

## **Business plan template for café solopreneurs**

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<p>Nowadays more and more people choose to become an entrepreneur over the traditional route of being employed as their carrier. Becoming a solopreneur - an entrepreneur who starts and runs business alone - is also growing in number since it is one way of self-actualization in this individualistic world.</p> <p>The author has a plan to open a café in future as a solopreneur, however, she noticed there is absence of business plan study and template specifically for solopreneurs. The main purpose of the product type thesis is to find out if business plan template for solopreneurs should be differentiated from traditional business plan template. As the product, the thesis introduces a business template for solopreneurs, especially for café solopreneurs according to the author's interest.</p> <p>The thesis studies classic type and different types of entrepreneur in theory part, and attempts to define a solopreneur through those entrepreneur types and also different self-employment categories. The thesis also studies traditional business plan in order to have basic idea of business plan.</p> <p>This thesis has the interview part to six operating solopreneurs. By examining the answers from the interviews, the idea of being a solopreneur gets clearer and also the thesis acquire insights for creating business plan template for café solopreneurs.</p> <p>The thesis process has started in the beginning of February in 2018 with defining the topic, and is finished in the end of May in 2018.</p>	
<b>Keywords</b> solopreneur, entrepreneur, business plan template, café	

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# 1 Introduction

Entrepreneurship is becoming more and more valued and common choice for carrier. For the past decades, the acquisition of wealth, recognition and growth have been considered as the normative criteria by which business owners have been judged to be successful or not (Gorgievski, Ascalon & Stephan 2011, 3). In this age of individualism, however, the idea of success must vary from one to another entrepreneur, and in the same way, motivation, purpose, and style of entrepreneurship must vary. The author of the thesis also has been interested in entrepreneurship to open her own café, but the classic images of entrepreneurship - partnership, teamwork, large investment, high risk - did not fit her vision. Her idea is to open a café which size is just for one-person operation without any partner or employee, and based on limited funding of her own. After some researches on entrepreneurship, the author got to know the idea of a 'solopreneur', an entrepreneur who starts and runs his/her business alone.

Solopreneurship is actually common phenomenon in business and solopreneurs constitute some 15% of the work force in Europe and the United States, however, surprisingly little investigation is done on solopreneur in the entrepreneurial literature (Belt, Paloniemi & Sinisammal 2015, 381). The author of the thesis also noticed that there is no business plan template specifically for solopreneur available though there are countless templates for entrepreneurs exist. There is a research question arise that what would be the difference between a traditional business plan and a solopreneurs' business plan. Following the main question, the sub-question is that what would be necessary aspects and what should be more or less emphasized than traditional template in order to create a business plan template for solopreneur.

The thesis is product type, and the aim of the theoretical part of the thesis is first to let readers to be familiar with the idea of a solopreneur and to be recognized as one way of starting a business. In order to define solopreneur, this thesis studies about classic and different types of entrepreneur through research articles and literature. Knowing different types of entrepreneur also can be beneficial for recognizing the motivation and purpose of own entrepreneurial mind, and finding the best way of expressing it. In this thesis, interviews to solopreneurs are also conducted to examine operating solopreneurs, not to define solopreneurs from solely theory. The product of the thesis is a business plan template for solopreneurs in order to answer the sub-question and fill the absence of business plan template for solopreneur in entrepreneurial studies. According to the author's own interest and her future use, the template is especially for café solopreneurs.

The thesis does not focus on how to be successful as entrepreneur/solopreneur, but more aim to share the idea of solopreneur with those who have similar interest as the author. In addition, financial aspects or specific procedure of becoming a solopreneur are not discussed in detail, for example what amount of fund needed to open a café, what paper work are needed, and so on.

## 2 Definitions of Entrepreneur

The word “Entrepreneur” originates from a French word “Entreprendre” which first appeared in 1437 in the French Dictionary *Dictionnaire de la Langue Francaise* (Landstrom 1999, 9). The notion of entrepreneur has been crafted over many centuries, starting in 1755 with Cantillon who introduced the concept of entrepreneur from the French word that means “ability to take charge” (Burns 2016, 9). Entrepreneurship has been developed by time, by ever-changing economic situations and people’s value. Accordingly definition of entrepreneur has been also developed, expanded and specified. The aim of this chapter is to study theories of classic to different types of entrepreneurship in order to acquire the basic knowledge for defining solopreneur in following chapter.

### 2.1 Classic entrepreneur

Definition of entrepreneur in The English Oxford Dictionary online is that ‘a person who sets up a business or businesses, taking on financial risks in the hope of profit. Burns (2016, 10) states that an entrepreneur is best defined by their actions, and the definition is; “an entrepreneur creates and/or exploits change for profit by innovating, accepting risk and moving resources to areas of higher return”. Shediak (2014, 1) explains the benefits of entrepreneurship for entrepreneurs themselves but also for the society, such as creating jobs for others, playing a key role in wealth accumulation, promoting more balanced regional development, fostering competitions, improving the quality of life through innovative products and service, and so on.

There are countless studies on entrepreneur, and recently the focus of those studies has shifted from individual’s traits, dispositions or characteristics towards broader entrepreneurial competencies that assist them to exploit opportunities and establish successful ventures (Wagner, Gorgievski & Rijdsdijk 2008, 1514). This chapter aim to give sufficient understanding on entrepreneur based on characteristics and competencies of an entrepreneur in the study by Wagener & al. (2008), and also by citing different studies.

First of all, Entrepreneurs are strongly independent-minded. Entrepreneurs typically had difficulties in dealing with authority figures, and accordingly did not function well in the context of bureaucratic hierarchies (Smith & Miner 1983, 326). They have a high need for autonomy, independence and being your own boss, as those allow entrepreneurs to do things differently, be in a situation where you can fulfill your potential, or control your own destiny (Burns 2016, 62). Being independent also let entrepreneurs to take potentially unpopular decisions, which is sometimes necessary under the unstable circumstances in

which they often operate (Wagener & al. 2008, 1515). Also, entrepreneurship has important psychological returns that include freedom to make decisions and accountability only oneself (Belt & al. 2015, 383).

Entrepreneurs commonly have higher risk-taking propensity. Most of 'ordinary people' find change as threatening unless it promises positive outcomes. On the other hand, entrepreneurs welcome it because it creates opportunities that can be exploited and they often create it through innovation, since what defines entrepreneur is their willingness to act upon the idea (Burns 2016, 10). Risk-taking propensity has been considered as one of the main entrepreneurial characteristics, however, Wagner & al. (2008,1515) point out the lack of consensus with some studies. For example Dechesnea and Gartner (1990, in Wagner & al. 2008, 1515) indicate that successful entrepreneurs seek to reduce risks, and state that risk-taking propensities of entrepreneurs might have emerged because of the various definitions of risk-taking in entrepreneurial world. Based on this, entrepreneur's risk-taking propensity can be defined as willingness to take calculated risks in order to obtain potential profit and advantage by taking chances and making decision.

Entrepreneurs typically show high tolerance of ambiguity that is defined as tendency to perceive ambiguous situations as neutral or even desirable. Many entrepreneurial decisions will involve ambiguity because decisions result in actions that are innovative and original. (Wagener & al. 2008, 1516.)

Self-efficacy, which is self-confidence in their own ability to complete those tasks successfully, is one of entrepreneurs' competencies that is possibly unfounded (Burns 2016, 63). Baron & Markman (2000, in Shediak 2014, 25) state that entrepreneurship takes place because certain individuals identify either products or services that did not previously exist or because they identify new ways of using existing ones, and launch new ventures to commercialize those products to services. Entrepreneurs also have a high internal locus of control, a belief that they control their own destiny, which is supported by self-efficacy (Burns 2016, 63).

Entrepreneurs are innovative and creative. Entrepreneurs create value by exploiting some form of change, for example in technology, materials, prices or demographics, that process we call innovation and this is an essential tool for entrepreneurs (Burns 2016, 10). Studies have shown that entrepreneurs seem to show higher aesthetical feelings and artistic qualities than people in general (Landstrom 1999, 5). Creating a new venture is not only about establishing a commercial mean of the product or service, but also include designing.

Market orientation is closely related to entrepreneurship and has emerged as critical topic in entrepreneurial opportunities. To fully exploit the lucrative opportunities, the entrepreneur must process a certain degree of market orientation. Market orientation is understanding of potential customer needs, providing superior customer value, responding to changing customer needs and competitor activities in order to exploit opportunities. (Wagener & al. 2010,1518.) One important aspect is also timing, the ability to be in the right place at the right time (Burns 2016, 64).

Leadership is a competency of the individual that he or she can influence, motivate, and make others to do things in order to gain effectiveness and success of the organization they belong. Since entrepreneurs usually have a high growth orientation, a strong leadership position may be necessary in order to acquire the growth and profits. (Wagener & al. 2010, 1518.) In order to focus on larger matters than everyday managerial things of the business, they need to be able to delegate responsibilities to others as necessary and appropriately.

In addition, entrepreneurs are those who have a high need for achievement and great problem-solving skills in order to acquire the achievement (Landstrom 1999, 13). They identify an opportunity and organize human and monetary resources to create an organization to realize the opportunity into profit, and then grow and sustain the business venture.

## **2.2 Different types of entrepreneur**

Penrose (1959, in Burns 2011, 12) states the description about entrepreneurship as “a slippery concept... not easy to work into a formal analysis because it is so closely associated with the temperament or personal qualities of individuals”. Even though it is reasonable to generalize entrepreneurs by studying their common competencies, surely it is not possible to fit every entrepreneur into one figure. There have been plenty of studies on different entrepreneur types since 1960s including Smith (1967, in Smith & Miner 1983, 326) who stated that different types of entrepreneurs could be isolated. Also behavioural science researchers have been interested in defining not only “who is the entrepreneur?” but also how the entrepreneurs differed from other groups of leaders and also within the group of entrepreneurs (Landstrom 1999, 13).



