



Toy Box

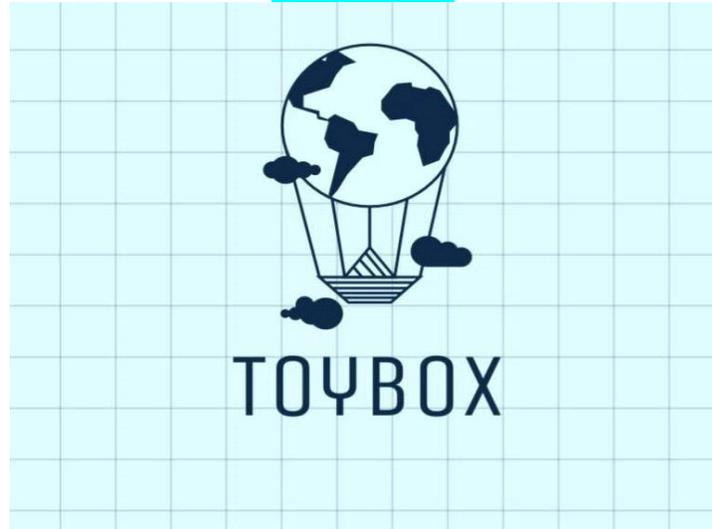
# Business Plan

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- **Company overview**

**O**ur story began in childhood when we got our first toy. Since then, toys accompany us constantly, which allowed us to understand how important they are in the child's development. We combine empathy and technology, which allows us to better understand the needs of our clients. We are aware of the importance of good-quality and safe products for parents and their children. We are open to suggestions and offer solutions ensuring 100% satisfaction. Our team consists of enthusiasts who have a lot of energy to work and lots of good ideas, but above all, they know the equipment they sell very well. We are happy to help you choose the equipment tailored to your individual needs and expectations. You will find a wide range of products, which we are constantly expanding with new products. You will find here not only products for the youngest, but also for older children, and even games for much older ones. On our website you can find a number of articles and purchasing guides prepared by the best specialists in the industry. You will always be up to date with new products on the market, and above all, you will find many practical tips that will make every purchase easier.

- **Basic information on the company**

<b>A.1 information about the applicant</b>	
Please provide the following information on the applicant	
Full name of the trader	ONLINE SHOP - TOYBOX

Legal form of the business activity	natural person		
NIP			
REGON			
Company address			
Applicant's correspondence address			
Contact person			
Phone number			
E-mail address			
Whether the Applicant is certified as a Bicycle Friendly Place (MPR)	NO		
The support I will apply for will be allocated to the economic activity corresponding to the type of activity in accordance with PKD	<u>47.65.Z</u>		
Date of establishment	02.10.2020 year		
Type of accounting carried out	Revenue and expense ledger		
Average annual employment on the date of application (broken down between women and men)	Women: 0	Men: 0	Together: 0
Number of jobs planned to be created in full-time equivalents (broken down into women and men) within 12 months of material completion of project implementation	Women: 1	Men: 1	Together: 2

A.2 Information on the requested loan	
Requested loan amount	<b>40000 PLN</b>
Requested repayment period (max. 60 months)	<b>24 months</b>
Requested grace period in principal repayment (max. - 6 months)	<b>6 months</b>
Disbursement - the maximum period for disbursement of the entire loan amount is 90 days from the day of conclusion of the Loan Agreement	Single
Type of loan requested	Loan on conditions more valuable than market conditions - de minimis aid
I am requesting an extension of the deadline for disbursement of the loan	NO

funds	Justification for the extension of the loan disbursement deadline along with the requested loan disbursement deadline (max. 12 months from the date of disbursement of the loan)		
<b>Information on the proposed security for the loan</b>			
Types of security	<i>Select the appropriate</i>	Description of collateral (name of asset, Land and Mortgage Register No, name of guarantor, etc.)	Value of collateral
<b>Proposed security:</b>			
• blank bill of exchange (obligatory)			
• Surety			
• Mortgage		YES	40000 PLN
• blocking funds on a bank deposit			
• registered pledge/assignment			
• others allowed by law (specify)			
<b>We declare that the proposed loan collateral object:</b>			
Is not encumbered by third party rights			
is not encumbered by third party rights (please specify):			

<b>A.3 Information on credits, loans, leasing and submitted applications for credit, loan, leasing</b>				
Name of the lender/borrower/leasing agent	Monthly instalment	Debt as of	Repayment period	Amount of debt at the end of the period
NONE				
<b>Sureties and guarantees given by the Applicant</b>				
In favour of	For	amount	Valid until	
NONE				
<b>Other commitments (e. g. bills of exchange, etc. )</b>				
NONE				

<b>A.4 Characteristics of the company's activities</b>
A. 4. 1 Brief description of the activity to date (how long has it been carried on, major achievements, patents, trademarks owned, seasonality).

