Myumyun Osman
Headquarters and address of management	Zheleznik village, commune. Chernoochene, reg. Kurdzhali...
Place of making the investment	Patitsa village, commune. Black eye.
Deadline for a business plan:	<i>01.01.2024 - 31.12.2026 (3 years)</i>

I. Introduction

The current business plan has designed under Project "Market Changer", acronym "MarCh", has started, under grant agreement No 5b.3d.10 (MIS code-00397291), funded under INVESTMENT PRIORITY 3a: "Promoting entrepreneurship, in particular by facilitating the economic exploitation of new ideas and fostering the creation of new firms, including through business incubators", at six call of Cooperation Programme "Interreg V –A Greece-Bulgaria", funded by the European Union , through the European Regional Development Fund and co-financed by the budget of the Republic of Greece and the Republic of Bulgaria.

A. Brief description of the project:

Currently, the farmer cultivates 23,600 decares of land, on which he grows 20,000 decares of pumpkins and 3,600 decares of natural meadows. The economic size of the holding is BGN 14,546.00. This amount will be maintained during the first year of the implementation of the business plan.

The candidate will continue to develop in the "Fruits and vegetables" sector. For this purpose, in the second economic year, he will create 7,000 decares of cherries, 7,000 decares of plums, and maintain the remaining 9,600 decares as natural meadows. The size of the agricultural holding will be BGN 20,174.00. He will maintain this size of the holding until the end of the implementation of the business plan.

The farmer plans to undergo the necessary training to acquire competences and knowledge on the main problems of protecting the environmental components in the agricultural sector and will purchase a milling machine.

II. Description of the candidate and his/her activities:

A. Brief information about the applicant's activity:

The applicant's agricultural holding is located in the land of the village of Patitsa, commune. Black eye. It develops in "Fruits and vegetables". Currently, the candidate grows 20,000 decares of pumpkins and 3,600 acres of natural meadows.

Table 1A. Data on the agricultural areas that the applicant does not cultivate or has provided to other persons for cultivation, but has a document of ownership and/or rent and/or lease

By No	Location (Region, municipality, settlement)	Total area of the property (Mrs)	Cultivable (used) agricultural area (Mrs)	No. of the property/properties (as per sketch)	Type and description of the document (property/lease/lease document)	Name/name of FL/JU to which it/were provided for processing	Lease/Lease Period	
							Starting date	End date
A	B	C	D	E	F	G	H	I
1	Region Kardzhali, Chernoochene municipality, Zheleznik village	5,808	-	012270	rent	-	21.8.2015	30.9.2025
2	Region Kardzhali, Chernoochene municipality, Zheleznik village	6,417	-	012107	rent	-	21.8.2015	30.9.2025
3	Region Kardzhali, Chernoochene municipality, Zheleznik village	8,506	-	011287	rent	-	21.8.2015	30.9.2025
4	Region Kardzhali, Chernoochene municipality, Zheleznik village	2,295	-	012074	rent	-	21.8.2015	30.9.2025
TOTAL AREA, DCA:		23,026	0,000					

B. Organization, structure and management:

Emin Myumyun Osman is 63 years old. The person has a permanent address in the village of Zheleznik, commune. Chernoochene, reg. Kurdzhali..

Table B Additional employment of the farm related to the implementation of the project (to be filled in if the applicant plans to create new jobs for the implementation of project activities)

<p><i>Number of staff at the end of the previous financial year</i> <i>(for the whole enterprise)</i></p>	<p><i>Planned number of additional employed persons by the end of the period</i> <i>(for the implementation of the activities under the business plan)</i></p>	<p><i>Number of staff for whom the applicant plans to provide sustainable employment</i> <i>(for the entire enterprise, including the implementation of the activities under the business plan)</i></p>	<p><i>Planned number of personnel increased for the implementation of the activities of the business plan</i></p>
A	B	C	D
-	-	-	-

BUSINESS PLAN - analysis of the economic sustainability of the project proposal

B.1. Ways to increase sustainable development and competitiveness through:

No	Ways to increase sustainable development and competitiveness through:	Compliance (choose from drop down menu)
1	2	3
1	Creation and promotion of employment	

2	<i>Accelerating the diversification of non-agricultural activities</i>	
3	<i>Climate change mitigation and adaptation</i>	
4	<i>Increasing resource efficiency</i>	X
5	<i>Improving environmental protection</i>	
6	<i>Implementation of innovations</i>	

B.2. Improving the overall activity of the enterprise through:

No	Improvement of the overall activity of the agricultural holding	Compliance (choose from drop down menu)
1	2	3
1	<i>Promoting employment, opening new ones and preserving existing jobs</i>	
2	<i>Reduction of seasonal fluctuations in employment.</i>	
3	<i>Promotion of investment activities and support for the development of technologies in the field of the "green economy", including energy from RES for own consumption</i>	
4	<i>Environmental protection, including reduction of harmful emissions and waste</i>	
5	<i>Implementation of new and/or modernization of available capacities and improvement of their use</i>	X

III. Financial plan

III.1 Object, sources of funding and stages of project implementation.

A. Object and sources of funding for the project.

Table 1. Subject of the investment for which the project support is applied for
(Leva)

<i>Investment/Activity</i>					<i>EU standard/legislation and national legislation to which the investment/activity is directed (if applicable)</i>	<i>Indicative calendar year of the start of the investment/activity, but no later than the selected end date of the period for checking the implementation of the business plan</i>
<i>Kind</i>	<i>What</i>	<i>Marka</i>	<i>Goals/or specific result towards which the investment/activity is aimed (indicate the number from column A on table 7) (if applicable)</i>	<i>Method of execution (purchase, rental, breeding activity, etc.)</i>		
A	B	C	D	E	F	G

Growing sweet corn and natural meadows	15,5	Mr s		agrotechnical measures		2024
Registration with the BFSA and keeping diaries	15,5	Mr s	4	registration	Phytosanitary requirements	2024
Lease of land	2	Mr s		Hiring		2025
Growing sweet corn	17,5	Mr s	1	agrotechnical measures		2025
Buying a Milling Machine	1	no.		purchase		2025
Training on the main problems of environmental protection	1	no.	5	training		2025

The exchange rate used to calculate the value of the investment is indicated - BGN 1.95583/1 EURO

Table 2. Investment costs for which support is not applied for, but are part of the overall object of the investment and without them the object cannot be completed and/or function independently. (Leva)

<i>Investment</i>				<i>Unit price</i>	<i>Value*</i>	<i>Including</i>		
<i>Kind</i>	<i>Model, breed, type, variety, others</i>	<i>What</i>	<i>Measure</i>			<i>Own funds (%)</i>	<i>Credit (%)</i>	<i>Others (%)</i>
<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>
Total								

The exchange rate used to calculate the value of the investment is indicated

<i>N.</i>	<i>Type of crop (including natural meadows and fallow land)</i>		<i>Area current year economic</i>		<i>Area I year economic</i>		<i>Area II year economic</i>		<i>Area III year economic/....</i>	
	<i>Basic culture</i>	<i>Intermediate/ second crops</i>	<i>Mrs</i>	<i>Sowing/planting period - from...to.... (maximum 30 days)</i>	<i>Mrs</i>	<i>Sowing/planting period - from...to.... (maximum 30 days)</i>	<i>Mrs</i>	<i>Sowing/planting period - from...to.... (maximum 30 days)</i>	<i>Mrs</i>	<i>Sowing/planting period - from...to.... (maximum 30 days)</i>
<i>A</i>	<i>B1</i>	<i>B2</i>	<i>C1</i>	<i>B2</i>	<i>G1</i>	<i>G2</i>	<i>D1</i>	<i>D2</i>	<i>E1</i>	<i>E2</i>
1	Natural meadows	-	3,6		3,6		9,6			

2	Pumpkins	-	20		20				
3	Plums	-					7		
4	Cherries	-					7		
5									
n									
Total area, decares			23,600	23,600	23,600	23,600	0,000		

N.	Animals	Current year economic..../....	And the year economic/....	II year economic/....	III hour economic/....
	category	no./m ²	no./m ²	no./m ²	no./m ²
A	B	C	D	D	E
-	-	-	-	-	-

Type of crop / animal / other income from agricultural activity	Production		
	Kind	What	Measure
A	B	IN	D
pumpkins	pumpkins	20 000	kg.
subsidies direct payments			
pumpkins	pumpkins	20 000	kg.

<i>subsidies direct payments</i>			
<i>meadow hay</i>	<i>hay</i>	<i>1 450</i>	<i>kg</i>
<i>subsidies direct payments</i>			

<i>Activity/Investment</i>			<i>Unit value, BGN</i>
<i>Kind</i>	<i>What</i>	<i>Measure</i>	
<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>

<i>Rent of lands</i>	<i>24,241</i>	<i>Mrs</i>	
<i>Agrotechnical measures - pumpkins</i>	<i>20</i>	<i>Mrs</i>	<i>200</i>

<i>Rent of lands</i>	<i>24,241</i>	<i>Mrs</i>	
<i>Agrotechnical measures - pumpkins</i>	<i>12,5</i>	<i>Mrs</i>	<i>200</i>

<i>Rent of lands</i>	<i>24,241</i>	<i>Mrs</i>	
<i>Creation of perennial plantations - plums and cherries</i>	<i>14</i>	<i>Mrs</i>	<i>500</i>
<i>Agrotechnical measures - meadows</i>	<i>9,6</i>	<i>no</i>	<i>20</i>
<i>Purchase of a milling machine</i>	<i>1</i>	<i>no</i>	<i>800</i>

<i>Economic year</i>	<i>Basic income (from table 11)</i>
<i>A</i>	<i>B</i>
<i>Current economic year</i>	<i>6170</i>
<i>I year economic</i>	<i>28058,3</i>
<i>II year of economics</i>	<i>11414,15</i>
<i>III year of economics/....</i>	

N	Fodder crops	Current year economic			And the year economic			II year economic			III hour economic/....		
		Area	VET indicator (by type)	Individual PPE (by type)	Area	VET indicator (by type)	Individual PPE (by type)	Area	VET indicator (by type)	Individual PPE (by type)	Area	VET indicator (by type)	Individual PPE (by type)
		Mrs	BGN/sq	BGN	Mrs	BGN/sq	BGN	Mrs	BGN/sq	BGN	Mrs	BGN/sq	BGN
A	B1	B2	C1	D1	D2	F1	F2	G	G1	G2	H	H1	H2
1	natural meadows	3,6	35	126,00	3,6	35	126,00	9,6	35	336,00			0,00
				0,00			0,00			0,00			0,00
				0,00			0,00			0,00			0,00
				0,00			0,00			0,00			0,00
				0,00			0,00			0,00			0,00
				0,00			0,00			0,00			0,00
				0,00			0,00			0,00			0,00
	Total:	General steward. size - SPO fur. k-ri for present stop. year (BGN):		126,00	Total economic size - SPO fodder crops I year (BGN):		126,00	Total economic size - SPE fodder crops II year (BGN):		336,00	Total economic size - SPO fodder crops III year (BGN):		0,00

N	Animals	Current year economic..../....			And the year economic/....			II year economic/....			III hour economic/....		
		Number/ m ²	SPO indicator (by type)	Individual PPE (by type)	Number/ m ²	SPO indicator (by type)	Individual PPE (by type)	Number/ m ²	SPO indicator (by type)	Individual PPE (by type)	Number/ m ²	SPO indicator (by type)	Individual PPE (by type)
		no., m ²	BGN	BGN/ unit, m ²	no., m ²	BGN	BGN/ unit, m ²	no., m ²	BGN	BGN/ unit, m ²	no., m ²	BGN	BGN/ unit, m ²
A	B1	B2	C1	D1	D2	F1	F2	G	G1	G2	H	H1	H2
				0,00			0,00			0,00			0,00
				0,00			0,00			0,00			0,00
				0,00			0,00			0,00			0,00
				0,00			0,00			0,00			0,00
				0,00			0,00			0,00			0,00
				0,00			0,00			0,00			0,00
				0,00			0,00			0,00			0,00
	Total:	General steward. size - SPO prej. alive. for current stop. year (BGN):		0,00	Total economic size - SPO ruminants I year (BGN):		0,00	Total economic size – SPO ruminants II year (BGN):		0,00	Total economic size – SPO ruminants III year (BGN):		0,00

N	A tribute to SPO	Current economic year (BGN)	I year economic (BGN)	II year of economics (BGN)	III year of economics/.... (BGN)
		A	B	C	D
A	SPO fodder crops (the data by year from the "Total" row of table 14.1)	126,00	126,00	336,00	0,00
B	SPO ruminant animals (data by year from row "Total" on table 14.2)	0,00	0,00	0,00	0,00
I N	Feed balance (ed A - ed B)	126,00	126,00	336,00	0,00

N	Type of crop/category of animals	Current year economic			And the year economic			II year economic			III hour economic/....		
		Are a/ no.	SPO indicator (by type)	Individual SPO (by type)	Are a/ no.	SPO indicator (by type)	Individual SPO (by type)	Are a/ no.	SPO indicator (by type)	Individual SPO (by type)	Are a/ no.	SPO indicator (by type)	Individual SPO (by type)

	Main crop/animals	Intermediate/second crops	acres/unit s/m ²	BGN	BGN/acre, no.	acres/unit s/m ²	BGN	BGN/acre, no.	acres/unit s/m ²	BGN	BGN/acre, no.	acres/unit s/m ²	BGN	BGN/acre, no.
A	B1	B2	IN	D	D	Well	J	WITH	I	AND	TO	L	M	N
1	Pumpkins		20	721	14 420,0 0	20	1087	21 740,0 0		1087	0,00			0,00
2	Plums				0,00			0,00	7	1417	9 919,0 0			0,00
3	Cherries				0,00			0,00	7	1417	9 919,0 0			0,00
					0,00			0,00			0,00			0,00
					0,00			0,00			0,00			0,00
					0,00			0,00			0,00			0,00
A	Economic size measured in SPO for current stop. year (BGN):				14 420,0 0	Economic size – I year (BGN):	21 740,0 0	Economic size – II year (BGN):	19 838,0 0	Economic size – III year (BGN):	0,00			0,00
B	Feed balance, current year(*) /row C of table 11.3/ (BGN):				126,0 0	Fodder balance, I year(*) /row C of table 11.3/	126,0 0	Feed balance, year II(*) /row C of table 11.3/	336,0 0	Fodder balance, III year(*) /row C of table 11.3/	0,00			0,00
I N	TOTAL ECONOMIC SIZE MEASURED IN SPO (BGN): (ed A + ed B)				14 546,0 0	TOTAL ECONOMIC SIZE MEASURE	21 866,0 0	TOTAL ECONOMIC SIZE MEASURE	20 174,0 0	TOTAL ECONOMIC SIZE MEASURE	0,00			0,00



			<i>D IN SPO - Year I</i>		<i>D IN SPO - II year</i>		<i>D IN SPO - III year</i>	
--	--	--	-------------------------------------	--	--------------------------------------	--	---------------------------------------	--

N	Fodder crops	Current year economic year			And the year economic year			II year economic year			III hour economic year		
		Area	VET indicator (by type)	Individual PPE (by type)	Area	VET indicator (by type)	Individual PPE (by type)	Area	VET indicator (by type)	Individual PPE (by type)	Area	VET indicator (by type)	Individual PPE (by type)
		Mrs	BGN/sq	BGN	Mrs	BGN/sq	BGN	Mrs	BGN/sq	BGN	Mrs	BGN/sq	BGN
A	B1	B2	C1	D1	D2	F1	F2	G	G1	G2	H	H1	H2
1	Natural meadows	3,01	35	105,32	3,01	35	105,32			0,00			0,00
				0,00			0,00			0,00			0,00
				0,00			0,00			0,00			0,00
				0,00			0,00			0,00			0,00
				0,00			0,00			0,00			0,00
				0,00			0,00			0,00			0,00
				0,00			0,00			0,00			0,00
	Total:	General steward. size - SPO fur. k-ri for present stop. year (BGN):	105,32	Total economic size - SPO fodder crops I year (BGN):	105,32	Total economic size - SPE fodder crops II year (BGN):	0,00	Total economic size - SPO fodder crops III year (BGN):	0,00				

N	Animals	Current year economic..../....			And the year economic/....			II year economic/....			III hour economic/....		
		Number/m ²	SPO indicator (by type)	Individual PPE (by type)	Number/m ²	SPO indicator (by type)	Individual PPE (by type)	Number/m ²	SPO indicator (by type)	Individual PPE (by type)	Number/m ²	SPO indicator (by type)	Individual PPE (by type)

		no. , m ²	BGN	BGN/u nit, m ²	no. , m ²	BGN	BGN/u nit, m ²	no. , m ²	BGN	BGN/u nit, m ²	no. , m ²	BGN	BGN/u nit, m ²
A	B1	B2	C1	D1	D2	F1	F2	G	G1	G2	H	H1	H2
				0,00			0,00			0,00			0,00
				0,00			0,00			0,00			0,00
				0,00			0,00			0,00			0,00
				0,00			0,00			0,00			0,00
				0,00			0,00			0,00			0,00
				0,00			0,00			0,00			0,00
				0,00			0,00			0,00			0,00
	Total:	General steward. size - SPO prej. alive. for current stop. year (BGN):		0,00	Total economic size - SPO ruminants I year (BGN):		0,00	Total economic size - SPO ruminants II year (BGN):		0,00	Total economic size - SPO ruminants III year (BGN):		0,00

No	A tribute to SPO	Current financial year (BGN)	I year economic year (BGN)	2nd year of the financial year (BGN)	3rd year of the financial year (BGN)
		A	B	C	D
A	SPO fodder crops (data by year from row "Total" on table 11.1)	105,32	105,32	0,00	0,00
B	SPO ruminant animals (the data by year from the "Total" row of Table 11.2)	0,00	0,00	0,00	0,00

I	Feed balance	105,32	105,32	0,00	0,00
N	(ed A - ed B)				

N.	Type of crop/category of animals		Current year economic year			And the year economic year			II year economic year			III hour economic year		
			Ar ea / no .	SPO indica tor (by type)	Individ ual SPO (by type)	Ar ea / no .	SPO indica tor (by type)	Individ ual SPO (by type)	Ar ea / no .	SPO indica tor (by type)	Individ ual SPO (by type)	Ar ea / no .	SPO indica tor (by type)	Individ ual SPO (by type)
	Main crop/ Animals	Interm ediate / second crops	no. , m ²	BGN	BGN/p iece, m ²	no. , m ²	BGN	BGN/p iece, m ²	no. , m ²	BGN	BGN/p iece, m ²	no. , m ²	BGN	BGN/p iece, m ²
A	B1	B2	C1	D1	D2	F1	F2	G	G1	G2	H	H1	H2	A
1	Sweet corn		8,4	1087	9 130,80	8,4	1087	9 130,80	0	1087	0,00	0	1087	0,00
2	Cherries		2,9 6	1417	4 187,24	2,9 6	1417	4 187,24	9	1417	12 753,00	9	1417	12 753,00
3	Plums		3	1417	4 251,00	3	1417	4 251,00	10	1417	14 170,00	10	1417	14 170,00
					0,00			0,00			0,00			0,00
					0,00			0,00			0,00			0,00
					0,00			0,00			0,00			0,00
A	Economic size measured in SPO for current stop. year (BGN):				17 569,04	Economic size – I year (BGN):		17 569,04	Economic size – II year (BGN):		26 923,00	Economic size – III year (BGN):		26 923,00
B	Feed balance, current year(*) /row C of table 11.3/ (BGN):				105,32	Fodder balance, I year(*) /row C of		105,32	Feed balance, year II(*) /row C of		0,00	Fodder balance, III year(*) /row C of		0,00

		<i>table 11.3/</i>	<i>table 11.3/</i>	<i>table 11.3/</i>	
I	TOTAL ECONOMIC SIZE MEASURED IN SPO (BGN): (ed A + ed B)	17	TOTAL ECONOMIC SIZE MEASURED IN SPO - Year I	17	TOTAL ECONOMIC SIZE MEASURED IN SPO - II year
N		674,35	674,35	674,35	923,00
					26
					923,00

INTERREG V – A
COOPERATION PROGRAMME GREECE – BULGARIA 2014-2020

Market Changer (MIS Code: 5070788)
MarCh

BUSINESS PLANS
Designing and Coaching Business Plans for 20 businesses
D 5.5.2



Regional Industrial Association – Kardzhali

The Project is co-funded by the European Regional Development Fund (ERDF) and by national funds of the countries participating in the Interreg V-A “Greece-Bulgaria 2014-2020” Cooperation Programme



Contractor: Trainer Consult Ltd

The Project is co-funded by the European Regional Development Fund (ERDF) and by national funds of the countries participating in the Interreg V-A “Greece-Bulgaria 2014-2020” Cooperation Programme.

BUSINESS PLAN

Expansion of the farm by creating a new 6,045 decares. plantations of cherries and 7 decares of plums.

(business plan name)

Juneit Yuksel Mustafa

(name of investor)

Investment amount 26 923.00 IV.

General information

A	B
<i>Name of the candidate</i> <i>(the natural person, the legal entity, ET)</i>	Juneit Yuksel Mustafa
<i>Headquarters and address of management</i>	Chorbadzhiysko village, commune. Kirkovo, region Kurdzhali.
<i>Place of making the investment</i>	Chorbadzhiysko village, commune. Kirkovo, region Kurdzhali
<i>Business plan deadline:</i>	<i>01.01.2024 - 31.12.2026 (3 years)</i>

I. Introduction

The current business plan has designed under Project "Market Changer", acronym "MarCh", has started, under grant agreement No 5b.3d.10 (MIS code-00397291), funded under INVESTMENT PRIORITY 3a: "Promoting entrepreneurship, in particular by facilitating the economic exploitation of new ideas and fostering the creation of new firms, including through business incubators", at six call of Cooperation Programme "Interreg V –A Greece-Bulgaria", funded by the European Union, through the European Regional Development Fund and co-financed by the budget of the Republic of Greece and the Republic of Bulgaria.

A. Brief description of the project:

The candidate owns an agricultural building with an area of 777.00 sq.m. in which he carries out his activity. There is a registered livestock facility with the number 6677-0077, in which the farmer currently breeds a total of 10 cattle, incl. dairy cows - 10, which he will keep until the end of the implementation of the business plan.

The goal he sets himself is to develop in the "Fruits and vegetables" sector as well. For this purpose, in the second economic year, he will rent 6 decares of land and create 3 decares of cherries and 3 decares of plums.

It is also planned to purchase a milk cooling tub to improve the equipment of the farm and undergo the necessary training to acquire professional skills and competences and basic problems of protecting the environmental components in the agricultural sector.

The current project aims to create a modern and highly profitable farm, meeting European and global requirements for agriculture, aiming at the production of high-quality products, ready to meet the ever-increasing demands of the market, while at the same time protecting the environment as much as possible.

In order to achieve compliance with Community standards regarding the veterinary medical requirements for animal breeding sites, the applicant will achieve and maintain an optimal living environment for breeding according to REGULATION No. 44 of April 20, 2006.

II. Description of the candidate and his/her activities:

A. Brief information about the applicant's activity:

The applicant's agricultural holding is located in the land of the village of Chorbadzhiysko, commune. Kirkovo. It develops in "Fruits and vegetables". Currently, the applicant cultivates

3,009 acres of natural meadows, 8,400 acres of sweet corn, 2,955 acres of cherries and 3 acres. plums.

The farm is in transition to organic production and has a contract for control in the sense of art. 18, para. 3 of the Law on the Implementation of the General Organization of the Markets of Agricultural Products of the European Union with a controlling entity

Table 1. Land available for the farm(*)

B y №	Location (Region, municipality, settlement)	Total area of the prop erty (acre s)	Cultivable (used) agricultur al area (ha)	No. of the property/pr operties (as per sketch)	Method of use		Reason for use (Own, rent, lease, other)	Term of the rental/lease agreement	
					(Main crop, incl. natural meadow s and fallow, species)	Interme diate/ second crops		Startin g date	End date
A	B	C	D	D1	E1	E2	F	J	I
1	Region Kardzhali, commune. Kirkovo, Chorbadzhiysk o village	4,157	2	012048	sweet corn	-	rent	24.2.2 015	30.9.2 024
			2,157		natural meadow s				
2	Region Kardzhali, commune. Kirkovo, Chorbadzhiysk o village	0,826	0,826	014336	sweet corn	-	rent	24.2.2 015	30.9.2 024
3	Region Kardzhali, commune. Kirkovo, Chorbadzhiysk o village	1,455	1,269	014337	plums	-	rent	24.2.2 015	30.9.2 024
			0,186		natural meadow s				

4	Region Kardzhali, commune. Kirkovo, Chorbadzhiysk o village	0,858	0,858	014338	plums	-	rent	24.2.2 015	30.9.2 024
5	Region Kardzhali, commune. Kirkovo, Chorbadzhiysk o village	0,873	0,873	014339	plums	-	rent	24.2.2 015	30.9.2 024
6	Region Kardzhali, commune. Kirkovo, Chorbadzhiysk o village	2,002	2,002	014340	sweet corn	-	rent	24.2.2 015	30.9.2 024
7	Region Kardzhali, commune. Kirkovo, Chorbadzhiysk o village	2,955	2,955	014383	cherries	-	rent	24.2.2 015	30.9.2 024
8	Region Kardzhali, commune. Kirkovo, Chorbadzhiysk o village	4,238	3,572	014418	sweet corn		rent	24.2.2 015	30.9.2 024
			0,666		natural meadow s				
TOTAL AREA, DCA:		17,36 4	17,364						

(*) Note. All the land available for the holding is indicated, including the land on which the production buildings of the agricultural holding are located (livestock buildings, greenhouses,

mushroom farms, etc.). The land leased, leased and sub-leased to third parties is indicated in the table. 1A.

Table 1A. Data on the agricultural areas that the applicant does not cultivate or has provided to other persons for cultivation, but has a document of ownership and/or rent and/or lease

B y №	Location (Region, municipality, settlement)	Total area of the prop- erty (acres)	Cultivable (used) agricultura l area (ha)	No. of the property/pr operties (as per sketch)	Type and description of the document (property/l ease/lease document)	Name/nam e of FL/JU to which it/were provided for processing	Term of the rental/lease agreement	
							Startin g date	End date
A	B	C	D	D1	E1	E2	F	J
1	Region Kardzhali, commune. Kirkovo, Chorbadzhiysko village	1,916	1,916	014270	rent	-	24.2.2 015	30.9.2 024
TOTAL AREA, DCA:		1,916	1,916					

B. Organization, structure and management:

Juneit Mustafa is 34 years old and was registered for the first time as a farmer on 05.03.2015. The person has a permanent address in the village of Chorbadzhiysko, commune. Kirkovo, region Kurdzhali.

Table B Additional employment of the farm related to the implementation of the project (to be filled in if the applicant plans to create new jobs for the implementation of project activities)

<i>Number of staff at the end of the previous financial year (for the whole enterprise)</i>	<i>Planned number of additional employed persons by the end of the period (for the implementation of the activities under the business plan)</i>	<i>Number of staff for whom the applicant plans to provide sustainable employment (for the entire enterprise, including the implementation of the activities under the business plan)</i>	<i>Planned number of personnel increased for the implementation of the activities of the business plan</i>
A	B	C	D
-	-	1	1

BUSINESS PLAN - analysis of the economic sustainability of the project proposal

B.1. Ways to increase sustainable development and competitiveness through:

No	Ways to increase sustainable development and competitiveness through:	Compliance (choose from drop down menu)
1	2	3
1	Creation and promotion of employment	X
2	Accelerating the diversification of non-agricultural activities	

3	<i>Climate change mitigation and adaptation</i>	
4	<i>Increasing resource efficiency</i>	X
5	<i>Improving environmental protection</i>	
6	<i>Implementation of innovations</i>	

B.2. Improving the overall activity of the enterprise through:

No	<i>Improvement of the overall activity of the agricultural holding</i>	<i>Compliance (choose from drop down menu)</i>
1	2	3
1	<i>Promoting employment, opening new ones and preserving existing jobs</i>	X
2	<i>Reduction of seasonal fluctuations in employment.</i>	
3	<i>Promotion of investment activities and support for the development of technologies in the field of the "green economy", including energy from RES for own consumption</i>	
4	<i>Environmental protection, including reduction of harmful emissions and waste</i>	
5	<i>Implementation of new and/or modernization of available capacities and improvement of their use</i>	X

III. Financial plan

III.1 Object, sources of funding and stages of project implementation.