Filion (1998, 3) states, "Obviously, no typology is complete enough to cover all types of entrepreneurs and owner-managers. However what typologies do is to provide a basis for understanding the anchor points as well as the values, overall activity systems, thinking systems and pre-action visions of entrepreneurs. Thus, they provide guidelines for understanding the overall behavioural consistency of the players, and hence for preparing future entrepreneurial action". Here, several entrepreneur types are introduced in order to understand solopreneurs in the next chapter by comparing, differentiating, associating with different types of entrepreneurs.

### **2.2.1 Craftsman and opportunistic entrepreneur**

Norman R. Smith is one of the pioneers who made a classification of different types of entrepreneur. He distinguishes between the 'Craftsman entrepreneur' and the 'Opportunistic entrepreneur', and they are each other's mirror image (Landstrom 1999, 13).

The craftsman entrepreneurs are process-oriented, and they begin new ventures in order to use their technical skills autonomously (Bird 1988, 448) The base of entrepreneurship is their highly qualified skill in the field though that does not usually introduce major innovations (Filion 1998, 3). It also implies that they are characterized as lower education level with technical education only, and typically they come from a blue-collar background. Limited oral and written communication ability was also found in the research by Smith (Smith & Miner 1983, 330). Their business strategy is restricted to price, quality and reputation (Wagener & al 2010, 1514). Greenbank (2001, 110) described the way craftsman entrepreneur work as "doing small things effectively". They develop business contacts with clients with personal level (Wagener & al 2010, 1514) based on long-term relationships, and have strong 'family type involvement with employees though they do not delegate much responsibility or authorities to build the organization (Smith & Miner 1983, 330). The capital of their business usually does not come from more than two sources, and mostly own saving is the main source (Smith & Miner 1983, 330). The craftsman entrepreneurs focus on the past and present (Landstrom 1999, 13), and they typically do not plan more than one-year prior since they do not desire growth or change. Smith and Miner (1983, 331) state that the more a entrepreneur fits the craftsman model, the more likely his/her firm tend to be rigid in nature, that is mainly interested in maintaining the existing state regarding production method, type of service or goods, production facility, markets and so on.

The opportunistic entrepreneurs have width in education and training that is not only in technical area. They often have management sponsors or have worked closely with an executive of the firm (Maxwell & Westerfield 2002, 9), and tend to have several role models that have influenced them at different points in life (Smith & Miner 1983, 330). They have high social awareness and involvement in different communities, supported by their high skills of oral and written communication. The opportunistic entrepreneurs have a managerial focus, and a broad business strategy including innovation of products and services, a variety of marketing methods, different distribution channels and so on (Wagener & al. 2010, 1514). Relationships with clients or employees are more professional way, and they do not hesitate to delegate responsibility to others to the state that the business can run itself, since they are growth-oriented and engages in long-term planning (Wagener & al. 2010, 1514). The opportunistic entrepreneurs are also characterized by confidence in the ability to deal with social environment, greater inner directedness, spontaneity, self-acceptance, and acceptance of aggression. The capital of their business comes from usually more than two sources, and their firms tend to be more changing and adaptive that often lead to sales and business growth. (Smith & Miner 1983, 327–330.)

### **2.2.2 Serial entrepreneur and social entrepreneur**

The serial entrepreneurs are who start up businesses and sell them when they become certain size and successful, and by doing that they get capital for starting new ventures and grow, and also create personal wealth (Burns 2016, 11). They continuously come up with ideas, get things started but soon give responsibility to the other and start working on a new idea, so they do not spare much attachment to each business.

Social entrepreneurs tailor their activities to be directly tied with the ultimate goal of creating social value by combining the passion of social mission with business mind, and often they have only little or no intention of gaining personal profit from it (Abu-Saifan 2012, 1). The main characteristics of social entrepreneurs that differentiate from other entrepreneurs is that they are mission-driven that they are dedicated to serve their mission of delivering a social value to the underserved. They tend to emotionally be charged in the business as if they are opinion leaders or social value creators. (Abu-Saifan 2012, 4.)

### **2.2.3 General, high growth and lifestyle entrepreneur**

Drost and McGuire (2011, 1) propose in their study that there are three manifestations of entrepreneurial intent (EI), person's intent to start a business or become self-employed: General, high growth and lifestyle. General EI entrepreneurs intend to start their own business or become self-employed aiming both autonomy and an economic gain than being employed. High growth EI entrepreneurs have intention to start or acquire a business and grow it rapidly for example to be a leading company of the industry, to be international business or perhaps with expectation of a buyout with a fortune by much larger company. Lifestyle EI entrepreneurs' purpose of starting a business is to obtain autonomy and quality in their lifestyle by doing what they truly love. According to Drost and McGuire (2011, 3) the terminology of lifestyle entrepreneur was first used by John Issacson in 2007 who pointed out that investors tend to shy away from entrepreneurs who seek autonomy and a certain lifestyle - doing what they truly wish to do - without the need for a high return on investment and without a plan for rapid growth. The concept of the lifestyle entrepreneur has similarities to the craftsman entrepreneur, who begin new ventures in order to use their skills autonomously and focus on everyday work and routine. (Drost & McGuire 2011, 3.) Greenbank (2001,110) describes the lifestyle entrepreneur's work as 'maintaining doing things'. The lifestyle entrepreneurs create a business around the kind of lifestyle they want, which often allows them to have flexibilities with schedule.

### 3 Defining Solopreneur

This chapter aims to define solopreneur from different aspects based on earlier study on entrepreneurs in this thesis, and also studies by several researchers on micro/small business owners and solopreneurs. By studying more in detail about solopreneurs in terms of motivations, objectives, success and so on, readers of the thesis are able to grasp what makes solopreneurs different from others. Also in sub chapter 3.6, café solopreneur is explained with advantages and disadvantages according to the author's main interest. In order to do so, there is a necessity of adding the result from the interviews to solopreneurs, which method and main result are written in chapter 5.

#### 3.1 Growing recognition of solopreneur

According to Macmillan Dictionary Online, "Solopreneur" is a business owner who works and runs their business alone. The term is a blend of the adjective 'solo' meaning 'done by one person alone' and the noun 'entrepreneur'. The word began to appear in 2010 in websites that are dedicated to the concept, and also in social media by being used as a hashtag. (Maxwell 2013.)

The importance of growth of enterprises is commonly recognized, but the fact that micro-enterprises and even one-person businesses are also crucial for economics is not well recognized (Belt & al. 2015, 382). According to Sixth European Working Conditions Survey (2017), one-third of workers in the 28 countries in EU belong to micro companies (up to 9 workers). In addition, 15% of the European workforce is self-employed in 2015, and self-employed without employees formed a group twice as large that of self-employed with employees (Eurofound 2017, 23).

As stated by Belt, Paloniemi & Sinisammal (2015, 382) "in an increasingly individualistic world, being a *solopreneur* or running a business alone without co-entrepreneurs or employees, is also an option for self-actualization". In individualistic cultures people tend to be self-directed and autonomous, and they tend to prioritize independence and uniqueness as cultural values (Association for Psychological Science 2017). Greater individualism will lead to more creativity and human flourishing, in the meaning that it encourages individuals to create niche businesses with low capital investment (Schelb 2015). When it is predicted that more and more people would choose solopreneur for their way of living, it is beneficial to define what elements compose a solopreneur.

### 3.2 Solopreneur in different categories

Solopreneur belong to different categories as entrepreneur, self-employment, and micro-business owner as illustrated in Figure 1, created by the author. The first step of defining solopreneur is to make it clear that in which categories and in what sense solopreneurs belong to those categories.

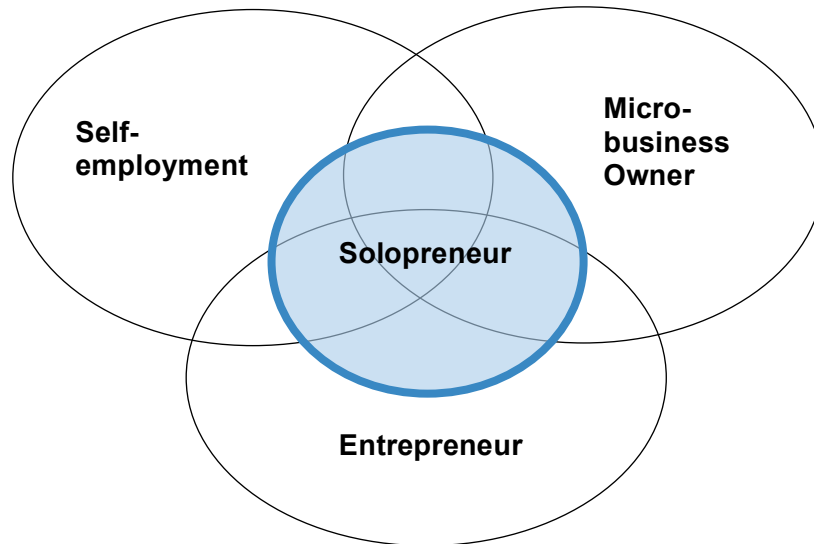


Figure 1: Solopreneur and categories

**Self-employment:** The category of self-employment is broad and includes these labels such as own account worker, self-employed, solo self-employed, freelancer, entrepreneur and solopreneur (Belt & al. 2015, 383). Not every person who is self-employed can be categorized as solopreneur simply when they are without partner, team or employee. Self-employment is in other words “you are your own boss”, those who earning income directly from own business, trade or professional rather than specified salary or wages from a employer (Boogaard 2017), and also a tax status that they are responsible for paying own tax, insurance and so on. “Freelancer” is also one term of self-employment who works usually alone, but has totally different nature from solopreneur. Freelancer and solopreneur share the idea of not-hiring anyone, having professional skill/knowledge as their base of business in common and working hands-on with their sleeves rolled-up. However, there are significant difference regarding the relationship with customers and how they use their skill/knowledge. Freelancers offer their service for a fee, and act independently without being affiliated with or authorized by an organization and pursue a profession without a long-term commitment to any one employer (Merriam-Webster 2018). They would arrange their skill in order to meet a client’s requirements and would not give high level of commitment in each work or project. On the other hand, solopreneurs are those who do own

way in producing products or providing service that are mostly not open to change according to clients' requirements. They tend to strongly believe in their products or service since those are what they truly love and passionate to do.