Date of registration of the business 02. 10. 2020. The business is not yet running for revenue generation. Activities will be conducted year-round.

A. 4. 2 Description of the planned project (description of the subject of planned investment, material scope).

The purpose of the investment is to launch an online shop based in 12 30-704 Kraków, Wałowa 12. The store will specialize in mail order toys for children. The toys offered will range in age from one year old to 9 years old. The segment of toys sold will include the following assortment groups:

1. Games

**Strategic and Economic**  
**Social**  
**Skill games**

2. Blocks

**Lego**  
**Plastic**  
**Wooden**

3. Toys for kids

**Interactive and educational**  
**Mats and play boards**

4. For Girls

**Accessories and dollhouses**

5. Vehicles and trains

**collector's models**

6. Learning and development

**Little scientist**  
**Interactive toys**

7. Sport and Recreation

**Bikes for kids**  
**Battery-powered vehicles**  
**Kiddie scooters**

The sale will be conducted on the basis of the created website and through E-COMMERCE trading platforms such as: Allegro, Ceneo, Empik, Smyk.

Activity on Allegro gave me qualifications in preparing the display of goods in the Internet space and practical experience related to the logistics of sales conducted in the mail-order system. I have a cat. B, advanced English language and ability to use many popular applications (MS Word, Excel, PC-Market software). The project is not innovative in terms of distribution channels and technology used. The advantage of my enterprise will be the offer, consisting only of goods made in the European Union. I rely on quality products at a reasonable price. I am convinced of the economic sense of launching this type of activity by the growing number of people shopping online (currently estimated at 15 million), and the significant increase in total sales made in this mode (estimated to reach 50 billion PLN by the end of 2019). E-commerce is undoubtedly positively influenced by wide access to the Internet, widespread use of computers and other devices (phones / tablets) - enabling this type of shopping, and the shrinking number of people making direct purchases as a result of the prevailing pandemic, and thus restrictions on traditional trade. In addition, a significant increase in the wealth of Poles is observed. On the first

quarter of 2019, the average salary was PLN 4950. 943, an annual increase of 7. 1%). We also currently have low unemployment (5. 6% at the end of 2019. Also, benefits such as 500+, which positively affect many households and drive this type of consumption, are not without significance. At the same time, my assortment will consist of products that are relatively easy to select based on description and photos - to which exposure in an online store is limited. For example, the sale of e. g. Online clothing is much more difficult in this respect and often involves a significant number of returns. My planned price range, i. e. products up to 300,00 PLN, gives a chance for quick purchase decisions, the more so that there is practically no possibility of damage during shipment, which can certainly not be said about e. g. the "new product". electronics retailers.

Google's search statistics, available as part of the Google Trends system 5, convince me that the project makes sense. The number of queries for the keyword "toys" has been increasing steadily for 5 years. It can be concluded that the demand for this type of assortment is similar. The business will be based on its own warehouse and office space of 100 square meters.

A.4.4 Indication of the place of investment realization (town, street, postal code, province).

#### A.5 Place on the market

• Primary Customers	The recipients of the offered trade will be the customers residing in the entire country and in neighboring EU countries.
• basic suppliers	The goods will be supplied by domestic and EU producers
• Competition (in sector and region)	The competition in the country is quite numerous

## B. Project description

### B.1 Material scope of the project, cost estimate and implementation schedule

The timetable for achieving the material scope of the entire project should be specified

Implementation period from mm/yyy to mm/yyy (please state planned date of commencement and completion of the project taking into account the required 90-day period for settlement of received funds <sup>1</sup> )	Planned project purchases:	Total value of the project in PLN (gross)	Incl. own contribution (min. 20%)	Incl. costs of loan
First quarter of 2021	Online shop stocking	40 000 PLN	40 000 PLN	PLN
First quarter of 2021	Building a website	10 000 PLN	PLN	10 000 PLN
First quarter of 2021	Office equipment with computers, telephone and internet connections	10 000 PLN	PLN	10 000 PLN
First quarter of 2021	Equipping the warehouse with the technical infrastructure: furniture, shelving, social facilities	20 000 PLN	PLN	20 000 PLN

		<b>80 000 PLN</b>	<b>40 000 PLN</b>
	<b>SUM:</b>		<b>40 000 PLN</b>

### C. Project finances

<b>C.1 Project sales forecast</b>						
Please provide the amount of revenue and costs generated by the project. Please specify the value in PLN. The forecast should be specified for a period equal to 5 years.						
Product/service/goods	Current year		First year		Second year	
	Revenue	Costs	Revenue	Costs	Revenue	Costs
Sale of toys	0	0	400 000 PLN	300 000 PLN	600 000 PLN	450 000 PLN
<b>SUM</b>			<b>400 000 PLN</b>	<b>300 000 PLN</b>	<b>600 000 PLN</b>	<b>450 000 PLN</b>