A. Object and sources of funding for the project.

Table 1. **Subject of the investment for which the project support is applied for**
(Leva)

<i>Investment/Activity</i>					<i>Implementa tion of a project</i>	<i>Standard/legisl ation of the EU and national legislation (to be filled in when goal 10 from column A of table 7 is marked)</i>	<i>Indicative year of starting the investment/a ctivity, but no later than the selected end date of the period for checking the implementati on of the business plan</i>
<i>Kind</i>	<i>Wha t</i>	<i>My ar ka</i>	<i>Goal towards which the investment/a ctivity is aimed (indicate the number from column A on table 7)</i>	<i>Method of execution (purchase, rental, breeding activity, etc.)</i>			
A	B	C	D	D1	E1	E2	F
Cultivation of perennial crops / plums, cherries, sweet corn and natural meadows/	17,364	Mr s		agrotechnical measures			2024
Lease of land	2	Mr s	2	hiring			2025

Establishing perennial plum plantations	7	Mr s	3	agrotechnical measures			2025
Establishment of perennial cherry plantations	6,045	Mr s	3	agrotechnical measures			2025
Cultivation of perennial crops / plums, cherries/	19	Mr s	1	agrotechnical measures			2025
Conclusion of an Agreement with a certification organization	2	Mr s	9	contract			2025
Hiring a worker	1	no.	11	hiring			2025
Growing cherries and plums organically	19	Mr s	1,9	agrotechnical measures			2026
Training	1	no.	7	training			2026
Training	1	no.	8	training			2026

The exchange rate used to calculate the value of the investment is indicated - BGN 1.95583/1 EURO

Table 2. Investment costs for which support is not applied for, but are part of the overall object of the investment and without them the object cannot be completed and/or function independently.
(Leva)

<i>Investment</i>				<i>Unit price</i>	<i>Value*</i>	<i>Including</i>		
<i>Kind</i>	<i>Model, breed, type, variety, others</i>	<i>Weight</i>	<i>Measure</i>			<i>Own funds (%)</i>	<i>Credit (%)</i>	<i>Others (%)</i>
A	B	C	D	D1	E1	E2	F	J
Total								

The exchange rate used to calculate the value of the investment is indicated

<i>No</i>	<i>Type of crop (including natural meadows and fallow land)</i>		<i>Current year economic</i>		<i>And the year economic year</i>		<i>II year economic year</i>		<i>III hour economic year</i>	
	<i>Basic culture</i>	<i>Intermediate/ second crops</i>	<i>Mrs</i>	<i>Sowing/planting period - from...to... (maximum 30 days)</i>	<i>Mrs</i>	<i>Sowing/planting period - from...to... (maximum 30 days)</i>	<i>Mrs</i>	<i>Sowing/planting period - from...to... (maximum 30 days)</i>	<i>Mrs</i>	<i>Sowing/planting period - from...to... (maximum 30 days)</i>
A	B1	B2	C1	B2	G1	G2	D1	D2	E1	E2
1	Natural meadows		3,01		3,01		0		0	
2	Sweet corn		8,4		8,4	from 01.05.. to 30.05.	0		0	
3	Cherries		2,96		2,96		9	from 01.03. until 30.03.	9	



4	Plums		3	3	10	from 01.03. until 30.03.	10	
5								
n								
Total area, decares			17,364	17,364	19,000		19,000	

№	Animals	Current year economic	And the year economic	II year economic	III hour economic
	category	no./m ²	no./m ²	no./m ²	no./m ²
A	B	C	D	D	E

N	Fodder crops	Current year economic year			And the year economic year			II year economic year			III hour economic year		
		Area	VET indicator (by type)	Individual PPE (by type)	Area	VET indicator (by type)	Individual PPE (by type)	Area	VET indicator (by type)	Individual PPE (by type)	Area	VET indicator (by type)	Individual PPE (by type)
		Mrs	BGN/sq	BGN	Mrs	BGN/sq	BGN	Mrs	BGN/sq	BGN	Mrs	BGN/sq	BGN
A	B	C	D	E	F	G	H	I	J	K	L	M	N
1	Natural meadows	3,01	35	105,32	3,01	35	105,32			0,00			0,00
				0,00			0,00			0,00			0,00
				0,00			0,00			0,00			0,00
				0,00			0,00			0,00			0,00
				0,00			0,00			0,00			0,00
				0,00			0,00			0,00			0,00
	Total:	General steward. size - SPO fur. k-ri for present stop. year (BGN):		105,32	Total economic size - SPO fodder crops I year (BGN):		105,32	Total economic size - SPE fodder crops II year (BGN):		0,00	Total economic size - SPO fodder crops III year (BGN):		0,00

N	Animals	Current year economic..../....			And the year economic/....			II year economic/....			III hour economic/....		
		Number/m ²	SPO indicator (by type)	Individual PPE (by type)	Number/m ²	SPO indicator (by type)	Individual PPE (by type)	Number/m ²	SPO indicator (by type)	Individual PPE (by type)	Number/m ²	SPO indicator (by type)	Individual PPE (by type)

		no. , m ²	BGN	BGN/u nit, m ²	no. , m ²	BGN	BGN/u nit, m ²	no. , m ²	BGN	BGN/u nit, m ²	no. , m ²	BGN	BGN/u nit, m ²
A	B	C	D	E	F	G	H	I	J	K	L	M	N
				0,00			0,00			0,00			0,00
				0,00			0,00			0,00			0,00
				0,00			0,00			0,00			0,00
				0,00			0,00			0,00			0,00
				0,00			0,00			0,00			0,00
				0,00			0,00			0,00			0,00
				0,00			0,00			0,00			0,00
	Total:	General steward. size - SPO prej. alive. for current stop. year (BGN):		0,00	Total economic size - SPO ruminants I year (BGN):		0,00	Total economic size - SPO ruminants II year (BGN):		0,00	Total economic size - SPO ruminants III year (BGN):		0,00

No	A tribute to SPO	Current financial year (BGN)	I year economic year (BGN)	2nd year of the financial year (BGN)	3rd year of the financial year (BGN)
		A	B	IN	D
A	SPO fodder crops (data by year from row "Total" on table 11.1)	105,32	105,32	0,00	0,00
B	SPO ruminant animals (the data by year from the "Total" row of Table 11.2)	0,00	0,00	0,00	0,00

I	Feed balance	105,32	105,32	0,00	0,00
N	(ed A - ed B)				

N.	Type of crop/category of animals		Current year economic			And the year economic			II year economic			III hour economic		
			Area / no.	SPO indicator (by type)	Individual SPO (by type)	Area / no.	SPO indicator (by type)	Individual SPO (by type)	Area / no.	SPO indicator (by type)	Individual SPO (by type)	Area / no.	SPO indicator (by type)	Individual SPO (by type)
	Main crop/Animals	Intermediate / second crops	no. , m ²	BGN	BGN/piece, m ²	no. , m ²	BGN	BGN/piece, m ²	no. , m ²	BGN	BGN/piece, m ²	no. , m ²	BGN	BGN/piece, m ²
A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
1	Sweet corn		8,4	1087	9 130,80	8,4	1087	9 130,80	0	1087	0,00	0	1087	0,00
2	Cherries		2,9 6	1417	4 187,24	2,9 6	1417	4 187,24	9	1417	12 753,00	9	1417	12 753,00
3	Plums		3	1417	4 251,00	3	1417	4 251,00	10	1417	14 170,00	10	1417	14 170,00
					0,00			0,00			0,00			0,00
					0,00			0,00			0,00			0,00
					0,00			0,00			0,00			0,00
A	Economic size measured in SPO for current stop. year (BGN):				17 569,04	Economic size – I year (BGN):		17 569,04	Economic size – II year (BGN):		26 923,00	Economic size – III year (BGN):		26 923,00
B	Feed balance, current year(*) /row C of table 11.3/ (BGN):				105,32	Fodder balance, I year(*) /row C of		105,32	Feed balance, year II(*) /row C of		0,00	Fodder balance, III year(*) /row C of		0,00

		<i>table 11.3/</i>	<i>table 11.3/</i>	<i>table 11.3/</i>	
<i>I</i>	TOTAL ECONOMIC SIZE MEASURED IN SPO (BGN): (ed A + ed B)	17	TOTAL ECONOMIC SIZE MEASURED IN SPO - Year I	17	TOTAL ECONOMIC SIZE MEASURED IN SPO - II year
<i>N</i>		674,35	674,35	674,35	923,00
					26
					923,00

INTERREG V – A
COOPERATION PROGRAMME GREECE – BULGARIA 2014-2020

Market Changer (MIS Code: 5070788)
MarCh

BUSINESS PLANS
Designing and Coaching Business Plans for 20 businesses
D 5.5.2



Regional Industrial Association – Kardzhali

The Project is co-funded by the European Regional Development Fund (ERDF) and by national funds of the countries participating in the Interreg V-A “Greece-Bulgaria 2014-2020” Cooperation Programme



Contractor: Trainer Consult Ltd

The Project is co-funded by the European Regional Development Fund (ERDF) and by national funds of the countries participating in the Interreg V-A “Greece-Bulgaria 2014-2020” Cooperation Programme.

BUSINESS PLAN

Creation of 6 decares of perennial stonecrops in a biological way.

(business plan name)

Krasimir Nikolaev Marinov

(name of investor)

Investment amount 20 760.00 IV.

General information

A	B
Name of the candidate <i>(the natural person, the legal entity, ET)</i>	Krasimir Nikolaev Marinov
Headquarters and address of management	Chiflik village, No. 157, municipality. Kardzhali, region Kurdzhali.
Place of making the investment	Chiflik village, commune. Kardzhali, region Kurdzhali
Deadline for a business plan:	01.01.2024 - 31.12.2026 (3 years)

I. Introduction

The current business plan has designed under Project "Market Changer", acronym "MarCh", has started, under grant agreement No 5b.3d.10 (MIS code-00397291), funded under INVESTMENT PRIORITY 3a: "Promoting entrepreneurship, in particular by facilitating the economic exploitation of new ideas and fostering the creation of new firms, including through business incubators", at six call of Cooperation Programme "Interreg V –A Greece-Bulgaria", funded by the European Union , through the European Regional Development Fund and co-financed by the budget of the Republic of Greece and the Republic of Bulgaria.

A. Brief description of the project:

The applicant owns an agricultural building with an area of 777.00 sq.m. in which he carries out his activity. There is a registered livestock facility with the number 6677-0077, in which the farmer currently breeds a total of 10 cattle, incl. dairy cows - 10, which he will keep until the end of the implementation of the business plan.

The goal he sets himself is to develop in the "Fruits and vegetables" sector as well. For this purpose, in the second economic year, he will rent 6 decares of land and create 3 decares of cherries and 3 decares of plums.

It is also planned to purchase a milk cooling tub to improve the equipment of the farm and undergo the necessary training to acquire professional skills and competences and basic problems of protecting the environmental components in the agricultural sector.

The current project aims to create a modern and highly profitable farm, meeting European and global requirements for agriculture, aiming at the production of high-quality products, ready to meet the ever-increasing demands of the market, while at the same time protecting the environment as much as possible.

In order to achieve compliance with Community standards regarding the veterinary medical requirements for animal breeding sites, the applicant will achieve and maintain an optimal living environment for breeding according to REGULATION No. 44 of April 20, 2006.

II. Description of the candidate and his/her activities:

A. Brief information about the applicant's activity:

the applicant's agricultural holding is located on the land of the village of Chiflik, commune. Kurdzhali. It is developed in animal breeding direction. Currently, the applicant is breeding Dairy cows - 10 pcs.

B. Organization, structure and management:

Krasimir Marinov is 32 years old and was registered for the first time as a farmer on 25.02.2014. The person has a permanent address in the village of Chiflik, commune. Kardzhali, region Kurdzhali..

Table B Additional employment of the farm related to the implementation of the project(to be filled in if the applicant plans to create new jobs for the implementation of project activities)

<p><i>Number of staff at the end of the previous financial year</i> <i>(for the whole enterprise)</i></p>	<p><i>Planned number of additional employed persons by the end of the period</i> <i>(for the implementation of the activities under the business plan)</i></p>	<p><i>Number of staff for whom the applicant plans to provide sustainable employment</i> <i>(for the entire enterprise, including the implementation of the activities under the business plan)</i></p>	<p><i>Planned number of personnel increased for the implementation of the activities of the business plan</i></p>
A	B	C	D
-	-	1	1

Notes:

* In column "A" fill in the average number of personnel employed in the applicant's farm, according to the data specified in the Declaration under Art. 4a of the ZMSP.

* In column "B" fill in the number of persons additionally employed under labor relations for the implementation of the project activities.

* In column "B" fill in the average number of personnel for the entire farm, necessarily including the data indicated in column "A", as well as the planned average number of personnel increased for the implementation of the project activities.

* In column "D" the difference between the data from column "B" and "A" is filled.

BUSINESS PLAN - analysis of the economic sustainability of the project proposal

B.1. Ways to increase sustainable development and competitiveness through:

<i>No</i>	<i>Ways to increase sustainable development and competitiveness through:</i>	<i>Compliance (choose from drop down menu)</i>
<i>1</i>	<i>2</i>	<i>3</i>
1	<i>Creation and promotion of employment</i>	X
2	<i>Accelerating the diversification of non-agricultural activities</i>	
3	<i>Climate change mitigation and adaptation</i>	
4	<i>Increasing resource efficiency</i>	X
5	<i>Improving environmental protection</i>	
6	<i>Implementation of innovations</i>	

B.2. Improving the overall activity of the enterprise through:

<i>No</i>	<i>Improvement of the overall activity of the agricultural holding</i>	<i>Compliance (choose from</i>
-----------	--	--------------------------------

		<i>drop down menu)</i>
<i>1</i>	<i>2</i>	<i>3</i>
1	<i>Promoting employment, opening new ones and preserving existing jobs</i>	X
2	<i>Reduction of seasonal fluctuations in employment.</i>	
3	<i>Promotion of investment activities and support for the development of technologies in the field of the "green economy", including energy from RES for own consumption</i>	
4	<i>Environmental protection, including reduction of harmful emissions and waste</i>	
5	<i>Implementation of new and/or modernization of available capacities and improvement of their use</i>	X

III. Financial plan

III.1 Object, sources of funding and stages of project implementation.

A. Object and sources of funding for the project.

Table 1. Subject of the investment for which the project support is applied for
(Leva)

<i>Investment/Activity</i>			

<i>Kind</i>	<i>What</i>	<i>My ar ka</i>	<i>Goal towards which the investment/activity is aimed (indicate the number from column A on table 7)</i>	<i>Method of execution (purchase, rental, breeding activity, etc.)</i>	<i>Implementation of a project under sub-measure 4.1, 4.2</i>	<i>Standard/legislation of the EU and national legislation (to be filled in when goal 10 from column A of table 7 is marked)</i>	<i>Indicative year of starting the investment/activity, but no later than the selected end date of the period for checking the implementation of the business plan</i>
A	B	C	D	E	F	G	H
Breeding dairy cows	10	no.		breeding activity			2024
Breeding dairy cows	10	no.		breeding activity			2025
Lease of land	6	Mr s	2	hiring			2025
Establishment of perennial cherry plantations	3	Mr s	1,3	agrotechnical measures			2025
Establishing perennial plum plantations	3	Mr s	1,3	agrotechnical measures			2025
Registration with the BFSA and keeping diaries	6	Mr s	10	registration		Phytosanitary requirements	2025
Conclusion of an Agreement with a	6	Mr s	9	contract			2025

certification organization							
Purchase of a milk cooling bath	1	no.	5, 10	purchase		Veterinary medical requirements according to Ordinance 44	2025
Hiring a worker	1	no.	11	hiring			2025
Breeding dairy cows	10	no.		breeding activity			2026
Growing cherries organically	3	Mr s	9	agrotechnical measures			2026
Growing plums organically	3	Mr s	9	agrotechnical measures			2026
Training	1	no.	7	training			2026
Training	1	no.	8	training			2026

The exchange rate used to calculate the value of the investment is indicated - BGN 1.95583/1 EURO

Table 2. Investment costs for which support is not applied for, but are part of the overall object of the investment and without them the object cannot be completed and/or function independently. (Leva)

Investment	Unit price	Value*	Including		

<i>Kind</i>	<i>Model, breed, type, variety, others</i>	<i>Wh at</i>	<i>Measu re</i>			<i>Own funds (%)</i>	<i>Credit (%)</i>	<i>Other s (%)</i>
<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>
Total								

The exchange rate used to calculate the value of the investment is indicated

<i>№</i>	<i>Type of crop (including natural meadows and fallow land)</i>		<i>Current year economic year</i>		<i>And the year economic year</i>		<i>II year economic year</i>		<i>III hour economic year</i>	
	<i>Basic culture</i>	<i>Intermediate/ second crops</i>	<i>Mr s</i>	<i>Sowing/planting period - from...to... (maximum 30 days)</i>	<i>Mr s</i>	<i>Sowing/planting period - from...to... (maximum 30 days)</i>	<i>Mr s</i>	<i>Sowing/planting period - from...to... (maximum 30 days)</i>	<i>Mr s</i>	<i>Sowing/planting period - from...to... (maximum 30 days)</i>
<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>	<i>G</i>	<i>H</i>	<i>I</i>	<i>J</i>	<i>K</i>
1	Cherries		0		0		3		3	
2	Plums		0		0		3		3	
3										
4										
5										
6										
n										
Total area, decares			0,000		0,000		6,000		6,000	

<i>No</i>	<i>Animals</i>	<i>Current year economic year</i>	<i>And the year economic year</i>	<i>II year economic year</i>	<i>III hour economic year</i>
	<i>category</i>	<i>no./m²</i>	<i>no./m²</i>	<i>no./m²</i>	<i>no./m²</i>
<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>	<i>F</i>
1	Dairy cows	10	10	10	10

N.	Fodder crops	Current year economic year			And the year economic year			II year economic year			III hour economic year		
		Area	VET indicator (by type)	Individual PPE (by type)	Area	VET indicator (by type)	Individual PPE (by type)	Area	VET indicator (by type)	Individual PPE (by type)	Area	VET indicator (by type)	Individual PPE (by type)
		Mrs	BGN/sq	BGN	Mrs	BGN/sq	BGN	Mrs	BGN/sq	BGN	Mrs	BGN/sq	BGN
A	B	C	D	E	F	G	H	I	J	K	L	M	N
				0,00			0,00			0,00			0,00
				0,00			0,00			0,00			0,00
				0,00			0,00			0,00			0,00
				0,00			0,00			0,00			0,00
				0,00			0,00			0,00			0,00
				0,00			0,00			0,00			0,00
	Total:	General steward. size - SPO fur. k-ri for present stop. year (BGN):		0,00	Total economic size - SPO fodder crops I year (BGN):		0,00	Total economic size - SPE fodder crops II year (BGN):		0,00	Total economic size - SPO fodder crops III year (BGN):		0,00

N.	Animals	Current year economic year			And the year economic year			II year economic year			III hour economic year		
		Number/m ²	SPO indicator (by type)	Individual PPE (by type)	Number/m ²	SPO indicator (by type)	Individual PPE (by type)	Number/m ²	SPO indicator (by type)	Individual PPE (by type)	Number/m ²	SPO indicator (by type)	Individual PPE (by type)

		no. , m ²	BGN	BGN/u nit, m ²	no. , m ²	BGN	BGN/u nit, m ²	no. , m ²	BGN	BGN/u nit, m ²	no. , m ²	BGN	BGN/u nit, m ²
A	B	C	D	E	F	G	H	I	J	K	L	M	N
				0,00			0,00			0,00			0,00
				0,00			0,00			0,00			0,00
				0,00			0,00			0,00			0,00
				0,00			0,00			0,00			0,00
				0,00			0,00			0,00			0,00
				0,00			0,00			0,00			0,00
				0,00			0,00			0,00			0,00
	Total:	General steward. size - SPO prej. alive. for current stop. year (BGN):		0,00	Total economic size - SPO ruminants I year (BGN):		0,00	Total economic size – SPO ruminants II year (BGN):		0,00	Total economic size - SPO ruminants III year (BGN):		0,00

No	A tribute to SPO	Current financial year (BGN)	I year economic year (BGN)	2nd year of the financial year (BGN)	3rd year of the financial year (BGN)
		A	B	IN	D
A	SPO fodder crops (data by year from row "Total" on table 11.1)	0,00	0,00	0,00	0,00
B	SPO ruminant animals (the data by year from the "Total" row of Table 11.2)	0,00	0,00	0,00	0,00

I	Feed balance	0,00	0,00	0,00	0,00
N	(ed A - ed B)				

N.	Type of crop/category of animals		Current year economic year			And the year economic year			II year economic year			III hour economic year		
			Ar ea / no .	SPO indica tor (by type)	Individ ual SPO (by type)	Ar ea / no .	SPO indica tor (by type)	Individ ual SPO (by type)	Ar ea / no .	SPO indica tor (by type)	Individ ual SPO (by type)	Ar ea / no .	SPO indica tor (by type)	Individ ual SPO (by type)
	Main crop/ Animals	Interm ediate / second crops	no. , m ²	BGN	BGN/p iece, m ²	no. , m ²	BGN	BGN/p iece, m ²	no. , m ²	BGN	BGN/p iece, m ²	no. , m ²	BGN	BGN/p iece, m ²
A	B	C	D	E	F	G	H	I	J	K	L	M	N	A
1	Dairy cows		10	2076	20 760,00	10	2076	20 760,00	10	2076	20 760,00	10	2076	20 760,00
2	Cherries		0	1417	0,00	0	1417	0,00	3	1417	4 251,00	3	1417	4 251,00
3	Plums		0	1417	0,00	0	1417	0,00	3	1417	4 251,00	3	1417	4 251,00
					0,00			0,00			0,00			0,00
					0,00			0,00			0,00			0,00
					0,00			0,00			0,00			0,00
A	Economic size measured in SPO for current stop. year (BGN):				20 760,00	Economic size – I year (BGN):		20 760,00	Economic size – II year (BGN):		29 262,00	Economic size – III year (BGN):		29 262,00
B	Feed balance, current year(*) /row C of table 11.3/ (BGN):				0,00	Fodder balance, I year(*) /row C of		0,00	Feed balance, year II(*) /row C of		0,00	Fodder balance, III year(*) /row C of		0,00

		<i>table 11.3/</i>	<i>table 11.3/</i>	<i>table 11.3/</i>	
<i>I</i>	TOTAL ECONOMIC SIZE MEASURED IN SPO (BGN): (ed A + ed B)	20 760,00	20 760,00	29 262,00	29 262,00
<i>N</i>		TOTAL ECONOMIC SIZE MEASURED IN SPO - Year I	TOTAL ECONOMIC SIZE MEASURED IN SPO - II year	TOTAL ECONOMIC SIZE MEASURED IN SPO - III year	

INTERREG V – A
COOPERATION PROGRAMME GREECE – BULGARIA 2014-2020

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Regional Industrial Association – Kardzhali

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Contractor: Trainer Consult Ltd

The Project is co-funded by the European Regional Development Fund (ERDF) and by national funds of the countries participating in the Interreg V-A “Greece-Bulgaria 2014-2020” Cooperation Programme.

BUSINESS PLAN

PURCHASE OF MACHINES AND EQUIPMENT NEEDED FOR A NEW ENTERPRISE FOR PROCESSING OWN PRODUCTS IN PI 014515 IN THE LAND OF THE VILLAGE OF DOLNO KUPINOVO, MUNICIPALITY OF KIRKVO, KARDZALI REGION, LOCALITY "DOLEN CHAIR"

(business plan name)

ET "VALENTIN MILKOV PACHEV"

(name of investor)

Investment amount **BGN 769,689.38.**

General information

A	B
Name of the candidate (the legal entity, ET)	<i>ET "VALENTIN MILKOV PACHEV"</i>
Headquarters and address of management	<i>Dolno Kapinovo village, commune. Kirkovo, region Kurdzhali</i>
Place of making the investment	<i>Dolno Kapinovo village, commune. Kirkovo, region Kurdzhali</i>
Deadline for a business plan:	<i>01.01.2024 - 31.12.2026 (3 years)</i>

A. Brief description of the project:

- a brief description of the project investments;

The current business plan has designed under Project "Market Changer", acronym "MarCh", has started, under grant agreement No 5b.3d.10 (MIS code-00397291), funded under INVESTMENT PRIORITY 3a: "Promoting entrepreneurship, in particular by facilitating the economic exploitation of new ideas and fostering the creation of new firms, including through business incubators", at six call of Cooperation Programme "Interreg V –A Greece-Bulgaria", funded by the European Union, through the European Regional Development Fund and co-financed by the budget of the Republic of Greece and the Republic of Bulgaria.

The subject of the current project is the purchase of the following machines and equipment:

- Laboratory instruments set
- Stainless steel table with base
- Milk cooling bath V =500 l
- Milk pasteurizer for yogurt and cheese production
- Semi-hermetic cream separator
- Homogenizer
- Yogurt fermenter V = 500 l
- Yogurt dosing and sealing machine
- Sanitary sink - pedal
- Cheese bath V =700 l
- Chute with whey tub for two tubs
- Stainless centrifugal pump
- Milk hose
- Cutting and stirring tools set - horizontal knife, vertical knife, stirrer and spatula
- Brine container
- Container for topping up brine
- Work table
- Vacuum packaging machine
- Sour cream V = 160 l
- Drum for beating butter
- Nail pot

- Central washing system set
- Water heating boiler farm set
- Stainless sink - three-slot
- Complete set for thermostatic chamber $V = 5$ cubic m
- Complete set for a refrigerating chamber $V = 10$ cubic meters
- Kit for cheese ripening chamber $V = 17$ cubic meters
- Complete set for storage and expedition chamber $V = 15$ cubic meters

ET "VALENTIN MILKOV PACHEV" also applied for the purchase of a refrigerated truck with a cargo space capacity of 12 m³, which is necessary for timely transport and delivery of the products.

The applicant's wish is to build a 30kW photovoltaic power plant on the roof of the cow farm, which is owned by the manager Valentin Milkov Pachev and is directly connected to the processing plant, and also to carry out construction and installation works - extension and reconstruction of warehouses in milk processing facility.

Description of how the activity of the applicant's farm or enterprise or the farms of the members of the producer groups or organizations will be improved by implementing the planned investments and activities and achieving one or more of the objectives and principles of the sub-measure;

The investment of the applicant ET "VALENTIN MILKOV PACHEV" is related to the need to process the raw fresh milk obtained in the own cow farm, through modernization and purchase of new equipment.

The reconstruction of a processing workshop, the installation of a photovoltaic plant, the equipment of the dairy with new, high-quality machines will be an important prerequisite for increasing the company's production capabilities and will enable the realization of finished products, i.e. we will have "closing the cycle" . With the light-duty bus, the products will be supplied to stores and chains in the fastest way. All this as an investment will lead to greater competitiveness in a dynamic and rapidly changing market.

Investments in the farm are a prerequisite for the creation and delivery of quality products, guaranteeing the improvement of the energy efficiency of the enterprise, and will help to increase the production capacity of the enterprise.

In this line of thinking, some of the objectives of the sub-measure, which will be fulfilled by making the purchase of the aforementioned machines, are the following:

- better use of the factors of production;
- improving food quality and safety and their traceability.

B. Expected result after completion of the project, including:

B.1. Ways to increase competitiveness by:

№	<i>Ways to increase the competitiveness of the farm</i>	<i>Compliance</i> (mark X or V)
A	B	C
1.	better use of the factors of production;	x
2.	introduction of new products, processes and technologies, including short supply chains;	
3.	improving food quality and safety and their traceability;	x
4.	achieving compliance with Community standards;	
5.	improving environmental protection.	

- *Marking more than one match is allowed.*

Justification:

Factors of production with [the resources](#), necessary for the production of products and services. The current project is aimed at better utilization of the subdivisions of one of the factors of production, namely: investment resources or capital.

Capital is all those things, a product of economic activity, which do not serve for personal consumption, but are a prerequisite for carrying out further production and obtaining income. In this case, the investment intention is the purchase of machinery and equipment, which do production over a long period of time and are necessary to improve the production process of processing milk and milk products and marketing them.

The milk processing enterprise is located on the land of the village of Dolno Kapinovo, municipality of Kirkovo, in the locality "Dolen Chair".

In 2012, the investor applied under measure 121 "Modernization of agricultural holdings" for the construction of a Cow Farm for tied breeding of 50 cows. The facility was successfully implemented and put into operation in 2015.

The purpose of the current project is the reconstruction of warehouses in building B and the construction of an enterprise for the processing of the produced cow's milk. The building is a massive structure on two floors, the upper floor houses the milk collection room and the pasteurization room. At elevation -4.15/-3.78 there is a warehouse with an area of 128.68 sq.m.

The purpose of the warehouse has been changed and they are identified as follows:

- Oil production workshop,
- yogurt and ayran production workshop
- a cheese-making workshop with its adjoining cold rooms. An annex is being built on the same level, where there are utility rooms and a bathroom. Aluminum panels and joinery are used to partition the workshops, and thermal panels with a thickness of 60 mm are used to build the refrigeration facilities.

The enterprise for the production of dairy products consists of:

I. Allocation of premises at level 0.00/-0.20/-0.90

- ❖ Acceptance, storage, quality, measurement, thermomechanical processing of milk.

II. Distribution of the premises at level -4.15/-3.78

- ❖ Production, storage and shipping of yogurt and ayran.
- ❖ Reception, washing of packaging (cases).
- ❖ Storage of additional raw materials and materials
- ❖ Production, ripening and storage of cheese.
- ❖ Oil production, packaging and storage.
- ❖ Expedition of cheese, yogurt, ayran and butter.
- ❖ Washing and disinfection by CIS
- ❖ Sanitary unit

At level 0.00/-0.20/-0.90

- ❖ Milk collection room
- ❖ Corridor

- ❖ Pasteurization room

At -4.15/-3.78 level

- ❖ Oil production workshop
- ❖ Workshop for the production of yogurt and ayran
- ❖ Cheese making workshop
- ❖ Refrigeration facilities
 - thermostatic chamber
 - refrigerator for ripening cheese
 - expedition cold storage
 - refrigerator for yogurt, ayran and butter
- ❖ Expedition Ramp-
- ❖ CIS
- ❖ Sanitary unit
- ❖ Warehouse for cash registers
- ❖ Warehouse for raw materials

The main amount of heat for the dairy is provided by a boiler with a heat output of 34 kW.

The total installed electrical power of the dairy is up to 35kW. For this purpose, the purchase of a photovoltaic plant is planned, which will provide this necessary power, and the warranty period of 5 years is of great importance in the long term.

The milk processing enterprise is of a small family type and is located in the Eastern Rhodopes - the village of Dolno Kapinovo - a region that offers natural conditions for the full development of lactic acid bacteria and maturation of dairy products.

By investing in the purchase of the aforementioned machines and equipment, the aim is to implement new products and processes in the existing newly built cow farm, as well as to significantly increase the production capacity in the long term and improve the quality of the production - cheese, yogurt, butter, ayran.

The main competitors are: "Rodopchanka" Ltd. Byal Izvor village and "Anmar" Ltd. - Padina village in Ardino municipality

According to the marketing concept, companies achieve competitive advantage by developing offerings that satisfy the needs of target consumers to a greater degree than competitors' offerings. The generally recognized sources of competitive advantages are good habits /special knowledge, customer orientation, commercial connections, technical

qualification, flexible organization/ and good resources /scope, economies of scale, financial structures, market experience, globalization/.

- Concept for improving the quality of the product. According to this concept, the quality of goods and services is crucial in making a decision to purchase or use a service. Guided by this concept, companies continuously improve and improve quality, ahead of their competitors;

-*Production concept* – a concept for improving production. According to this concept, the main motives of customers to seek this good or service is its low price.

Since the quality of goods and services is crucial in making a purchase decision, one of the ways to stay ahead of competitors will be throughimproving the quality and safety of products and their traceability.

To increase the quality of the final product, a high-quality primary product will be used, and for this purpose the enterprise will use entirely raw cow's milk from its own cow farm.

The raw material is used for the production of cheese, butter, yogurt and ayran. The plant maintains a quantity on hand necessary to maintain the production process. By tracking the quality raw fresh milk, a quality end product will be available.

The dairy will process 1,000 liters of cow's milk per day, obtained from animals owned by the investor. No processing of external milks is envisaged.

Within one working day, only one of the planned assortments will be produced under an estimated weekly production program.

The produced assortments will alternate by day, one day cheese production, the next day yogurt and ayran production.

The sequence can be changed according to the needs of the market, but always one final product is produced in one working day.

In order to more flexibly satisfy the needs of the market and the rhythmic supply of small quantities of short-lived products - yogurt, it is possible for the production scheme to be as follows:

to produce two products in one day, dividing the raw material according to the needs of a given assortment. Calculations were made when working on a six-day work week and provided 10-15 days for national holidays and planned repairs and maintenance of the facilities.

Another important factor, according to generally recognized sources of competitive advantage, are trade links, good resources, market experience and globalization.

The products offered by the company will be produced according to a classic Bulgarian recipe with strict adherence to technology. They will have excellent taste qualities and will be suitable for direct consumption, sandwiches, pizzas and breadings.

With the aim of even greater sales, and in order to have an even wider scope and coverage of the market, participation in trade exhibitions is planned in order to popularize the company's activities and increase the relative share of direct sales to end customers.

The products offered by the company will be produced under strict control and high production and personal hygiene to ensure the safety and harmlessness of the final product and to protect the end consumers.

B.2. Improving the overall activity of the enterprise through:

No	Improvement of the overall activity of the enterprise	Compliance (mark X or V)
A	B	IN
1.	implementation of new and/or modernization of available capacities and improvement of their use, and/or	
2.	implementation of new products, processes and technologies, and/or	x
3.	reducing the cost of production, and/or	
4.	achieving compliance with newly introduced standards of the European Union, and/or	
5.	improving cooperation with raw material producers, and/or	x
6.	environmental protection (including reduction of harmful emissions and waste), and/or	
7.	improving energy efficiency in enterprises, and/or	x
8.	improving the safety and hygienic conditions of production and work, and/or	x
9.	improving food quality and safety and their traceability, and/or	x

10 .	improving the possibilities for the production of organic food through the processing of primary agricultural biological products.	
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- *Marking more than one match is allowed.*

Justification:

JSC "VALENTIN MILKOV PACHEV" will occupy positions in the domestic market by building a well-developed supply structure, allowing maximum utilization of its own raw materials and guaranteeing very good quality and low price of the final product.

The manager inhas extensive and long-term experience in raising cows and selling raw milk, knows very well the working cycle of dairy production. This fact is decisive for his initiative and targeting of notifications forimplementing machines to use raw milk for the production of dairy products, modernizing available capacities and improving their use. The idea of the manager has a clear goal, namely to have an enterprise with new, modern equipment with sufficient production capacity, lower cost per unit of production, better price and higher profit.

The company's goals are to meet the various needs of customers in the following way:

- extensive personal contact in large stores;
- procurement experience that makes it reliable;
- providing complete product information;
- flexible and different in trading and pricing;
- managers know well the competitive approaches of other companies and their product;
- managers are familiar with the main producers in this sector and their marketing position.

With the start of the activity after the purchase of new machines and equipment, relations with companies for which ET "VALENTIN MILKOV PACHEV" will be a SUPPLIER until 2020 will be strengthened and developed:

Customers:

- ET "DESI 87 - DESISLAVA KARADJOVA"
- "KRISTA KO" OOD

The task of analyzing the market and the strength of the competition falls to the manager, and in general, a system of this nature represents a set of actions to monitor the actions of:

- Customers;
- Competitors;
- Providers;
- Policy and legislation.

In the long term, it is important to determine **the key ones** customers, suppliers and competitors and to observe changes in their behavior towards the market. For this purpose it is suitable to apply **ABC analysis**, with the help of which the given focus group (customers, suppliers or competitors) is divided into three groups, and for each separate group criteria are defined on the basis of which the given entity would fall into group A, B or C.

The groups are divided according to the importance that the given entity (for example, a customer if analyzing customers) has for the company. In **group A** fall **the most important** customers and practice has proven that they are no more than **20% of the total volume** customers, but are most valuable to the company because they bring **80% of revenue**, **Group B** those that are placed **important, but not a priority for the company**, they are about 15% of all and have average incomes. **Group C** are those who are with **least importance** for the company.

After purposefully separating customers, suppliers and competitors into separate groups, it is enough to **observe group A of all three types** – these will be the key customers, suppliers and competitors.

Applying this analysis methodology helps to observe more focused changes in the external environment for the company. The monitoring results made for the purpose of building an early warning system could also be useful for improvement **marketing and sales effectiveness** in the company.