Entrepreneur: Belt & al (2015, 384) utilize the term solopreneur to describe entrepreneurs who are without co-entrepreneurs or personnel, launching and running their business single-handedly. Entrepreneurs and solopreneurs appear to be same at first glance, especially because many entrepreneurs start out their business as "solo player" until they can build it enough to make a team or hire someone. On the other hand, solopreneurs choose not to or never get the idea to find a partner or team up, since being solo is the most ideal way of doing their business in order to actualize their passion. There are distinct differences between entrepreneurs who start alone and those who choose to be solopreneur in what is important for them and directions they take their business to.

Solopreneurs have an inherently entrepreneurial mindset, and they prefer single-handedly managing their business (Bose 2016). Rampton (2015) describes as "entrepreneurs are managers, solopreneurs are workers". The biggest difference between entrepreneurs and solopreneurs may be that when entrepreneurs can run a variety of businesses over the course of his career, while solopreneurs tends to work at one thing consistently (Rampton 2015). Solopreneurs focus on self-management in the first place, so they tend to be perfectly happy working on the core activities of their businesses (Quinn 2017), and once there is a task to do, they roll up their sleeves and get their job done (Perzynska 2017). A successful solopreneur receives positive feedback on his/her personal professional skills rather than on business management skills, and they concentrate on developing these personal skills further. Solopreneurs' self- and profession-centric view does not encourage them to recruit new staff to take on the responsibilities of being a boss. (Belt & al. 2015, 398.) On the other hand, entrepreneurs have no trouble delegating especially practical matters to focus on development of the company. Solopreneurs are single players who avoids relying on others, so when they need to delegate certain tasks, they outsource.

Solopreneurs share similarities with craftsman entrepreneur, people who begin new ventures in order to use their skills autonomously (Bird 1998, 448). So as solopreneurs, since they run the business alone, their skill or knowledge is the core of the business that stands out from others, and also those are their passion. Belt & al. (2015, 395) state that solopreneurs have clear picture of one's professional know-how form a solid basis for the business. Solopreneurs are also profession-centric and focus on personal profession skills and not on business (Belt & al. 2015, 400). Burns (2011, 19) explains that there are businesses that are set up primarily to undertake an activity that the owner-manager enjoys or

gets some comfort from whilst also providing an adequate income, for example craft-based businesses. The business of craftsman entrepreneur is often budgeted with limited source mainly own savings, and so as solopreneur since they start business small. Both craftsman entrepreneur and solopreneurs do not enjoy negotiating with outside parties or manage investor expectations (Quinn 2017) since those often lead to doing things against their preference. Craftsman entrepreneurs are usually characterized as lower and technical education level. Solopreneurs, however, often have higher education more like opportunistic entrepreneurs. Unlike craftsman entrepreneurs, solopreneurs have several choices for their carrier, and choose to be solopreneur to do what they are skilled and to create own ideal lifestyle.

Solopreneurs are lifestyle entrepreneurs, who intent to start a business for the purpose of obtaining autonomy and a certain quality of lifestyle (Prabhu, Macguire, Drost & Kwong 2012, 3). Solopreneurs build a business around their desiring lifestyle so to speak, since doing what they truly wish to do in life is the first priority, so they want to relative simplicity of a business with low overhead and no employees (Quinn 2017). They are neither in need of high return from nor high growth of their business for themselves, and tend not to have other stakeholders who would get affected by that the business develops and brings high profit or not.

Solopreneurs never wait for a buyout, while many entrepreneurs build their business with at least a small hope that a much larger company will come along and offer big money for it once it grows (Rampton 2015). Solopreneurs are opposite to serial entrepreneurs in most of aspects, such as motivations, objectives and success of the business.

There are criticisms on solopreneurs that they are not generating jobs for other people because they continue alone unlike other entrepreneurs. It is not completely true because they would not hire somebody for long time, but they outsource works whenever needed, or collaborate with other entrepreneurs and so on.

Small/Micro business owner: Firms that have 10 to 49 employees are categorized as 'small' firms/businesses, and 0 to 9 employees are as 'micro' firms/businesses (Burns 2016, 12). Business owner-managers own the business their manage, but not all owner-managers are entrepreneurs (Burns 2016, 10). Entrepreneurs and small/micro business owners can have same size of business, but entrepreneurial business owners and small/micro business owners are different in terms of their goals and activities. According to the online article by Melanie Spring (2014), small/micro business owners are to serve customers, and know their business and target audience and how to make customers

happy, in a stable business situation. On the other hand, entrepreneurs start business because of their unique innovative ideas, which are not guaranteed completely if it works out, by taking risks there. Wagener & al. (2010) study individual difference between entrepreneurs and small business owners in hospitality field. They concluded that entrepreneurs exhibit psychological profile that is consistent with innovation, growth and profit, and the capacity to motivate other people, while small business owners shows lower levels of competencies that make people to tolerate and create novel situations and they are more attuned to stability. In contradiction to entrepreneurs who have more ambitions to open a second establishment or to expand their venture, small business owners do not aim for growth beyond necessity or profit maximization hence do not require risk-taking propensities or leadership to motivate others to greater goal than keeping stability and customer satisfaction. (Wagener & al. 2010, 1522-1523.) Small business owners value more personal and interpersonal criteria such as personal satisfactions and happy stakeholders as customer, employees and family, than business criteria as success (Gorgievski & al. 2011, 7).

Solopreneurs are entrepreneurs as where the name arises from, however, for many aspects they are more similar to micro/small business owners than classic entrepreneur type, in the same way as they share similarities between small business owners and the craftsman entrepreneurs (Wagener & al. 2010, 1514), and between solopreneurs and the craftsman entrepreneurs as studied earlier in this chapter. Small/micro business owners are mostly based on skills they have obtained from experience or education, which is the same case for many of solopreneurs. Small/micro business owners' product or service, however, would not be very unique or innovative compare to solopreneurs. Micro business owners who are specified as solopreneurs are those who have entrepreneurial mind and utilize their creativity and innovativeness in their products or service.



### 3.3 Drivers and motivations

What drives people to become entrepreneur remains among the most important questions being asked in entrepreneurship research (Drost & MacGuire 2011, 1). The start of entrepreneurial process for entrepreneurs is, as studied earlier, that they identify opportunities with highest potential to lead value creation then exploit them. However solopreneur mostly purely seek what they love and passionate about that solely depends on themselves including their skill and knowledge. In that sense, the opportunity might not have 'the highest potential' than in other possible opportunities and ways to exploit. Solopreneur start their entrepreneurial process with just a pure intention or a vague idea (Belt & al. 2015, 385) of what they love to do or how they want to do with life. Some solopreneurs might begin entrepreneurial activities since they believe it is only feasible way to earn a living in their environment that is know as 'necessity entrepreneurship', and many solopreneurs can choose between being hired and self-employment. In both case, being a solopreneur is the most optimal solution to fulfill their dreams and ambitions. (Belt & al. 2015, 382.)

First of all, same as entrepreneurs solopreneurs strongly value their autonomy, which can be also said as independence, freedom, self-determination, and power of influence (Belt & al. 2015, 390), and it is one of the biggest drivers and motivation. That enables them to plan one's work and schedule flexibly, and give right to choose customer. By being without a boss, solopreneurs get freedom from obligations, direct access to visible result and experience of success. (Belt & al. 2015, 390.)

Along with craftsman entrepreneurs, use of professional know-how and skill autonomously is a great motivation of starting business alone. Some solopreneurs may have experienced the frustration that their professional skills was not fully in use or not appreciated enough while working for others previously. Professional know-how appears to be typical reason for initiating the entrepreneurial process (Belt & al. 2015, 400). Pride and self-confidence in solopreneurs' own expertise and skills and being able to use them autonomously form a solid basis for creating a functional strategy and for implementing the strategy in a manner that suits the solopreneur (Belt & al. 2015, 395). Solopreneurs also enjoy challenging the limits of their skills and capabilities, and developing one's personal know-how more (Belt & al. 2015, 390).

Sense of personal mission (Belt & al. 2015, 390) and providing quality products or services to customer are also great drivers for solopreneurs. Solopreneurs appear to be motivated if they give value to customers through their professional, and the close and trustful relationships with customers created through that enhance their motivation to continue as a solo (Belt & al. 2015, 395). Belief in themselves that they have the ability to assist and make other people happy drives them to start own business.

Desire of creating quality lifestyle is perhaps the most important driver that pushes solopreneurs to start a business. They see work not just as a mean of earning income, but as a mean of expressing love for doing own passion, actualizing oneself and giving meaningfulness to their life. Solopreneurs have positive attitude towards life (Belt & al. 2015, 399).

### **3.4 Objectives**

Solopreneurs set their objectives in a different way from entrepreneurs who are general or high-growth type. It is more similar to those who are micro-business owners, craftsman entrepreneurs, or lifestyle entrepreneurs. Greenbank (2001, 108) concludes that micro-business owners have objectives that tend to relate to more personal, and they show less inclination to maximize profit or to pursue growth, which usually are considered as typical objectives for business owners. In addition, because there is no divorce of ownership and control, the micro/small business owner-managers are able to trade off financial and non-financial objectives in order to pursue personally goal (Greenbank 2001, 118). Micro business owner managers also tend to have satisfying behaviour. They tend to set a goal on satisfying level sometimes subconsciously, and that means there is often no drive to improve the business in terms of growth, sales and profitability. (Greenbank 2001,108, 123.)