Note: please explain below the basis on which the revenue and cost calculations were made:

The company's main revenue pillar will be the sale of children's toys. Revenues in the first year of operations were estimated at 400,000 PLN which averaged about 33400 PLN per month. The assumed annual cost is estimated at 300000 PLN. The costs include the payment of two posts - 60000 thousand PLN, purchase of toys - 200000 PLN, courier services, accounting, packing materials, utilities - 40000 PLN. Revenues in the second year of operation were estimated at 600000 PLN which averaged about 50000 PLN per month. The assumed annual cost is estimated at PLN 450000. The costs include the payment of two posts - PLN 60000 thousand, purchase of toys - PLN 330000, courier services, accounting, packing materials, utilities - PLN 60000.

<b>D.1 Information on the applicant (to be completed by a natural person running business and each person forming a civil or general partnership)</b>	
Name	
Address of residence	
Correspondence address (fill in if the correspondence address is different from the residential address)	
Address of residence	
E-mail address	
ID card series, number and expiry date	
Marital status	Maiden
Matrimonial property regime	NONE
PESEL	

Education	Secondary education
Number of dependants	NONE
Average income per person in the family calculated for the last 3 months	3000 PLN
Average monthly expenses per family: <ul style="list-style-type: none"> <li>• Fees</li> <li>• Car maintenance costs</li> <li>• Food</li> <li>• Other</li> </ul>	2000 PLN
Past professional experience <ul style="list-style-type: none"> <li>• Name of employer</li> <li>• Position</li> <li>• Duration of employment</li> <li>• Own business</li> </ul>	
Owned assets (not included in company assets) real estate - value in PLN means of transport - value in PLN bank deposits - value in PLN	HOUSE + storage 100 square meters 120,000
Credits, loans taken, sureties granted and other obligations of the Applicant - not included in the company's records	NONE
Applications for credit or loan submitted	NONE
Are you in arrears with repayments to banks? (please specify amount and date of arrears)	NONE
Are there any enforcement proceedings against you?	NONE
Do you have court judgments or other enforcement orders against you? (please specify amount of charge)	NONE

**SWOT - ANALYSIS OF STRENGTHS AND WEAKNESSES OF THE PLANNED PROJECT, ANALYSIS OF CHANCES OF SUCCESS AND THREATS FROM EXTERNAL AND MARKET FACTORS**  
**MOCNE STRONY SŁABE STRONY**

Affordable prices. Location of the company in the place of residence. Qualitatively good products. Relatively low fixed costs of running the company. Experience in online sales (Allegro). A well-thought-out marketing plan. Owned office and warehouse facility.... Functional online shop website.

**WEAK POINTS**

No experience in running a business. Lack of brand recognition.

## **SEASONS**

Thanks to Internet sales, the possibility of free expansion on the domestic market and neighboring countries. Improvement of the material situation of Poles. The growing popularity of online shopping. 500+ Programme having positive impact on household consumption

## **DANGER**

Competition from other companies. Online store platform glitches. Possibility of losing the package by the courier company. The possibility of illness that may temporarily prevent me from supervising the operation of the store.

## **CONCLUSIONS OF THE ANALYSIS:**

The conclusions of the analysis cannot be a simple repetition of the strengths, weaknesses, opportunities and threats listed above. They must be based on a comparison of strengths and weaknesses of opportunities and threats, respectively, in order to identify how to make the most of strengths and emerging opportunities to minimize or modify weaknesses and threats. At the same time, the conclusions should provide answers on how to mitigate weaknesses and effects of identified and named threats. Although I haven't had the opportunity to manage a business before, over the past year I have spent a lot of time reading specialized sites on entrepreneurship. I would like to emphasize that issues related to bookkeeping, as well as advertising - will be ceded to specialized companies in this regard. I tested my idea based on sales on Allegro. This allowed me to refine all the issues related to product display and logistics that accompany customer service in the case of mail order. I will be entering the market under my own brand, which requires intensive advertising efforts. Combining positioning, AdWords campaigns, and Allegro sales - should allow me to effectively attract the right group of customers, and in the long run - create a recognizable brand. The perk of a permanent outlet can be a big plus. Customers located in the district would then be able to pick up the goods in person or touch and inspect them before making a purchase decision. I intend to offer my customers quality products at an affordable price. I hope that trade restrictions resulting from the prevailing pandemic combined with a realistic marketing plan - will enable me to successfully compete with other shops of this type. The market continues to grow. That is due to the increased availability of the Internet, the widespread use of computers and the improving material situation of Poles. This creates favorable conditions for market entry, which I intend to use effectively. A certain risk could be possible defects in the online store that could lead to difficulties in completing the transaction. However, I will be using reputable software that allows automatic daily backups and has a very low failure rate. There is a possibility of losing the parcel by the courier company - which would involve a customer complaint. Such events cannot be ruled out, however, due to the progress of technology and the ability to monitor each package online - the risk is very small. If this type of situation arises, I will pursue appropriate compensation from the courier company. Taking into account the above description of strengths and weaknesses, opportunities and threats, I think that the project presented in the application has a real chance to succeed.

