



Financial Planning

Green Entrepreneurship



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Introduction

The financial plan shows how much money your green business needs, how much you expect to earn, and whether your idea is profitable.

A good financial plan helps you organize your resources, avoid unnecessary costs, and understand if your business idea can work in real life.

The business Brief description of the business

Financial objectives State the goal or the goals of your financial plan.

For example:

- To reduce costs
- To grow sales
- To find financial support

Initial Investment

Start-up costs

This includes all the money you need to start your business

Guiding questions:

- What things do you need to buy before starting?
- How much do they cost?
- Can you get materials second-hand or for free?
- Are there any one-time payments?

Category	Item / Description	Cost (€)	Notes
Initial Investment	Equipment (tools, machines...)		
	Initial stock or materials		
	Branding (logo design, packaging...)		
	Marketing (social media ads, posters...)		
	Legal or registration costs		
	Renting space (if needed)		
Fixed Costs (Monthly)	Rent or space		
	Internet, electricity, water		
	Salaries		
	Insurance		
	Subscriptions (design software, tools...)		
Variable Costs (Per Product/Service)	Raw materials		
	Packaging		
	Shipping or delivery		
	Energy used per unit		
Total Estimated Costs		€	

Fixed Costs

Monthly Expenses

These are regular costs you pay each month, no matter how much you sell.

Guiding questions:

- What monthly expenses will your business have?
- How much do these things cost per month?
- Can you work from home or share a co-working space?

Rent or space

-€

Internet, electricity, water

-€

Salaries (if any)

-€

Insurance

-€

Subscriptions (design software, tools...)

-€

Advisors (if needed)

-€

Variable Costs

Cost per product or service

These are the costs that depend on how many products you make or sell.

Guiding questions:

- How much does it cost to make one unit of your product?
- What materials do you use for each item?
- How can you reduce costs while staying eco-friendly?

Raw materials

-€

Packaging

-€

Shipping or delivery

-€

Energy used per unit

-€

Pricing Strategy

(See what you wrote in the Marketing Plan)



How much you will charge for your product or service?

- Price should cover costs and give you a profit
- Check prices of similar products (market research)
- Consider what your customers can afford.



Guiding questions

- What is the price of similar green products?
- How much will your product cost to make?
- How much profit do you want per unit?

SALES FORECAST

Expected revenue

An estimate of how many products you will sell and how much money you will earn.

	2025	2026	2027
Sales	15,211	8,800	17,546
Costs	4,700	5,800	5,200
Profits	10,511	3,000	12,346

Guiding questions

- How many units do you think you can sell per week/month?
- What is the total income if you sell that amount?
- Are there special events where you will sell more?



Funding Sources

Where the money will come from to start or grow the business.

Guiding questions:

- How much money do you need to start?
- Do you have the money, or will you need help?
- Are there eco grants or youth entrepreneurship programs?

Personal savings

-€

Family, friends or early supporters (FFF)

-€

School entrepreneurship programs

-€

Crowdfunding

-€

Money from the bank

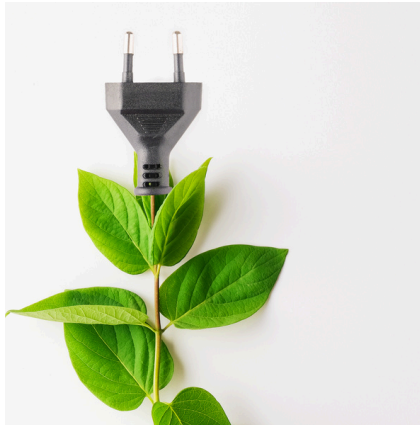
-€

Government grants or green initiatives

-€

Sustainability and Financial responsibility

Explain how your business will use money wisely and ethically, keeping costs low and respecting the environment.



Guiding questions

- How will you avoid unnecessary expenses?
- Can you reuse or recycle materials to save money?
- Will you reinvest part of the profits to improve the business?

Your financial plan helps you see how sustainable your idea can be – both for your wallet and the planet!