Solopreneurs set 'satisfactory income' as their personal economic objective meaning earning enough to live, and most unlikely they strive for making higher income. According to Greenbank (2001, 110)'s interview to micro-business owner-managers, only three out of 55 interviewees referred to wanting to earn a lot, and others specified satisfactory living as their desire, saying "I want to earn enough to live on and I want to earn enough to pay my bills" (Greenbank 2011, 110–111). Starting and operating the business alone, any solopreneur do not intend to produce bigger profit from the business since it has low growth potential (Wagener & al 2010, 1514) with limitations of workforce and amount of production from the very beginning. Income substituting - the intent to generate an income comparable to what other people can earn working for someone else (Wagener & al. 2010, 1514) is what they are aiming to acquire in monetary aspect.

Being solopreneur who are also lifestyle entrepreneur (Prabhu, Macguire, Drost & Kwong 2012, 3), ideal lifestyle is one of important personal non-economic objectives. They choose to be solopreneur to be able to do what they love or passionate about for their life, and the business created is not just work but part of their lifestyle. Being in control and responsible of your own life, and being flexible for changes they want to make are also included to their ideal lifestyle. Some solopreneurs want to keep the same lifestyle and work routine for whole time, and some might want to change freely according to their passion leads by time. Solopreneurs have strong sense of 'locus of control', the belief that they have control over the outcome of events in their life and future.

As one of the business objectives, 'no-growth' is the keyword for solopreneur. 'Growth' of the business is regarded as commonly and naturally one objective for enterprises. Some observers believe a business has to grow or die, but it is completely reasonable for business owners to make an explicit decision not to grow because they are satisfied with the current size of their enterprise. (White & White 2012, 67) This statement align with that nearly half of the micro-business owner-managers in the research by Greenbank (2001, 113) mentioned 'no-growth' as their objective, specifying that they had no desire for future growth once they had reached a certain size. Greenbank (2001, 113) cites different writers' findings for the reasons of no-growth strategy such as the impact on the owner-managers personal life and the effect on job satisfaction, and also pointed out that especially artisan or craft type small business show no desire on growth.

The result of interviews to solopreneurs by Belt & al. (2015, 389) supports this, since 8 out of 10 solopreneurs did not expect to expand their business as a reasonable standard of living is their primary economic goal. There is no pressure to pursue growth for micro-business owners when they are obtaining a satisfactory living, because growth could only mean more problems such as more managerial role, high-risk, difficulty of maintaining quality of work, stress and financial sacrifice (Greenbank 2001, 114). Avoiding risk and maintaining a lifestyle (White & White 2012, 67) is more important than profit maximization. For solopreneur no-growth is their important objective, or inevitable path and the very base of their entrepreneurial intention, as doing all alone is the way they chose how to do their business. In addition, the position as a solopreneur encourages him/her to continue alone due to two reasons, the focus on personal professional skills, and the role of networks (Belt & al. 2015, 396).

Quality work, one of the business objectives, is important for any business, and for solopreneur it is the foundation of the business. Scase and Goffee (1987, in Greenbank 2001, 117–118) state that many small business owners are proud of their craft or professional skills and wish to maintain high standards even if they have to sacrifice profit for that, and also Tuck and Hamilton (1993, in Greenbank 2001, 117–118) state that micro-business tend to be run by owner-operators who regard themselves as artisans rather than entrepreneurs or managers. Solopreneurs share these values since they strongly believe in their skill or knowledge and that let them choose to be solopreneur to keep the quality work.

Customer's satisfaction aligning with quality work is also important business objective for micro-business owners including solopreneurs. They both build relationship with customers in personal level. However there are subtle difference between solopreneurs and other micro business owners how they receive customer satisfaction. Interviewees from the study of Greenbank (2001, 113) commented, "At the end of the day it is the market that has control, or more exactly the customer", and "When you work for somebody, they tell you what to do. When you actually own the business, your customers tell you what to do". As those comments tell, customers the power to influence the business of other micro business owners as one of stakeholders. Belt & al. (2015, 391) state that customer contacts are a source of well-being and customer satisfaction is a major goal for solopreneur, so that they strive to exceed customer expectations, however it does not mean customers influence how solopreneurs work. Solopreneurs and customers build more equal and mutual respect relationship, where solopreneur provides the best products or service to customer and they understand the value.

According to Greenbank (2001,113,116) micro-business owners do not claim profit or growth as objectives, however, tend to have quantitative objectives that refer to sales revenue, income target, and turnover figure to be above the break-even point subconsciously. The existence of responsibility to support family means that there are minimum objectives such as particular level of income have to meet. Belt & al. (2015, 392) describe that for a solopreneur who is running a business alone, the financial situation of the business and personal finances are synonymous, and although they do not expect to be rich but do seek a decent income. As mentioned above, solopreneurs' main objective is obtaining satisfactory income so that profit maximization would not be their objective since that can be an obstacle for doing quality work and providing best customer service, however, same as micro business owner managers, solopreneurs usually have quantified objective such as how much sales to get per day or month in their mind.

### **3.5 Success, happiness and development of business**

The bigger the firm is, the more likely that its success is judged in terms of traditional economics measure of success (Greenbank 2001, 108), and traditional aspects of the wellbeing of entrepreneurs are job satisfactions, the freedom to make decisions, accountability only to oneself, financial rewards, perquisites, sense of achievement and so on (Belt & al. 2015, 386). However, Greenbank (2001, 113) contends that profit and growth is not criterion that owner-managers themselves judge their own success by, and they have demonstrated a willingness to sacrifice financial success in order to meet non-economic objectives. The business of solopreneur is down to very personal level and non-economic objectives are more important, and naturally their success or happiness cannot be measured by the same way as other firms and entrepreneurs and more flexible definitions of success needed to be applied (Greenbank 2001, 123).

Belt & al. (2015,386-387) explain that the traditional views of well-being and happiness are the hedonistic view that consist of maximization of pleasure (positive affect) and minimization of pain (the absence of negative affect), and the eudemonic view that emphasis self-actualization, personal growth and the realization of one's true nature and the meaning of life. Well-being is not an end state but, rather, the process of fulfilling or realizing one's true nature. Being Solopreneurs seeks the happiness more of the eudemonic view, as the mean of self-actualization, personal growth, and realization of one's true nature and the meaning of life (Belt & al. 2015, 383). Doing what they love and passionate about, and creating own business like own kingdom give solopreneurs great joy.

Network is usually highlighted as important element for business development in many entrepreneurship literatures, however, solopreneurs consider networks to be crucial elements for their well-being. It appears that running the business alone requires building networks closest to them, for example with customers, family, friends and other entrepreneurs. Solopreneurs seem to enjoy working with their customers and think necessary and supportive to obtain feedback from them. Even though business operations are done by only solopreneurs, support from family and friends are crucial for their own well-being and happiness. Mutual help with other entrepreneurs or solopreneurs also supports solopreneurs well-being. (Belt & al. 2015, 391.) The feedback that solopreneurs receive about their efforts from the surrounding environment is important for them as human beings (Belt & al 2015, 398). Solopreneurs experience happiness when people from surrounding environment understand and value what and why they are doing, and they would call it success of their business as well.

Development of the business for solopreneurs does not mean expanding the venture in size or number, dealing with more money and products or getting more customers blindly. Keep doing what they love and maintaining the lifestyle they feel happiness are solopreneurs objectives, however, they are also eager and free to change what they do according to their passion or mission goes. Belt & al. (2015, 398) also state, "Business renewal appears to fascinate solopreneurs, and challenges increase the experienced meaningfulness". In this sense, their development of the business would mean change of the direction or the style of the business, and it can be drastically sometimes.

How solopreneurs see their success or happiness would still vary a lot between individuals, since their motivation or objectives of business down to very personal individual level. Solopreneurs views of success and happiness are going to be studied more through the interviews in the chapter 6 in order to understand the topic deeper.

### **3.6 Café solopreneur**

Usually hospitality industry is known as demanding with a lot of practical and physical works, and it might not be so common to see a café where only one person operates. In the case of solopreneur's café, there would be more limitations with size of the café, numbers of seats, varieties of menu and so on compare to cafes which are owned or operated with more than one person. Still, when you aim for the amount of profit not to build wealth but for income substituting, opening and operating a café as a solopreneur is feasible that is also a fact supported by three of the interviewees. This sub chapter will consider about becoming a café solopreneur including advantages and disadvantages of it, and also for what kind of person would be a good choice to open a café as a solopreneur.

First of all, here might be a question that if it matter what you call yourself, or categorize yourself to such as entrepreneur, small business owner, or solopreneur. As stated by Wagener & al. (2008, 1513) "... little, however, is known about possible different types of business owners within the service industry. The need to differentiate between different types of business owners when studying business success is an important issue, because different groups may strive for different goal and thereby depend on different success factors". Knowing those differences helps a future café owner to make it clear to oneself where she/he stands and what are important things and how she/he strives for them.

Belt & al. (2015, 385) believe that having a pure intention or vague idea for a business venture is enough to begin the entrepreneurial process, and it is not necessary to know the markets, competitors and so on at this stage. Almost all solopreneurs interviewed in this thesis first had a pure intention of doing something they feel happy for work. For them

entrepreneurship is not a big project where you need to raise investment and build a team. Just having the pure intention can lead to solopreneurship, it is because a solopreneur does not need another person to start the entrepreneurial process, and everything is depending on their own. The period from first having the idea to the actual start of business is rather long, since being alone in the business, there is no time limit for expanding the pure intention or pursuing the vague idea to make it happen. In that case solopreneurs also are able to save up for it, or prepare for gaining start-up grant.