Following these important analyses, the company will be preferred over competitors, the attitude to the customer will be as possible **personal** and will show **interest in his needs and problems**. Forming a personal relationship is not an easy task and requires a certain amount of persistence and patience. The process begins with the creation of a concept for the type of attitude that ET "VALENTIN MILKOV PACHEV" wants to build, goes through determining the parameters of the information necessary for the creation of the chosen attitude and leads to the inclusion of employees in the built work model and behavior towards customers.

To achieve the goals thus set, the company will follow several rules:

- Placing the satisfaction of the customer's needs at the center of the company's policy - creating a customer-oriented organization;
- Determining the circle of potential customers of the organization - who are the customer groups for which the products are intended. It is possible that each product is suitable for different groups, then it should be determined separately for each product which is the focus group;
- Determining the ways of creating an attitude - how and in what way the desired attitude will be achieved;
- Determining the parameters of the required information;
- Management of the customer database - determining the rules for collecting, storing and distributing customer information in the organization;
- Maintaining an up-to-date database – it is necessary to create rules for updating the collected information, so as to guarantee its up-to-dateness;
- Analysis of activities towards customers and checking for relevance of the parameters of the collected data - as the products change, so do the preferences of the customers.

The manager's gaze is directed at customers demanding taste and quality. The idea of the company is to offer a smaller quantity, but with better indicators of the final product. This will be fully possible after purchasing the above-mentioned machines and equipment - the subject of the investment.

With the construction of the 30 kW photovoltaic plant, the energy efficiency of the enterprise will be guaranteed, which is also a prerequisite for increasing the competitiveness of the enterprise. The panels - 120 pieces, which are part of its components, will be placed on the roof of the cow farm of manager Valentin Pachev. The photovoltaic plant is the best possible solution to supply the enterprise with energy.

The products of ET "VALENTIN MILKOV PACHEV" will be as follows:

<i>Dairy products</i>
<i>1. Cheese in packaging boxes</i>
<i>2. Yogurt</i>
<i>3. Buttermilk</i>
<i>4. Cow butter</i>

Cheese - different cuts

Buttermilk

Yoghurt - 1%, 2% and 3.6%

Yogurt is a national Bulgarian food with a pleasant taste and high nutritional value. Yogurt is also used as a dietary food for some diseases.

Oil - various cuts

Butter is obtained by churning the cream of cow's milk. It contains a large percentage of fats and proteins, carbohydrates, vitamins and water. Butter is an easily digestible food that provides the body with a significant amount of nutrients.

For the good and timely execution, a stock of the necessary quantity will be maintained daily, thanks to the raw material from the cows that are raised in the constructed cow farm.

Each assigned and executed order will be accompanied by a receipt-transmission protocol and an invoice in cash or by bank transfer, which is subject to payment. Workers will be provided with work clothes tailored to the activity.

The production will be transported by refrigerated truck, which will ensure reliability and security of daily deliveries to customers.

II. Description of the candidate and his/her activities:

A. Brief information about the applicant's activity:

- Full name of the applicant;

ET "VALENTIN MILKOV PACHEV"

- Legal form of the activity and date of registration;

Legal form – Sole trader. Registered on 23.01.2015 with the main activity "Production, purchase and trade of milk and milk products". Has VAT registration.

- Territorial location.

Bulgaria, Kardzhali district, commune. Kirkovo, Dolno Kapinovo village 6870

B. Organization, structure and management:

The management team of the company is composed of specialists who, with common skills and competences, control the business from the supply of raw materials to the finished product and sales.

1. Valentin Milkov Pachev – founder, owner, organizer of production, sales and general manager

A specialist with many years of experience in the production of dairy products

2. Technologist - quality controller

In the process of work, the following principle of distribution of duties and powers will be observed:

Valentin Milkov Pachev – founder, owner, organizer of production, sales and general manager

1 Technologist

4 operators of milk processing machines

4 worker production

2 people packing

The products offered are the following:

Cheese - milky product that has undergone physico-chemical and biochemical changes under the action of the rennet enzyme and the enzymes of lactic acid microorganisms. It is a concentrated product of protein substances, milk fat, salts, vitamins and has pleasant taste and

aroma substances. Cheese has a high caloric value and physiological fullness, which are determined by a high content of protein substances and fats, from the presence of well-absorbed by the human body peptides, free amino acids, vitamins and trace elements.

Yoghurt – is a lactic acid product that is obtained as a result of the course of lactic acid fermentation the milk. Nutritional value is determined by the content of nutrients and the ability of these ingredients to be used by the body. Yoghurt has a higher nutritional value than fresh milk. The reason for this is the changes that have occurred under the action of Lactobacillus bulgaricus and Streptococcus thermophilus.

Airyran– is non-alcoholic drink, Made by yoghurt, diluted with water. Sometimes it is served salted to taste.

Oil – it is dairy product, made from fresh or fermented beets cream.

Table B Additional employment of the enterprise related to the implementation of the project(if applicable)

<i>Number of staff at the end of the previous financial year (for the whole enterprise)</i>	<i>Planned number of additional employed persons by the end of the period (for the implementation of the activities under the business plan)</i>	<i>Number of staff for whom the applicant plans to provide sustainable employment (for the entire enterprise, including the implementation of the activities under the business plan)</i>	<i>Planned number of personnel increased for the implementation of the activities of the business plan</i>
A	B	C	D
0	11	11	11

Notes:

* In column "A" fill in the number of personnel employed in the applicant's enterprise.

* In column "B" fill in the number of persons additionally employed under labor relations for the implementation of the activities under the business plan.

* In column "B" fill in the number of personnel for the entire enterprise, necessarily including the data specified in column "A", as well as the planned number of personnel increased for the implementation of the activities according to the business plan.

* In column "D" fill in the difference between the data from column "B" and "A".

VI. Economic sustainability analysis of the project

VI.1. Object, sources of funding and stages of project implementation. Suppliers and customers.

A. Object and sources of funding for the project.

Table 1. Subject of the investment with which the project support is applied for

(Leva)

<i>Investment</i>				<i>Unit price</i>	<i>Value*</i>	<i>Own funds (%)</i>	<i>Credit (%)</i>
<i>Kind</i>	<i>Make, model, other</i>	<i>What</i>	<i>Measure</i>				
<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>	<i>Well</i>	<i>J</i>	<i>WITH</i>
Laboratory utensils set		1	no	2 190,00	2 190,00	50%	50%

<i>Stainless steel table with base</i>	2000/900/900	1	no	1 660,00	1 660,00	50%	50%
<i>Milk cooling bath V =500 l</i>	MV0.5	2	no	9 680,00	19 360,00	50%	50%
<i>Milk pasteurizer for yogurt and cheese production</i>	PM-1	1	no	70 800,00	70 800,00	50%	50%
<i>Semi-hermetic cream separator</i>	OSCP 1	1	no	36 510,00	36 510,00	50%	50%
<i>Homogenizer</i>	OGM 1.25	1	no	50 190,00	50 190,00	50%	50%
<i>Yogurt fermenter V = 500 l</i>	ZM0.5	2	no	9 600,00	19 200,00	50%	50%
<i>Yogurt dosing and sealing machine</i>	MD1200	1	no	48 360,00	48 360,00	50%	50%
<i>Sanitary sink - pedal</i>	430/430/1230	3	no	820,00	2 460,00	50%	50%
<i>Cheese bath V =700 L</i>	BC2	2	no	2 100,00	4 200,00	50%	50%
<i>Chute with whey tub for two tubs</i>	3625/1000/460	1	no	1 240,00	1 240,00	50%	50%
<i>Stainless centrifugal pump</i>	PC 160 S - 1.5/2	1	no	2 340,00	2 340,00	50%	50%
<i>Milk hose</i>	DN40	10	no	132,00	1 320,00	50%	50%
<i>Cutting and mixing tools set - horizontal knife, vertical knife, stirrer and spatula</i>		1	no	440,00	440,00	50%	50%
<i>Brine container</i>	Ss1	1	no	3 900,00	3 900,00	50%	50%
<i>Container for topping up brine</i>	Ss0.15	1	no	1 120,00	1 120,00	50%	50%
<i>Work table</i>	2000/600/900	1	no	1 120,00	1 120,00	50%	50%

Vacuum packaging machine	VO1	1	no	13 200,00	13 200,00	50%	50%
Sour cream V = 160 l	SZS0.16	1	no	7 260,00	7 260,00	50%	50%
Drum for beating butter	BM0.12	1	no	6 930,00	6 930,00	50%	50%
Nail pot	SC1.5	1	no	6 600,00	6 600,00	50%	50%
Central washing system set	CIS20	1	no	40 120,00	40 120,00	50%	50%
Water heating boiler farm set	VKS400	1	no	48 760,00	48 760,00	50%	50%
Stainless sink - three-slot	2000/600/850	1	no	2 100,00	2 100,00	50%	50%
Complete set for thermostatic chamber V = 5 cubic m		2	no	7 060,00	14 120,00	50%	50%
Complete set for a refrigerating chamber V = 10 cubic meters		1	no	18 600,00	18 600,00	50%	50%
Kit for cheese ripening chamber V = 17 cubic meters		1	no	22 360,00	22 360,00	50%	50%
Complete set for storage and expedition chamber V = 15 cubic meters		1	no	20 700,00	20 700,00	50%	50%
Light duty refrigerated truck	IVECO Daily 350C13A8V	1	no	89 381,43	89 381,43	50%	50%
Photovoltaic plant		1	no	140 141,96	140 141,96	50%	50%
Subobject 1. Milk processing plant		1	sq.m	73 005,99	73 005,99	50%	50%

	Total	769 689,38
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The exchange rate used to calculate the value of the investment is indicated

Table 2. Investment costs for which support is not applied for, but are part of the overall object of the investment and without them the object cannot be completed and/or function independently.

(Leva)

<i>Investment</i>				<i>Unit price</i>	<i>Value*</i>	<i>Including</i>		
<i>Kind</i>	<i>Make, model, other</i>	<i>What</i>	<i>Measure</i>			<i>Own funds (%)</i>	<i>Credit (%)</i>	<i>Others (%)</i>
<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>	<i>Well</i>	<i>J</i>	<i>WITH</i>	<i>I</i>
Total								

The exchange rate used to calculate the value of the investment is indicated

Table 3. Description of the current state of the object (investment), in case at the time of preparation of the business plan there are already completed stage(s) of the investment project

(Leva)

<i>Activities/Assets</i>	<i>Invested funds</i>	<i>Source</i>
<i>A</i>	<i>B</i>	<i>IN</i>

C. Prospective suppliers - Contracts, with described quantities and prices of raw materials as proof that at least 50% of the raw materials for the processing plant are secured, according to its production program for the first estimated year of the business plan after

the payment of the financial aid. At least 30% of the total raw material base is from own production or from registered farmers for all applicants.

Table 4.1.

<i>4.1.1. . Type of raw material used by the processing plant, supplied by a registered farmer</i>	<i>measure</i>	<i>Quantity of raw material agreed to be purchased for the first forecast year</i>
<i>B</i>	<i>IN</i>	<i>D</i>
<i>4.1.2. Type of raw material used by the processing plant, supplied by an UNREGISTERED farmer</i>	<i>measure</i>	<i>Quantity of raw material agreed to be purchased for the first forecast year</i>
<i>4.1.3. Type of own raw material used by the enterprise for processing</i>	<i>measure</i>	<i>Quantity of raw material agreed to be purchased for the first forecast year</i>
<i>raw cow's milk</i>	<i>kg</i>	<i>200</i>

Table 4.2. For the "Meat and meat products" sector

4.2.1. Type of raw material used by the processing plant, supplied by a registered farmer	measure	Quantity of raw material agreed to be purchased for the first forecast year
B	IN	D
4.2.2. Type of raw material used by the processing plant, supplied by an UNREGISTERED farmer	measure	Quantity of raw material agreed to be purchased for the first forecast year
4.2.3. Type of own raw material used by the enterprise for processing	measure	Quantity of raw material agreed to be purchased for the first forecast year
4.2.4. Type of raw material used by the processing plant, delivered from slaughterhouses	measure	Quantity of raw material agreed to be purchased for the first forecast year
4.2.5. Type of raw material delivered by registered farmers, delivered to slaughterhouses under item 4.2.4.	measure	Quantity of raw material agreed to be purchased for the first forecast year

VI.2. Financial economic status - income and expenses

A. Income

A.1. Operating income.

Table 5. Production and commercial program

(Leva)

Type of production* by year	Measure	Quantity/ average annual workload	Production			Average price per unit of production		Revenue from product sales	
			for export	for the local market	for own consumption	for amount* *	for the local market	for export	for the local market
Previous year/ Last reporting period									
Raw cow's milk	l	54 000,00		54 000,00			0,60		32 400,00
Total									32 400,00
First hour									
Cheese	kg.	3 600,00		3 600,00			9,00		32 400,00

European Regional Development Fund

Yoghurt	no.	28 640,00		28 640,00			0,60		17 184,00
Oil	kg.	5 042,00		5 042,00			8,00		40 336,00
Airyana	no.	48 649,00		48 649,00			0,35		17 027,15
Total									106 947,15
Second hour									
Cheese	kg.	6 000,00		6 000,00			9,00		54 000,00
Yoghurt	no.	47 432,00		47 432,00			0,60		28 459,20
Oil	kg.	8 403,00		8 403,00			8,00		67 224,00
Airyana	no.	81 080,00		81 080,00			0,35		28 378,00
Total									178 061,20
3rd hour									
Cheese	kg.	8 000,00		8 000,00			9,00		72 000,00
Yoghurt	no.	63 644,00		63 644,00			0,60		38 186,40
Oil	kg.	11 204,00		11 204,00			8,00		89 632,00
Airyana	no.	108 108,00		108 108,00			0,35		37 837,80

Total				237 656,20
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* Column A indicates the types of products that the applicant produces and which are e.g

* Column A indicates the types of products that the applicant produces and which are directly related to the investment for which he is applying. In the event that a given type of production of the applicant is indirectly related to the activity in which the investment is made, it is described in Table 8 "Other income".

**Indicates the exchange rate on the basis of which the production for export was calculated

Table 6. Production capacity of the processing plant according to the technological project

Type of production	Previous year/ Last reporting period	And the year	II hour	Three o'clock	IV hour	V hour
	Annual production capacity of the enterprise (items)	Annual production capacity of the enterprise (items)	Annual production capacity of the enterprise (items)	Annual production capacity of the enterprise (items)	Annual production capacity of the enterprise (items)	Annual production capacity of the enterprise (items)
A	B	IN	D	D	Well	J
Cheese		50,00	50,00	50,00	50,00	50,00
Yoghurt		50,00	50,00	50,00	50,00	50,00
Oil		50,00	50,00	50,00	50,00	50,00

<i>Airyán</i>		50,00	50,00	50,00	50,00	50,00
Total production (items)	200,00	200,00	200,00	200,00	200,00	200,00

<i>Type of production</i>	<i>VI year</i>	<i>VII hour</i>	<i>VIII hour</i>	<i>IX year</i>	<i>X years</i>
	<i>Annual production capacity of the enterprise (items)</i>	<i>Annual production capacity of the enterprise (items)</i>	<i>Annual production capacity of the enterprise (items)</i>	<i>Annual production capacity of the enterprise (items)</i>	<i>Annual production capacity of the enterprise (items)</i>
A	IN	D	D	Well	J
<i>Cheese</i>	50,00	50,00	50,00	50,00	50,00
<i>Yoghurt</i>	50,00	50,00	50,00	50,00	50,00
<i>Oil</i>	50,00	50,00	50,00	50,00	50,00
<i>Airyán</i>	50,00	50,00	50,00	50,00	50,00
Total production (items)	200,00	200,00	200,00	200,00	200,00

** The applicant indicates the products it produces/will produce and the annual quantity of each product according to a technological project*

Justification for compliance of the capacity of the supported assets and activities with the estimated amount of processed and produced by the applicant:

- Laboratory instruments set

After milking, the milk enters milk cooling tubs in the milk collection room. A sample is taken from the produced milk and physico-chemical analyzes are performed on the work table with a combined apparatus for the quality of the raw material. Raw cow's milk must meet the requirements of Ordinance No. 4/2008. of the Ministry of Health and Regulation 853/2004 of the EU.

The set includes a milk analyzer, PH meter, lactodosimeter, thermometer and butterometer. It will be used daily.

- Stainless steel table with a base measuring 2m/0.9m/0.9m
- Milk cooling tub V = 500 l - 2 pieces

After milking, the milk enters milk cooling tubs.

Up to 1000 liters of raw milk from the own cow farm will enter the enterprise daily, therefore 2 milk cooling tubs of 500 liters are needed.

- Milk pasteurizer for yogurt and cheese production
Maximum productivity 1000l/hour

After homogenization, the milk must be pasteurized.

The normalized milk is heated in the pasteurizer to a temperature of 92-95°C, held at this temperature for 20-30 minutes and cooled to a temperature of 44-46⁰ S.

- Semi-hermetic cream separator
Maximum productivity 1000l/hour
- Homogenizer
Maximum productivity 1250l/hour

Homogenization of milk is carried out at temperature $t = 60-65$ °C and pressure $p = 15-17$ MPa. At the indicated temperature interval, the milk fat is in a liquid, easily deformable state, which facilitates the fine dispersion of the oil globules.

The milk is passed through special valves with narrow openings under high pressure and a temperature of 60-65 °C. After homogenization, the milk must be pasteurized.

- Fermenter for yogurt V = 500 l - 2 pieces

The milk is fed into the fermenters. Add sourdough for direct application, mix for 10 min and feed to the cutting machine.

- Yogurt dosing and sealing machine
Maximum productivity 1200 packages/hour

The fermented milk is fed by a pump to a dosing-packaging machine with a capacity of 1000 l/h.

Polystyrene buckets filled and closed with aluminum foil are arranged in cassettes that are stacked on pallets.

- Sanitary sink - pedestal Dimensions 0.430m/0.430/1.230m
- Cheese bath $V = 700$ L – 2 pcs. Capacity 700 l.
- Whey tub chute for two tubs Dimensions 3.625m/1m/0.460m
- Stainless centrifugal pump 10m³/hour
- Milk hose 10 m
- Cutting and mixing tools set - horizontal knife, vertical knife, stirrer and spatula
- Container for brine Capacity 1000 l.
- Container for topping up brine Capacity 150 l.
- Work table 2m/0.600m/0.900m
- Vacuum packaging machine
- Sour cream $V = 160$ l
- Drum for beating oil Capacity 120 l.
- Container for nails Capacity 1500 l.
- Central washing system set

- Water heating boiler farm set
- Stainless sink - three-slot

- Complete set for thermostatic chamber $V = 5$ cubic m
The pallets are arranged in a thermostatic chamber, in which the lactic acid process takes place at a temperature of 43 - 45 °C.

- Complete set for a refrigerating chamber $V = 10$ cubic meters
After the milk reaches the desired acidity (65 - 75 °T) and coagulum strength, the doors of the thermostatic chamber are opened, the milk is removed from the chamber, Leva for 15-20 min to cool, after which the pallets are moved for final cooling and storage at a temperature of 2 - 6 °C and a relative humidity of 80 - 85 % in a cold room.

- Kit for cheese ripening chamber $V = 17$ cubic meters
The boxes of cheese are closed and labeled and guided into the ripening chamber. The ripening of the cheese takes place in a refrigerated ripening chamber. cheese is arranged on pallets, in several rows. Ripening lasts 45 days at a temperature of 10-12°C and a relative humidity of 70-75%. The final acidity of the cheese must be not lower than 200°T, and of the brine not lower than 160°T.

- Complete set for storage and expedition chamber $V = 15$ cubic meters
After the ripening process is completed, the cheese is moved and stored in the chamber for storage and shipment of the finished product. Storage is carried out at a temperature of 2-4°C for 8 months.

Table 7. Production capacity of the processing plant planned in the Production and Trade Program

<i>Type of production</i>	<i>Previous year/ Last reporting period</i>	<i>And the year</i>	<i>II hour</i>	<i>Three o'clock</i>
	<i>Planned annual production capacity of the enterprise (items)</i>	<i>Planned annual production capacity of the enterprise (items)</i>	<i>Planned annual production capacity of the enterprise (items)</i>	<i>Planned annual production capacity of the enterprise (items)</i>
A	B	IN	D	D
<i>raw cow's milk</i>	54.00			
<i>Cheese</i>		18,00	30,00	40,00
<i>Yoghurt</i>		18,00	29,81	40,00
<i>Oil</i>		18,00	30,00	40,00
<i>Airyran</i>		18,00	30,00	40,00
Total production (items)	54.00	72,00	119,81	160,00

Table 8. Other income

(Leva)

<i>Other incomes (type)</i>	<i>Previous year / Last reporting period</i>	<i>And the year</i>	<i>II year</i>	<i>III hour</i>

A	B	IN	D	D
<i>Sale of calves</i>	1 500,00	2 250,00	3 000,00	6 000,00
<i>subsidy</i>	7 200,00	12 000,00	16 000,00	20 000,00
Total	8 700,00	14 250,00	19 000,00	26 000,00

* The applicant indicates other income, indirectly related to the income from the main activity, indicated in Table 5 "Production and commercial program",

in column A; the value of realized other income by type, for the previous year (reporting period),

in column B; the estimated value of other income in the first year of the business plan period,

in column B; the estimated value of other income for the entire period of the business plan, in columns D, E, E and G;

for "Total" enter the sums in columns B, C, D, D, E and Z;

B. Costs

B.1. Activity costs

Table 9. Costs for raw materials, materials and external services

(Leva)

Type of expenditure	Previous year / Last accounting period	And the year	II year	III hour
A	B	IN	D	D

<i>Surovina - sourdoughs of May</i>		1 300,00	2 100,00	3 500,00
<i>Fuel</i>		7 500,00	8 500,00	9 500,00
<i>Packaging</i>		7 600,00	12 800,00	17 100,00
<i>El. energy</i>	1 800,00	3 000,00	3 600,00	4 200,00
<i>Water</i>	500,00	1 200,00	1 700,00	2 000,00
Total	20 600	28 600,00	28 700,00	36 300,00

Table 10. Wages and social security costs

(Leva)

View of the staff	Number of employed persons	Monthly pay	Total wages for the year	Social Security*	Total for the year
<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>	<i>Well</i>
Previous year / Last reporting period					
<i>Administrative</i>	1			1 547,04	1 547,04
<i>Administrative</i>					0,00
<i>Production</i>					0,00
Total					1 547,04
And the year					
<i>Administrative</i>	1			1 547,04	1 547,04
<i>Administrative</i>	1	350,00	4 200,00	747,60	4 947,60
<i>Production</i>	5	340,00	20 400,00	3 631,20	24 031,20
Total					30 525,84

View of the staff	Number of employed persons	Monthly pay	Total wages for the year	Social Security*	Total for the year
II year					
Administrative	1			1 547,04	1 547,04
Administrative	1	350	4 200,00	747,60	4 947,60
Production	10	340,00	20 400,00	7 262,40	48 062,40
Total					54 557,04
Three o'clock					
Administrative	1			1 547,04	1 547,04
Administrative	1	350	4 200,00	747,60	4 947,60
Production	10	340,00	20 400,00	7 262,40	48 062,40
Total					54 557,04

*The candidate describes in detail the costs of salaries and social security, indicating: the employed staff by groups (management, administrative, production), both for the previous year and for all forecast years included in the business plan, in column A;

the number of employed personnel (by years and by groups), in column B;

the monthly remuneration of the staff by groups, in column B;

the annual amount of salary expenses, in column D (this amount is obtained after filling in columns B and C. The amount in column C is multiplied by the number of employees from column B and then multiplied by 12 months);

social security (by years and by groups), in column D;

total wages and social security expenses in column E (this amount is obtained by adding the amounts from columns D and E);

for "Total" enter the amount of expenses by year from column E

*Social insurance, which is at the employer's expense

Table 11. Depreciation costs (depreciation plan)

(Leva)

<i>Active</i>	<i>Date of acquisition</i>	<i>Acquisition price</i>	<i>Period of operation</i>	<i>Depreciation rate</i>	<i>Previous year / Last reporting period</i>	<i>I year.</i>	<i>II year.</i>	<i>III год.</i>
					<i>Well</i>	<i>J</i>	<i>WITH</i>	<i>I</i>
<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>	<i>Well</i>	<i>J</i>	<i>WITH</i>	<i>I</i>
<i>Laboratory utensils set</i>	2025	2 190,00	3.3	30%			657,00	657,00
<i>Stainless steel table with base</i>	2025	1 660,00	3.3	30%			498,00	498,00
<i>Milk cooling bath V =500 l</i>	2025	19 360,00	3.3	30%			5 808,00	5 808,00
<i>Milk pasteurizer for yogurt and cheese production</i>	2025	70 800,00	3.3	30%			21 240,00	21 240,00
<i>Semi-hermetic cream separator</i>	2025	36 510,00	3.3	30%			10 953,00	10 953,00
<i>Homogenizer</i>	2025	50 190,00	3.3	30%			15 057,00	15 057,00
<i>Yogurt fermenter V = 500 l</i>	2025	19 200,00	3.3	30%			5 760,00	5 760,00
<i>Yogurt dosing and sealing machine</i>	2025	48 360,00	3.3	30%			14 508,00	14 508,00

<i>Sanitary sink - pedal</i>	2025	2 460,00	3.3	30%			738,00	738,00
<i>Cheese bath V =700 L</i>	2025	4 200,00	3.3	30%			1 260,00	1 260,00
<i>Chute with whey tub for two tubs</i>	2025	1 240,00	3.3	30%			372,00	372,00
<i>Stainless centrifugal pump</i>	2025	2 340,00	3.3	30%			702,00	702,00
<i>Milk hose</i>	2025	1 320,00	3.3	30%			396,00	396,00
<i>Cutting and mixing tools set - horizontal knife, vertical knife, stirrer and spatula</i>	2025	440,00	3.3	30%			132,00	132,00
<i>Brine container</i>	2025	3 900,00	3.3	30%			1 170,00	1 170,00
<i>Container for topping up brine</i>	2025	1 120,00	3.3	30%			336,00	336,00
<i>Work table</i>	2025	1 120,00	3.3	30%			336,00	336,00
<i>Vacuum packaging machine</i>	2025	13 200,00	3.3	30%			3 960,00	3 960,00
<i>Sour cream V = 160 l</i>	2025	7 260,00	3.3	30%			2 178,00	2 178,00
<i>Drum for beating butter</i>	2025	6 930,00	3.3	30%			2 079,00	2 079,00
<i>Nail pot</i>	2025	6 600,00	3.3	30%			1 980,00	1 980,00

Central washing system set	2025	40 120,00	3.3	30%			12 036,00	12 036,00
Water heating boiler farm set	2025	48 760,00	3.3	30%			14 628,00	14 628,00
Stainless sink - three-slot	2025	2 100,00	3.3	30%			630,00	630,00
Complete set for thermostatic chamber V =5 cubic m	2024	14 120,00	3.3	30%		2 118,00	4 236,00	4 236,00
Complete set for a refrigerating chamber V = 10 cubic meters	2024	18 600,00	3.3	30%		2 790,00	5 580,00	5 580,00
Kit for cheese ripening chamber V = 17 cubic meters	2024	22 360,00	3.3	30%		3 354,00	6 708,00	6 708,00
Complete set for storage and expedition chamber V = 15 cubic meters	2024	20 700,00	3.3	30%		3 105,00	6 210,00	6 210,00
Light duty refrigerated truck	2025	89 381,43	3.3	30%			26 814,43	26 814,43

<i>Photovoltaic plant</i>	2024	140 141,96	25	4%		2 802,84	5 605,68	5 605,68
<i>Subobject 1. Milk processing plant</i>	2024	73 005,99	25	4%		1 460,12	2 920,24	2 920,24
Total						19 060,68	175 488,35	175 488,35

Table 12. Repayment plan of the borrowed funds for the implementation of the project

(Leva)

<i>Years</i>	<i>Balance at the beginning of the year</i>	<i>Interest</i>	<i>Chiefs</i>	<i>Balance at the end of the year</i>
<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>
<i>Previous year/last reporting period</i>	384 845	10 112	144 464	240 381
<i>And the year</i>	240 381	16 827	240 381	0
<i>II year</i>				
<i>III hour</i>				

Table 13. Interest expenses

(Leva)

<i>Type of loan</i>	<i>Previous year/last reporting period</i>	<i>And the year</i>	<i>II year</i>	<i>III hour</i>
A	B	IN	D	D
<i>Loan for project implementation</i>		10 112,47	16 826,65	
Total		10 112,47	16 826,65	

* The applicant describes the existing and estimated interest costs separately for all loans described in Table 13, indicating: the type of loan, in column A;

interest expenses for the previous year (reporting period), in column B;

the estimated interest costs for the entire period described in the business plan, in column B, D, E, E and G;

for "Total" enter the sums of interest expenses by year from columns B, C, D, D, E and Z;

Table 14. Other expenses

(Leva)

<i>Other expenses</i>	<i>Previous year / last reporting period</i>	<i>And the year</i>	<i>II year</i>	<i>III hour</i>
A	B	IN	D	D
<i>roughage</i>	5 270,00	8 330,00	9 800,00	10 500,00
<i>compound feed</i>	7 517,50	11 882,50	13 748,00	15 600,00
Total	12 787,50	20 212,50	23 548,00	26 100,00

Table 15. Cost per unit of production

(Leva)

<i>Product type</i>	<i>Types of resources needed to produce a unit of product</i>	<i>Qty per unit of production</i>	<i>Measure</i>	<i>Unit price</i>	<i>Unit cost value by type</i>
<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>	<i>Well</i>
<i>Cost per 1 kg. Cheese</i>	<i>Raw material - raw milk</i>	<i>5</i>	<i>Kg</i>	<i>0,6</i>	<i>BGN 3.00</i>
	<i>Sourdough yeast</i>	<i>1,33</i>	<i>city</i>	<i>0,9</i>	<i>BGN 0.12</i>
	<i>Fuel</i>	<i>0,17</i>	<i>l</i>	<i>2,6</i>	<i>BGN 0.45</i>
	<i>Packaging</i>	<i>1,1</i>	<i>No.</i>	<i>0,10</i>	<i>BGN 0.11</i>
	<i>El. energy</i>	<i>2,33</i>	<i>kWh</i>	<i>0,09</i>	<i>BGN 0.21</i>
	<i>Water</i>	<i>1,16</i>	<i>m.cub</i>	<i>0,06</i>	<i>BGN 0.07</i>
<i>Total</i>					<i>BGN 3.96</i>
<i>Cost of yogurt 1 pc. /cut of 400 grams/</i>	<i>Raw material - raw milk</i>	<i>0,6285</i>	<i>Kg</i>	<i>0,38</i>	<i>BGN 0.24</i>
	<i>Sourdough yeast</i>	<i>0,01</i>	<i>city</i>	<i>0,9</i>	<i>BGN 0.01</i>
	<i>Fuel</i>	<i>0,015</i>	<i>l</i>	<i>2,6</i>	<i>BGN 0.04</i>
	<i>Packaging</i>	<i>0,3</i>	<i>No.</i>	<i>0,10</i>	<i>BGN 0.03</i>
	<i>El. energy</i>	<i>0,11</i>	<i>kWh</i>	<i>0,09</i>	<i>BGN 0.01</i>
	<i>Water</i>	<i>0,16</i>	<i>m.cub</i>	<i>0,06</i>	<i>BGN 0.00</i>
<i>Total</i>					<i>BGN 0.33</i>
<i>Cost of oil 1 kg.</i>	<i>Raw material - raw milk</i>	<i>3,57</i>	<i>Kg</i>	<i>0,38</i>	<i>BGN 1.36</i>

	<i>Sourdough yeast</i>	<i>0,43</i>	<i>city</i>	<i>0,9</i>	<i>BGN 0.39</i>
	<i>Fuel</i>	<i>0,5</i>	<i>l</i>	<i>2,6</i>	<i>BGN 1.30</i>
	<i>Packaging</i>	<i>9,0</i>	<i>No.</i>	<i>0,10</i>	<i>BGN 0.90</i>
	<i>El. energy</i>	<i>4,77</i>	<i>kWh</i>	<i>0,09</i>	<i>BGN 0.43</i>
	<i>Water</i>	<i>0,833</i>	<i>m.cub</i> <i>.</i>	<i>0,06</i>	<i>BGN 0.05</i>
Total					BGN 4.43
Cost of Airyan 1 pc. /cut of 300 grams/	<i>Raw material - raw milk</i>	<i>0,37</i>	<i>Kg</i>	<i>0,38</i>	<i>BGN 0.14</i>
	<i>Sourdough yeast</i>	<i>0,001</i>	<i>city</i>	<i>0,9</i>	<i>BGN 0.00</i>
	<i>Fuel</i>	<i>0,007</i>	<i>l</i>	<i>2,6</i>	<i>BGN 0.02</i>
	<i>Packaging</i>	<i>0,4</i>	<i>No.</i>	<i>0,10</i>	<i>BGN 0.04</i>
	<i>El. energy</i>	<i>0,11</i>	<i>kWh</i>	<i>0,09</i>	<i>BGN 0.01</i>
	<i>Water</i>	<i>0,166</i>	<i>m.cub</i> <i>.</i>	<i>0,06</i>	<i>BGN 0.01</i>
Total					BGN 0.22

VI.3. Estimates of the net cash flows of the project and other activities carried out by the applicant

A. Project net cash flow forecast.

Table 16. Project net cash flow forecast

(Leva)

<i>Index</i>	<i>Previous year / Last reporting period</i>	<i>And the year</i>	<i>II year</i>	<i>III hour</i>
A	B	IN	D	D
1. Revenue from sales	32 400,00	106 947,15	178 061,20	237 656,20
2. Other income	8 700,00	14 250,00	19 000,00	26 000,00
Total revenue (1+2)	41 100,00	121 197,15	197 061,20	263 656,20
3. Costs for raw materials, materials and external services	2 300,00	20 600,00	28 700,00	36 300,00
4. Depreciation expenses	19 060,68	15 629,96	175 488,35	175 488,35
5. Expenses for wages and social security	1 547,04	30 525,84	54 557,04	54 557,04
6. Other expenses	12 787,50	20 212,50	23 548,00	26 100,00
7. Interest expense		10 112,47	16 826,65	
Total costs (3+4+5+6+7)	35 695,22	97 080,77	275 572,04	292 445,39
III. Sorrow before taxation (I-II)	5 404,78	24 116,38	-78 510,84	-28 789,19
IV. Taxes and Charges	540,48			
V. Profit after tax (III – IV)	4 864,30	24 116,38	-78 510,84	-28 789,19
VI. Funding under the Program		144 463,97	240 380,71	
VII. Net cash flow (V+4+VI)	23 924,98	184 210,31	337 358,22	146 699,16

**INTERREG V – A
COOPERATION PROGRAM GREECE – BULGARIA 2014-2020**

**Market Changer (MIS Code: 5070788)
MarCh**

**BUSINESS PLANS
Designing and Coaching Business Plans for 20 businesses
D 5.5.2**

**Main Hall, Paradise center , 1st floor
Address: 9 “ Pirin ” str., 6600 Kardzhali , BG**



Regional Industrial Association – Kardzhali

The Project is co-funded by the European Regional Development Fund (ERDF) and by national funds of the countries participating in the Interreg V-A “Greece-Bulgaria 2014-2020” Cooperation Programme



Contractor: Trainer Consult Ltd

The Project is co-funded by the European Regional Development Fund (ERDF) and by national funds of the countries participating in the Interreg VA "Greece-Bulgaria 2014-2020" Cooperation Programme .