Currently, I have no financial liabilities due to loans, credits or to the State Treasury.

<b>ASSESSMENT (in PLN, one month after comma)</b>			
<b>Assets</b>	<b>Period n</b>	<b>Year n</b>	<b>Year n+1</b>
	<b>2020's Period</b>	<b>2021-12-31</b>	<b>2022-12-31</b>
<b>A. Fixed assets (I+II+III)</b>	<b>140 000,0</b>	<b>180 000,0</b>	<b>180 000,0</b>
I. Intangible fixed assets			
II. Tangible fixed assets (1+2+3+4+5)	140 000,0	180 000,0	180 000,0
1. Land (incl. Perpetual usufruct of the land)			
2. Buildings and structure	140 000,0	140 000,0	140 000,0
3. Equipment and machinery		40 000,0	40 000,0
4. Means of transport			
5. Remaining assets			
III. Left fixed assets	0,0	0,0	0,0
<b>B. Working assets (I+II+III+IV)</b>	<b>40 000,0</b>	<b>60 000,0</b>	<b>60 000,0</b>
I. Supply		40 000,0	40 000,0
II. Short-term charges			
III. Short-term investments (+funds)	40 000,0	20 000,0	20 000,0
IV. Left working assets			
<b>Assets total (A+B)</b>	<b>180 000,0</b>	<b>240 000,0</b>	<b>240 000,0</b>
<b>Liabilities</b>	<b>Period n</b>	<b>Year n</b>	<b>year n+1</b>
	<b>2020's Period</b>	<b>2021-12-31</b>	<b>2022-12-31</b>
<b>C. Total capital ( I+II)</b>	<b>140 000,0</b>	<b>180 000,0</b>	<b>180 000,0</b>
I. Equity capital	140 000,0	180 000,0	180 000,0
II. Net income			
<b>D. Liabilities and Assets (I+II+III+IV)</b>	<b>0,0</b>	<b>30 000,0</b>	<b>0,0</b>
I. Assets			
II. Long-term liabilities (1+2)	0,0	30 000,0	0,0
1. Credits and loans		30 000,0	0,0
2. Remaining cost			
III. Short-term liabilities (1+2+3)			
1. Z tytułu dostaw i usług			
2. Credits and loans			
3. Remaining cost			
IV. Accrued Billing			
<b>Total Liabilities (C+D)</b>	<b>140 000,0</b>	<b>210 000,0</b>	<b>180 000,0</b>
Assets - liabilities	40 000,0	30 000,0	60 000,0

<b>INCOME STATEMENT (in PLN, one month after comma)</b>			
<i>Specification</i>	<b>Period n</b>	<b>Year n</b>	<b>Year n+1</b>
	<b>2020's Period</b>	<b>2021-12-31</b>	<b>2022-12-31</b>
<b>A. Income</b>	<b>0</b>	<b>400 000</b>	<b>600 000</b>
1. Inventory by nature at the beginning of the tax year	0	0	
2. Trade goods and materials expenses	0	200 000	330 000
3. Incidental costs of purchase expenses	0	0	
4. Value of the census by nature at the end of fiscal year	0	0	
5. Remaining expenditure cost	0	80 000	90 00
<b>A. Deductible cost (1+2+3-4+5)</b>	<b>0</b>	<b>280 000</b>	<b>420 000</b>
<b>C. Income including gross</b>	<b>0</b>	<b>120 000</b>	<b>180 000</b>
1. Social security contributions		8 000	8 000
2. Payed Income Tax		12 000	22 000
<b>D. Profit/Loss net</b>	<b>0</b>	<b>100 000</b>	<b>150 000</b>
<b>Additional information</b>			
<i>Depreciation</i>			
<i>Credit and/or loan interest</i>		3 500	2 500
<i>Rent cost</i>			
<i>Payed principal installment of the loan</i>		10 000	30 000
<i>Salary</i>			
<i>Income from dotation for fixed assets</i>		40 000	
<i>Other subsidies income</i>			