Advantages of being a solopreneur in café business come from being on your own in the business. Opening and running a café alone without a partner or a team might sounds too demanding in physical way and too much responsibility. Keullian (2018) states that to control the vision of your business is your right and your responsibility. If you already established your own vision, style and atmosphere you want the café to have and methods how you want things to be done, it is very hard to find someone who totally agrees with you and work as good as you do, or you need to be ready to listen to other opinion and compromise. Avoiding the difficulty of finding a partner or team members who you can trust and share the same vision and all mean saving time and energy prior to the start of the business. It would be same while operating the cafe as there is no need to discuss on decision-making, and that way the speed from the idea to execution is the fastest that also enable the solopreneur to keep the café fresh and unique. Belt & al. (2015, 396) state that drivers for being a solopreneur without any partners or co-workers originate from experienced meaning fullness and independence work. This means that solopreneur do not receive restriction from partner or co-workers on own independence or experiencing meaningfulness.

Interviewee 6 stated in the interview that the one of the best parts of his work is that if he gets the idea he can try it and get a result within a few hours. The statement by interviewee 1 from the interview supports the advantage of being alone, "Creating something with team sounds proper, fun and nice... but when everybody starts giving their opinions, it takes so much time and energy to get somewhere. Doing alone is more rational in the end, and energy saving". Interviewee 1 also mentioned that it is almost impossible that partners have same level of ability and divide workload happily equally and it is extra work to balance those, and while creativity does not work the best. When the most fun part of having own café is 'creating a world' with your own taste and style and be specific about every details, doing it all alone is the most ideal while partnership would interrupt or even spoil it. Interviewee 1 believes solopreneur is the most feasible way to create your own prefect world and that what customers would recognize and appreciate the café.

Solopreneurs might have someone else in their business on busiest days or on certain events. Most interviewed solopreneur have had help from temp agency, student interns, part-timer or family members on busy time of their business, however, hiring personnel as long-term was not a case for all solopreneur. Not having employee works as advantage for solopreneurs and their business, and the biggest part would be no personnel cost. White & White (2012, 67) state reasons why small businesses choose not to grow and not to hire as that avoiding delegation of responsibilities since it is risky. As mentioned many times in the interviews quality is the key of the solopreneurs business, and not letting other people to do the work enable to do so. Hiring process is usually stressful and time-consuming including the training process that comes after. That is probably the reason that whenever interviewed solopreneurs take someone in they do not openly recruit but through people they already know.

Like all the interviewed solopreneurs in this thesis, solopreneurs start their business small within the budget they can afford with only own savings or governmental start-up grants. Being without investors and shareholders is also advantage of solopreneurs. White and White (2012, 67) quote The Harvard Business School's teaching that the primary objective of a business in a capitalist system is to create shareholder value, and states that there is a fiduciary obligation to grown the bottom line when a business has financial investors. Without having need of aiming big profit, solopreneurs are able to concentrate other aspects of business, such as better quality food or drinks, more comfortable interior of the café, and so on to improve and get closer to their ideal world. Not having partner or a team also means less pressure of getting enough profit to share between partners or team members. Surely solopreneurs need to make profit, but as studied earlier, income substituting is solopreneurs' economic objective.

Disadvantage of opening and running a café as a solopreneur would be, as same as advantages, being on your own in the business. There would be several limitations in regard of volume of the café. The size of premises and number of seats would be smaller, variations of products cannot be wide, and according to that the range of customer would not be wide either. Without supports from a partner or team members, solopreneur would often face situation where you need to multi-task and do many jobs at one (Bose 2016). In order to run a café, there are a lot of tasks such as acquiring ingredients, preparing for products, customer service, cleaning, accounting, paper works and so on, workload can be enormous and if the solopreneur fail to find a balance, she or he could have burn-out at some point. Bing only brain in the business can also bring narrow or limited perspective to the business.



## **4 Traditional business plan template**

The purpose of this chapter is to study traditional business plan. Among several business plan studies, two books about how to write business plan are studied, “The business plan workbook” by Barrow, Barrow and Brown (2012) and “How to write a business plan” by Finch (2013). The first book was first published in 1998 and 7<sup>th</sup> edition has been published in 2012, and has full-volume and traditional however up-to date ideas on business plan. The second book is simpler but covers basics, and gives step-by-step advices to write a plan.

### **4.1 Business plan study by Barrow, Barrow & Brown (2012)**

Barrow & al (2012, XII) explain that the construction of a business plan is the most important step on launching any new venture, and research studies reveal that new and small businesses more likely to fail when there is the absence of a written business plan. Though preparing a business plan is time and effort consuming, the completed business plan would benefit in many ways. For example, it makes you feel more confident about own ability to realize goals, it gives you clear idea on financial way that is often reason of business failure, approaching systematically while planning enable you to make mistakes on the paper not in the actual market, and preparing a business plan gives insights and knowledge of planning process that would enable you to adjust to changes (Barrow & al. 2012, XII–XIII).

Business plan is to describe your business’s future, what you are planning to do and how you are going to do. It is at the core of organizational and business strategy (Barrow & al. 2012, VII). Business plan are written to read and readers needs have to be carefully considered in the preparatory process, as described as “Lenders want to be want to be sure their money is safe, investors need to be enticed by the expectations of future profits, and managers, be they running a health service, utility company or a charity, want to be convinced that the proposal is needed and likely to come in on time and on budget”. Barrow & al. (2012, XV.)

According to the workbook, the process of making business plan goes through six phases including totally containing 26 assignments as in table 1 below. By doing all the assignments you will get the base for creating a business plan in phase 7, when you also need to prepare for the meeting with bank, venture capital house, or the boss or organization to whom you have to ‘sell’ your business. Presentation skills and good planning help to make

for a good 'production', and showbiz play a great role for gaining support for new ideas. (Barrow & al. 2012, X.)

Table 1. Business plan phases and assignments (Barrow & al. 2012)

Phases		Assignments
1	History and position to date	1. Business purpose and aim / 2. A description of your business / 3. A description of your products and/or service
2	Market research	4. Customers / 5. Competitors / 6. A plan for market research
3	Competitive business strategy	7. Strategic framework / 8. Pricing / 9. Advertising and promotion / 10. Place and distribution
4	Staffing and operations	11. The selling method plan / 12. Making, outsourcing and supplies / 13. People and related administrative procedure / 14. Legal and regulatory factors affecting operations / 15. Building a website / 16. Communication system
5	Forecasting results	17. The sales forecast / 18. Pro forma cash-flow statement / 19. Pro forma profit and loss statement / 20. Pro forma balance sheet / 21. Break-even analysis / 22. Financing requirement
6	Business controls	23. Financial controls / 24. Sales and marketing controls / 25. Other business controls
7	Writing up and presenting your business plan (26.)	

Thought there is no such thing as a 'universal' business plan template, Barrows & al. (2012, 295) provide their own guidelines to and attracting business plan from the investor's point of view.

Table of contents of the business plan by Barrow & al. (2012, 299–301) is as follows:

- Executive summary
- Table of contents
- 1. The Business and Its Management
- 2. The Products or Service
- 3. Market and Competitors
- 4. Competitive Business Strategy
- 5. Selling
- 6. Manufacturing
- 7. Forecasts and Financial Data
- 8. Financing Requirements
- 9. Business Controls
- Appendices

## **4.2 Business plan study by Finch (2013)**

Finch (2013, 1–2) also explains that business plan are written to read, and to persuade somebody, such as investors, potential business partners, key employees or suppliers to work with you to realize your own vision. Before beginning to write the business plan, the most important thing is to identify that who the audience is and what response you want from them since according to the audience, emphasises in the plan would vary. For example, if you are looking for investment you will concentrate in the great returns you would provide at as much as low risk (Finch 2013, 2). He also states that business plan is not only for starting up a new business, but also for existing businesses to reinforce current strategy, launching a new project and so on, or for entrepreneurs to sell out their business. In case that the business plan is first for seeking approval from a parent company, contents such as strategic issues and required inputs should be devoted as well as excellent return on investment. When business plan need to attract a buyer of the business, how profitable, how well the business can run without the founder or how well it fits the buyer's own business should be emphasized. Finch (2013, 3.)

Finch (2013, 5) emphasises the importance of first impression, and in order to have that business plan should be persuasive, looks good, free from grammatical errors, cover the key issues and contain the necessary supporting information.

Table of contents of the business plan by Finch (2013, 18) is as follows:

- Summary
- Introduction
- Business background
- The product
- The market
- Operations
- Management
- Proposal
- Financial background (Trading to date / Forecasts)
- Risks
- Conclusion
- Appendices

### 4.3 Combining two business plan studies

The structure of a business plan varies according to what the main purpose of it and along with that who the audience would be. Supposing that one prepare a business plan for a new business venture since the focus of this thesis is (solo) entrepreneurs, and taking the two studies by Barros & al. (2012) and Finch (2013) into account, business plan template can be as in the table 1.

Table 1. Traditional business plan template (Barrow & al. (2012), Finch (2013))

	Section	Contents
	Summary	One to two pages to encapsulate your story, catch reader's attention, and give critical points and evidence.
1	Business Background	What the business is all about including what, why, when, How, where and Who. How you and the business got to here.
2	Products or services	Descriptions of products or services, Readiness for market, future potential, sources of supply.
3	Market, competitors and strategy	Customers, market characteristics, structure and trends of the market you compete, competitors and how they compete, your advantages or uniqueness.
4	Operations, manufacturing	Key elements of how your business works and what makes it different. Locations, skilled labour, control.
5	Management, staffing	Required skills, organizational structure, staff control, stock control,
6	Financial background, forecasts	Profit and loss accounts, sales forecast, cash flow forecasts, balance sheets, break-even analysis,
7	Financing requirement, proposal	Funds required and timing, anticipated gearing and interest cover, what you need from reader and what you offer in return
8	Risks	Possible risks, probability and solutions
	Appendices	Copies of leases, market research reports, CVs of key personnel, technical descriptions, photographs

Both Barros & al. (2012) and Finch (2013) agree that the most important role of business plan is that to be read by investors or bank and persuade them to support the business idea. It is important to be always conscious of those readers and how you tell your story in the business plan while making the business plan. Traditional business plan is greatly focused on persuasiveness that how great the product/service is and win the competition, how operations and management go well, and how likely the business will be successful

and make profit, since value of the business idea and plan is measured by the expected profit and growth potential and judged by investors, shareholders and stakeholders who are readers of the business plan.