BUSINESS PLAN

Launching the production of a new product at "ALADA 2020" Ltd *(business plan name)*

"ALADA 2020" Ltd
(name of investor)

Investment amount 98,800.00 l in .

General information

<i>A</i>	<i>B</i>
Name on the investor (the legal person , ET)	"ALADA 2020" Ltd
Headquarters and address on management	<i>District: Kardzhali, Municipality: Ardino Place of residence: village of Byal Izvor 6770 First St. No. 15A</i>
Place on doing on the investment	<i>Kardjali (BG425), Ardino, Byal Izvor village</i>
Term on business the plan :	<i>01.01.2024 - 31.12.2026 (3 years)</i>

I Introduction

A. Brief description of the business plan proposal:

The main activity of "ALADA 2020" Ltd. is the processing of milk and the production of dairy products. The planned investments under the current business plan for "Purchase of an automatic line for filling, closing and labeling of airyan for the needs of an existing milk processing enterprise in the village of Byal Izvor" aim to start the production of a new product - airyan , including improving the production, equipped with modern equipment , technology and labor organization.

Alada " products are in demand throughout the country. They are preferred because of their high taste qualities. Their healthiness is guaranteed because they are produced from ecologically pure Rhodope milk.

Products with the " Alada " trademark are manufactured according to all EU requirements. The enterprise has spacious buildings, modern equipment, a modern laboratory. Over the years, the company has proven itself with its products. In order to remain competitive on the market, " Alada 2020" Ltd. intends to start the production of a new product - ayrian . The constant quality control, which is applied from the receipt of the raw cow's milk, through the entire production process, to the shipment of the finished product, guarantees the quality and safety of the food, which is carried out by the manufacturer.

The business plan is aimed at increasing the competitiveness and economic efficiency of the sector processing agricultural products, related to increasing incomes and opening new jobs in the territory of Ardino municipality, Kardzhali region.

The current business plan envisages making an investment in modern equipment leading to the introduction of technological solutions to diversify the range of manufactured products, as prerequisites for a permanent increase in its competitiveness. To achieve this goal, the company plans to purchase the following assets:

1. Automatic line for filling, capping and labeling ayran .

The planned equipment is modern and high-tech, which will contribute to a positive impact on the environment.

The investments under the business plan are as follows:

no	<i>An investment</i>			<i>Value</i>
	<i>Kind</i>	<i>What</i>	<i>measure</i>	
<i>1</i>	<i>2</i>	<i>4</i>	<i>5</i>	<i>7</i>
1	Automatic line for filling, capping and labeling of ayran	1	no.	98,800.00

The total value of the investment costs is BGN **98,800.00** .

B. Expected result after completion of the business plan proposal, including:

B.1. Ways to increase competitiveness by:

<i>no</i>	<i>Ways to increase the competitiveness of the farm</i>	<i>Compliance (mark with X or V)</i>
<i>A</i>	<i>B</i>	<i>IN</i>
1.	better use of the factors of production;	H
2.	introduction of new products, processes and technologies, including short supply chains;	H
3.	improving food quality and safety and their traceability;	<input type="checkbox"/>
4.	achieving compliance with Community standards;	<input type="checkbox"/>
5.	improving environmental protection.	<input type="checkbox"/>

- *Marking more than one match is allowed.*

Rationale: Investments included in the business plan will lead to the introduction of new products, with which the enterprise will increase the demand for its products and its overall competitiveness .

The purchase of the new equipment will allow the production of Airyan in 0.5 liter and 1 liter bottles.

B.2. Improving the overall activity of the enterprise through:

<i>no</i>	<i>Improvement of the overall activity of the enterprise</i>	<i>Compliance (mark X or V)</i>
<i>A</i>	<i>B</i>	<i>IN</i>
1.	implementation of new and/or modernization of available capacities and improvement of their use, and/or	H
2.	implementation on new ones products , processes and technologies , and/ or	H
3.	reduction on the cost price on produced production , and/ or	<input type="checkbox"/>
4.	achieve on compliance with newly introduced standards on European union , and/ or	<input type="checkbox"/>
5.	improvement on cooperation with manufacturers on raw materials , and/ or	<input type="checkbox"/>
6.	conservation on the environment environment (incl reduction on the harmful ones emissions and waste), and/ or	<input type="checkbox"/>
7.	improvement on energy efficiency in enterprises , and/ or	<input type="checkbox"/>
8.	improvement on safety and hygiene conditions on production and labor , and/ or	
9.	improvement on quality and safety on the foods and theirs traceability , and/ or	<input type="checkbox"/>
10.	improvement on the possibilities for production on biological foods through processing on primary agricultural biological products .	

- *Marking more than one match is allowed.*

Justification:

The purpose of the business plan is to increase the competitiveness of the market, of "Alada 2020" OOD, by making an investment in modern equipment leading to the introduction of technological solutions to diversify the range of manufactured products, as prerequisites for a permanent increase in its competitiveness. To achieve this goal, the company plans to purchase the following assets:

1. Automatic line for filling, capping and labeling ayran ..

The business plan is aimed at increasing the competitiveness and economic efficiency of the sector processing agricultural products, related to increasing incomes and opening new jobs in the territory of Ardino municipality, Kardzhali region.

The implementation of the business plan will lead to the achievement of an economically efficient and competitive farm for the processing of cow's milk. After the implementation of the business plan, the applicant expects to achieve the following goals and results:

- Increasing the range of manufactured products and competitiveness of the applicant, through the introduction of new processes and technologies contributing to the production of products from raw cow's milk.
- Compliance with Community standards for improving the quality and safety of food and their traceability, according to Regulation 178/2002. from 28.01.2002 to establish general principles and requirements in the field of food.
- High quality of the manufactured products, in accordance with Community Standards;
- Improving the competitiveness of the farm, by building new material capacities in the farm and introducing new technological solutions;
- Creation of better working conditions;
- Introduction of new products.

The result of the investment made in modern equipment will lead to the introduction of technological solutions for the production of new products and the

creation of an environment for the sustainable development of " Alada 2020" Ltd. as prerequisites for a permanent increase in its competitiveness.

II. Description of the candidate and his/her activities:

A. Brief information about the applicant's activity:

- Full name of the applicant;

" Alada 2020" Ltd

- Legal form of the activity and date of registration;

Sole proprietorship with limited liability, established in 2020.

- Territorial location

The seat and address of the company's management is District: Kardzhali, Municipality: Ardino, Byal Izvor village 6770

The milk processing enterprise is situated in the land of the town of Kardjali , municipality of Ardino.

B. Organization, structure and management:

Currently, the company employs 22 people, of which 17 are production staff, 3 drivers, 1 accountant and 1 manager.

With the implementation of the business plan, it is planned to appoint 2 new personnel on permanent employment contracts who will be engaged in the milk processing enterprise.

Table B Additional employment of the enterprise, related to the implementation of the business plan proposal (to be filled in, in case the applicant fulfills a priority under Section 15, item 1, letter "f" of the application conditions).

<i>Number of staff at the end of the previous financial year (for the whole enterprise)</i>	<i>Planned number of additional employed persons by the end of the period (for the implementation of the activities under the business plan)</i>	<i>Number of staff for whom the applicant plans to provide sustainable employment (for the entire enterprise, including the implementation of the activities under the business plan)</i>
<i>A</i>	<i>B</i>	<i>IN</i>
22	2	24

Table B1 Average list number of personnel for the previous three years

<i>Average number of staff listed for each of the previous three financial years at the date of the announcement of the opening of a procedure for the selection of business plan proposals</i>		
<i>A1 (n-3)</i>	<i>A2 (n-2)</i>	<i>A3 (n-1)</i>
20	21	22

III . Income of the applicant from realized exports or intra-community supplies

Table C Income of the applicant from realized exports or intra-community supplies

Income (BGN)	A1	A2	A3	(A1+A2+A3)
	year (n-3)	year (n-2)	year (n-1)	
1. Total revenue from production				
2. Income from exports and intra-community supplies of manufactured or processed agricultural products				
3. Percentage ratio of revenues from exports and intra-community supplies of manufactured or processed agricultural products to total revenue from production				

Table B2 Description of the primary accounting documents



no	Number of the primary accounting document (invoice) proving compliance with the selection criteria under item 9	Date	Counterparty/Client Name and legal form and number for VAT purposes	Type of manufactured or processed product	Income without VAT (BGN)
Total					



VI. Economic sustainability analysis of the business plan

VI.1. Object, sources of financing and stages in the implementation of the business plan proposal. Suppliers and customers.

A. Object and funding sources of the business plan proposal.

Table 1. Subject of the investment with which the activity support is applied for

(left)

<i>An investment</i>				<i>Unit price</i>	<i>Value*</i>	<i>Including</i>		
<i>Kind</i>	<i>Make, model, other</i>	<i>What</i>	<i>Measure</i>			<i>Own funds (%)</i>	<i>Credit (%)</i>	<i>Others (%)</i>
<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>	<i>Well</i>	<i>Z</i>	<i>H</i>	<i>And</i>
Automatic line for filling, capping and labeling of ayran	An additional collection of bids is planned	1	no.	98,800.00	98,800.00		100%	
Total					BGN 98,800.00			

Table 2. Investment Expenses For who no everything apply for support , but are part from the whole object on the investment and without them the object no can Yes be completed and/ or Yes it works independently .

(left)

<i>An investment</i>				<i>Unit price</i>	<i>Value*</i>	<i>Including</i>		
<i>Kind</i>	<i>Make, model, other</i>	<i>What</i>	<i>Measure</i>			<i>Own funds (%)</i>	<i>Credit (%)</i>	<i>Others (%)</i>
<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>	<i>Well</i>	<i>Z</i>	<i>H</i>	<i>And</i>
Total								

The exchange rate used to calculate the value of the investment is indicated



Table 3. Description of the current state of the object (investment), in case there is already a completed stage(s) of the investment business plan at the time of application

<i>Activities/Assets</i>	<i>Invested funds</i>	<i>Source</i>
<i>A</i>	<i>B</i>	<i>IN</i>

(left)

C. Prospective suppliers - Contracts, with described quantities and prices of raw materials as evidence that at least 50% of the raw materials for the processing plant are secured, according to its production program for the first estimated year of the business plan . At least 30% of the



total raw material base is from own production or from registered farmers for all applicants, with the exception of applicants in the "meat and meat products" sector.

Table 4.1. For all sectors outside the "Meat and meat products" sector

<i>4.1.1. . Type of raw material used by the processing plant supplied by registered farmers</i>	<i>measure</i>	<i>Amount of raw material agreed to be purchased for the first forecast year</i>
<i>B</i>	<i>IN</i>	<i>D</i>
<i>4.1.2. Type of raw material used by the processing plant supplied by UNregistered farmers</i>	<i>measure</i>	<i>Amount of raw material agreed to be purchased for the first forecast year</i>
<i>4.1.3. Type of own raw material used by the enterprise for processing</i>	<i>measure</i>	<i>Amount of raw material agreed to be purchased for the first forecast year</i>
<i>raw cow's milk</i>	<i>t.</i>	<i>725</i>



Table 4.2. For enterprises in the "Meat and meat products" sector

<i>4.2.1. Type of raw material used by the processing plant supplied by registered farmers</i>	<i>measure</i>	<i>Amount of raw material agreed to be purchased for the first forecast year</i>
<i>B</i>	<i>IN</i>	<i>D</i>
<i>4.2.2. Type of raw material used by the processing plant supplied by UNregistered farmers</i>	<i>measure</i>	<i>Amount of raw material agreed to be purchased for the first forecast year</i>
<i>4.2.3. Type of own raw material used by the enterprise for processing</i>	<i>measure</i>	<i>Amount of raw material agreed to be purchased for the first forecast year</i>
<i>4.2.4. Type of raw material used by the processing plant, delivered from slaughterhouses</i>	<i>measure</i>	<i>Amount of raw material agreed to be purchased for the first forecast year</i>
<i>4.2.5. Type of raw material delivered by registered farmers, delivered to slaughterhouses under item 4.2.4.</i>	<i>measure</i>	<i>Amount of raw material agreed to be purchased for the first forecast year</i>



VI.2. Financial economic status - income and expenses

A. Income

A.1. Operating income.

Table 5. Production and commercial program

<i>(left)</i>										
(left)										
no	Type of production* by year	measure	Quantity/ average annual workload	Production			Average price per unit of production		Revenue from product sales	
				for export	for the local market	for own consumption	for export	for the local market	for export	for the local market
1	A	B	IN	D	D	Well	Z	H	And	J
<i>Previous year/Last accounting period</i>										
1	Cow cheese.	t.	136					7,200.00		979,200.00
2	Cheese from cow's milk	t.	65					12,000.00		780,000.00
3	Yogurt 3.6%	t.	81					2,250.00		182,250.00
4	Yogurt 2.0%	t.	62					1,500.00		93,000.00
5	Butter cow	t.	1,2					16,000.00		19,200.00
6	Butter whey	t.	2.4					16,000.00		38,400.00



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7	Airyán	t.						5,800.00		0.00
8	Melted cheese	t.	4.5					1,890.00		8,505.00
Total									2,100,555.00	
Ist year										
1	Cow cheese.	t.	136					7,200.00		979,200.00
2	Cheese from cow's milk	t.	65					12,000.00		780,000.00
3	Yogurt 3.6%	t.	81					2,250.00		182,250.00
4	Yogurt 2.0%	t.	62					1,500.00		93,000.00
5	Butter cow	t.	1,2					16,000.00		19,200.00
6	Butter whey	t.	2.4					16,000.00		38,400.00
7	Airyán	t.	22.2					5,800.00		128,760.00
8	Melted cheese	t.	4.5					1,890.00		8,505.00
Total									2,229,315.00	
II year										
1	Cow cheese, t.	t.	136					7,200.00		979,200.00
2	Cow's milk cheese, i.e.	t.	65					12,000.00		780,000.00
3	Yogurt 3.6%, vol.	t.	81					2,250.00		182,250.00
4	Yogurt 2.0%, vol.	t.	62					1,500.00		93,000.00
5	Butter cow, i.e.	t.	1,2					16,000.00		19,200.00



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6	Whey butter , i.e.	t.	2.4					16,000.00		38,400.00
7	Airyana	t.	26.8					5,800.00		155,440.00
8	Melted cheese	t.	4.5					1,890.00		8,505.00
Total									2,255,995.00	
III year										
1	Cow cheese, t.	t.	136					7,200.00		979,200.00
2	Cow's milk cheese, i.e.	t.	65					12,000.00		780,000.00
3	Yogurt 3.6%, vol.	t.	81					2,250.00		182,250.00
4	Yogurt 2.0%, vol.	t.	62					1,500.00		93,000.00
5	Butter cow, i.e.	t.	1,2					16,000.00		19,200.00
6	Whey butter , i.e.	t.	2.4					16,000.00		38,400.00
7	Airyana	t.	29.2					5,800.00		169,360.00
8	Melted cheese	t.	4.5					1,890.00		8,505.00
Total									2,269,915.00	

Table 6. Production capacity of the processing plant according to the technological business plan

Type of production	Previous year/ Last accounting period	I year	II year	III year
--------------------	---------------------------------------	--------	---------	----------



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	<i>Annual production capacity of the enterprise (items)</i>	<i>Annual production capacity of the enterprise (items)</i>	<i>Annual production capacity of the enterprise (items)</i>	<i>Annual production capacity of the enterprise (items)</i>
<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>
<i>Cow cheese, t.</i>	<i>170</i>	<i>170</i>	<i>170</i>	<i>170</i>
<i>Cow's milk cheese, i.e.</i>	<i>81</i>	<i>81</i>	<i>81</i>	<i>81</i>
<i>Yogurt 3.6%, vol.</i>	<i>102</i>	<i>102</i>	<i>102</i>	<i>102</i>
<i>Yogurt 2.0%, vol.</i>	<i>77</i>	<i>77</i>	<i>77</i>	<i>77</i>
<i>Butter cow, i.e.</i>	<i>1.5</i>	<i>1.5</i>	<i>1.5</i>	<i>1.5</i>
<i>Whey butter, i.e.</i>	<i>3</i>	<i>3</i>	<i>3</i>	<i>3</i>
<i>Airyran</i>	<i>0</i>	<i>36.5</i>	<i>36.5</i>	<i>36.5</i>
<i>Melted cheese</i>	<i>6</i>	<i>6</i>	<i>6</i>	<i>6</i>
<i>Total output (t):</i>	<i>440.50</i>	<i>477.00</i>	<i>477.00</i>	<i>477.00</i>

* The applicant indicates the products it produces/will produce and the annual quantity of each product according to a technological business plan

Justification for compliance of the capacity of the supported assets and activities with the estimated amount of processed and produced by the applicant:

According to the Technological part, milk intended for processing into dairy products must be obtained from healthy animals, must not contain colostrum and colostrum, as well as foreign impurities and preservatives, have a normal physical and chemical composition, have a normal taste, aroma, texture and acidity.

The technological process proceeds in the following order:

- Acceptance of milk;
- Production of white brine cheese;
- Production of cheese;



- Production of yogurt;
- Oil production ;
- Production of ayrian
- Production of processed cheese

- Washing of technological facilities and premises.

The plant is sized for a maximum production program of 5.0 tons of raw milk per day. Effective fund working time 290 days, in single-shift work mode.

The annual production program according to the Technological part is as follows:

Total annual raw material is **1624 tons** .

The enterprise works for 290 days at 7t/day at 80% of the capacity = 1624t.

When preparing the annual production program, the following cost norms /randeman/ per unit of production were used.

1. Cheese - 6 liters of cow's milk for 1 kg of cheese.
2. Yellow cheese - 10 liters of cow's milk for 1 kg of yellow cheese.
3. Yogurt - 1 liter of cow's milk for 1 kg of yogurt.
4. Cow butter - 2.87 kg of cream for 1 kg of butter
5. Whey butter - 1000 liters of whey for 4.12 kg of butter

Annual total for:

- Cheese- 50% of the raw material = 812 tons: 6 liters = 135.33 tons
- cheese - 40% of the raw material = 649.60t: 10l = 64.96
- yogurt - 9% of the raw material = 146.16t

From the milk set aside for yogurt, the following are produced:



- vinegar . milk, 3.6% = 81.20t: 11 = 81.20t
- vinegar . milk, 2% = 61.52t: 11 = 58.08t

When calculating the milk for yogurt with 2% fat content /58t/ we get:

- yogurt, 2% = 31.12t.
- sour cream 30% fat = 3.44t

From the resulting cream /12.32 tons/ you get:

- cow butter 3.44:2.87 = 1.2t

The amount of whey obtained during cheese production is:

- 584.64 tons of milk minus 64.96 tons of cheese = 519.68 tons of whey
- whey butter 519.68x4.12 ‰ = 2.08t

The enterprise works 290 days at 7.0t/day at 80% = 1624t

The distribution by days is:

- for cheese - 145 days
- for cheese - 116 days
- for yogurt - 29 days

Total days: -290 days

A butter shop works when cheese and yogurt are produced:

- for cow butter - 29 days
- for butter whey -116 days

Total days: -145 days



Table 7. Production capacity of the processing plant planned in the Production and Trade Program

<i>Type of production</i>	<i>Previous year/ Last accounting period</i>	<i>I year</i>	<i>II year</i>	<i>III year</i>
	<i>Annual production capacity of the enterprise (items)</i>	<i>Annual production capacity of the enterprise (items)</i>	<i>Annual production capacity of the enterprise (items)</i>	<i>Annual production capacity of the enterprise (items)</i>
<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>
<i>Cow cheese, t.</i>	<i>136</i>	<i>136</i>	<i>136</i>	<i>136</i>
<i>Cow's milk cheese, i.e.</i>	<i>65</i>	<i>65</i>	<i>65</i>	<i>65</i>
<i>Yogurt 3.6%, vol.</i>	<i>81</i>	<i>81</i>	<i>81</i>	<i>81</i>
<i>Yogurt 2.0%, vol.</i>	<i>62</i>	<i>62</i>	<i>62</i>	<i>62</i>
<i>Butter cow, i.e.</i>	<i>1,2</i>	<i>1,2</i>	<i>1,2</i>	<i>1,2</i>
<i>Whey butter , i.e.</i>	<i>2.4</i>	<i>2.4</i>	<i>2.4</i>	<i>2.4</i>
<i>Airyran</i>		<i>22.2</i>	<i>26.8</i>	<i>29.2</i>
<i>Melted cheese</i>	<i>4.5</i>	<i>4.5</i>	<i>4.5</i>	<i>4.5</i>
<i>Total output (t):</i>	<i>352.10</i>	<i>374.30</i>	<i>378.90</i>	<i>381.30</i>

Table 8. Other income

<i>Other incomes (type)</i>	<i>Previous year / Last accounting period</i>	<i>I year</i>	<i>II year</i>	<i>III year</i>	<i>IV year</i>	<i>VX year</i>
<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>	<i>Well</i>	<i>Z</i>

(left)



<i>Total</i>						

*

B. Costs

B.1. Activity costs

Table 9. Costs for raw materials, materials and external services

(left)

<i>no</i>	<i>Type of expenditure</i>	<i>Previous year/last reporting period</i>	<i>I</i>	<i>II</i>	<i>III</i>
<i>1</i>	<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>
1	Milk	469,926.90	576,000.00	576,000.00	576,000.00
2	Additional materials	19,903.95	20,000.00	20,000.00	20,000.00
3	Consumables	21,528.90	22,800.00	22,800.00	22,800.00
4	Electric energy	34,872.00	37,200.00	37,200.00	37,200.00
5	Sanitary materials	3,725.25	4,200.00	4,200.00	4,200.00



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6	packaging and labeling	182,047.20	189,900.00	189,900.00	189,900.00
7	water and other consumables	4,992.60	6,000.00	6,000.00	6,000.00
8	external services	12,033.00	13,200.00	13,200.00	13,200.00
9	fuel	11,447.25	12,900.00	12,900.00	12,900.00
Total:		760,477.05	882,200.00	882,200.00	882,200.00

Table 10. Wages and social security costs

<i>no</i>	<i>Type of staff</i>	<i>Number of employed persons</i>	<i>Monthly pay</i>	<i>Total wages for the year</i>	<i>Social security *</i>	<i>Total for the year</i>
<i>1</i>	<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>	<i>Well</i>
<i>Previous year/Last accounting period</i>						
1	Administrative	1	1,100	13,200.00	2,444.64	15,644.64
2	Administrative	1	840	10,080.00	1,866.82	11,946.82
3	Production	13	790.00	123,240.00	22,824.05	146,064.05
Total:						173,655.50
I year						
1	Administrative	1	1,200	14,400.00	2,666.88	17,066.88
2	Administrative	1	950	11,400.00	2 111.28	13,511.28
3	Production	14	930.00	156,240.00	28,935.65	185 175.65
Total:						215,753.81
II year						



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1	<i>Administrative</i>	1	1,200	14,400.00	2,666.88	17,066.88
2	<i>Administrative</i>	1	950	11,400.00	2 111.28	13,511.28
3	<i>Production</i>	14	930.00	156,240.00	28,935.65	185 175.65
					Total:	215,753.81
III year						
1	<i>Administrative</i>	1	1,200	14,400.00	2,666.88	17,066.88
2	<i>Administrative</i>	1	950	11,400.00	2 111.28	13,511.28
3	<i>Production</i>	14	930.00	156,240.00	28,935.65	185 175.65
					Total:	215,753.81

(left)

Table 11. Depreciation costs (depreciation plan)

(left)

<i>Active</i>	<i>Date of acquisition</i>	<i>Acquisition price</i>	<i>Period of operation in years</i>	<i>Depreciation rate</i>	<i>Depreciation quota</i>			
					<i>Previous year / Last accounting period</i>	<i>I year</i>	<i>II year</i>	<i>III year</i>
<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>	<i>Well</i>	<i>Z</i>	<i>H</i>	<i>And</i>
Total Old Assets								
Costs for the purchase/acquisition of tangible and intangible assets under the business plan proposal								
Refrigerated chassis cabins for the transport of dairy products	1.2025	196,428.00	3.33	30%		58,928.40	58,928.40	58,928.40
<i>About what</i>					<i>0.00</i>	<i>58,928.40</i>	<i>58,928.40</i>	<i>58,928.40</i>

Table 12. Repayment plan of the attracted funds for the implementation of the business plan proposal

(left)



<i>Year</i>	<i>Balance at the beginning of the year</i>	<i>Interest</i>	<i>Chief</i>	<i>Principal balance at the end of the year</i>
<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>
<i>Previous year/last reporting period</i>				
<i>I</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>
<i>II</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>
<i>III</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>

Table 13. Interest expenses

<i>Type of loan</i>	<i>Previous year/last reporting period</i>	<i>I year</i>	<i>II year</i>	<i>III year</i>
<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>
	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>
<i>Oh shit</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>

* The applicant describes the existing and estimated interest costs separately for all loans described in Table 13, indicating: the type of loan, in column A;



interest expenses for the previous year (reporting period), in column B;
the estimated interest expenses for the entire period described in the business plan, in columns B to the end;
for "Total" enter the sums of interest expenses by years from columns B to the end .

