

CONVERSATION GUIDE FOR BUSINESS PLAN

1. Business Summary

- What is your business idea?
- In which city would you like to open your business?
- What product or service do you intend to market? Where?
- How do you plan to set up the business?

2. Business: General Information

- Are you establishing a new business or expanding an existing one?
- Are you planning to work independently or in a partnership?
- If in a partnership, what is the nature of the relationship with your future partner?
- Do you intend to have employees? If so, will your business generate sufficient income to pay their salaries?
- What equipment do you need to open the business? Which tools, stock and/or supplies are required for the business?
- What relevant equipment do you already have? What do you need to purchase? Where?
- From where can the commodities or the prefabricated parts be obtained? How?
- Do you require a business license? If so, where can you get it from? What are the procedures?
- Do you already have an idea regarding the premises and the location of the business?
- Do you plan to rent a place or to conduct the business from a private locality? What will be the approximate cost of the rent?

3. Professional Skills and Experience

- What education and experience do you have that qualifies you to run this business?
- Have you previously managed/owned or worked in a similar business or sector?
- Which attributes do you have which would assist in successfully running this business?
- What possibilities exist to improve your skills?
- Do you need to undertake a training course to enable you to run your business? What kind of training specifically?

4. Market Analysis

- Who are the target customers of your business?
- What are the characteristics of your product or service?
- What are the particularities of the production process?
- Is there a demand for your products/services?
- Is there any competition for your products/services?
- Do your products/services have a competitive advantage over other products/services provided in the same area?

5. Risks

- Are there any circumstances that may jeopardize your project (e.g. competition, legal obstacles, climate,...)?
- In dealing with subcontractors/suppliers, are supply obstacles to be expected?
- How can such risks be avoided or minimized?

6. Business Activity Schedule and Sustainability

- What are the steps you need to undertake here in Switzerland before returning?
- What are the first steps to undertake after your return?
- What are your middle to long term objectives?
- After the reintegration assistance has ended, how do you plan to make your business sustainable?
- In establishing a business, marketing and distribution is often a weak spot. Do you have a concept in place for marketing the products/services offered?

7. Finances/Costs: Budget Calculation

- What are the overall costs to start the business? List items and approximate prices in the country of return.
- How do you intend to finance your business?
- Could you set up a joint business? Are there any relatives or friends who could help you to finance your business (activity partner, friend, family members, micro credit, etc.)? If yes, please indicate under point 7 in the box "others".
- What are the anticipated outcomes, benefits and margins of your business?
- What are the estimated costs per month? What is the estimated income per month? Will this amount be enough to cover your needs?
- Do you think the funds generated by your business will be sufficient to cover your family expenses or do you see other possibilities to generate additional income?

8. Modalities of Payment

Please inform the returnee about the modalities of payment and the maximum amount he/she can receive to implement his/her business idea.

The standard IOM modalities of payment in the country of return are as follows:

- *The returnee has to contact the IOM Office within three months of his/her return.*
- *The returnee has to prove his/her identity.*
- *The payment is done in two (or more) installments and (if possible) directly to the supplier or as a reimbursement against presentation of receipts or invoices.*
- *The payment is done in USD, EUR or the local currency according to the IOM's exchange rate at the time of payment, and never in CHF.*
- *The returnee has to cooperate with the IOM staff in the implementation of his/her project.*
- *The reintegration assistance is granted for no more than one year (unless explicitly authorized by the FOM).*
- *The returnee has to sign a receipt of payment if the payment is made directly to him/her.*
- *Project modifications have to be authorized by the FOM before any payment is made..*
- *Payment is only made if the person can prove her/his legal residency status and her/his legal business status (license).*