## **5 Study on operating solopreneurs - interview**

The purpose of this chapter is to study solopreneurs who currently have business going on. Examining operating solopreneurs closely makes it possible to compare them with the solopreneur that has been defined in chapter 3 and to support the definitions or fill the gap between on the paper and actual world. There are several research method including mainly quantitative research that purpose is to examine the relationship between variables, and qualitative research for exploring the meaning of people's experiences, cultures and a particular issue/case (Flipp 2014). Qualitative method is the ideal way of studying entrepreneurs, since it enables to examine their experiences that are unique individually. When those individually different answers are examined closely, certain common ideas or thoughts behind it can be interpreted.

### **5.1 Interview method**

Interview is one of typical method of qualitative research. In qualitative research questions are why, how, what type and so on, and few respondents would be needed to understand the phenomenon. The interviews are done with semi-structured way that combines previously determined several questions by interviewer with the opportunity for the interviewer to explore responses further in a flexible way. By studying materials gained from the interview closely, it is possible to find theory from practice. (Pajakkala 2017, 2.) The answers that are gathered by the interviews are observed carefully and associated with previous chapters about the definitions of solopreneur, and also used to find out what is important for being café solopreneur and creating business plan.

This interview had six respondents in total. Each interviewee is solopreneur, who established and runs business by himself/herself without a partner or a team. All of them are being successful, meaning that they have been running own business more than 4 to 20 years, and being able to financially support him or her without problems, and business is what they are passionate about or enable to create their own ideal lifestyle. Interviewees are from different industries, four solopreneurs from hospitality industry running a cafe, a bistro or a bar, one works in importing and selling goods, and one is artist-craftsman. Full transcriptions of each six interview are attached in appendix 2.

## 5.2 Insights into definitions and findings

Characteristics of solopreneurs that were attempted to define in chapter 3 mostly align with interviewed solopreneurs with their view and opinions. Also, their interview answers provide deeper insights to definitions and also awareness to different aspects.

None of interviewed solopreneurs tried to find people to do the business together, and almost all of them even never had the idea of having partner or team prior to starting a business. They naturally and almost subconsciously became solopreneur when they decided to do what they were passionate about instead of working for others. It might differ from entrepreneurs who are usually conscious about becoming and defining themselves entrepreneur.

It was common for all the interviewees that they did not have bank loans or investors for starting their business. Their sources of budget were mostly own saving or governmental start-up support. Interviewee 2 stated that solopreneurs or solopreneur-to-be should have enough saving and not have much debt since that prevents them from doing what they want to do. If you carry a lot of debt, clearing it becomes your priority. The interviewer got the impression that all interviewed solopreneurs had strongly determined mind of talking responsibility of themselves and their life, and also it means their unwillingness to affect somebody else because of the business. Interviewee 5 mentioned that when there is only him in the business, he is sure that he can get by somehow. Interviewee 3 stated that he wanted to start alone since he was doing the business from the scratch and did not want to teach anyone while he was not fully sure about things. Each solopreneur prepared carefully for their business, and it was long-thought and planned since there were at least a couple of years to more from when they got the intention of starting own business till actually they launched.

Drivers and motivations varied between each interviewed solopreneur, except that they all shared the biggest nature of solopreneur of doing what they passionate about and love. Flexibility was important driver for interviewee 1 who wanted to take better care of her health through own business. Being able to decide everything regarding their business seemed to be the very base for all the solopreneurs. Use of professional know-how and skill autonomously was also examined as drivers in the way that they desire to offer customers with what they are confident about. Interesting found was that most of interviewed solopreneurs previously worked completely different area, and have not had experience of working for others by using the same know-how and skill except those when they worked for others to learn more about the industry. Unlike craftsman entrepreneur, all of inter-

viewees were highly educated and have several choices for carrier, so they did not to be solopreneur because of frustration of not being able to use professional knowledge or skill in previous work. Their choice seems to be based on purely love and passion of what they do.

One of common motivation found from most of interviewees was that having the space to express themselves and wanting to create own world. Interviewee 4 mentioned he wanted to run a café/bar firstly because he wanted to create the space to work and enjoy music at the same time. Interviewee 3 started the business to create a space for networking for his bigger goal. Interviewee 2 also stated that one of the great things about being self-employed was being able to create own world (shop) following only own creativity.

There was also the fact that none of interviewees were aiming for business growth or profit maximization at all. Interestingly many of them mentioned that they are aware that they cannot be rich from doing their business, and did not mind about that. The fact that interviewed solopreneurs were either single or in marriage with double income, and did not carry big responsibility of financially supporting a partner of a family shows that solopreneurs do their business without the urge of earning a lot.

Regarding relationship with customers, all Interviewees of course value customers and find great joy to make them satisfied and happy, but it seems that their own value or what they want to offer comes always first. They would not follow trend, or try to compete competitors. They want customers who understand and value the product or service that solopreneurs are offering their best. Interestingly many of interviewees mentioned about 'choosing' customer, meaning that they would rather not have those customers who do not fit and understand the value of what they are offering.

There were different views about the future of the business. One is that they want to continue doing the same, and maintain the current way of working and lifestyle. Interviewee 5 answered that his objective is to keep the business 'long and thin', and 'continuation is a success' for him. Interviewee 4 also stated that he is satisfied with current lifestyle and happy if he can earn enough for living, and his objective is to run a café till he dies, even though he works long hours and have just one day off a week. For some interviewees, their objective was not just maintaining the business after it settled. Interviewee 2, for example, has been changing how she works according to her interest towards Latvia glows. Interviewee 3 choose café/roastery as the first step of his business and mission, and is planning to shift towards other direction once the café found its position. Commonly all interviewees were feeling free to change anything about the business according to their



interest and passion leads. Most of interviewees mentioned that is the gold of being solo-preneur that if you take responsibility of yourself you are free to do whatever you like.

For all interviewees, their lifestyle and their business meant almost the same, and there was no division between them. At the same time, however, the interviewer got the impression that they were not too obsessed with the business or thinking that's the only thing or choice for life. They were not concentrating to be the only one or very unique in the field, but more concentrating on what and how they want to do and what lifestyle they want. Micro business owners are characterized as limited and flexible aspiration level (Greenbank 2001, 123), but according to interview answers solopreneurs seem to have full and inflexible aspiration level, perhaps because interviewed solopreneurs did not have stakeholders such as family or employees that they need to take care.

Four out of six solopreneurs interviewed tend to have social entrepreneur aspects. Interviewee 6 had a strong feeling for social mission in his business by up-cycling used bottles to tableware objects or sculptures to reduce waste and not to use much energy for production, and also in his everyday life by being aware of social and environmental problems and being vegan. It was very meaningful for him to teach the skill and set up similar studios in other countries, and to help young entrepreneurs who recently started a restaurant that aims no waste by offering them his products. Probably unlike usual entrepreneurs or artists, he stated that he did not mind if others copy his idea and method and do similar production. Partly because he is proud of the quality of his production, but mainly because of his biggest mission of reducing waste, since if others also up-cycle bottles that means less waste in the world.

Interviewee 3 also launched his business because of the social mission to build business connection between Japan and African countries, and the café was just the first step towards the goal. He stated that bringing business chances and creating equal relationship with developed countries must be more sustainable contribution to African countries development than monetary one-way or short time support. Interviewee 2 stated the urge of working on the mission started glowing recently after several years of the business. The mission is to keep written record of Latvian crafts from old times since it has been affected by cheap products of other countries and losing its originality little by little. Her plan is to study in Latvia to work seriously on her own mission, while importing and selling Latvian goods in Japan as just a mean to earn living to support herself. One of the motivations for Interviewee 1 to open her own place was to suggest and provide healthy and safe sweets to people. Based on the examination of interview answers, it can be concluded that social mission and making the world better are common objectives for solopreneurs to have.

Finally, interviewed solopreneurs gave opinions on competencies that a solopreneur-to-be should have and important notions to be successful, meaning making business to bring enough to live, and also be happy with the his/her business and lifestyle. Belief on yourself was the most said competency that solopreneur need to have. If you strongly believe in your knowledge, skill, creativity, style and judgment, do not listen to other people's opinion much, or do not mind if other people do not understand you. Enjoying what you do is the base of your business, precious your own character or color, and be black and white on your product or service without many compromises since people appreciate if you are being honest with what you are doing. Solopreneurs should start the business as small as possible as you are sure that you can manage alone, and keep the originality and quality high all the time since you have got to have product or service that people cannot buy easily. Optimistic, low self-expectation, kindness and curiosity are also important traits to have for solopreneurs.

### **5.3 Insights into business plan**

Each interviewee was asked whether they prepared a business plan prior to starting their own business. Half of the solopreneurs replied that they made a business plan, and two out of those three used the governmental start-up support, which required them to submit a business plan, for the beginning of their business. Interviewee 1 stated that she prepared a business plan in very detail especially about cost and profit in order to show the governmental organization that the business would not fail, and also because she is very careful and organized planner. She also went to a vocational school to learn every practical thing needed for opening and operating a café, and then worked in a few cafes to get experience. Interviewee 6 mentioned that he also had to prepare in order to get start-up grant, and he started that it was very useful to attend free courses for pre-entrepreneurs organized by public organization. Interviewee 3 made a business plan since he used to work in financial and being involved in business plan making of other companies.