Table 14. Other expenses

(left)

<i>Other expenses</i>	<i>Previous year / last reporting period</i>	<i>I year</i>	<i>II year</i>	<i>III year</i>
<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>
<i>Asset insurance</i>	<i>0.00</i>	<i>1,964.28</i>	<i>1,964.28</i>	<i>1,964.28</i>
<i>Total</i>	<i>0.00</i>	<i>1,964.28</i>	<i>1,964.28</i>	<i>1,964.28</i>

Table 15. Cost per unit of production

(left)

<i>no</i>	<i>Product type</i>	<i>Types of resources required to produce a unit of product</i>	<i>Qty per unit of production</i>	<i>Measure</i>	<i>Unit price</i>	<i>Unit cost value by type</i>
<i>I</i>	<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>	<i>Well</i>
<i>1</i>	<i>cow cheese - kg.</i>	<i>Milk</i>	<i>6</i>	<i>kg.</i>	<i>0.8</i>	<i>4.8</i>
		<i>Additional materials</i>	<i>0.03</i>	<i>kg.</i>	<i>2.2</i>	<i>0.066</i>



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	<i>Consumables</i>	<i>l</i>	<i>no.</i>	<i>0.36</i>	<i>0.36</i>
	<i>Electric energy</i>	<i>0.02</i>	<i>KVh</i>	<i>0.28</i>	<i>0.0056</i>
	<i>Sanitary materials</i>	<i>0.008</i>	<i>no.</i>	<i>4.8</i>	<i>0.0384</i>
	<i>packaging and labeling</i>	<i>0.06</i>	<i>no.</i>	<i>0.4</i>	<i>0.024</i>
	<i>water and other consumables</i>	<i>0.018</i>	<i>l.</i>	<i>1.8</i>	<i>0.0324</i>
	<i>external services</i>	<i>0.02</i>	<i>no.</i>	<i>18</i>	<i>0.36</i>
	<i>fuel</i>	<i>0.0625</i>	<i>l.</i>	<i>2.2</i>	<i>0.1375</i>
				<i>Total</i>	<i>5.8239</i>

<i>no</i>	<i>Product type</i>	<i>Types of resources required to produce a unit of product</i>	<i>Qty per unit of production</i>	<i>Measure</i>	<i>Unit price</i>	<i>Unit cost value by type</i>
<i>1</i>	<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>	<i>Well</i>
<i>2</i>	<i>cheese - kg.</i>	<i>Milk</i>	<i>10</i>	<i>kg.</i>	<i>0.8</i>	<i>8</i>
		<i>Additional materials</i>	<i>0.03</i>	<i>kg.</i>	<i>2.2</i>	<i>0.066</i>
		<i>Consumables</i>	<i>1</i>	<i>no.</i>	<i>0.36</i>	<i>0.36</i>



Industrial Association - Kardzhali

		<i>Electric energy</i>	<i>0.02</i>	<i>KVh</i>	<i>0.28</i>	<i>0.0056</i>
		<i>Sanitary materials</i>	<i>0.008</i>	<i>no.</i>	<i>4.8</i>	<i>0.0384</i>
		<i>packaging and labeling</i>	<i>0.06</i>	<i>no.</i>	<i>0.4</i>	<i>0.024</i>
		<i>water and other consumables</i>	<i>0.018</i>	<i>l.</i>	<i>1.8</i>	<i>0.0324</i>
		<i>external services</i>	<i>0.02</i>	<i>no.</i>	<i>18</i>	<i>0.36</i>
		<i>fuel</i>	<i>0.0625</i>	<i>l.</i>	<i>2.2</i>	<i>0.1375</i>
					Total	9.0239
	Product type	Types of resources required to produce a unit of product	Qty per unit of production	Measure	Unit price	Unit cost value by type
	A	B	IN	D	D	Well
3	Yoghurt	<i>Milk</i>	<i>1</i>	<i>kg.</i>	<i>0.8</i>	<i>0.8</i>
		<i>Additional materials</i>	<i>0.03</i>	<i>kg.</i>	<i>2.2</i>	<i>0.066</i>
		<i>Consumables</i>	<i>1</i>	<i>no.</i>	<i>0.36</i>	<i>0.36</i>
		<i>Electric energy</i>	<i>0.02</i>	<i>KVh</i>	<i>0.28</i>	<i>0.0056</i>
		<i>Sanitary materials</i>	<i>0.008</i>	<i>no.</i>	<i>4.8</i>	<i>0.0384</i>
		<i>packaging and labeling</i>	<i>0.06</i>	<i>no.</i>	<i>0.4</i>	<i>0.024</i>
		<i>water and other consumables</i>	<i>0.008</i>	<i>l.</i>	<i>1.8</i>	<i>0.0144</i>



Industrial Association - Kardzhali

	<i>external services</i>	<i>0.002</i>	<i>no.</i>	<i>18</i>	<i>0.036</i>
	<i>fuel</i>	<i>0.0135</i>	<i>l.</i>	<i>2.2</i>	<i>0.0297</i>
Total					<i>1.3741</i>

<i>no</i>	<i>Product type</i>	<i>Types of resources required to produce a unit of product</i>	<i>Qty per unit of production</i>	<i>Measure</i>	<i>Unit price</i>	<i>Unit cost value by type</i>
<i>1</i>	<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>	<i>Well</i>
<i>4</i>	<i>cow butter - kg.</i>	<i>Cream</i>	<i>2.87</i>	<i>kg.</i>	<i>0.8</i>	<i>2,296</i>
		<i>Additional materials</i>	<i>0.03</i>	<i>kg.</i>	<i>2.2</i>	<i>0.066</i>
		<i>Consumables</i>	<i>1</i>	<i>no.</i>	<i>0.36</i>	<i>0.36</i>
		<i>Electric energy</i>	<i>0.02</i>	<i>KVh</i>	<i>0.28</i>	<i>0.0056</i>
		<i>Sanitary materials</i>	<i>0.008</i>	<i>no.</i>	<i>4.8</i>	<i>0.0384</i>
		<i>packaging and labeling</i>	<i>0.02</i>	<i>no.</i>	<i>0.4</i>	<i>0.008</i>
		<i>water and other consumables</i>	<i>0.018</i>	<i>l.</i>	<i>1.8</i>	<i>0.0324</i>



Industrial Association - Kardzhali

	<i>external services</i>	<i>0.02</i>	<i>no.</i>	<i>18</i>	<i>0.36</i>
	<i>fuel</i>	<i>0.0625</i>	<i>l.</i>	<i>2.2</i>	<i>0.1375</i>
	Total				3.3039

<i>no</i>	<i>Product type</i>	<i>Types of resources required to produce a unit of product</i>	<i>Qty per unit of production</i>	<i>Measure</i>	<i>Unit price</i>	<i>Unit cost value by type</i>
1	A	B	IN	D	D	Well
5	<i>butter whey - kg.</i>	<i>Whey</i>	<i>9</i>	<i>kg.</i>	<i>0.8</i>	<i>7.2</i>
		<i>Additional materials</i>	<i>0.03</i>	<i>kg.</i>	<i>2.2</i>	<i>0.066</i>
		<i>Consumables</i>	<i>1</i>	<i>no.</i>	<i>0.36</i>	<i>0.36</i>
		<i>Electric energy</i>	<i>0.02</i>	<i>KVh</i>	<i>0.28</i>	<i>0.0056</i>
		<i>Sanitary materials</i>	<i>0.008</i>	<i>no.</i>	<i>4.8</i>	<i>0.0384</i>
		<i>packaging and labeling</i>	<i>0.06</i>	<i>no.</i>	<i>0.4</i>	<i>0.024</i>
		<i>water and other consumables</i>	<i>0.018</i>	<i>l.</i>	<i>1.8</i>	<i>0.0324</i>
		<i>external services</i>	<i>0.02</i>	<i>no.</i>	<i>18</i>	<i>0.36</i>



Industrial Association - Kardzhali

	<i>fuel</i>	<i>0.0625</i>	<i>l.</i>	<i>2.2</i>	<i>0.1375</i>
	Total				<i>8.2239</i>

	<i>Product type</i>	<i>Types of resources required to produce a unit of product</i>	<i>Qty per unit of production</i>	<i>Measure</i>	<i>Unit price</i>	<i>Unit cost value by type</i>
	<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>	<i>Well</i>
7	<i>Airyran</i>	<i>Milk</i>	<i>0.5</i>	<i>kg.</i>	<i>0.8</i>	<i>0.4</i>
		<i>Additional materials</i>	<i>0.03</i>	<i>kg.</i>	<i>2.2</i>	<i>0.066</i>
		<i>Consumables</i>	<i>1</i>	<i>no.</i>	<i>0.36</i>	<i>0.36</i>
		<i>Electric energy</i>	<i>0.02</i>	<i>KVh</i>	<i>0.28</i>	<i>0.0056</i>
		<i>Sanitary materials</i>	<i>0.008</i>	<i>no.</i>	<i>4.8</i>	<i>0.0384</i>
		<i>packaging and labeling</i>	<i>0.06</i>	<i>no.</i>	<i>0.4</i>	<i>0.024</i>
		<i>water and other consumables</i>	<i>0.008</i>	<i>l.</i>	<i>1.8</i>	<i>0.0144</i>
		<i>external services</i>	<i>0.002</i>	<i>no.</i>	<i>18</i>	<i>0.036</i>
		<i>fuel</i>	<i>0.0135</i>	<i>l.</i>	<i>2.2</i>	<i>0.0297</i>



	Total	0.9741
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<i>no</i>	<i>Product type</i>	<i>Types of resources required to produce a unit of product</i>	<i>Qty per unit of production</i>	<i>Measure</i>	<i>Unit price</i>	<i>Unit cost value by type</i>
<i>1</i>	<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>	<i>Well</i>
8	<i>Cream cheese</i>	<i>whey,</i>	<i>0.8</i>	<i>kg.</i>	<i>0.8</i>	<i>0.64</i>
		<i>Additional materials</i>	<i>0.03</i>	<i>kg.</i>	<i>2.2</i>	<i>0.066</i>
		<i>Consumables</i>	<i>1</i>	<i>no.</i>	<i>0.36</i>	<i>0.36</i>
		<i>Electric energy</i>	<i>0.02</i>	<i>KVh</i>	<i>0.28</i>	<i>0.0056</i>
		<i>Sanitary materials</i>	<i>0.008</i>	<i>no.</i>	<i>4.8</i>	<i>0.0384</i>
		<i>packaging and labeling</i>	<i>0.06</i>	<i>no.</i>	<i>0.4</i>	<i>0.024</i>
		<i>water and other consumables</i>	<i>0.008</i>	<i>l.</i>	<i>1.8</i>	<i>0.0144</i>
		<i>external services</i>	<i>0.002</i>	<i>no.</i>	<i>18</i>	<i>0.036</i>
		<i>fuel</i>	<i>0.0135</i>	<i>l.</i>	<i>2.2</i>	<i>0.0297</i>
				Total	<i>1.2141</i>	

VI.3. Estimates of the net cash flows of the business plan proposal and other activities carried out by the applicant

A. Projection of net cash flows of the business plan proposal.

Table 16. Forecast for the net cash flows of the business plan proposal (BGN)

<i>no</i>	<i>Index</i>	<i>Previous year / Last accounting period</i>	<i>I</i>	<i>II</i>	<i>III</i>
<i>1</i>	<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>
I. Income:					
<i>1</i>	<i>Sales revenue</i>	<i>2,100,555.00</i>	<i>2,229,315.00</i>	<i>2,255,995.00</i>	<i>2,269,915.00</i>
<i>2</i>	<i>Other incomes</i>				
<i>I</i>	<i>Total revenue (1+2)</i>	<i>2,100,555.00</i>	<i>2,229,315.00</i>	<i>2,255,995.00</i>	<i>2,269,915.00</i>
II. Expenses					
A. Activity Costs:					
<i>3</i>	<i>Costs of raw materials, mat. and external services</i>	<i>1,843,632.00</i>	<i>1,900,600.00</i>	<i>1,907,290.00</i>	<i>1,915,748.00</i>
<i>4</i>	<i>Depreciation expense</i>	<i>0.00</i>	<i>29,640.00</i>	<i>29,640.00</i>	<i>29,640.00</i>
<i>5</i>	<i>Wages and social security costs</i>	<i>183,753.41</i>	<i>258,847.68</i>	<i>258,847.68</i>	<i>258,847.68</i>
<i>6</i>	<i>Other expenses</i>	<i>0.00</i>	<i>988.00</i>	<i>988.00</i>	<i>988.00</i>



B. Financial costs:					
<i>7</i>	<i>Interest expenses</i>		<i>0.00</i>	<i>0.00</i>	<i>0.00</i>
II	Total costs (3+4+5+6+7)	2,027,385.41	2,190,075.68	2,196,765.68	2,205,223.68
III	Profit before tax (I-II)	<i>73 169.59</i>	<i>39,239.32</i>	<i>59,229.32</i>	<i>64,691.32</i>
IV	Taxes and Charges	<i>7,316.96</i>	<i>3,923.93</i>	<i>5,922.93</i>	<i>6,469.13</i>
V	Profit after tax (III – IV)	<i>65,852.63</i>	<i>35,315.39</i>	<i>53,306.39</i>	<i>58,222.19</i>
VI	Financing / credit		<i>0.00</i>	<i>0.00</i>	<i>0.00</i>
VII	An investment		<i>-98,800.00</i>		
VIII	Net cash flow (V+4+VI)	<i>65,852.63</i>	<i>-33,844.61</i>	<i>82,946.39</i>	<i>87,862.19</i>

B. Forecast of Net Cash Flows of the Applicant's Other Activities

Table 17. Forecast for the Net cash flows of the applicant's other activities (BGN)

<i>no</i>	<i>Index</i>	<i>Previous year/last reporting period</i>	<i>I</i>	<i>II</i>	<i>III</i>
<i>1</i>	<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>
I. Income:					
<i>1</i>	<i>Sales revenue</i>				



Industrial Association - Kardzhali

2	<i>Other incomes</i>				
I	Total revenue (1+2)	0.00	0.00	0.00	0.00
II. Expenses					
A. Activity Costs:		0.00	0.00	0.00	0.00
3	<i>Costs of raw materials, materials and external services</i>				
4	<i>Depreciation expense</i>				
5	<i>Wages and social security costs</i>				
6	<i>Other expenses</i>				
B. Financial costs:		0.00	0.00	0.00	0.00
7	<i>Interest expenses</i>				
II	Total costs (3+4+5+6+7)	0.00	0.00	0.00	0.00
III	Profit before tax (I-II)	0.00	0.00	0.00	0.00
IV	Taxes and Charges	0.00	0.00	0.00	0.00
V	Profit after tax (III – IV)	0.00	0.00	0.00	0.00
VI	Net cash flow (V+4)		0.00	0.00	0.00



Financial indicators for analysis and evaluation of the business plan		
	Instruction: This table summarizes the results of the recalculation of the business plan by entering the indicators for assessing the viability of the provided business plan	
	Economic Viability Assessment Indicators	Values
1	Business plan net present value NPV [value]	118,900.52
2	Net present value of holding NPV _i [value]	971 953.15
3	Internal rate of return IRR [value]	11.86%
4	Internal rate of return IRR _i [value]	16.80%
5	Profitability index PI [value]	2.20
6	Profitability index PI _i [value]	10.84
7	Redemption Term PBP [value]	1 year and 3 months

INTERREG V – A
COOPERATION PROGRAM GREECE – BULGARIA 2014-2020

Market Changer (MIS Code: 5070788)
MarCh

BUSINESS PLANS
Designing and Coaching Business Plans for 20 businesses
D 5.5.2

Main Hall, Paradise center , 1st floor
Address: 9 “ Pirin ” str., 6600 Kardzhali , BG



Regional Industrial Association – Kardzhali

The Project is co-funded by the European Regional Development Fund (ERDF) and by national funds of the countries participating in the Interreg V-A “Greece-Bulgaria 2014-2020” Cooperation Programme



Contractor: Trainer Consult Ltd

The Project is co-funded by the European Regional Development Fund (ERDF) and by national funds of the countries participating in the Interreg VA "Greece-Bulgaria 2014-2020" Cooperation Programme .

BUSINESS PLAN

Increasing the competitiveness of "Rodopchanka" OOD by purchasing new equipment (business plan name)

"Rodopchanka" Ltd
(name of investor)

Investment amount **196,428.00 l** in .

General information

<i>A</i>	<i>B</i>
<i>Name on the investor (the legal person , ET)</i>	"Rodopchanka" Ltd
<i>Headquarters and address on management</i>	District: Kardzhali, Municipality: Ardino Place of residence: village of Byal Izvor 6770 First St. No. 1
<i>Place on doing on the investment</i>	Kardjali (BG425), Ardino, Byal Izvor village
<i>Term on business the plan :</i>	01.01.2024 - 31.12.2026 (3 years)

I Introduction

A. Brief description of the business plan proposal:

MPP "Rodopchanka" Ltd. is located in the heart of the Eastern Rhodopes. Grace and crystal purity are found in the company's products - they are like a gift from another world - unearthly beautiful, vast, great. "Rodopchanka" is a company with traditions in the field of milk processing. Its first products appeared on the market way back in 1990. Today, it produces 3 types of yogurt, 2 types of yellow cheese, 6 types of processed cheese, cow's butter, cottage cheese, ayran.

"Rodopchanka" products are in demand throughout the country. They are preferred because of their high taste qualities. Their healthiness is guaranteed because they are produced from ecologically pure Rhodope milk.

The products with the trademark "Rodopchanka" are produced according to all EU requirements. The enterprise has spacious buildings, modern equipment, a modern laboratory. Boilers, refrigeration and air-conditioning installations operating with natural gas are used for technological needs and protection of the ecological environment. In recent years, investments have been made to optimize the production process. Over the years, the company has proven itself with its products. In order to remain competitive in the market, "Rodopchanka" Ltd. intends to modernize its enterprise, and thus reduce the cost per unit of production and increase the production capacity. The constant quality control, which is applied from the receipt of the raw cow's milk, through the entire production process, to the shipment of the finished product, guarantees the quality and safety of the food, which is carried out by the manufacturer.

The business plan is aimed at increasing the competitiveness and economic efficiency of the sector processing agricultural products, related to increasing incomes and opening new jobs in the territory of Ardino municipality, Kardzhali region.

The current business plan envisages making an investment in modern equipment leading to the introduction of technological solutions to improve resource efficiency and efficiency in the production process and create an environment for sustainable development of "Rodopchanka" Ltd. as prerequisites for a permanent increase in its competitiveness. To achieve this goal, the company plans to purchase the following assets:

1. Refrigerated chassis cabins for transporting dairy products 2 pcs.

The planned equipment is modern and high-tech, which will contribute to a positive impact on the environment.

The pledged assets are detailed in the business plan budget. The new planned technological equipment, subject of the present investment project, is a replacement of the already existing equipment, which has already depreciated to the extent that it pollutes the environment too much. Two of the company's main goals are increasing competitiveness and reaching new markets. This is also the basis for increasing the market share (currently it is about 3% regional market share). In order to permanently achieve the goals, the applicant sets the following tasks in an operational plan: 1. To purchase new refrigerated transport vehicles for distribution of the finished product. The investment will improve the applicant's marketing positioning by helping to implement short supply chains; 2. To establish long-term relations with clients, in order to sustain the company's market. Permanent contacts with its buyers will be achieved by offering a constant quantity and a constant improvement in the quality of final products, meeting all modern European requirements and standards. With the availability of new specialized transport, the enterprise will have the opportunity to reach new users and increase its regional market share. 3. To reduce harmful carbon emissions - with short supply chains, the travel time of finished products will be shortened, which will be reflected in the reduction of harmful emissions released into the atmosphere and improve the impact on the environment. 4. Through the implementation of the current project, expansion of the company's capabilities and the expansion of the market, "Rodopchanka" Ltd. foresees the creation of 3 new jobs. This will definitely lead to economic development and sustainability in the area, which are strongly embedded, as in the company policy of "Rodopchanka" OOD. This will provide a competitive

advantage to the company "Rodopchanka" OOD. One of the main obstacles for the management of the company is the amortized and morally obsolete means of transport for distribution of the finished product and the limited specialized transport capacity for distribution and the inability to cover the market demand. For the permanent solution of the above-mentioned problems, to optimize the marketing process, reach new markets and improve competitiveness, "Rodopchanka" Ltd. envisages the purchase of 2 units of factory-new refrigerated chassis cabins for the transportation of dairy products.

The investments under the business plan are as follows:

no	<i>An investment</i>			<i>Value</i>
	<i>Kind</i>	<i>What</i>	<i>measure</i>	
<i>1</i>	<i>2</i>	<i>4</i>	<i>5</i>	<i>7</i>
1	Refrigerated chassis cabins for the transport of dairy products	2	no.	196,428.00

The total value of the investment costs is BGN **196,428.00** .

B. Expected result after completion of the business plan proposal, including:

B.1. Ways to increase competitiveness by:

<i>no</i>	<i>Ways to increase the competitiveness of the farm</i>	<i>Compliance (mark with X or V)</i>
<i>A</i>	<i>B</i>	<i>IN</i>
1.	better use of the factors of production;	H
2.	introduction of new products, processes and technologies, including short supply chains;	<input type="checkbox"/>
3.	improving food quality and safety and their traceability;	H
4.	achieving compliance with Community standards;	<input type="checkbox"/>
5.	improving environmental protection.	<input type="checkbox"/>

- *Marking more than one match is allowed.*

Rationale: Investments included in the business plan proposal will lead to better utilization of the factors of production by introducing modern means of delivery.

Purchased onboarding will improve the delivery of the following products:

1. Cow cheese
2. Cow's milk cheese
3. Yogurt 3.6%
4. Yogurt 2.0%
5. Butter cow,
6. Whey butter ,
7. Airyan
8. Processed cheese

B.2. Improving the overall activity of the enterprise through:

<i>no</i>	<i>Improvement of the overall activity of the enterprise</i>	<i>Compliance (mark X or V)</i>
<i>A</i>	<i>B</i>	<i>IN</i>
1.	implementation of new and/or modernization of available capacities and improvement of their use, and/or	H
2.	implementation on new ones products , processes and technologies , and/ or	H
3.	reduction on the cost price on produced production , and/ or	<input type="checkbox"/>
4.	achieve on compliance with newly introduced standards on European union , and/ or	<input type="checkbox"/>
5.	improvement on cooperation with manufacturers on raw materials , and/ or	<input type="checkbox"/>
6.	conservation on the environment environment (incl reduction on the harmful ones emissions and waste), and/ or	<input type="checkbox"/>
7.	improvement on energy efficiency in enterprises , and/ or	<input type="checkbox"/>

8.	improvement on safety and hygiene conditions on production and labor , and/ or	
9.	improvement on quality and safety on the foods and theirs traceability , and/ or	H
10.	improvement on the possibilities for production on biological foods through processing on primary agricultural biological products .	

- *Marking more than one match is allowed.*

Justification:

The purpose of the business plan is to increase the market competitiveness of "Rodopchanka" OOD, by modernizing its enterprise, and thus to reduce the cost per unit of production and increase the production capacity. The constant quality control, which is applied from the receipt of the raw cow's milk, through the entire production process, to the shipment of the finished product, guarantees the quality and safety of the food, which is carried out by the manufacturer.

The business plan is aimed at increasing the competitiveness and economic efficiency of the sector processing agricultural products, related to increasing incomes and opening new jobs in the territory of Ardino municipality, Kardzhali region.

The implementation of the business plan will lead to the achievement of an economically efficient and competitive farm for the processing of cow's milk. After the implementation of the business plan, the applicant expects to achieve the following goals and results:

- Improving the overall activity and competitiveness of the applicant, through the modernization of production conditions and the introduction of new processes and technologies contributing to the production and distribution of raw cow's milk products .
- Compliance with Community standards for improving the quality and safety of food and their traceability, according to Regulation 178/2002. from 28.01.2002 to establish general principles and requirements in the field of food.
- High quality of the manufactured products, in accordance with Community Standards;
- Improving the competitiveness of the farm, by building new material capacities in the farm and introducing new technological solutions;
- Creation of better working conditions;

- Reducing the cost per unit of production;

The result of the investment made in modern equipment will lead to the introduction of technological solutions to improve resource efficiency and efficiency in the production process and create an environment for sustainable development of "Rodopchanka" Ltd. as prerequisites for a permanent increase in its competitiveness.

II. Description of the candidate and his/her activities:

A. Brief information about the applicant's activity:

- Full name of the applicant;

"Rodopchanka" OOD

- Legal form of the activity and date of registration;

Sole proprietorship with limited liability, established in 1990.

- Territorial location

The seat and address of the company's management is District: Kardzhali, Municipality: Ardino, Byal Izvor village 6770

The milk processing enterprise is situated in the land of the town of Kardjali , municipality of Ardino.

B. Organization, structure and management:

Currently, the company employs 15 people, of which 13 are production staff. 1 administrator and 1 manager.

With the implementation of the business plan, it is planned to appoint 3 new staff on permanent employment contracts who will be engaged in the milk processing enterprise.

Table B Additional employment of the enterprise, related to the implementation of the business plan proposal (to be filled in, in case the applicant fulfills a priority under Section 15, item 1, letter "f" of the application conditions).

<i>Number of staff at the end of the previous financial year (for the whole enterprise)</i>	<i>Planned number of additional employed persons by the end of the period (for the implementation of the activities under the business plan)</i>	<i>Number of staff for whom the applicant plans to provide sustainable employment (for the entire enterprise, including the implementation of the activities under the business plan)</i>
A	B	IN
15	1	16

Table B1 Average list number of personnel for the previous three years

<i>Average number of staff listed for each of the previous three financial years at the date of the announcement of the opening of a procedure for the selection of business plan proposals</i>		
<i>A1 (n-3)</i>	<i>A2 (n-2)</i>	<i>A3 (n-1)</i>
13	14	15

III . Income of the applicant from realized exports or intra-community supplies

Table C Income of the applicant from realized exports or intra-community supplies

Income (BGN)	A1	A2	A3	(A1+A2+A3)
	year (n-3)	year (n-2)	year (n-1)	
1. Total revenue from production				
2. Income from exports and intra-community supplies of manufactured or processed agricultural products				
3. Percentage ratio of revenues from exports and intra-community supplies of manufactured or processed agricultural products to total revenue from production				

Table B2 Description of the primary accounting documents



no	Number of the primary accounting document (invoice) proving compliance with the selection criteria under item 9	Date	Counterparty/Client Name and legal form and number for VAT purposes	Type of manufactured or processed product	Income without VAT (BGN)
Total					



VI. Economic sustainability analysis of the business plan

VI.1. Object, sources of financing and stages in the implementation of the business plan proposal. Suppliers and customers.

A. Object and funding sources of the business plan proposal.

Table 1. Subject of the investment with which the activity support is applied for

(left)

<i>An investment</i>				<i>Unit price</i>	<i>Value*</i>	<i>Including</i>		
<i>Kind</i>	<i>Make, model, other</i>	<i>What</i>	<i>Measure</i>			<i>Own funds (%)</i>	<i>Credit (%)</i>	<i>Others (%)</i>
<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>	<i>Well</i>	<i>Z</i>	<i>H</i>	<i>And</i>
Refrigerated chassis cabins for the transport of dairy products	An additional collection of bids is planned	2	no.	98,214.00	196,428.00		100%	
<i>Total</i>					BGN 196,428.00			

Table 2. Investment Expenses For who no everything apply for support , but are part from the whole object on the investment and without them the object no can Yes be completed and/ or Yes functions independently.

(left)

<i>An investment</i>				<i>Unit price</i>	<i>Value*</i>	<i>Including</i>		
<i>Kind</i>	<i>Make, model, other</i>	<i>What</i>	<i>Measure</i>			<i>Own funds (%)</i>	<i>Credit (%)</i>	<i>Others (%)</i>
<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>	<i>Well</i>	<i>Z</i>	<i>H</i>	<i>And</i>
<i>Total</i>								

The exchange rate used to calculate the value of the investment is indicated



Table 3. Description of the current state of the object (investment), in case there is already a completed stage(s) of the investment business plan at the time of application

<i>Activities/Assets</i>	<i>Invested funds</i>	<i>Source</i>
<i>A</i>	<i>B</i>	<i>IN</i>

(left)

C. Prospective suppliers - Contracts, with described quantities and prices of raw materials as evidence that at least 50% of the raw materials for the processing plant are secured, according to its production program for the first estimated year of the business plan . At least 30% of the



total raw material base is from own production or from registered farmers for all applicants, with the exception of applicants in the "meat and meat products" sector.

Table 4.1. For all sectors outside the "Meat and meat products" sector

<i>4.1.1. . Type of raw material used by the processing plant supplied by registered farmers</i>	<i>measure</i>	<i>Amount of raw material agreed to be purchased for the first forecast year</i>
<i>B</i>	<i>IN</i>	<i>D</i>
<i>4.1.2. Type of raw material used by the processing plant supplied by UNregistered farmers</i>	<i>measure</i>	<i>Amount of raw material agreed to be purchased for the first forecast year</i>
<i>4.1.3. Type of own raw material used by the enterprise for processing</i>	<i>measure</i>	<i>Quantity of raw material agreed to be purchased for the first forecast year</i>
<i>raw cow's milk</i>	<i>t.</i>	<i>1450</i>



Table 4.2. For enterprises in the "Meat and meat products" sector

<i>4.2.1. Type of raw material used by the processing plant supplied by registered farmers</i>	<i>measure</i>	<i>Quantity of raw material agreed to be purchased for the first forecast year</i>
<i>B</i>	<i>IN</i>	<i>D</i>
<i>4.2.2. Type of raw material used by the processing plant supplied by UNregistered farmers</i>	<i>measure</i>	<i>Quantity of raw material agreed to be purchased for the first forecast year</i>
<i>4.2.3. Type of own raw material used by the enterprise for processing</i>	<i>measure</i>	<i>Amount of raw material agreed to be purchased for the first forecast year</i>
<i>4.2.4. Type of raw material used by the processing plant, delivered from slaughterhouses</i>	<i>measure</i>	<i>Amount of raw material agreed to be purchased for the first forecast year</i>
<i>4.2.5. Type of raw material delivered by registered farmers, delivered to slaughterhouses under item 4.2.4.</i>	<i>measure</i>	<i>Amount of raw material agreed to be purchased for the first forecast year</i>



VI.2. Financial economic status - income and expenses

A. Income

A.1. Operating income.

Table 5. Production and commercial program

(left)

no	Type of production* by year	measure	Quantity/ average annual workload	Production			Average price per unit of production		Revenue from product sales	
				for export	for the local market	for own consumption	for export	for the local market	for export	for the local market
1	A	B	IN	D	D	Well	Z	H	And	J
<i>Previous year/Last accounting period</i>										
1	Cow cheese.	t.	362.50					7,200.00		2,610,000.00
2	Cheese from cow's milk	t.	174.00					12,000.00		2,088,000.00
3	Yogurt 3.6%	t.	217.50					2,250.00		489,375.00
4	Yogurt 2.0%	t.	174.00					1,500.00		261,000.00
5	Butter cow	t.	26.50					16,000.00		424,000.00
6	Butter whey	t.	6.50					16,000.00		104,000.00
7	Airyran	t.	78.30					5,800.00		454,140.00



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8	Melted cheese	t.	12,10					1,890.00		22,869.00
Total									6,453,384.00	
Ist year										
1	Cow cheese, t.	t.	435.00					7,200.00		3,132,000.00
2	Cow's milk cheese, i.e.	t.	208.80					12,000.00		2,505,600.00
3	Yogurt 3.6%, vol.	t.	261.00					2,250.00		587,250.00
4	Yogurt 2.0%, vol.	t.	197.73					1,500.00		296,595.00
5	Butter cow, i.e.	t.	3.86					16,000.00		61,760.00
6	Whey butter , i.e.	t.	7.74					16,000.00		123,840.00
7	Airyran	t.	93.96					5,800.00		544,968.00
8	Melted cheese	t.	14.50					1,890.00		27,405.00
Total									7,279,418.00	
II year										
1	Cow cheese, t.	t.	459.17					7,200.00		3,306,024.00
2	Cow's milk cheese, i.e.	t.	220.40					12,000.00		2,644,800.00
3	Yogurt 3.6%, vol.	t.	275.50					2,250.00		619,875.00
4	Yogurt 2.0%, vol.	t.	208.72					1,500.00		313,080.00
5	Butter cow, i.e.	t.	4.07					16,000.00		65,120.00



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6	Whey butter , i.e.	t.	8.17					16,000.00		130,720.00
7	Airyana	t.	99.18					5,800.00		575,244.00
8	Melted cheese	t.	15.31					1,890.00		28,935.90
Total									7,683,798.90	
III year										
1	Cow cheese, t.	t.	471.25					7,200.00		3,393,000.00
2	Cow's milk cheese, i.e.	t.	226.20					12,000.00		2,714,400.00
3	Yogurt 3.6%, vol.	t.	282.75					2,250.00		636,187.50
4	Yogurt 2.0%, vol.	t.	214,21					1,500.00		321,315.00
5	Butter cow, i.e.	t.	4.18					16,000.00		66,880.00
6	Whey butter , i.e.	t.	8.39					16,000.00		134,240.00
7	Airyana	t.	101.79					5,800.00		590,382.00
8	Melted cheese	t.	15.71					1,890.00		29,691.90
Total									7,886,096.40	

Table 6. Production capacity of the processing plant according to the technological business plan

Type of production	Previous year/ Last accounting period	I year	II year	III year
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	<i>Annual production capacity of the enterprise (items)</i>	<i>Annual production capacity of the enterprise (items)</i>	<i>Annual production capacity of the enterprise (items)</i>	<i>Annual production capacity of the enterprise (items)</i>
<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>
Cow cheese, t.	121.0	121.0	121.0	121.0
Cow's milk cheese, i.e.	58.0	58.0	58.0	58.0
Yogurt 3.6%, vol.	73.0	73.0	73.0	73.0
Yogurt 2.0%, vol.	55.0	55.0	55.0	55.0
Butter cow, i.e.	1.0	1.0	1.0	1.0
Whey butter , i.e.	2.0	2.0	2.0	2.0
Airyana	26.0	26.0	26.0	26.0
Melted cheese	4.0	4.0	4.0	4.0
Total output (t):	340.00	340.00	340.00	340.00

* The applicant indicates the products it produces/will produce and the annual quantity of each product according to a technological business plan

Justification for compliance of the capacity of the supported assets and activities with the estimated amount of processed and produced by the applicant:

According to the Technological part, milk intended for processing into dairy products must be obtained from healthy animals, must not contain colostrum and colostrum , as well as foreign impurities and preservatives, have a normal physical and chemical composition, have a normal taste, aroma, texture and acidity.

The technological process proceeds in the following order:

- Acceptance of milk;
- Production of white brine cheese;
- Production of cheese;



- Production of yogurt;
- Oil production ;
- Production of ayrian
- Production of processed cheese

- Washing of technological facilities and premises.

The plant is sized for a maximum production program of 5.0 tons of raw milk per day. Effective fund working time 290 days, in single-shift work mode.

The annual production program according to the Technological part is as follows:

Total annual raw material is **1450 t** .

The enterprise works for 290 days at 5t/day at 60% of capacity = 870t.

When preparing the annual production program, the following cost norms /randeman/ per unit of production were used.

1. Cheese - 6 liters of cow's milk for 1 kg of cheese.
2. Yellow cheese - 10 liters of cow's milk for 1 kg of yellow cheese.
3. Yogurt - 1 liter of cow's milk for 1 kg of yogurt.
4. Cow butter - 2.87 kg of cream for 1 kg of butter
5. Whey butter - 1000 liters of whey for 4.12 kg of butter

Annual total for:

- Cheese - 50% of the raw material = 435t: 6l = 72.5t
- cheese - 40% of the raw material = 348t: 10l = 34.8t
- yogurt - 9% of the raw material = 78.3 tons

From the milk set aside for yogurt, the following are produced:



- vinegar . milk, 3.6% = 43.5t: 11 = 43.5t
- vinegar . milk, 2% = 32.96t: 11 = 32.96t

When calculating the milk for yogurt with 2% fat content /58t/ we get:

- yogurt, 2% = 31.12t.
- sour cream 30% fat = 1.84 t

From the resulting cream /12.32 tons/ you get:

- cow butter 1.84:2.87 = 0.64t

The amount of whey obtained during cheese production is:

- 435 tons of milk minus 43.5 tons of cheese = 391.50 tons of whey
- whey butter 391.50x4.12 ‰ = 1.61t

The enterprise works 290 days at 5.0t/day at 60% = 870t

The distribution by days is:

- for cheese - 145 days
- for cheese - 116 days
- for yogurt - 29 days

Total days: -290 days

A butter shop works when cheese and yogurt are produced:

- for cow butter - 29 days
- for butter whey -116 days

Total days: - 145 days



Table 7. Production capacity of the processing plant planned in the Production and Trade Program

<i>Type of production</i>	<i>Previous year/ Last accounting period</i>	<i>I year</i>	<i>II year</i>	<i>III year</i>
	<i>Annual production capacity of the enterprise (items)</i>	<i>Annual production capacity of the enterprise (items)</i>	<i>Annual production capacity of the enterprise (items)</i>	<i>Annual production capacity of the enterprise (items)</i>
<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>
Cow cheese, t.	72.5	72.5	72.5	72.5
Cow's milk cheese, i.e.	34.8	34.8	34.8	34.8
Yogurt 3.6%, vol.	43.5	43.5	43.5	43.5
Yogurt 2.0%, vol.	33.0	33.0	33.0	33.0
Butter cow, i.e.	0.6	0.6	0.6	0.6
Whey butter , i.e.	1.3	1.3	1.3	1.3
Airyan	15.7	15.7	15.7	15.7
Melted cheese	2.4	2.4	2.4	2.4
Total output (t):	203.77	203.77	203.77	203.77

Table 8. Other income

<i>Other incomes (type)</i>	<i>Previous year / Last accounting period</i>	<i>I year</i>	<i>II year</i>	<i>III year</i>	<i>IV year</i>	<i>VX year</i>
<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>	<i>Well</i>	<i>Z</i>

(left)



<i>Total</i>						

*

B. Costs

B.1. Activity costs

Table 9. Costs for raw materials, materials and external services

(left)

<i>no</i>	<i>Type of expenditure</i>	<i>Previous year/last reporting period</i>	<i>I</i>	<i>II</i>	<i>III</i>
<i>1</i>	<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>
1	<i>Milk</i>	469,926.90	576,000.00	576,000.00	576,000.00
2	<i>Additional materials</i>	19,903.95	20,000.00	20,000.00	20,000.00
3	<i>Consumables</i>	21,528.90	22,800.00	22,800.00	22,800.00
4	<i>Electric energy</i>	34,872.00	37,200.00	37,200.00	37,200.00
5	<i>Sanitary materials</i>	3,725.25	4,200.00	4,200.00	4,200.00



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6	packaging and labeling	182,047.20	189,900.00	189,900.00	189,900.00
7	water and other consumables	4,992.60	6,000.00	6,000.00	6,000.00
8	external services	12,033.00	13,200.00	13,200.00	13,200.00
9	fuel	11,447.25	12,900.00	12,900.00	12,900.00
Total:		760,477.05	882,200.00	882,200.00	882,200.00

Table 10. Wages and social security costs

<i>no</i>	<i>Type of staff</i>	<i>Number of employed persons</i>	<i>Monthly pay</i>	<i>Total wages for the year</i>	<i>Social security *</i>	<i>Total for the year</i>
<i>1</i>	<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>	<i>Well</i>
<i>Previous year/Last accounting period</i>						
1	Administrative	1	1,100	13,200.00	2,444.64	15,644.64
2	Administrative	1	840	10,080.00	1,866.82	11,946.82
3	Production	13	790.00	123,240.00	22,824.05	146,064.05
Total:						173,655.50
I year						
1	Administrative	1	1,200	14,400.00	2,666.88	17,066.88
2	Administrative	1	950	11,400.00	2 111.28	13,511.28
3	Production	14	930.00	156,240.00	28,935.65	185 175.65
Total:						215,753.81
II year						



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1	<i>Administrative</i>	1	1,200	14,400.00	2,666.88	17,066.88
2	<i>Administrative</i>	1	950	11,400.00	2 111.28	13,511.28
3	<i>Production</i>	14	930.00	156,240.00	28,935.65	185 175.65
					Total:	215,753.81
III year						
1	<i>Administrative</i>	1	1,200	14,400.00	2,666.88	17,066.88
2	<i>Administrative</i>	1	950	11,400.00	2 111.28	13,511.28
3	<i>Production</i>	14	930.00	156,240.00	28,935.65	185 175.65
					Total:	215,753.81

(left)



Table 11. Depreciation costs (depreciation plan)

(left)

<i>Active</i>	<i>Date of acquisition</i>	<i>Acquisition price</i>	<i>Period of operation in years</i>	<i>Depreciation rate</i>	<i>Depreciation quota</i>			
					<i>Previous year / Last reporting period</i>	<i>I year</i>	<i>II year</i>	<i>III year</i>
<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>	<i>Well</i>	<i>Z</i>	<i>H</i>	<i>And</i>
Total Old Assets								
Costs for the purchase/acquisition of tangible and intangible assets under the business plan proposal								
Refrigerated chassis cabins for the transport of dairy products	1.2025	196,428.00	3.33	30%		58,928.40	58,928.40	58,928.40
<i>About what</i>					<i>0.00</i>	<i>58,928.40</i>	<i>58,928.40</i>	<i>58,928.40</i>

Table 12. Repayment plan of the attracted funds for the implementation of the business plan proposal

(left)



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<i>Year</i>	<i>Balance at the beginning of the year</i>	<i>Interest</i>	<i>Chief</i>	<i>Principal balance at the end of the year</i>
<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>
<i>Previous year/last reporting period</i>				
<i>I</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>
<i>II</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>
<i>III</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>

Table 13. Interest expenses

<i>Type of loan</i>	<i>Previous year/last reporting period</i>	<i>I year</i>	<i>II year</i>	<i>III year</i>
<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>
	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>
<i>Oh shit</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>

* The applicant describes the existing and estimated interest costs separately for all loans described in Table 13, indicating: the type of loan, in column A;



interest expenses for the previous year (reporting period), in column B;
the estimated interest expenses for the entire period described in the business plan, in columns B to the end;
for "Total" enter the sums of interest expenses by years from columns B to the end .

Table 14. Other expenses

<i>(left)</i>				
<i>Other expenses</i>	<i>Previous year / last reporting period</i>	<i>I year</i>	<i>II year</i>	<i>III year</i>
<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>
<i>Asset insurance</i>	<i>0.00</i>	<i>1,964.28</i>	<i>1,964.28</i>	<i>1,964.28</i>
<i>Total</i>	<i>0.00</i>	<i>1,964.28</i>	<i>1,964.28</i>	<i>1,964.28</i>

Table 15. Cost per unit of production

<i>(left)</i>						
<i>no</i>	<i>Product type</i>	<i>Types of resources required to produce a unit of product</i>	<i>Qty per unit of production</i>	<i>Measure</i>	<i>Unit price</i>	<i>Unit cost value by type</i>
<i>I</i>	<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>	<i>Well</i>
<i>1</i>	<i>cow cheese - kg.</i>	<i>Milk</i>	<i>6</i>	<i>kg.</i>	<i>0.8</i>	<i>4.8</i>
		<i>Additional materials</i>	<i>0.03</i>	<i>kg.</i>	<i>2.2</i>	<i>0.066</i>



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	<i>Consumables</i>	<i>l</i>	<i>no.</i>	<i>0.36</i>	<i>0.36</i>
	<i>Electric energy</i>	<i>0.02</i>	<i>KVh</i>	<i>0.28</i>	<i>0.0056</i>
	<i>Sanitary materials</i>	<i>0.008</i>	<i>no.</i>	<i>4.8</i>	<i>0.0384</i>
	<i>packaging and labeling</i>	<i>0.06</i>	<i>no.</i>	<i>0.4</i>	<i>0.024</i>
	<i>water and other consumables</i>	<i>0.018</i>	<i>l.</i>	<i>1.8</i>	<i>0.0324</i>
	<i>external services</i>	<i>0.02</i>	<i>no.</i>	<i>18</i>	<i>0.36</i>
	<i>fuel</i>	<i>0.0625</i>	<i>l.</i>	<i>2.2</i>	<i>0.1375</i>
	Total				5.8239

<i>no</i>	<i>Product type</i>	<i>Types of resources required to produce a unit of product</i>	<i>Qty per unit of production</i>	<i>Measure</i>	<i>Unit price</i>	<i>Unit cost value by type</i>
<i>1</i>	<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>	<i>Well</i>
<i>2</i>	<i>cheese - kg.</i>	<i>Milk</i>	<i>10</i>	<i>kg.</i>	<i>0.8</i>	<i>8</i>
		<i>Additional materials</i>	<i>0.03</i>	<i>kg.</i>	<i>2.2</i>	<i>0.066</i>
		<i>Consumables</i>	<i>1</i>	<i>no.</i>	<i>0.36</i>	<i>0.36</i>



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		<i>Electric energy</i>	<i>0.02</i>	<i>KVh</i>	<i>0.28</i>	<i>0.0056</i>
		<i>Sanitary materials</i>	<i>0.008</i>	<i>no.</i>	<i>4.8</i>	<i>0.0384</i>
		<i>packaging and labeling</i>	<i>0.06</i>	<i>no.</i>	<i>0.4</i>	<i>0.024</i>
		<i>water and other consumables</i>	<i>0.018</i>	<i>l.</i>	<i>1.8</i>	<i>0.0324</i>
		<i>external services</i>	<i>0.02</i>	<i>no.</i>	<i>18</i>	<i>0.36</i>
		<i>fuel</i>	<i>0.0625</i>	<i>l.</i>	<i>2.2</i>	<i>0.1375</i>
					Total	9.0239
	Product type	Types of resources required to produce a unit of product	Qty per unit of production	Measure	Unit price	Unit cost value by type
	A	B	IN	D	D	Well
3	Yoghurt	<i>Milk</i>	<i>1</i>	<i>kg.</i>	<i>0.8</i>	<i>0.8</i>
		<i>Additional materials</i>	<i>0.03</i>	<i>kg.</i>	<i>2.2</i>	<i>0.066</i>
		<i>Consumables</i>	<i>1</i>	<i>no.</i>	<i>0.36</i>	<i>0.36</i>
		<i>Electric energy</i>	<i>0.02</i>	<i>KVh</i>	<i>0.28</i>	<i>0.0056</i>
		<i>Sanitary materials</i>	<i>0.008</i>	<i>no.</i>	<i>4.8</i>	<i>0.0384</i>
		<i>packaging and labeling</i>	<i>0.06</i>	<i>no.</i>	<i>0.4</i>	<i>0.024</i>
		<i>water and other consumables</i>	<i>0.008</i>	<i>l.</i>	<i>1.8</i>	<i>0.0144</i>



Industrial Association - Kardzhali

	<i>external services</i>	<i>0.002</i>	<i>no.</i>	<i>18</i>	<i>0.036</i>
	<i>fuel</i>	<i>0.0135</i>	<i>l.</i>	<i>2.2</i>	<i>0.0297</i>
Total					<i>1.3741</i>

<i>no</i>	<i>Product type</i>	<i>Types of resources required to produce a unit of product</i>	<i>Qty per unit of production</i>	<i>Measure</i>	<i>Unit price</i>	<i>Unit cost value by type</i>
<i>1</i>	<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>	<i>Well</i>
<i>4</i>	<i>cow butter - kg.</i>	<i>Cream</i>	<i>2.87</i>	<i>kg.</i>	<i>0.8</i>	<i>2,296</i>
		<i>Additional materials</i>	<i>0.03</i>	<i>kg.</i>	<i>2.2</i>	<i>0.066</i>
		<i>Consumables</i>	<i>1</i>	<i>no.</i>	<i>0.36</i>	<i>0.36</i>
		<i>Electric energy</i>	<i>0.02</i>	<i>KVh</i>	<i>0.28</i>	<i>0.0056</i>
		<i>Sanitary materials</i>	<i>0.008</i>	<i>no.</i>	<i>4.8</i>	<i>0.0384</i>
		<i>packaging and labeling</i>	<i>0.02</i>	<i>no.</i>	<i>0.4</i>	<i>0.008</i>
		<i>water and other consumables</i>	<i>0.018</i>	<i>l.</i>	<i>1.8</i>	<i>0.0324</i>



Industrial Association - Kardzhali

	<i>external services</i>	<i>0.02</i>	<i>no.</i>	<i>18</i>	<i>0.36</i>
	<i>fuel</i>	<i>0.0625</i>	<i>l.</i>	<i>2.2</i>	<i>0.1375</i>
	Total				3.3039

<i>no</i>	<i>Product type</i>	<i>Types of resources required to produce a unit of product</i>	<i>Qty per unit of production</i>	<i>Measure</i>	<i>Unit price</i>	<i>Unit cost value by type</i>
<i>1</i>	<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>	<i>Well</i>
5	<i>butter whey - kg.</i>	<i>Whey</i>	<i>9</i>	<i>kg.</i>	<i>0.8</i>	<i>7.2</i>
		<i>Additional materials</i>	<i>0.03</i>	<i>kg.</i>	<i>2.2</i>	<i>0.066</i>
		<i>Consumables</i>	<i>1</i>	<i>no.</i>	<i>0.36</i>	<i>0.36</i>
		<i>Electric energy</i>	<i>0.02</i>	<i>KVh</i>	<i>0.28</i>	<i>0.0056</i>
		<i>Sanitary materials</i>	<i>0.008</i>	<i>no.</i>	<i>4.8</i>	<i>0.0384</i>
		<i>packaging and labeling</i>	<i>0.06</i>	<i>no.</i>	<i>0.4</i>	<i>0.024</i>
		<i>water and other consumables</i>	<i>0.018</i>	<i>l.</i>	<i>1.8</i>	<i>0.0324</i>
		<i>external services</i>	<i>0.02</i>	<i>no.</i>	<i>18</i>	<i>0.36</i>



Industrial Association - Kardzhali

	<i>fuel</i>	<i>0.0625</i>	<i>l.</i>	<i>2.2</i>	<i>0.1375</i>
	Total				<i>8.2239</i>

	<i>Product type</i>	<i>Types of resources required to produce a unit of product</i>	<i>Qty per unit of production</i>	<i>Measure</i>	<i>Unit price</i>	<i>Unit cost value by type</i>
	<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>	<i>Well</i>
	<i>Airyran</i>	<i>Milk</i>	<i>0.5</i>	<i>kg.</i>	<i>0.8</i>	<i>0.4</i>
		<i>Additional materials</i>	<i>0.03</i>	<i>kg.</i>	<i>2.2</i>	<i>0.066</i>
		<i>Consumables</i>	<i>1</i>	<i>no.</i>	<i>0.36</i>	<i>0.36</i>
		<i>Electric energy</i>	<i>0.02</i>	<i>KVh</i>	<i>0.28</i>	<i>0.0056</i>
		<i>Sanitary materials</i>	<i>0.008</i>	<i>no.</i>	<i>4.8</i>	<i>0.0384</i>
		<i>packaging and labeling</i>	<i>0.06</i>	<i>no.</i>	<i>0.4</i>	<i>0.024</i>
		<i>water and other consumables</i>	<i>0.008</i>	<i>l.</i>	<i>1.8</i>	<i>0.0144</i>
		<i>external services</i>	<i>0.002</i>	<i>no.</i>	<i>18</i>	<i>0.036</i>
<i>7</i>			<i>fuel</i>	<i>0.0135</i>	<i>l.</i>	<i>2.2</i>



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	Total	0.9741
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<i>no</i>	<i>Product type</i>	<i>Types of resources required to produce a unit of product</i>	<i>Qty per unit of production</i>	<i>Measure</i>	<i>Unit price</i>	<i>Unit cost value by type</i>
<i>1</i>	<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>	<i>Well</i>
8	<i>Cream cheese</i>	<i>whey,</i>	<i>0.8</i>	<i>kg.</i>	<i>0.8</i>	<i>0.64</i>
		<i>Additional materials</i>	<i>0.03</i>	<i>kg.</i>	<i>2.2</i>	<i>0.066</i>
		<i>Consumables</i>	<i>1</i>	<i>no.</i>	<i>0.36</i>	<i>0.36</i>
		<i>Electric energy</i>	<i>0.02</i>	<i>KVh</i>	<i>0.28</i>	<i>0.0056</i>
		<i>Sanitary materials</i>	<i>0.008</i>	<i>no.</i>	<i>4.8</i>	<i>0.0384</i>
		<i>packaging and labeling</i>	<i>0.06</i>	<i>no.</i>	<i>0.4</i>	<i>0.024</i>
		<i>water and other consumables</i>	<i>0.008</i>	<i>l.</i>	<i>1.8</i>	<i>0.0144</i>
		<i>external services</i>	<i>0.002</i>	<i>no.</i>	<i>18</i>	<i>0.036</i>
		<i>fuel</i>	<i>0.0135</i>	<i>l.</i>	<i>2.2</i>	<i>0.0297</i>
				Total	<i>1.2141</i>	



VI.3. Estimates of the net cash flows of the business plan proposal and other activities carried out by the applicant

A. Projection of net cash flows of the business plan proposal.

Table 16. Forecast for the net cash flows of the business plan proposal (BGN)

<i>no</i>	<i>Index</i>	<i>Previous year / Last reporting period</i>	<i>I</i>	<i>II</i>	<i>III</i>
<i>1</i>	<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>
I. Income:					
<i>1</i>	<i>Sales revenue</i>	<i>1,212,971.00</i>	<i>1,212,971.00</i>	<i>1,212,971.00</i>	<i>1,212,971.00</i>
<i>2</i>	<i>Other incomes</i>				
<i>I</i>	<i>Total revenue (1+2)</i>	<i>1,212,971.00</i>	<i>1,212,971.00</i>	<i>1,212,971.00</i>	<i>1,212,971.00</i>
II. Expenses					
A. Activity Costs:					
<i>3</i>	<i>Costs of raw materials, mat. and external services</i>	<i>760,477.05</i>	<i>882,200.00</i>	<i>882,200.00</i>	<i>882,200.00</i>
<i>4</i>	<i>Depreciation expense</i>	<i>0.00</i>	<i>58,928.40</i>	<i>58,928.40</i>	<i>58,928.40</i>
<i>5</i>	<i>Wages and social security costs</i>	<i>173,655.50</i>	<i>215,753.81</i>	<i>215,753.81</i>	<i>215,753.81</i>
<i>6</i>	<i>Other expenses</i>	<i>0.00</i>	<i>1,964.28</i>	<i>1,964.28</i>	<i>1,964.28</i>



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B. Financial costs:					
7	<i>Interest expenses</i>		0.00	0.00	0.00
II	Total costs (3+4+5+6+7)	934 132.55	1,158,846.49	1,158,846.49	1,158,846.49
III	Profit before tax (I-II)	278,838.45	54 124.51	54 124.51	54 124.51
IV	Taxes and Charges	27,883.84	5,412.45	5,412.45	5,412.45
V	Profit after tax (III – IV)	250,954.60	48,712.06	48,712.06	48,712.06
VI	Financing / credit		0.00	0.00	0.00
VII	An investment		-196,428.00		
VIII	Net cash flow (V+4+VI)	250,954.60	-88,787.54	107,640.46	107,640.46

B. Forecast of Net Cash Flows of the Applicant's Other Activities

Table 17. Forecast for the Net cash flows of the applicant's other activities (BGN)

<i>no</i>	<i>Index</i>	<i>Previous year/last reporting period</i>	<i>I</i>	<i>II</i>	<i>III</i>
<i>1</i>	<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>
I. Income:					
<i>1</i>	<i>Sales revenue</i>				



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2	<i>Other incomes</i>				
I	Total revenue (1+2)	0.00	0.00	0.00	0.00
II.					
Expenses					
A. Activity Costs:		0.00	0.00	0.00	0.00
3	<i>Costs of raw materials, materials and external services</i>				
4	<i>Depreciation expense</i>				
5	<i>Wages and social security costs</i>				
6	<i>Other expenses</i>				
B. Financial costs:		0.00	0.00	0.00	0.00
7	<i>Interest expenses</i>				
II	Total costs (3+4+5+6+7)	0.00	0.00	0.00	0.00
III	Profit before tax (I-II)	0.00	0.00	0.00	0.00
IV	Taxes and Charges	0.00	0.00	0.00	0.00
V	Profit after tax (III – IV)	0.00	0.00	0.00	0.00
VI	Net cash flow (V+4)		0.00	0.00	0.00



Financial indicators for analysis and evaluation of the business plan		
	Instruction: This table summarizes the results of the recalculation of the business plan by entering the indicators for assessing the viability of the provided business plan	
	Economic Viability Assessment Indicators	Values
1	Business plan net present value NPV [value]	106,057.39
2	Net present value of holding NPV _i [value]	357,011.99
3	Internal rate of return IRR [value]	12.05%
4	Internal rate of return IRR _i [value]	12.05%
5	Profitability index PI [value]	1.54
6	Profitability index PI _i [value]	2.82
7	Redemption Term PBP [value]	1 year and 9 months

**INTERREG V – A
COOPERATION PROGRAM GREECE – BULGARIA 2014-2020**

**Market Changer (MIS Code: 5070788)
MarCh**

**BUSINESS PLANS
Designing and Coaching Business Plans for 20 businesses
D 5.5.2**

**Main Hall, Paradise center , 1st floor
Address: 9 “ Pirin ” str., 6600 Kardzhali , BG**



Regional Industrial Association – Kardzhali

The Project is co-funded by the European Regional Development Fund (ERDF) and by national funds of the countries participating in the Interreg V-A “Greece-Bulgaria 2014-2020” Cooperation Programme



Contractor: Trainer Consult Ltd

The Project is co-funded by the European Regional Development Fund (ERDF) and by national funds of the countries participating in the Interreg VA "Greece-Bulgaria 2014-2020" Cooperation Programme .

BUSINESS PLAN

Increasing the competitiveness of " Perperikon " OOD by purchasing new equipment (business plan name)

" Perperikon " OOD
(name of investor)

Investment amount **1,147,368.50 l** in .

General information

<i>A</i>	<i>B</i>
<i>Name on the candidate (the legal person , ET)</i>	" Perperikon " OOD
<i>Headquarters and address on management</i>	District: Kardzhali, Municipality: Ardino Place of residence: village of Byal Izvor 6770 First St. No. 1
<i>Place on doing on the investment</i>	Kardjali (BG425), town of Kardjali
<i>Term on business the plan :</i>	01.01.2024 - 31.12.2026 (3 years)

I Introduction

A. Brief description of the business plan proposal:

The activities envisaged within the current business plan will be carried out on the territory of the municipality of Kardzhali. The company " Perperikon " Ltd. was established in 2013. Since 2015, it has been engaged in the processing of raw cow's milk in its production base in the village of Byal Izvor, commune. Arduino, as of now invests in a new production facility in the town of Kardzhali . The company's range of products includes ayran, yellow cheese, yogurt, cow's butter, cottage cheese and processed cheese. Over the years, the company has proven itself with its products. In order to remain competitive on the market, " Perperikona " Ltd. intends to increase the capacity of its enterprise by opening a production site.

The business plan is aimed at increasing the competitiveness and economic efficiency of the sector processing agricultural products, related to increasing incomes and opening new jobs in the territory of the municipality of Kardzhali, district of Kardzhali.

The current business plan envisages making an investment in modern equipment leading to the introduction of technological solutions to improve resource efficiency and efficiency in the production process and create an environment for the sustainable development of " Perperikona " OOD as prerequisites for a permanent increase in its competitiveness. for this purpose, the company plans to purchase the following assets:

1. Technological equipment dairy.

The planned equipment is modern and high-tech, which will contribute to a positive impact on the environment.

The new planned technological equipment, the subject of the present investment project, is for a new industrial site, which will increase the overall production capacity of the enterprise. Two of the company's main goals are increasing competitiveness and reaching new markets. This is also the basis for increasing the market share (currently it is about 2% regional market share). In order to permanently achieve the goals, the candidate sets the following tasks in the operational plan: Through the implementation of the current project, the expansion of the company's capabilities and the expansion of the market, " Perperikona " Ltd. foresees the creation of 8 new jobs. This will definitely lead to economic development and sustainability in the area, strongly embedded, as in the company policy of " Perperikona " OOD. This will ensure a competitive advantage for the company " Perperikona " OOD. One of the main obstacles facing the company's management is the insufficient production capacity and the shortage of fresh milk as raw material. For the permanent solution of the above-mentioned problems, to optimize the marketing process, reach new markets and improve competitiveness, " Perperikona " Ltd. envisages an establishment in a new site, on the territory of another larger municipality, such as Kardzhali.

The investments under the business plan are as follows:

no	<i>An investment</i>			<i>Value</i>
	<i>Kind</i>	<i>What</i>	<i>measure</i>	
<i>1</i>	<i>2</i>	<i>4</i>	<i>5</i>	<i>7</i>
1	Technological equipment dairy	1	no.	1,147,368.50

The total value of the investment costs is BGN **1,147,368.50** .

B. Expected result after completion of the business plan proposal, including:

B.1. Ways to increase competitiveness by:

<i>no</i>	<i>Ways to increase the competitiveness of the farm</i>	<i>Compliance (mark with X or V)</i>
<i>A</i>	<i>B</i>	<i>IN</i>
1.	better use of the factors of production;	H
2.	introduction of new products, processes and technologies, including short supply chains;	<input type="checkbox"/>
3.	improving food quality and safety and their traceability;	H
4.	achieving compliance with Community standards;	<input type="checkbox"/>
5.	improving environmental protection.	<input type="checkbox"/>

- *Marking more than one match is allowed.*

Justification: Investments included in the business plan proposal will lead to high production capacity and increased volume of milk purchases.

The construction and equipment of the new milk processing plant, including the cold rooms for storing the finished product, will allow the company to introduce the following new products:

1. Cow cheese
2. Cow's milk cheese
3. Yogurt 3.6%
4. Yogurt 2.0%
5. Butter cow,
6. Whey butter ,
7. Airyan
8. Processed cheese

B.2. Improving the overall activity of the enterprise through:

<i>no</i>	<i>Improvement of the overall activity of the enterprise</i>	<i>Compliance (mark X or V)</i>
<i>A</i>	<i>B</i>	<i>IN</i>
1.	implementation of new and/or modernization of available capacities and improvement of their use, and/or	H
2.	implementation on new ones products , processes and technologies , and/ or	H
3.	reduction on the cost price on produced production , and/ or	<input type="checkbox"/>
4.	achieve on compliance with newly introduced standards on European union , and/ or	<input type="checkbox"/>
5.	improvement on cooperation with manufacturers on raw materials , and/ or	<input type="checkbox"/>
6.	conservation on the environment environment (incl reduction on the harmful ones emissions and waste), and/ or	<input type="checkbox"/>

7.	improvement on energy efficiency in enterprises , and/ or	<input type="checkbox"/>
8.	improvement on safety and hygiene conditions on production and labor , and/ or	
9.	improvement on quality and safety on the foods and theirs traceability , and/ or	H
10.	improvement on the possibilities for production on biological foods through processing on primary agricultural biological products .	

- *Marking more than one match is allowed.*

Justification:

The purpose of the business plan is to increase the market competitiveness of " Perperikona " OOD, through new capacities and modernization of its enterprise, and thus to reduce the cost per unit of production and increase the production capacity. The constant quality control, which is applied from the receipt of the raw cow's milk, through the entire production process, to the shipment of the finished product, guarantees the quality and safety of the food, which is carried out by the manufacturer.

The business plan is aimed at increasing the competitiveness and economic efficiency of the sector processing agricultural products, related to increasing incomes and opening new jobs on the territory of the municipality of Kardzhali, district of Kardzhali.

The implementation of the business plan will lead to the achievement of an economically efficient and competitive farm for the processing of cow's milk. After the implementation of the business plan, the applicant expects to achieve the following goals and results:

- Improving the overall activity and competitiveness of the applicant, by starting a new farm and increasing the overall capacity, contributing to an increase in the production of products made from raw cow's milk.
- Compliance with Community standards for improving the quality and safety of food and their traceability, according to Regulation 178/2002. from 28.01.2002 to establish general principles and requirements in the field of food.
- High quality of the manufactured products, in accordance with Community Standards;
- Improving the competitiveness of the farm, by building new material capacities in the farm and introducing new technological solutions;

- Creation of better working conditions;
- Reducing the cost per unit of production;
- Launch of a new production site.

The result of the investment made in modern equipment will lead to an increase in the production capacity and the creation of an environment for the sustainable development of " Perperikon " OOD as prerequisites for a permanent increase in its competitiveness.

II. Description of the candidate and his/her activities:

A. Brief information about the applicant's activity:

- Full name of the applicant;

" Perperikon " OOD

- Legal form of the activity and date of registration;

Sole proprietorship with limited liability, established on 12.06.2013.

- Territorial location

The seat and address of the company's management is District: Kardzhali, Municipality: Ardino, Byal Izvor village 6770

The milk processing enterprise is located in the town of Kardjali , municipality of Kardjali.

B. Organization, structure and management:

Currently, the company employs 13 people, of which 11 are production staff. 1 accountant and 1 manager.

With the implementation of the business plan, it is planned to appoint 8 new personnel on permanent employment contracts, who will be engaged in the new milk processing enterprise.

Table B Additional employment of the enterprise, related to the implementation of the business plan proposal (to be filled in, in case the applicant fulfills a priority under Section 15, item 1, letter "f" of the application conditions).

<i>Number of staff at the end of the previous financial year (for the whole enterprise)</i>	<i>Planned number of additional employed persons by the end of the period (for the implementation of the activities under the business plan)</i>	<i>Number of staff for whom the applicant plans to provide sustainable employment (for the entire enterprise, including the implementation of the activities under the business plan)</i>
<i>A</i>	<i>B</i>	<i>IN</i>
13	8	21

Table B1 Average list number of personnel for the previous three years

<i>Average number of staff listed for each of the previous three financial years at the date of the announcement of the opening of a procedure for the selection of business plan proposals</i>		
<i>A1 (n-3)</i>	<i>A2 (n-2)</i>	<i>A3 (n-1)</i>
11	12	13

III . Income of the applicant from realized exports or intra-community supplies

Table C Income of the applicant from realized exports or intra-community supplies

Income (BGN)	A1	A2	A3	(A1+A2+A3)
	year (n-3)	year (n-2)	year (n-1)	
1. Total revenue from production				
2. Income from exports and intra-community supplies of manufactured or processed agricultural products				
3. Percentage ratio of revenues from exports and intra-community supplies of manufactured or processed agricultural products to total revenue from production				

Table B2 Description of the primary accounting documents



no	Number of the primary accounting document (invoice) proving compliance with the selection criteria under item 9	Date	Counterparty/Client Name and legal form and number for VAT purposes	Type of manufactured or processed product	Income without VAT (BGN)
Total					



VI. Economic sustainability analysis of the business plan

VI.1. Object, sources of financing and stages in the implementation of the business plan proposal. Suppliers and customers.

A. Object and funding sources of the business plan proposal.

Table 1. Subject of the investment with which the activity support is applied for

(left)

<i>An investment</i>				<i>Unit price</i>	<i>Value*</i>	<i>Including</i>		
<i>Kind</i>	<i>Make, model, other</i>	<i>What</i>	<i>Measure</i>			<i>Own funds (%)</i>	<i>Credit (%)</i>	<i>Others (%)</i>
<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>	<i>Well</i>	<i>Z</i>	<i>H</i>	<i>And</i>
Technological equipment dairy	An additional collection of bids is planned	1	no.	1,147,368.50	1,147,368.50		100%	
<i>Total</i>					BGN 1,147,368.50			

Table 2. Investment Expenses For who no everything apply for support , but are part from the whole object on the investment and without them the object no can Yes be completed and/ or Yes it works independently .

(left)

<i>An investment</i>				<i>Unit price</i>	<i>Value*</i>	<i>Including</i>		
<i>Kind</i>	<i>Make, model, other</i>	<i>What</i>	<i>Measure</i>			<i>Own funds (%)</i>	<i>Credit (%)</i>	<i>Others (%)</i>
<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>	<i>Well</i>	<i>Z</i>	<i>H</i>	<i>And</i>
<i>Total</i>								

The exchange rate used to calculate the value of the investment is indicated



Table 3. Description of the current state of the object (investment), in case there is already a completed stage(s) of the investment business plan at the time of application

<i>Activities/Assets</i>	<i>Invested funds</i>	<i>Source</i>
<i>A</i>	<i>B</i>	<i>IN</i>

(left)

C. Prospective suppliers - Contracts, with described quantities and prices of raw materials as evidence that at least 50% of the raw materials for the processing plant are secured, according to its production program for the first estimated year of the business plan . At least 30% of the



total raw material base is from own production or from registered farmers for all applicants, with the exception of applicants in the "meat and meat products" sector.