Interviewee 2 stated that she did not create a proper business plan separately, but she had a notebook where she wrote basically everything she came up, saw, learned or read regarding the business, since long before she started her business. She called the notebook as 'daydreaming notebook' which in the beginning was just to write any ideas about a having a shop without real intention of opening one soon, and turned into her second brain with lots of important and necessary information by the time she was actually preparing to open a shop. The other two interviewees did not create a business plan. They were working in totally different field after university education, and when they determined

to have own business in near future they worked in food industry for a couple of years to get necessary knowledge or skills. There were differences weather they prepared a business plan or not, it was common for all the solopreneurs that the period from the time that they got the idea of own business to the time they actually started was rather long, and they have thought through and prepared by taking enough time.

According to interview answers from each solopreneur, what is important for solopreneurs prior to start own business is to very clear with what they want, to be comfortable with own ideas and be sure that solopreneur herself or himself can manage at least for a while after starting the business and control the situation alone without causing any inconvenience to anyone else. Making business plan is a good tool for that, at the same time it is important to meet the requirements for getting start-up grant.

## **6 Business plan template for café solopreneurs**

As the thesis has studied so far, the number of solopreneur is growing and more and more people would choose solopreneur as their way to create business along the lifestyle they want. However, it seems that there is a lack of business plan research studies or template especially focused on solopreneur and their business. It would be possible to utilize a template of more traditional business plan, however, if there is a ready template for solopreneurs and their business from the start it can save their time. The aim of this chapter is to create a useful template of a business plan based on earlier chapters. Although template will be especially for café solopreneurs according to the author's own interest, it would be also useful for other kind of solopreneur and their business. Creating the template is based on traditional business plan template, but this paper also attempts to differentiate from traditional one by taking consideration of solopreneurs characteristics that has studied in chapter 3, and opinions from the interviewees in chapter 5.

### **6.1 Differences from traditional business plan**

Barrow & al. (2012, XII-XIV) state that many would-be entrepreneurs attempts to start out without a business plan and it is the most common among businesses that appear to need little or no capital, or whose founders have their own funds, since they think that the time spent in preparing a business plan could be more useful and enjoyable when its spent looking for premises, buying equipment, designing websites and so on. Solopreneurs could fall into that since the business is one-person size and as this thesis propose that to be a solopreneur it would be desirable to fund by them selves or use only governmental support on start-up in order to start small. Benefits about preparing a business plan stated in chapter 4 comply with for the case of solopreneurs, and also, most of the interviewees answered it was very helpful to have a business plan or something similar to that to start out their business.

As stated in chapter 4, traditional business plan is meant for more somebody else than your own use, since the purpose of it is to persuade them to invest or help with your business plan. It is necessary to focus on what readers want to know, and the business plan need to motivate readers to join your project in the way you want them to. It should have good first impression, good story and promising future that excite investors, shareholders and stakeholders.

When the finance of solopreneur's business is based on own savings or governmental support for start-ups and so on, they do not have investors or do not need to deal with big loan from bank. In that case, a business plan is for mainly solopreneur's own use and there is no need to impress or persuade somebody using the business plan. The purpose of a business plan is different, naturally different aspects are more or less important than traditional business plan. Finch (2013, 3) also states that in the case that you are writing the plan to help you to run your own business, it is important to decide what the more precise purpose is to help to focus on your ideas, and concentrate more on no-financial targets.

Greenbank (2001, 108,116) explains that micro-business owner managers often subconsciously set objectives, and also tend to discover them as they operate, rather than formulating them prior to action and make them explicit as part of a written business plan. Most solopreneurs would align with that way since their objectives changes according to their interest or lifestyle they want at that time. Unlike the traditional business plan meant for gaining investment, there is no need of having 'future growth planning' or 'ultimate goal' in order to impress somebody by writing it down in solopreneur's business plan.

## **6.2 Contents of business plan template for café solopreneurs**

The business plan for café solopreneur should be actually useful and help them to start and operate the business. Over all it should be lighter and simpler, but it should have essential things as business plan. "Fun" part of planning like detail of product and designing the café, and also own belief should be there to actually reflect yourself and your passion about the business. Interviewed solopreneurs in this thesis commonly had the entrepreneurial intention in early stage and planned it in longer period by saving enough money, learning necessary operational skills, and refining all the ideas. Business plan can be summary of all those process.

In addition, the template should cover the necessary items of business plan template for applying start-up grant considering many solopreneurs would use the system like two of interviewed solopreneurs. An application of start-up grant must be accompanied by the business plan as well as profitability and funding calculations (Enterprise agency 2017). This business template will also refer to the business template from 'oma yritys-suomi (my enterprise Finland)', a public business service owned by The Ministry of Economic Affairs and Employment of Finland where provides business advices including help in making a business plan. Once there is a need to apply for start-up grants, the business plan made with template can be easily modified to suits the requirement of application.

Table 2. Comparison between contents of traditional and solopreneur business plans

<b>Traditional</b>	<b>Café Solopreneur</b>
Summary	–
1. Business background	1. Business background
2. Product or/and service	2. Products and service
3. Market, competitors and strategy	3. Concept, style and interior of the cafe
4. Operations, manufacturing	4. Market research and marketing
5. Management, staffing	5. Lifestyle and Working/operating Plan
6. Financial background, forecasts	6. Overall financial plan
7. Financing requirement, proposal	7. Vision
8. Risks	–
Appendix	Appendix

The table 2 shows the comparison between traditional and café solopreneur’s business plan contents. There are unnecessary contents of traditional business plan in case of a business plan for café solopreneur. Summary is meant for grabbing readers’ attention and getting them interested in your proposal (Finch 2013, 21), but that role is not needed in a business plan when it’s for your own use, and also as an application for start-up grants it is not necessary. Apparently as a solopreneur and only one person in the café business, organization structure and staff plan are not needed, and management plan planning can be minimum. Considering the size of a café operated by one person, there is no need for big operation/manufacturing plan, but instead, how solopreneur operate a café and produce products can be written in ‘working plan’. Proposal/financial requirement are unnecessary. The whole chapter is not needed for writing up risks, but an action plan in case of business failure should be added in the chapter of vision.

Business background: this content is needed in a business plan for applying for start-up grant but it can be simple, with basic personal and contact information. Also the form of the business can be mentioned, that it is solopreneur’s business and no intention of hiring. According to Infopankki (2014), proprietorship (in Finnish: Toiminimi) is the simplest and most popular company forms to start where he/she operate as a private entrepreneur using a company name, and starting business in this way is speedy and uncomplicated.

Product and service: this is one of the most important parts, since the products and how you serve is the core of the café business, and probably where your passion belongs. Besides the detail of each product, what your core belief is or what you value in creating products may be mentioned to help you focus on those throughout the start-up. On the other hand, the products do not have to be prepared only by yourself, since making purchasing products from other company that suits your concept would give good variety to the café. Service is very essential aspect of café business and also you would have your own way of hospitality. Especially the relationship between solopreneur and the customer can be very close after the café get settled. How you want to treat customer, and how you want customer to experience the moment in the café, and what kind of relationship you would build with customer can be described here. This part also should include product development and production details in order to fulfil the items for start-up grants application.

Concept, style and interior of the café: creating a space into your own ideal world seems to be one of the great joys for solopreneurs, and for café businesses the atmosphere of café is crucial in order to provide customer the whole experience of being in the cafe, not only eating and drinking. Based on your own creativity and style, details of furniture or good such as cups, glasses, plates and cutlery to use, what plants or flower to put, what music to play and so on can be described here.

Market research and marketing: in order to fulfil the start-up grants application, researches on the industry and potential customers are needed to be done such as who customers would be, their motives for buying, and their criteria for buying. In café business, location plays a big role on this, so research on potential location of the café should be included for example what kind of people lives in neighbourhood and what kind of cafes (competitors) already exist in that area. Marketing plan is also important how to let people know about your café and what you offer. However, it should not be just in a passive way that what kind of customer would come to you, but also what kind of customers you want to have in your café, and in order to realize that, how you make impression of the café is important.

Lifestyle and working/operating plan: this part should include a good plan to make sure how to manage all by yourself, and also make sure to have your ideal lifestyle. Start with the lifestyle you want to have while operating an own café. Actual everyday work plan/schedule that includes opening hours of the café, calculation of own working hours to prepare products, administrative office work and so on, and as much as importantly, day offs and holiday plan. Interviewed solopreneurs in the study by Belt & al (2015, 392–393) realized that work often runs over into other important areas of their lives and hoped and

planned for a better balance in the future because they know that easing this personal time and allocation problem is crucial for overall well-being. It is common for any start-ups that there are hundreds things to do and work never leave you alone especially in the beginning. Once it started settle, better planning in order to have your own good balance of work and personal time is necessary. Here also different matters regarding opening and operating the café, such as procedures, accounting and necessary services can be explained.

Overall Financial Plan: according to the requirement for start-up grants application, financial plan must have income statements including sales calculation, cost specification, investment and funding, income statement, and cash flow. In addition, this part can include a calculation for personal finance, how much you need for living and how much you would be able to save, since business finance and personal finance are synonyms for solopreneurs. Include the amount of start up grant in calculation in case you apply. Quantitative objective, like how much to get profit per day/month to get by, would be useful to set.

Vision: it does not necessarily mean vision of growth and development in size of business or in amount of profit. Your ideal lifestyle that you want to achieve, or what you would concentrate more once the business started to settle after the starting-up. It would be better to write back up plan even just thoughts for your own good in case the café business did not go well as you expected, just to be sure you can take care of at least your own whatever happens.

Appendix: any useful material for the café business, such as information about potential premises, photos of your own products, floor map plan, year schedule, pictures of ideal interiors, and so on. To do list will be useful to make as an attachment and to be updated according to the start-up process, also an idea notebook to write whatever comes up to your mind.