Table 4.1. For all sectors outside the "Meat and meat products" sector

<i>4.1.1. . Type of raw material used by the processing plant supplied by registered farmers</i>	<i>measure</i>	<i>Amount of raw material agreed to be purchased for the first forecast year</i>
<i>B</i>	<i>IN</i>	<i>D</i>
<i>4.1.2. Type of raw material used by the processing plant supplied by UNregistered farmers</i>	<i>measure</i>	<i>Amount of raw material agreed to be purchased for the first forecast year</i>
<i>4.1.3. Type of own raw material used by the enterprise for processing</i>	<i>measure</i>	<i>Amount of raw material agreed to be purchased for the first forecast year</i>
<i>raw cow's milk</i>	<i>t.</i>	<i>2580</i>



Table 4.2. For enterprises in the "Meat and meat products" sector

<i>4.2.1. Type of raw material used by the processing plant supplied by registered farmers</i>	<i>measure</i>	<i>Amount of raw material agreed to be purchased for the first forecast year</i>
<i>B</i>	<i>IN</i>	<i>D</i>
<i>4.2.2. Type of raw material used by the processing plant supplied by UNregistered farmers</i>	<i>measure</i>	<i>Amount of raw material agreed to be purchased for the first forecast year</i>
<i>4.2.3. Type of own raw material used by the enterprise for processing</i>	<i>measure</i>	<i>Amount of raw material agreed to be purchased for the first forecast year</i>
<i>4.2.4. Type of raw material used by the processing plant, delivered from slaughterhouses</i>	<i>measure</i>	<i>Amount of raw material agreed to be purchased for the first forecast year</i>
<i>4.2.5. Type of raw material delivered by registered farmers, delivered to slaughterhouses under item 4.2.4.</i>	<i>measure</i>	<i>Amount of raw material agreed to be purchased for the first forecast year</i>



VI.2. Financial economic status - income and expenses

A. Income

A.1. Operating income.

Table 5. Production and commercial program

(left)

Table 5: Production and commercial program										
(left)										
no	Type of production* by year	measure	Quantity/ average annual workload	Production			Average price per unit of production		Revenue from product sales	
				for export	for the local market	for own consumption	for export	for the local market	for export	for the local market
1	A	B	IN	D	D	Well	Z	H	And	J
<i>Previous year/Last accounting period</i>										
1	Cow cheese.	t.	362.50					7,200.00		2,610,000.00
2	Cheese from cow's milk	t.	174.00					12,000.00		2,088,000.00
3	Yogurt 3.6%	t.	217.50					2,250.00		489,375.00
4	Yogurt 2.0%	t.	174.00					1,500.00		261,000.00
5	Butter cow	t.	26.50					16,000.00		424,000.00



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6	Butter whey	t.	6.50					16,000.00		104,000.00
7	Airyana	t.	78.30					5,800.00		454,140.00
8	Melted cheese	t.	12,10					1,890.00		22,869.00
									Total	6,453,384.00
Ist year										
1	Cow cheese, t.	t.	435.00					7,200.00		3,132,000.00
2	Cow's milk cheese, i.e.	t.	208.80					12,000.00		2,505,600.00
3	Yogurt 3.6%, vol.	t.	261.00					2,250.00		587,250.00
4	Yogurt 2.0%, vol.	t.	197.73					1,500.00		296,595.00
5	Butter cow, i.e.	t.	3.86					16,000.00		61,760.00
6	Whey butter, i.e.	t.	7.74					16,000.00		123,840.00
7	Airyana	t.	93.96					5,800.00		544,968.00
8	Melted cheese	t.	14.50					1,890.00		27,405.00
									Total	7,279,418.00
II year										
1	Cow cheese, t.	t.	459.17					7,200.00		3,306,024.00
2	Cow's milk cheese, i.e.	t.	220.40					12,000.00		2,644,800.00
3	Yogurt 3.6%, vol.	t.	275.50					2,250.00		619,875.00



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4	Yogurt 2.0%, vol.	t.	208.72					1,500.00		313,080.00
5	Butter cow, i.e.	t.	4.07					16,000.00		65,120.00
6	Whey butter , i.e.	t.	8.17					16,000.00		130,720.00
7	Airyana	t.	99.18					5,800.00		575,244.00
8	Melted cheese	t.	15.31					1,890.00		28,935.90
Total										7,683,798.90
III year										
1	Cow cheese, t.	t.	471.25					7,200.00		3,393,000.00
2	Cow's milk cheese, i.e.	t.	226.20					12,000.00		2,714,400.00
3	Yogurt 3.6%, vol.	t.	282.75					2,250.00		636,187.50
4	Yogurt 2.0%, vol.	t.	214,21					1,500.00		321,315.00
5	Butter cow, i.e.	t.	4.18					16,000.00		66,880.00
6	Whey butter , i.e.	t.	8.39					16,000.00		134,240.00
7	Airyana	t.	101.79					5,800.00		590,382.00
8	Melted cheese	t.	15.71					1,890.00		29,691.90
Total										7,886,096.40



Table 6. Production capacity of the processing plant according to the technological business plan

<i>Type of production</i>	<i>Previous year/ Last accounting period</i>	<i>I year</i>	<i>II year</i>	<i>III year</i>
	<i>Annual production capacity of the enterprise (items)</i>	<i>Annual production capacity of the enterprise (items)</i>	<i>Annual production capacity of the enterprise (items)</i>	<i>Annual production capacity of the enterprise (items)</i>
<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>
Cow cheese, t.	365	484	484	484
Cow's milk cheese, i.e.	175	232	232	232
Yogurt 3.6%, vol.	220	290	290	290
Yogurt 2.0%, vol.	174	220	220	220
Butter cow, i.e.	27	4.3	4.3	4.3
Whey butter , i.e.	7	8.6	8.6	8.6
Airyran	80	105	105	105
Melted cheese	12	16.1	16.1	16.1
Total output (t):	1060	1360.00	1360.00	1360.00

* *The applicant indicates the products it produces/will produce and the annual quantity of each product according to a technological business plan*

Justification for compliance of the capacity of the supported assets and activities with the estimated amount of processed and produced by the applicant:

According to the Technological part, milk intended for processing into dairy products must be obtained from healthy animals, must not contain colostrum and colostrum , as well as foreign impurities and preservatives, have a normal physical and chemical composition, have a normal taste, aroma, texture and acidity.

The technological process proceeds in the following order:

- Acceptance of milk;
- Production of white brine cheese;
- Production of cheese;
- Production of yogurt;
- Oil production ;
- Production of ayrian
- Production of processed cheese



- Washing of technological facilities and premises.

The plant is sized for a maximum production program of 5.0 tons of raw milk per day. Effective fund working time 290 days, in single-shift work mode.

The annual production program according to the Technological part is as follows:

Total annual raw material is **5800 tons** .

The enterprise works 290 days at 20t/day = 5800t.

When preparing the annual production program, the following cost norms /randeman/ per unit of production were used.

1. Cheese - 6 liters of cow's milk for 1 kg of cheese.
2. Yellow cheese - 10 liters of cow's milk for 1 kg of yellow cheese.
3. Yogurt - 1 liter of cow's milk for 1 kg of yogurt.
4. Cow butter - 2.87 kg of cream for 1 kg of butter
5. Whey butter - 1000 liters of whey for 4.12 kg of butter

Annual total for:

- Cheese- 50% of the raw material = $2900t:6l= 483.33t$
- cheese - 40% of the raw material = $2320t: 10l = 232t$
- yogurt - 9% of the raw material = 522t

From the milk set aside for yogurt, the following are produced:

- vinegar . milk, 3.6% = $290t:11 = 290t$
- vinegar . milk, 2% = $232t:11 = 232t$

When calculating the milk for yogurt with 2% fat content /58t/ we get:



- yogurt, 2% = 219.7t
- sour cream 30% fat = 12.3t

From the resulting cream /12.32 tons/ you get:

- cow butter 12.3:2.87 = 4.28t

The amount of whey obtained during cheese production is:

- 2320 tons of milk minus 232 tons of cheese = 2088 tons of whey
- whey butter 2088x4.12 ‰ = 8.60t

The enterprise works 290 days at 20.0t/day = 5800t

The distribution by days is:

- for cheese - 145 days
- for cheese - 116 days
- for yogurt - 29 days

Total days: -290 days

A butter shop works when cheese and yogurt are produced:

- for cow butter - 29 days
- for butter whey -116 days

Total days: - 145 days

Own production of cow's milk is 4350t/year as of the year of application and 5800t. for the first forecast year of the business plan.



Table 7. Production capacity of the processing plant planned in the Production and Trade Program

<i>Type of production</i>	<i>Previous year/ Last accounting period</i>	<i>I year</i>	<i>II year</i>	<i>III year</i>
	<i>Planned annual production capacity of the enterprise (items)</i>	<i>Planned annual production capacity of the enterprise (items)</i>	<i>Planned annual production capacity of the enterprise (items)</i>	<i>Planned annual production capacity of the enterprise (items)</i>
<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>
Cow cheese, t.	362.5	435	459.17	471.25
Cow's milk cheese, i.e.	174.0	208.8	220.4	226.2
Yogurt 3.6%, vol.	217.5	261	275.5	282.75
Yogurt 2.0%, vol.	174.0	197.73	208.72	214.21
Butter cow, i.e.	26.5	3.86	4.07	4.18
Whey butter , i.e.	6.5	7.74	8.17	8.39
Airyran	78.3	93.96	99.18	101.79
Melted cheese	12.1	14.5	15.31	15.71
Total output (t):	1051.33	1222.59	1290.52	1324.48

Table 8. Other income

<i>Other incomes (type)</i>	<i>Previous year / Last accounting period</i>	<i>I year</i>	<i>II year</i>	<i>III year</i>	<i>IV year</i>	<i>VX year</i>
<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>	<i>Well</i>	<i>Z</i>
Total						

*

(left)



B. Costs

B.1. Activity costs

Table 9. Costs for raw materials, materials and external services

(left)

<i>no</i>	<i>Type of expenditure</i>	<i>Previous year/last reporting period</i>	<i>I</i>	<i>II</i>	<i>III</i>
<i>1</i>	<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>
1	<i>Milk</i>	3,132,846.00	4,176,000.00	4,408,000.00	4,524,000.00
2	<i>Additional materials</i>	132,693.00	146,000.00	158,000.00	182,000.00
3	<i>Consumables</i>	143,526.00	152,000.00	163,000.00	174,000.00
4	<i>Electric energy</i>	232,480.00	248,000.00	256,000.00	269,000.00
5	<i>Sanitary materials</i>	24,835.00	28,000.00	32,000.00	38,000.00
6	<i>packaging and labeling</i>	1,213,648.00	1,266,000.00	1,272,000.00	1,276,000.00
7	<i>water and other consumables</i>	33,284.00	40,000.00	40,000.00	40,000.00
8	<i>external services</i>	80,220.00	88,000.00	92,000.00	98,000.00
9	<i>fuel</i>	76,315.00	86,000.00	92,000.00	98,000.00
Total:		5,069,847.00	6,230,000.00	6,513,000.00	6,699,000.00



Table 10. Wages and social security costs

no	Type of staff	Number of employed persons	Monthly pay	Total wages for the year	Social security*	Total for the year
1	A	B	IN	D	D	Well
<i>(left)</i>						
Previous year/Last accounting period						
1	Administrative	1	1,200	14,400.00	2,666.88	17,066.88
2	Administrative	1	850	10,200.00	1,889.04	12,089.04
3	Production	11	780.00	102,960.00	19,068.19	122,028.19
Total:						151 184.11
I year						
1	Administrative	1	1,500	18,000.00	3,333.60	21,333.60
2	Administrative	1	1,100	13,200.00	2,444.64	15,644.64
3	Production	17	930.00	189,720.00	35 136.14	224,856.14
Total:						261,834.38
II year						
1	Administrative	1	1,800	21,600.00	4,000.32	25,600.32
2	Administrative	1	1,250	15,000.00	2,778.00	17,778.00
3	Production	18	1,000.00	216,000.00	40,003.20	256,003.20
Total:						299,381.52
III year						
1	Administrative	1	2000	24,000.00	4,444.80	28,444.80
2	Administrative	1	1,400	16,800.00	3 111.36	19,911.36
3	Production	19	1,200.00	273,600.00	50,670.72	324,270.72
Total:						372,626.88



Table 11. Depreciation costs (depreciation plan)

(left)

<i>Active</i>	<i>Date of acquisition</i>	<i>Acquisition price</i>	<i>Period of operation in years</i>	<i>Depreciation rate</i>	<i>Depreciation quota</i>			
					<i>Previous year / Last accounting period</i>	<i>I year</i>	<i>II year</i>	<i>III year</i>
<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>	<i>Well</i>	<i>Z</i>	<i>H</i>	<i>And</i>
Total Old Assets								
Costs for the purchase/acquisition of tangible and intangible assets under the business plan proposal								
Technological equipment dairy		01,2025	1,147,368.50	3.33	30%		344 210.55	344 210.55
<i>About what</i>					<i>0.00</i>	<i>344 210.55</i>	<i>344 210.55</i>	<i>344 210.55</i>



Table 12. Repayment plan of the attracted funds for the implementation of the business plan proposal

(left)

<i>Year</i>	<i>Balance at the beginning of the year</i>	<i>Interest</i>	<i>Chief</i>	<i>Principal balance at the end of the year</i>
<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>
<i>Previous year/last reporting period</i>				
<i>I</i>	1,032,631.65	36 142.11	344 176.13	688,455.52
<i>II</i>	688,455.52	24,095.94	344 176.13	344,279.39
<i>III</i>	344,279.39	12,049.78	344,279.39	-



Table 13. Interest expenses

(left)

<i>Type of loan</i>	<i>Previous year/last reporting period</i>	<i>I year</i>	<i>II year</i>	<i>III year</i>
<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>
<i>Loan for the implementation of a business plan</i>	<i>0</i>	<i>36 142.11</i>	<i>24,095.94</i>	<i>12,049.78</i>
<i>Oh shit</i>	<i>0</i>	<i>36 142.11</i>	<i>24,095.94</i>	<i>12,049.78</i>

* The applicant describes the existing and estimated interest costs separately for all loans described in Table 13, indicating: the type of loan, in column A; interest expenses for the previous year (reporting period), in column B; the estimated interest expenses for the entire period described in the business plan, in columns B to the end; for "Total" enter the sums of interest expenses by years from columns B to the end .

Table 14. Other expenses

(left)

<i>Other expenses</i>	<i>Previous year / last reporting period</i>	<i>I year</i>	<i>II year</i>	<i>III year</i>
<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>
<i>Asset insurance</i>	<i>0.00</i>	<i>11,473.69</i>	<i>11,473.69</i>	<i>11,473.69</i>
<i>Total</i>	<i>0.00</i>	<i>11,473.69</i>	<i>11,473.69</i>	<i>11,473.69</i>



Table 15. Cost per unit of production

(left)

Table 15. Cost per unit of production (BGN)						
<i>no</i>	<i>Product type</i>	<i>Types of resources required to produce a unit of product</i>	<i>Qty per unit of production</i>	<i>Measure</i>	<i>Unit price</i>	<i>Unit cost value by type</i>
<i>I</i>	<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>	<i>Well</i>
<i>1</i>	<i>cow cheese - kg.</i>	<i>Milk</i>	<i>6</i>	<i>kg.</i>	<i>0.8</i>	<i>4.8</i>
		<i>Additional materials</i>	<i>0.03</i>	<i>kg.</i>	<i>2.4</i>	<i>0.072</i>
		<i>Consumables</i>	<i>1</i>	<i>no.</i>	<i>0.4</i>	<i>0.4</i>
		<i>Electric energy</i>	<i>0.02</i>	<i>KVh</i>	<i>0.32</i>	<i>0.0064</i>
		<i>Sanitary materials</i>	<i>0.008</i>	<i>no.</i>	<i>5</i>	<i>0.04</i>
		<i>packaging and labeling</i>	<i>0.06</i>	<i>no.</i>	<i>0.45</i>	<i>0.027</i>
		<i>water and other consumables</i>	<i>0.018</i>	<i>l.</i>	<i>2</i>	<i>0.036</i>
		<i>external services</i>	<i>0.02</i>	<i>no.</i>	<i>20</i>	<i>0.4</i>
		<i>fuel</i>	<i>0.0625</i>	<i>l.</i>	<i>2.4</i>	<i>0.15</i>



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	Total	5.9314
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<i>no</i>	<i>Product type</i>	<i>Types of resources required to produce a unit of product</i>	<i>Qty per unit of production</i>	<i>Measure</i>	<i>Unit price</i>	<i>Unit cost value by type</i>
<i>1</i>	<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>	<i>Well</i>
2	cheese - kg.	<i>Milk</i>	10	kg.	0.8	8
		<i>Additional materials</i>	0.03	kg.	2.4	0.072
		<i>Consumables</i>	1	no.	0.4	0.4
		<i>Electric energy</i>	0.02	KVh	0.32	0.0064
		<i>Sanitary materials</i>	0.008	no.	5	0.04
		<i>packaging and labeling</i>	0.06	no.	0.45	0.027
		<i>water and other consumables</i>	0.018	l.	2	0.036
		<i>external services</i>	0.02	no.	20	0.4
		<i>fuel</i>	0.0625	l.	2.4	0.15



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					<i>Total</i>	<i>9.1314</i>
<i>Product type</i>	<i>Types of resources required to produce a unit of product</i>	<i>Qty per unit of production</i>	<i>Measure</i>	<i>Unit price</i>	<i>Unit cost value by type</i>	
<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>	<i>Well</i>	
3	<i>Milk</i>	<i>1</i>	<i>kg.</i>	<i>0.8</i>	<i>0.8</i>	
	<i>Additional materials</i>	<i>0.03</i>	<i>kg.</i>	<i>2.4</i>	<i>0.072</i>	
	<i>Consumables</i>	<i>1</i>	<i>no.</i>	<i>0.4</i>	<i>0.4</i>	
	<i>Electric energy</i>	<i>0.02</i>	<i>KVh</i>	<i>0.32</i>	<i>0.0064</i>	
	<i>Sanitary materials</i>	<i>0.008</i>	<i>no.</i>	<i>5</i>	<i>0.04</i>	
	<i>packaging and labeling</i>	<i>0.06</i>	<i>no.</i>	<i>0.45</i>	<i>0.027</i>	
	<i>water and other consumables</i>	<i>0.008</i>	<i>l.</i>	<i>2</i>	<i>0.016</i>	
	<i>external services</i>	<i>0.002</i>	<i>no.</i>	<i>20</i>	<i>0.04</i>	
	<i>fuel</i>	<i>0.0135</i>	<i>l.</i>	<i>2.4</i>	<i>0.0324</i>	
					<i>Total</i>	<i>1.4338</i>



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<i>no</i>	<i>Product type</i>	<i>Types of resources required to produce a unit of product</i>	<i>Qty per unit of production</i>	<i>Measure</i>	<i>Unit price</i>	<i>Unit cost value by type</i>
<i>I</i>	<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>	<i>Well</i>
<i>4</i>	<i>cow butter - kg.</i>	<i>Cream</i>	<i>2.87</i>	<i>kg.</i>	<i>2.4</i>	<i>6,888</i>
		<i>Additional materials</i>	<i>0.03</i>	<i>kg.</i>	<i>2.4</i>	<i>0.072</i>
		<i>Consumables</i>	<i>1</i>	<i>no.</i>	<i>0.4</i>	<i>0.4</i>
		<i>Electric energy</i>	<i>0.02</i>	<i>KVh</i>	<i>0.32</i>	<i>0.0064</i>
		<i>Sanitary materials</i>	<i>0.008</i>	<i>no.</i>	<i>5</i>	<i>0.04</i>
		<i>packaging and labeling</i>	<i>0.02</i>	<i>no.</i>	<i>0.45</i>	<i>0.009</i>
		<i>water and other consumables</i>	<i>0.018</i>	<i>l.</i>	<i>2</i>	<i>0.036</i>
		<i>external services</i>	<i>0.02</i>	<i>no.</i>	<i>20</i>	<i>0.4</i>
		<i>fuel</i>	<i>0.0625</i>	<i>l.</i>	<i>2.4</i>	<i>0.15</i>
					<i>Total</i>	<i>8.0014</i>



Industrial Association - Kardzhali

<i>no</i>	<i>Product type</i>	<i>Types of resources required to produce a unit of product</i>	<i>Qty per unit of production</i>	<i>Measure</i>	<i>Unit price</i>	<i>Unit cost value by type</i>
<i>1</i>	<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>	<i>Well</i>
<i>5</i>	<i>butter whey - kg.</i>	<i>Whey</i>	<i>9</i>	<i>kg.</i>	<i>0.8</i>	<i>7.2</i>
		<i>Additional materials</i>	<i>0.03</i>	<i>kg.</i>	<i>2.4</i>	<i>0.072</i>
		<i>Consumables</i>	<i>1</i>	<i>no.</i>	<i>0.4</i>	<i>0.4</i>
		<i>Electric energy</i>	<i>0.02</i>	<i>KVh</i>	<i>0.32</i>	<i>0.0064</i>
		<i>Sanitary materials</i>	<i>0.008</i>	<i>no.</i>	<i>5</i>	<i>0.04</i>
		<i>packaging and labeling</i>	<i>0.06</i>	<i>no.</i>	<i>0.45</i>	<i>0.027</i>
		<i>water and other consumables</i>	<i>0.018</i>	<i>l.</i>	<i>2</i>	<i>0.036</i>
		<i>external services</i>	<i>0.02</i>	<i>no.</i>	<i>20</i>	<i>0.4</i>
		<i>fuel</i>	<i>0.0625</i>	<i>l.</i>	<i>2.4</i>	<i>0.15</i>
					<i>Total</i>	<i>8.3314</i>



Industrial Association - Kardzhali

	<i>Product type</i>	<i>Types of resources required to produce a unit of product</i>	<i>Qty per unit of production</i>	<i>Measure</i>	<i>Unit price</i>	<i>Unit cost value by type</i>
	<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>	<i>Well</i>
6	<i>Airyran</i>	<i>Milk</i>	<i>0.5</i>	<i>kg.</i>	<i>0.8</i>	<i>0.4</i>
		<i>Additional materials</i>	<i>0.03</i>	<i>kg.</i>	<i>2.4</i>	<i>0.072</i>
		<i>Consumables</i>	<i>1</i>	<i>no.</i>	<i>0.4</i>	<i>0.4</i>
		<i>Electric energy</i>	<i>0.02</i>	<i>KVh</i>	<i>0.32</i>	<i>0.0064</i>
		<i>Sanitary materials</i>	<i>0.008</i>	<i>no.</i>	<i>5</i>	<i>0.04</i>
		<i>packaging and labeling</i>	<i>0.06</i>	<i>no.</i>	<i>0.45</i>	<i>0.027</i>
		<i>water and other consumables</i>	<i>0.008</i>	<i>l.</i>	<i>2</i>	<i>0.016</i>
		<i>external services</i>	<i>0.002</i>	<i>no.</i>	<i>20</i>	<i>0.04</i>
		<i>fuel</i>	<i>0.0135</i>	<i>l.</i>	<i>2.4</i>	<i>0.0324</i>
				<i>Total</i>	<i>1.0338</i>	



Industrial Association - Kardzhali

<i>no</i>	<i>Product type</i>	<i>Types of resources required to produce a unit of product</i>	<i>Qty per unit of production</i>	<i>Measure</i>	<i>Unit price</i>	<i>Unit cost value by type</i>
<i>1</i>	<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>	<i>Well</i>
7	Melted cheese	whey,	0.8	kg.	0.8	0.64
		Additional materials	0.03	kg.	2.4	0.072
		Consumables	1	no.	0.4	0.4
		Electric energy	0.02	KVh	0.32	0.0064
		Sanitary materials	0.008	no.	5	0.04
		packaging and labeling	0.06	no.	0.45	0.027
		water and other consumables	0.008	l.	2	0.016
		external services	0.002	no.	20	0.04
		fuel	0.0135	l.	2.4	0.0324
					Total	1.2738



VI.3. Estimates of the net cash flows of the business plan proposal and other activities carried out by the applicant

A. Projection of net cash flows of the business plan proposal.

Table 16. Forecast for the net cash flows of the business plan proposal (BGN)

<i>no</i>	<i>Index</i>	<i>Previous year / Last accounting period</i>	<i>I</i>	<i>II</i>	<i>III</i>
<i>1</i>	<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>
I. Income:					
<i>1</i>	<i>Sales revenue</i>	<i>6,453,384.00</i>	<i>7,279,418.00</i>	<i>7,683,798.90</i>	<i>7,886,096.40</i>
<i>2</i>	<i>Other incomes</i>				
<i>I</i>	<i>Total revenue (1+2)</i>	<i>6,453,384.00</i>	<i>7,279,418.00</i>	<i>7,683,798.90</i>	<i>7,886,096.40</i>
II. Expenses					
A. Activity Costs:					
<i>3</i>	<i>Costs of raw materials, mat. and external services</i>	<i>5,069,847.00</i>	<i>6,230,000.00</i>	<i>6,513,000.00</i>	<i>6,699,000.00</i>
<i>4</i>	<i>Depreciation expense</i>	<i>0.00</i>	<i>344 210.55</i>	<i>344 210.55</i>	<i>344 210.55</i>
<i>5</i>	<i>Wages and social security costs</i>	<i>151 184.11</i>	<i>261,834.38</i>	<i>261,834.38</i>	<i>261,834.38</i>
<i>6</i>	<i>Other expenses</i>	<i>0.00</i>	<i>11,473.69</i>	<i>11,473.69</i>	<i>11,473.69</i>
B. Financial costs:					
<i>7</i>	<i>Interest expenses</i>		<i>36 142.11</i>	<i>24,095.94</i>	<i>12,049.78</i>



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II	Total costs (3+4+5+6+7)	5,221,031.11	6,883,660.73	7,154,614.56	7,328,568.40
III	Profit before tax (I-II)	1,232,352.89	395,757.27	529 184.34	557,528.00
IV	Taxes and Charges	123,235.29	39,575.73	52,918.43	55,752.80
V	Profit after tax (III – IV)	1,109,117.60	356 181.55	476,265.90	501,775.20
VI	Financing / credit		688,455.52	-344 176.13	-344,279.39
VII	An investment		-1 147 368.50		
VIII	Net cash flow (V+4+VI)	1,109,117.60	1,388,847.62	476,300.33	501,706.36

B. Forecast of Net Cash Flows of the Applicant's Other Activities

Table 17. Forecast for the Net cash flows of the applicant's other activities (BGN)

<i>no</i>	<i>Index</i>	<i>Previous year/last reporting period</i>	<i>I</i>	<i>II</i>	<i>III</i>
<i>1</i>	<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>
I. Income:					
<i>1</i>	<i>Sales revenue</i>	<i>2,512,616.00</i>	<i>2,638,500.00</i>	<i>2,770,400.00</i>	<i>2,909,000.00</i>
<i>2</i>	<i>Other incomes</i>	<i>260.00</i>	<i>270.00</i>	<i>280.00</i>	<i>300.00</i>
I	Total revenue (1+2)	2,512,876.00	2,638,770.00	2,770,680.00	2,909,300.00
II. Expenses					



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A. Activity Costs:		2,131,898.00	2,238,400.00	2,350,200.00	2,467,500.00
3	<i>Costs of raw materials, materials and external services</i>	1,229,153.00	1,290,600.00	1,355,000.00	1,423,000.00
4	<i>Depreciation expense</i>	388,040.00	407,400.00	427,700.00	449,000.00
5	<i>Wages and social security costs</i>	460,815.00	483,800.00	508,000.00	533,000.00
6	<i>Other expenses</i>	53,890.00	56,600.00	59,500.00	62,500.00
B. Financial costs:		75,820.00	79,600.00	83,600.00	87,800.00
7	<i>Interest expenses</i>	75,820.00	79,600.00	83,600.00	87,800.00
II	Total costs (3+4+5+6+7)	2,207,718.00	2,318,000.00	2,433,800.00	2,555,300.00
III	Profit before tax (I-II)	305,158.00	320,770.00	336,880.00	354,000.00
IV	Taxes and Charges	30,515.80	32,077.00	33,688.00	35,400.00
V	Profit after tax (III – IV)	274,642.20	288,693.00	303,192.00	318,600.00
VI	Net cash flow (V+4)	662,682.20	696,093.00	730,892.00	767,600.00



Financial indicators for analysis and evaluation of the business plan		
	Instruction: This table summarizes the results of the recalculation of the business plan by entering the indicators for assessing the viability of the provided business plan	
	Economic Viability Assessment Indicators	Values
1	Business plan net present value NPV [value]	BGN 991,195.02
2	Net present value of holding NPV _i [value]	BGN 2,980,163.06
3	Internal rate of return IRR [value]	27.38%
4	Internal rate of return IRR ₁ [value]	40.15%
5	Profitability index PI [value]	1.86
6	Profitability index PI ₁ [value]	3.60
7	Redemption Term PBP [value]	2 years and 10 months

**INTERREG V – A
COOPERATION PROGRAM GREECE – BULGARIA 2014-2020**

**Market Changer (MIS Code: 5070788)
MarCh**

**BUSINESS PLANS
Designing and Coaching Business Plans for 20 businesses
D 5.5.2**

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Regional Industrial Association – Kardzhali

The Project is co-funded by the European Regional Development Fund (ERDF) and by national funds of the countries participating in the Interreg V-A “Greece-Bulgaria 2014-2020” Cooperation Programme



Contractor: Trainer Consult Ltd

The Project is co-funded by the European Regional Development Fund (ERDF) and by national funds of the countries participating in the Interreg VA "Greece-Bulgaria 2014-2020" Cooperation Programme .

BUSINESS PLAN

Modernization of a milk processing enterprise in the village of Sokolino , commune. Momchilgrad *(business plan name)*

Varbitsa milk EOOD
(name of investor)

Investment amount 3,753,030.40 l in .

General information

<i>A</i>	<i>B</i>
<i>Name on the candidate (the legal person , ET)</i>	<i>Varbitsa milk EOOD</i>
<i>Headquarters and address on management</i>	<i>Kardzhali district, Momchilgrad municipality Momchilgrad 6800 ul . »Makaza» No. 33</i>
<i>Place on doing on the investment</i>	<i>Village of Sokolino , municipality of Momchilgrad</i>
<i>Term on business the plan :</i>	<i>01.01.2024 - 31.12.2026 (3 years)</i>

I Introduction

A. Brief description of the business plan proposal:

In recent decades, agriculture has seen significant productivity growth, but in recent years this trend has shown a slowdown in developed countries. This growth has been achieved in part through significant strain on natural resources and the environment. 45% of European soils are at risk to their quality due to proven low levels of organic matter, and almost a quarter suffer from moderate to severe erosion. Valuable ecosystems have been damaged or even disappeared, and with them the ecosystem services they provided. In the last 20 years, the number of birds inhabiting arable land has decreased by 20-25%, and field butterflies by 70%, and parallel to this, many pollinators , such as bees, are threatened. About 40% of agricultural land is vulnerable to nitrate pollution, which threatens water resources. In addition, agriculture accounts for 9% of greenhouse gas emissions in the Union.

Agriculture and forestry have made significant progress towards balancing their production with the need for sustainable management of natural resources and environmental protection. However, these positive changes may be questioned with the expected increase in agricultural production as a result of increased global demand. If this increase is achieved with current approaches, it will in turn increase damage to natural resources and the environment.

These phenomena are not limited to the most technologically advanced parts of agriculture in the Union. Europe also has huge potential in areas characterized by small and traditional farms. However, if these farms follow the established pattern of development, this would cause enormous ecological damage to existing and often rich habitats, biodiversity, soil functionality and water resources.

A shift to other modes of growth is needed to enforce competitive and sustainable production of food, feed, cellulose, biomass and biomaterials. To achieve this, efficient supply must be combined with a reduction in significant post-harvest losses. It should also take into account climate change adaptation measures and the wise use of biodiversity, as well as the restoration of ecosystems and ecosystem services, it should be based on the characteristics of each area and the potential of genetic diversity, so as to combine the rich genetic base of the EU with diverse agricultural practices, new and old, and to ensure a better allocation and use of our limited resources. Food chains are diverse and their specificities must be taken into account. "Long" supply chains include elements such as storage and warehousing, while "short" chains emphasize local food sourcing and specific aspects of quality. Consumers must be at the center of all this, so that production can be directed towards safe and high-quality food with sustainable production methods.

Production growth must be matched by improved economic profitability for primary producers, whose share of value added along the food chain has shrunk over the past decade. Without increasing the profitability of farms, achieving environmental sustainability will become even more difficult.

Higher and more sustainable agricultural production will only be achieved with significant efforts in research and innovation at all levels. Scientists and stakeholders have repeatedly pointed out that there is a gap between the scientific results offered and the application of innovative approaches in agricultural practice. Too much time passes before new approaches are implemented, and the scientific community is not sufficiently familiar with the practical needs of agriculture. Thus, important innovations are not implemented at the necessary scale, and important areas of scientific research do not always receive the attention they deserve.

The EU pursues three objectives through its Common Agricultural Policy: ensuring viable food production, ensuring sustainable management of natural resources and climate action, and contributing to more balanced territorial development.

Achieving these goals requires the creation, sharing and application of new knowledge, new technologies, new products and new ways of organizing agricultural holdings.

Main challenges for agriculture until 2027 are:

- Improving production efficiency and addressing climate change while ensuring sustainability and resilience;
- Provision of ecosystem services and public goods;

- Empowering rural areas and supporting rural policies and innovations;
- Promotion of sustainable forestry;
- Development of a sustainable and competitive food industry;
- Supports market development for bio-based products and processes.

Under these conditions, farmers must adapt their production and management systems in order to be able to increase their competitiveness. Farmers need in-depth knowledge of agricultural production and the environment. For this purpose, they can rely on appropriate management tools and information. Innovation in a broad sense is expressed in structural changes (farm size, cooperation, land ownership, ratio of own and borrowed capital, infrastructure, market structure). In a narrow sense, they are related to agricultural practices (intensity, productivity and specialization / diversification, application of existing systems, implementation of new products, technologies and innovation management).

The current business plan is related to the modernization of a milk processing enterprise in the village of Sokolino , commune. Momchilgrad.

The object is located in PI 67882.3.52 located in the land of the village of Sokolino , commune. Momchilgrad.

The enterprise has a maximum production program of 5.0 tons of raw milk per day. Effective fund working time 290 days, with one shift mode of operation.

The modernization of the raw cow's milk processing enterprise of Varbitsa Milk EOOD will lead to an increase in the company's competitiveness, since the added value of the produced product - raw cow's milk - will remain for the company.

Investments and activities, according to the business plan, are entirely focused on the " Milk and milk products " sector and are carried out on the land of the village of Sokolino, commune. Momchilgrad.

The implementation of the business plan will lead to compliance with EU standards, for the achievement of which financial assistance is provided. It will contribute to the fulfillment of EU requirements for the production of safe food.

The investments under the business plan are as follows:

no	<i>An investment</i>			<i>Value</i>
	<i>Kind</i>	<i>What</i>	<i>measure</i>	
<i>1</i>	<i>2</i>	<i>4</i>	<i>5</i>	<i>7</i>
1	Technological equipment and fittings, refrigeration equipment - dairy	1	no.	1,964,122.40
2	HVAC - Boiler installation - 1000 kg /0.07 Mpa + air conditioners	1	no.	200,600.00

3	Diesel unit 97 KW	1	no.	30,440.00
4	CMR prod . building	2,088.00	sq.m	1,037,736.00
5	SMR adm. building	420.00	sq.m	208,740.00
6	SMR - solid fence	143.50	l.m.	22,960.00
7	SMR - openwork fence	99	l.m.	11,682.00
8	SMR - Vertical layout	2214	sq.m	276,750.00

The total value of the investment costs is BGN **3,753,030.40** .

B. Expected result after completion of the business plan proposal, including:

B.1. Ways to increase competitiveness by:

<i>no</i>	<i>Ways to increase the competitiveness of the farm</i>	<i>Compliance (mark with X or V)</i>
<i>A</i>	<i>B</i>	<i>IN</i>
<i>1.</i>	better use of the factors of production;	H
<i>2.</i>	introduction of new products, processes and technologies, including short supply chains;	H
<i>3.</i>	improving food quality and safety and their traceability;	H
<i>4.</i>	achieving compliance with Community standards;	<input type="checkbox"/>
<i>5.</i>	improving environmental protection.	<input type="checkbox"/>

- *Marking more than one match is allowed.*

Justification: Investments included in the business plan proposal will lead to a better use of the factors of production, since the raw cow's milk produced by the farm will not be sold

to external companies, but through the building stock and purchased equipment, but will be processed into final products with higher added value, which will increase the company's profit.

The construction and equipment of the dairy plant, including the cold rooms for storing the finished product, will allow the company to introduce the following new products:

1. Cow cheese
2. Cow's milk cheese
3. Yogurt 3.6%
4. Yogurt 2.0%
5. Butter cow,
6. Whey butter ,

B.2. Improving the overall activity of the enterprise through:

<i>no</i>	<i>Improvement of the overall activity of the enterprise</i>	<i>Compliance (mark X or V)</i>
<i>A</i>	<i>B</i>	<i>IN</i>
1.	implementation of new and/or modernization of available capacities and improvement of their use, and/or	H
2.	implementation on new ones products , processes and technologies , and/ or	H
3.	reduction on the cost price on produced production , and/ or	<input type="checkbox"/>
4.	achieve on compliance with newly introduced standards on European union , and/ or	<input type="checkbox"/>
5.	improvement on cooperation with manufacturers on raw materials , and/ or	<input type="checkbox"/>
6.	conservation on the environment environment (incl reduction on the harmful ones emissions and waste), and/ or	<input type="checkbox"/>
7.	improvement on energy efficiency in enterprises , and/ or	H
8.	improvement on safety and hygiene conditions on production and labor , and/ or	
9.	improvement on quality and safety on the foods and theirs traceability , and/ or	H
10.	improvement on the possibilities for production on biological foods through processing on primary agricultural biological products .	

- *Marking more than one match is allowed.*

Justification:

The objectives of the present business plan are related to the development of the applicant's animal breeding activity and the improvement of a competitive dairy enterprise , by modernizing production conditions and introducing innovative processes and technologies contributing to the production of quality animal products, improving environmental protection, reducing production costs and increase the quality of production.

The implementation of the business plan will lead to the achievement of an economically efficient and competitive farm for the processing of cow's milk. After the implementation of the business plan, the applicant expects to achieve the following goals and results:

- Improving the overall activity and competitiveness of the applicant, through the modernization of production conditions and the introduction of new processes and technologies contributing to the production of raw cow's milk.
- Compliance with Community standards for improving the quality and safety of food and their traceability, according to Regulation 178/2002. from 28.01.2002 to establish general principles and requirements in the field of food.
- High quality of the manufactured products, in accordance with Community Standards;
- Improving the competitiveness of the farm, by building new material capacities in the farm and introducing new technological solutions;
- Creation of better working conditions;
- Reducing the cost per unit of production;
- Introduction of new products.

The result of making the planned investments will lead to the improvement of the applicant's overall activity, allowing him to close the production cycle and realize higher profits from his activity, which will increase the company's competitiveness.

II. Description of the candidate and his/her activities:

A. Brief information about the applicant's activity:

- Full name of the applicant;

Verbitsa Milk EOOD

- Legal form of the activity and date of registration;

Sole proprietorship with limited liability, established on 23.2.2018.

- Territorial location

The seat and address of the company's management is Kardzhali region, Momchilgrad municipality, Momchilgrad 6800, ul. »Makaza« No. 33

The milk processing enterprise is located in PI 67882.3.52 in the land of Sokolino village, Momchilgrad municipality

B. Organization, structure and management:

At the present moment, the company employs 5 people, of which 4 are production staff in the applicant's cow farm and 1 manager.

With the implementation of the business plan, it is planned to appoint 8 new personnel on permanent employment contracts, who will be engaged in the enterprise for processing milk from its own cow farm.

Table B Additional employment of the enterprise, related to the implementation of the business plan proposal (to be filled in, in case the applicant fulfills a priority under Section 15, item 1, letter "f" of the application conditions).

<i>Number of staff at the end of the previous financial year (for the whole enterprise)</i>	<i>Planned number of additional employed persons by the end of the period (for the implementation of the activities under the business plan)</i>	<i>Number of staff for whom the applicant plans to provide sustainable employment (for the entire enterprise, including the implementation of the activities under the business plan)</i>
<i>A</i>	<i>B</i>	<i>IN</i>
6	8	14

Table B1 Average list number of personnel for the previous three years

<i>Average number of staff listed for each of the previous three financial years at the date of the announcement of the opening of a procedure for the selection of business plan proposals</i>		
<i>A1 (n-3)</i>	<i>A2 (n-2)</i>	<i>A3 (n-1)</i>
1	1	6

--	--	--

III . Income of the applicant from realized exports or intra-community supplies

Table C Income of the applicant from realized exports or intra-community supplies

Income (BGN)	A1	A2	A3	(A1+A2+A3)
	year (n-3)	year (n-2)	year (n-1)	
1. Total revenue from production				
2. Income from exports and intra-community supplies of manufactured or processed agricultural products				
3. Percentage ratio of revenues from exports and intra-community supplies of manufactured or processed agricultural products to total revenue from production				

Table B2 Description of the primary accounting documents

no	Number of the primary accounting document (invoice) proving compliance with the selection criteria under item 9	Date	Counterparty/Client Name and legal form and number for VAT purposes	Type of manufactured or processed product	Income without VAT (BGN)
Total					

VI. Economic sustainability analysis of the business plan

VI.1. Object, sources of financing and stages in the implementation of the business plan proposal. Suppliers and customers.

A. Object and funding sources of the business plan proposal.

Table 1. Subject of the investment with which the activity support is applied for

(left)

<i>An investment</i>				<i>Unit price</i>	<i>Value*</i>	<i>Including</i>		
<i>Kind</i>	<i>Make, model, other</i>	<i>What</i>	<i>Measure</i>			<i>Own funds (%)</i>	<i>Credit (%)</i>	<i>Others (%)</i>
<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>	<i>Well</i>	<i>Z</i>	<i>H</i>	<i>And</i>
Technological equipment and fittings, refrigeration equipment - dairy	according to the contract with " Almer " EOOD	1	no.	1,964,122.40	1,964,122.40		100%	
Technological HVAC equipment, boiler installation and technological steam installation	According to the contract with "Toma - Prommontazh " OOD	1	no.	200,600.00	200,600.00		100%	
Vitolux diesel unit with a peak power of 97 KW/121 kg	According to the contract with "Energy 71" EOOD	1	no.	30,440.00	30,440.00		100%	
CMR prod . building	" Rodopstroy - 97" Ltd	2088	sq.m	497.00	1,037,736.00		100%	
SMR adm. building	" Rodopstroy - 97" Ltd	420	sq.m	497.00	208,740.00		100%	
SMR - solid fence	" Rodopstroy - 97" Ltd	143.5	l.m.	160.00	22,960.00		100%	
SMR - openwork fence	" Rodopstroy - 97" Ltd	99	l.m.	118.00	11,682.00		100%	
SMR - Vertical layout	" Rodopstroy - 97" Ltd	2214	sq.m	125.00	276,750.00		100%	
<i>Total</i>					BGN			
					3,753,030.40			

Table 2. Investment Expenses For who no everything apply for support , but are part from the whole object on the investment and without them the object no can Yes be completed and/ or Yes functions independently.



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(left)

<i>An investment</i>				<i>Unit price</i>	<i>Value*</i>	<i>Including</i>		
						<i>Own funds (%)</i>	<i>Credit (%)</i>	<i>Others (%)</i>
<i>Kind</i>	<i>Make, model, other</i>	<i>What</i>	<i>Measure</i>					
<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>	<i>Well</i>	<i>Z</i>	<i>H</i>	<i>And</i>
<i>Total</i>								

The exchange rate used to calculate the value of the investment is indicated

Table 3. Description of the current state of the object (investment), in case there is already a completed stage(s) of the investment business plan at the time of application

(left)

<i>Activities/Assets</i>	<i>Invested funds</i>	<i>Source</i>
<i>A</i>	<i>B</i>	<i>IN</i>

C. Prospective suppliers - Contracts, with described quantities and prices of raw materials as evidence that at least 50% of the raw materials for the processing plant are secured, according to its production program for the first estimated year of the business plan after the payment of



the financial aid. At least 30% of the total raw material base is from own production or from registered farmers for all applicants, with the exception of applicants in the "meat and meat products" sector.

Table 4.1. For all sectors outside the "Meat and meat products" sector

<i>4.1.1. . Type of raw material used by the processing plant supplied by registered farmers</i>	<i>measure</i>	<i>Amount of raw material agreed to be purchased for the first forecast year</i>
<i>B</i>	<i>IN</i>	<i>D</i>
<i>4.1.2. Type of raw material used by the processing plant supplied by UNregistered farmers</i>	<i>measure</i>	<i>Amount of raw material agreed to be purchased for the first forecast year</i>
<i>4.1.3. Type of own raw material used by the enterprise for processing</i>	<i>measure</i>	<i>Amount of raw material agreed to be purchased for the first forecast year</i>
<i>raw cow's milk</i>	<i>t.</i>	<i>1060</i>



Table 4.2. For enterprises in the "Meat and meat products" sector

<i>4.2.1. Type of raw material used by the processing plant supplied by registered farmers</i>	<i>measure</i>	<i>Amount of raw material agreed to be purchased for the first forecast year</i>
<i>B</i>	<i>IN</i>	<i>D</i>
<i>4.2.2. Type of raw material used by the processing plant supplied by UNregistered farmers</i>	<i>measure</i>	<i>Amount of raw material agreed to be purchased for the first forecast year</i>
<i>4.2.3. Type of own raw material used by the enterprise for processing</i>	<i>measure</i>	<i>Amount of raw material agreed to be purchased for the first forecast year</i>
<i>4.2.4. Type of raw material used by the processing plant, delivered from slaughterhouses</i>	<i>measure</i>	<i>Amount of raw material agreed to be purchased for the first forecast year</i>
<i>4.2.5. Type of raw material delivered by registered farmers, delivered to slaughterhouses under item 4.2.4.</i>	<i>measure</i>	<i>Amount of raw material agreed to be purchased for the first forecast year</i>



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					Total				1,896,386.00
					3rd year				
Cow cheese, t.	t.	120.83		120.83			7,200.00		870,000.00
Cow's milk cheese, i.e.	t.	58.00		58.00			12,000.00		696,000.00
Yogurt 3.6%, vol.	t.	87.00		87.00			2,250.00		195,750.00
Yogurt 2.0%, vol.	t.	54.92		54.92			1,500.00		82,380.00
Butter cow, i.e.	t.	1,074		1.07			16,000,000		17,184.00
Whey butter , i.e.	t.	2,192		2.19			16,000,000		35,072.00
					Total				1,896,386.00

Table 6. Production capacity of the processing plant according to the technological business plan

<i>Type of production</i>	<i>Previous year/ Last accounting period</i>	<i>I year</i>	<i>II year</i>	<i>III year</i>
	<i>Annual production capacity of the enterprise (items)</i>	<i>Annual production capacity of the enterprise (items)</i>	<i>Annual production capacity of the enterprise (items)</i>	<i>Annual production capacity of the enterprise (items)</i>
<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>
<i>Cow cheese, t.</i>	86.62	120.83	120.83	120.83
<i>Cow's milk cheese, i.e.</i>	43,18	58.00	58.00	58.00
<i>Yogurt 3.6%, vol.</i>	52.90	87.00	87.00	87.00
<i>Yogurt 2.0%, vol.</i>	41.60	54.92	54.92	54.92
<i>Butter cow, i.e.</i>	0.82	1.07	1.07	1.07
<i>Whey butter , i.e.</i>	1.12	2.19	2.19	2.19
Total production (items)	226.24	324.02	324.02	324.02

* The applicant indicates the products it produces/will produce and the annual quantity of each product according to a technological business plan

Justification for compliance of the capacity of the supported assets and activities with the estimated amount of processed and produced by the applicant:

According to the Technological part, milk intended for processing into dairy products must be obtained from healthy animals, must not contain colostrum and colostrum , as well as foreign impurities and preservatives, have a normal physico-chemical composition, and a normal taste , aroma, consistency and acidity.

The technological process proceeds in the following order:



- Acceptance of milk;
- Production of white brine cheese;
- Production of cheese;
- Production of yogurt;
- Oil production;
- Washing of technological facilities and premises.

The plant is sized for a maximum production program of 5.0 tons of raw milk per day. Effective fund working time 290 days, in single-shift work mode.

The annual production program according to the Technological part is as follows:

Total annual raw material is **1450 tons** .

The enterprise works 290 days at 5t/day = 1450t.

When preparing the annual production program, the following cost norms /randeman/ per unit of production were used.

1. Cheese - 6 liters of cow's milk for 1 kg of cheese.
2. Yellow cheese - 10 liters of cow's milk for 1 kg of yellow cheese.
3. Yogurt - 1 liter of cow's milk for 1 kg of yogurt.
4. Cow butter - 2.87 kg of cream for 1 kg of butter
5. Whey butter - 1000 liters of whey for 4.12 kg of butter

Annual total for:

- Cheese - 50% of the raw material = 725t: 6l = 120t
- yellow cheese - 40% of the raw material = 580t: 10l = 58t
- yogurt - 10% of the raw material = 145t

From the milk set aside for yogurt, the following are produced:

- vinegar . milk, 3.6% = 87t: 1l = 87t
- vinegar . milk, 2% = 54.92t: 1l = 54.92t



When calculating the milk for yogurt with 2% fat content /58t/ we get:

- yogurt, 2% = 54.92t
- sour cream 30% fat=3.08t

From the resulting cream /3.08t/ is obtained:

- cow butter 3.08:2.87 = 1.074t

The amount of whey obtained during cheese production is:

- 580 tons of milk minus 58 tons of cheese = 522 tons of whey
- whey butter 522x4.12 = 2.192t

The enterprise works 290 days at 5.0t/day = 1450t

The distribution by days is:

- for cheese - 145 days
- for cheese - 116 days
- for yogurt - 29 days

Total days: -290 days

A butter shop works when cheese and yogurt are produced:

- for cow butter - 29 days
- for butter whey -116 days

Total days: - 145 days

Own production of cow's milk is 963t/year as of the year of application and 1060t. for the first forecast year of the business plan.



Table 7. Production capacity of the processing plant planned in the Production and Trade Program

<i>Type of production</i>	<i>Previous year/ Last accounting period</i>	<i>I year</i>	<i>II year</i>	<i>III year</i>
	<i>Planned annual production capacity of the enterprise (items)</i>	<i>Planned annual production capacity of the enterprise (items)</i>	<i>Planned annual production capacity of the enterprise (items)</i>	<i>Planned annual production capacity of the enterprise (items)</i>
<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>
<i>Cow cheese, t.</i>	86.62	120.83	120.83	120.83
<i>Cow's milk cheese, i.e.</i>	43,18	58.00	58.00	58.00
<i>Yogurt 3.6%, vol.</i>	52.90	87.00	87.00	87.00
<i>Yogurt 2.0%, vol.</i>	41.60	54.92	54.92	54.92
<i>Butter cow, i.e.</i>	0.82	1.07	1.07	1.07
<i>Whey butter, i.e.</i>	1.12	2.19	2.19	2.19
Total production (items)	226.24	324.02	324.02	324.02

Table 8. Other income

<i>Other incomes (type)</i>	<i>Previous year / Last accounting period</i>	<i>I year</i>	<i>II year</i>	<i>III year</i>	<i>IV year</i>	<i>VX year</i>
<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>	<i>Well</i>	<i>Z</i>
<i>Total</i>						

*



B. Costs

B.1. Activity costs

Table 9. Costs for raw materials, materials and external services

<i>Type of expenditure</i>	<i>Previous year / Last accounting period</i>	<i>I year</i>	<i>II year</i>	<i>III year</i>
<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>
Hay	68,573.78	114,289.63	114,289.63	114,289.63
Straw for bedding	20,168.76	33,614.60	33,614.60	33,614.60
Sillage	34,286.89	57 144.81	57 144.81	57 144.81
Concentrated feed	167,844.40	279,740.67	279,740.67	279,740.67
Medicines	30,253.14	50,421.90	50,421.90	50,421.90
El. energy and fuels	15,462.71	25,771.19	25,771.19	25,771.19
Water and other consumables	25,547.09	42,578.49	42,578.49	42,578.49
External services	30,253.14	50,421.90	50,421.90	50,421.90
Packaging and labeling	15,529.94	25,883.24	25,883.24	25,883.24
Total	407,919.86	679,866.42	679,866.42	679,866.42

(left)

Table 10. Wages and social security costs

<i>Type of staff</i>	<i>Number of employed persons</i>	<i>Monthly pay</i>	<i>Total wages for the year</i>	<i>Social Security*</i>	<i>Total for the year</i>
<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>	<i>Well</i>
Previous year / Last accounting period					
Administrative					
Administrative					
Production					
Total					
I year - 2021					
Administrative					
Administrative					
Production	8	540	51,840.00	12,597.12	64 437.12

(left)



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Type of staff	Number of employed persons	Monthly pay	Total wages for the year	Social Security*	Total for the year
Total					64 437.12
II year					
Administrative					
Administrative					
Production	8	540	51,840.00	12,597.12	64 437.12
Total					64 437.12
III year					
Administrative					
Administrative					
Production	8	540	51,840.00	12,597.12	64 437.12
Total					64 437.12

Table 11. Depreciation costs (depreciation plan)

(left)

Active	Date of acquisition	Acquisition price	Period of operation	Depreciation rate	Depreciation quota			
					Previous year / Last accounting period	I year	II year	III year
A	B	IN	D	D	Well	Z	H	And
Total Old Assets								
Costs for the purchase/acquisition of tangible and intangible assets under the business plan proposal								
Technological equipment and fittings, refrigeration equipment - dairy	1.1.2024	1,964,122.40	3.4 years	30%	0.00	589,236.72	589,236.72	589,236.72
Technological HVAC equipment, boiler installation and technological steam installation	1.1.2024	200,600.00	3.4 years	30%	0.00	60,180.00	60,180.00	60,180.00



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<i>Vitolux diesel unit with a peak power of 97 KW/121 kg</i>	1.1.2024	30,440.00	3.4 years	30%	0.00	9,132.00	9,132.00	9,132.00
<i>CMR prod . building</i>	1.1.2024	1,037,736.00	25	4%	0.00	41,509.44	41,509.44	41,509.44
<i>SMR adm. building</i>	1.1.2024	208,740.00	25	4%	0.00	8,349.60	8,349.60	8,349.60
<i>SMR - solid fence</i>	1.1.2024	22,960.00	25	4%	0.00	918.40	918.40	918.40
<i>SMR - openwork fence</i>	1.1.2024	11,682.00	25	4%	0.00	467.28	467.28	467.28
<i>SMR - Vertical layout</i>	1.1.2024	276,750.00	25	4%	0.00	11,070.00	11,070.00	11,070.00
<i>About what</i>					0.00	720,863.44	720,863.44	720,863.44

Table 12. Repayment plan of the attracted funds for the implementation of the business plan proposal

(left)

<i>Years</i>	<i>Balance at the beginning of the year</i>	<i>Interest</i>	<i>Chiefs</i>	<i>Balance at the end of the year</i>
<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>
<i>Previous year/last reporting period</i>				
<i>I year</i>	3,753,030	131 356	1,876,515	1,876,515
<i>II year</i>	1,876,515	65,678	250,000	1,626,515
<i>III year</i>	1,626,515	56,928	250,000	1,376,515



Table 13. Interest expenses

(left)

<i>Type of loan</i>	<i>Previous year/last reporting period</i>	<i>I year</i>	<i>II year</i>	<i>III year</i>
<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>
<i>Credit for implementation of the business plan proposal</i>	0	131,356.06	65,678.03	56,928.03
<i>Oh shit</i>	0	131,356.06	65,678.03	56,928.03

* The applicant describes the existing and estimated interest costs separately for all loans described in Table 13, indicating: the type of loan, in column A; interest expenses for the previous year (reporting period), in column B; the estimated interest expenses for the entire period described in the business plan, in columns B to the end; for "Total" enter the sums of interest expenses by years from columns B to the end .

Table 14. Other expenses

(left)

<i>Other expenses</i>	<i>Previous year / last reporting period</i>	<i>I year</i>	<i>II year</i>	<i>III year</i>
<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>
<i>Asset insurance</i>	0.00	56,295.46	56,295.46	56,295.46
<i>Total</i>	0.00	56,295.46	56,295.46	56,295.46



Table 15. Cost per unit of production

(left)

<i>Product type</i>	<i>Types of resources required to produce a unit of product</i>	<i>Qty per unit of production</i>	<i>Measure</i>	<i>Unit price</i>	<i>Unit cost value by type</i>
<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>	<i>Well</i>
Cow cheese, t.	Hay	1	BGN	213.78	213.78
	Straw for bedding	1	BGN	73.86	73.86
	Silage	1	BGN	760.98	760.98
	Concentrated feed	1	BGN	820.74	820.74
	Medicines	1	BGN	207	207
	Electric energy and fuels	1	BGN	166.8	166.8
	Water and other consumables	1	BGN	171.9	171.9
	External services	1	BGN	139.2	139.2
	etc. expenses including insurances	1	BGN	107.04	107.04
Packaging and labeling	1	BGN	129.72	129.72	
				Total	BGN 2791.02 .
Cow's milk cheese, i.e.	Hay	1	BGN	356.3	356.3
	Straw for bedding	1	BGN	123.1	123.1
	Silage	1	BGN	1268.3	1268.3
	Concentrated feed	1	BGN	1367.9	1367.9
	Medicines	1	BGN	345	345
	Electric energy and fuels	1	BGN	278	278
	Water and other consumables	1	BGN	286.5	286.5
	External services	1	BGN	232	232
	etc. expenses including insurances	1	BGN	178.4	178.4
Packaging and labeling	1	BGN	216.2	216.2	
				Total	BGN 4651.7
Yogurt 3.6%, vol.	Hay	1	BGN	35.63	35.63



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	<i>Straw for bedding</i>	1	BGN	12.31	12.31
	<i>Silage</i>	1	BGN	126.83	126.83
	<i>Concentrated feed</i>	1	BGN	136.79	136.79
	<i>Medicines</i>	1	BGN	34.5	34.5
	<i>Electric energy and fuels</i>	1	BGN	27.8	27.8
	<i>Water and other consumables</i>	1	BGN	28.65	28.65
	<i>External services</i>	1	BGN	23.2	23.2
	<i>etc. expenses including insurances</i>	1	BGN	17.84	17.84
	<i>Packaging and labeling</i>	1	BGN	21.62	21.62
				Total	BGN 465.17
Yogurt 2.0%, vol.	<i>Hay</i>	1	BGN	30.2855	30.2855
	<i>Straw for bedding</i>	1	BGN	10.4635	10.4635
	<i>Silage</i>	1	BGN	107.8055	107.8055
	<i>Concentrated feed</i>	1	BGN	116.2715	116.2715
	<i>Medicines</i>	1	BGN	29,325	29,325
	<i>Electric energy and fuels</i>	1	BGN	23.63	23.63
	<i>Water and other consumables</i>	1	BGN	24.3525	24.3525
	<i>External services</i>	1	BGN	19.72	19.72
	<i>etc. expenses including insurances</i>	1	BGN	15,164	15,164
	<i>Packaging and labeling</i>	1	BGN	18,377	18,377
				Total	BGN 395.39
Butter cow, i.e.	<i>Hay</i>	1	BGN	249.41	249.41
	<i>Straw for bedding</i>	1	BGN	86.17	86.17
	<i>Silage</i>	1	BGN	887.81	887.81
	<i>Concentrated feed</i>	1	BGN	957.53	957.53
	<i>Medicines</i>	1	BGN	241.5	241.5
	<i>Electric energy and fuels</i>	1	BGN	194.6	194.6
	<i>Water and other consumables</i>	1	BGN	200.55	200.55
	<i>External services</i>	1	BGN	162.4	162.4
	<i>etc. expenses including insurances</i>	1	BGN	124.88	124.88
	<i>Packaging and labeling</i>	1	BGN	151.34	151.34
				Total	BGN 3256.19
Whey butter, i.e.	<i>Hay</i>	1	BGN	249.41	249.41



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	<i>Straw for bedding</i>	<i>1</i>	<i>BGN</i>	<i>86.17</i>	<i>86.17</i>
	<i>Silage</i>	<i>1</i>	<i>BGN</i>	<i>887.81</i>	<i>887.81</i>
	<i>Concentrated feed</i>	<i>1</i>	<i>BGN</i>	<i>957.53</i>	<i>957.53</i>
	<i>Medicines</i>	<i>1</i>	<i>BGN</i>	<i>241.5</i>	<i>241.5</i>
	<i>Electric energy and fuels</i>	<i>1</i>	<i>BGN</i>	<i>194.6</i>	<i>194.6</i>
	<i>Water and other consumables</i>	<i>1</i>	<i>BGN</i>	<i>200.55</i>	<i>200.55</i>
	<i>External services</i>	<i>1</i>	<i>BGN</i>	<i>162.4</i>	<i>162.4</i>
	<i>etc. expenses including insurances</i>	<i>1</i>	<i>BGN</i>	<i>124.88</i>	<i>124.88</i>
	<i>Packaging and labeling</i>	<i>1</i>	<i>BGN</i>	<i>151.34</i>	<i>151.34</i>
				Total	BGN 3256.19



VI.3. Estimates of the net cash flows of the business plan proposal and other activities carried out by the applicant

A. Projection of net cash flows of the business plan proposal.

Table 16. Forecast for the net cash flows of the business plan proposal (BGN)

<i>(left) Index</i>	<i>Previous year / Last accounting period</i>	<i>I year</i>	<i>II year</i>	<i>III year</i>
<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>
I. Income:				
<i>1. Revenue from sales</i>	0.00	1,896,386.00	1,896,386.00	1,896,386.00
<i>2. Other income</i>	0.00	0.00	0.00	0.00
Total revenue (1+2)	0.00	1,896,386.00	1,896,386.00	1,896,386.00
II. Expenses				
A. Activity Costs:				
<i>3. Costs for raw materials, materials and external services</i>	0.00	679,866.42	679,866.42	679,866.42
<i>4. Depreciation expenses</i>	0.00	720,863.44	720,863.44	720,863.44
<i>5. Expenses for wages and social security</i>	0.00	64 437.12	64 437.12	64 437.12
<i>6. Other expenses</i>	0.00	56,295.46	56,295.46	56,295.46
B. Financial costs:				
<i>7. Interest expense</i>	0.00	131,356.06	65,678.03	56,928.03
Total costs (3+4+5+6+7)	0.00	1,652,818.50	1,587,140.47	1,578,390.47
III. Profit before tax (I-II)	0.00	243,567.50	309,245.53	317,995.53
IV. Taxes and Charges	0.00	24,356.75	30,924.55	31,799.55
V. Profit after tax (III – IV)	0.00	219,210.75	278,320.98	286 195.98
VI. Financing		1,955,740.20		
VII. Net cash flow (V+4+VI)	0.00	2,895,814.39	999 184.42	1,007,059.42



B. Forecast of Net Cash Flows of the Applicant's Other Activities

Table 17. Forecast for the Net cash flows of the applicant's other activities (BGN)

<i>(left) Index</i>	<i>Previous year / Last accounting period</i>	<i>I year</i>	<i>II year</i>	<i>III year</i>
<i>A</i>	<i>B</i>	<i>IN</i>	<i>D</i>	<i>D</i>
I. Income:				
<i>1. Revenue from sales</i>	216,000.00	780,000.00	780,000.00	780,000.00
<i>2. Other income</i>	226,000.00	96,760.94	96,760.94	96,760.94
Total revenue (1+2)	442,000.00	876,760.94	876,760.94	876,760.94
II. Expenses				
A. Activity Costs:				
<i>3. Costs for raw materials, materials and external services</i>	172,000.00	411,594.00	411,594.00	411,594.00
<i>4. Depreciation expenses</i>	142,000.00	341 460.46	341 460.46	341 460.46
<i>5. Expenses for wages and social security</i>	28,000.00	91,914.82	91,914.82	91,914.82
<i>6. Other expenses</i>	0.00	3,400.00	3,400.00	3,400.00
<i>7. Interest expense</i>	0.00	10,407.23	4,907.23	0.00
Total costs (3+4+5+6+7)	342,000.00	858,776.51	853,276.51	848,369.28
III. Profit before tax (I-II)	100,000.00	17,984.43	23,484.43	28,391.66
IV. Taxes and Charges	10,000.00	1,798.44	2,348.44	2,839.17
V. Profit after tax (III – IV)	90,000.00	16,185.99	21,135.99	25,552.50
VI Net cash flow (V+4)	232,000.00	357,646.44	362,596.44	367,012.95

Financial indicators for analysis and evaluation of the business plan
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	Instruction: This table summarizes the results of the recalculation of the business plan by entering the indicators for assessing the viability of the provided business plan	
	Economic Viability Assessment Indicators	Values
1	Business plan net present value NPV [value]	5,357,141.89
2	Net present value of holding NPV _i [value]	8,059,964.62
3	Internal rate of return IRR [value]	38.13%
4	Internal rate of return IRR _i [value]	50.76%
5	Profitability index PI [value]	2.37
6	Profitability index PI _i [value]	3.19
7	Redemption Term PBP [value]	1 year 9 months