The business plan template for café solopreneur is attached as appendix 3.



## 7 Conclusion

Solopreneurs are those who are pure to their passion and create a job around their ideal lifestyle. Doing all alone is most probably their only way to realize their passion and ideas fully into real. As examined in the interview answers from operating solopreneurs, they have strong thoughts about locus of control and taking responsibility of own life, and do not get affected by others or do not want to affect anyone negatively. That also explains that they are not willing to involve other people into the business, and also avoid seeking large investment or bank loan, but rather use start-up support by government or save up just enough to start a one-person size business.

When solopreneurs are not in need of investors, bank to loan them money, team members, employees and so on to attract with the business idea, the purpose of business plan is mainly for own use or to apply for start-up grants. While traditional business plan usually aim to persuade somebody to join the business in the way that entrepreneur wish them to, solopreneur's business plan do not have to have a story to impress, promising future of growth or big profit and so on, and naturally the emphasis and contents of business template for solopreneurs differs from traditional one. The business plan template for solopreneurs should be simpler, focus on own ideas and lifestyle, and help solopreneurs in practical way with detailed schedules and overall financial matters.

There are not many scientific studies done about the idea of solopreneur since it is rather new word that first appeared in 2010 and mainly the word is used in online entrepreneurial articles. The process of defining solopreneur, motivations, objectives and so on was difficult and time consuming starting from finding useful resource, reading through, to finding connections to solopreneur. Reading about different types of entrepreneur or micro/small business owners gave the author wider view, and it enabled her to understand solopreneur comprehensively.

There was same situation regarding business plan template for solopreneur, that there was actually none study on specifically solopreneurs' business plan found when the author was working on the thesis. However, after understanding who is solopreneur, why solopreneur, and how solopreneur works, and through studies on traditional business plan, the author had clear ideas how the business plan should be. Since the business plan template was also meant to be for own use, the author was able to see from a standpoint of solopreneur and think what is necessary and important for solopreneurs.

In spite of the growing number of solopreneurs and the fact that it is great way of self-actualization, studies on solopreneurs are surprisingly little. Further study on solopreneurs is needed, especially on business plan so that the product of this thesis can be compared with other author's opinion. Although this thesis does not specify the country or region that has studied, it would be also interesting to find the connections between solopreneurs and their environment, culture and social system. The interviews were done in both Japan and Finland, and interviewer/the author did not see definitive differences that are affected by culture. However, the way they created their budget to start a business might have reflected their own social context, since solopreneurs in Japan were more tend to save up by themselves perhaps because start-up grants cannot be easily accessed, on the contrary that applying for start-up grants is more common in Finland.

More and more the author studied about solopreneur through different kind of entrepreneur, she became more and more sure about that solopreneur is the best way for her to make the plan come true. Solopreneur is definitely not the way to earn fortune or to work minimum for the monetary gain, but it is the way to realize and express one's true nature, to be understood and valued by people around through the business you create, and also to help and bring great joy to people and the world you live in. Meeting and talking to six Interviewed solopreneurs also motivated her greatly to have belief on herself and go on the path to create the café of her passion. Being solopreneur is totally reasonable and feasible choice, and possible only one choice for people who strongly believe in themselves and count on their own thoughts and decision, like all the interviewees.

The author hopes that the thesis contributes to people who are having a intention of opening own café or starting a small business of their passion, and provides them with the idea to be solopreneur that is the way to live a quality life while working on their passion. It is also great pleasure for the author if the business plan template for solopreneur can be a useful tool for them to start making their ideas into a business.

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# Appendices

## Appendix 1. Interview questions

### **1. Starting the business**

- 1.1 How long have you had your business?
- 1.2 What were you doing before own business?
- 1.3 How did you come up with the business idea?
- 1.4 what did you not like about the previous work?
- 1.5 Why did you choose to be solo without partner or team, or hiring?
- 1.6 how did you prepare to launch the business? Any education or experience helped?  
Did you write Business plan?
- 1.7 (if its ok to ask) how did you finance? Own saving or bank loan? Did it cost to start?

### **2. Operating the business**

- 2.1 What is the schedule of a usual week? Do you feel the workload is a lot or stressful?
- 2.3 do you get any support from family or friends?
- 2.4 Do you outsource some work or hire someone when needed?
- 2.5 do you think you have the lifestyle you wanted to have? Are you satisfied?
- 2.8 what are important things for your well-being?

### **3. Motivation**

- 3.1 what motivate you to start a business of your own? What was the last push?
- 3.2 are motivation that you want to continue as solopreneur has changed from the start?

### **4. Objectives/success**

- 4.1 what are your objectives of your business? Beginning and now?
- 4.3 what is "success" "happiness" for you? Do you think you are successful/happy?
- 4.5 what makes you happiest / what are greatest rewards about being a solopreneur?

### **5. Traits**

- 5.1 what are traits or character of your own that helped to be a solopreneur?
- 5.2 what are traits or character of your own that made solopreneurship difficult, if any?
- 5.3 what are "must" traits to have for solopreneur in general in your opinion?

### **6. others**

- 6.1 what advises would you give to a solopreneur-to-be?
- 6.2 how do you see yourself in 5/10/20 years?

## Appendix 2. Interview transcriptions

### Interviewee 1 - a café owner

It turned to 6 years in October 2017. Before that I was doing many different jobs, mostly part time, like about 40 of them during and after I finished nighttime university studying philosophy. When I was about 28, my friend said I would be good at barista, and I started thinking about it. I worked in different places in hospitality field, and I liked serving customer. Our family had a vacant house where my grandparents used to live. It is traditional house that used to build in this area. I always had in mind that I have got to do something with it, and thought about opening a café. I have about 30 kinds of different allergy and it was hard to enjoy food outside without worrying about that. There was no time to make by my self while working for somebody. I though there are those people who have same situation, and there must be needs.

The theme of the café was first based on the house that is traditional old Japanese house and my grandpa's antique. I did not want to make too simple since all other cafes nowadays are simple, but I wanted to make more unique and rich according to my interest of vintage modern etc, and I had a though that it would interest customers too.

I felt that I would not able to continue working somewhere since I have been having not the best health, and it was hard to work according to my health condition.

I started as solo as simply I like being on my own, and also I was not good at creating something with other people or in a team. Creating something with team sounds proper, fun and nice, but I know it is difficult from my experience. When everybody starts giving opinions, it takes so much time and energy to get somewhere. Team can work when there is somebody at the top giving idea and all to other members. Doing alone is more rational in the end, and 'energy-saving'. More people involved, more money and risk increase. If you start business with a partner, unless you earn like 3 times more than you do alone, it's just more trouble and less profit. And its almost impossible that two people who have same level of ability, or perfectly happily divide workload can get together. When there are bumps of ability, there would be EXTRA work to make it straight. Not efficient at all. When there are divisions of roles who leads or who adjust etc., each creativity does not work the best, and it vanish during the process. If "creating own world" is one of the biggest motivations of the business, doing alone is the fastest way. Actually that is the best part of being solopreneur. It's impossible to share absolute one value between two or more people. And the world is most likely more unique and valuable. I think café is like

composite art like opera, film etc. that every sense matters like taste, sound, smell, sight, feeling.... That's the fun part of having own café, that to be very particular about each detail with own good taste. Why spoil that by having a partner or team with different taste? And the world you created being recognized, appreciated and valued by people and returning to yourself as profit is the most pleasure you get. Also how you see hospitality is different between people. If you have your own idea of hospitality how you want to be with customer, solopreneur is the best way. For customer too, they come to café to enjoy 'the world' and if hospitality, atmosphere or staff were not in one line, they get disappointed. Café have to have harmony to give customer the best experience. So its important when there is a need to hire somebody temporally, the solopreneur carefully choose if she/he can fit perfectly and would not disorder the harmony.

I had enough experiences like in bar, café, restaurants, Japanese style hotel, and also I went to a vocational school for people who start a business in Osaka for half a year. Then came back to hometown worked in one of chain café to learn how to make coffee, how to work in busy time, how to clean properly and so on. It is easier to loan money after you work in the filed of business you want to open for 3 years, so I decided to work at least 3 years. I made business plan very detailed, as I am very careful person, also because I had to prove that the business would not fail to Japan Finance Corporation to rend the money. How to minimize cost, what kind and how much of customer can be expected, etc.

Many people rend money from bank, family or other to start their own business, but I wanted to handle all without rending from those. I rend some by using a program by Japan Finance Corporation, a governmental organization that help people to open their own business, but only as much as I can be sure to handle.

I was (am) single so I was only hoping for supporting myself with own business. But my parents were not happy with the idea, since in general this kind of job is demanding and not much profit. But in the end they were and are helpful.

I usually come to the café at 10, and stay here until 19:30. I used to open from the morning and offering lunch as well, but since the restaurant opened next door I stopped lunch and changed opening time to 13:00. I did not want to have competition with the neighbor, and also it was good excuse for me to stop lunch because I am never morning person, and wanted to do only café (but JFC did not accept as lunch is usually money-making) since offering lunch was a lot of cost and work. By then I returned the money to JFC I could do whatever I wanted. The café is closed on Wednesday and Thursday, but one day I usually have to do some work and actually day off is one day a week. I got advice from café owners of previous work that make sure to close 2 days a week, as if its only a day a week, you end up



working everyday. When I was offering lunch it was really a lot of work, I worked usually 15-20 hours a day to run the business. I have been trying to reduce my workload every year, and now usually from 8 up to 13 hours. In wintertime when the opening hours are shorter, I do more office work such as tax return.

Still it workload is a lot. But I do not think having partner would help much on that, it's about work efficiently. For example my menu changes every week, but now it's all planed for whole year. When you start making routine like that, there is less work.

In the beginning my sister helped me in the café, but it was not so easy since as she was little different existence in the cafe. When I need some help in the café I usually find easily by putting add on website or asking around. It is much easier to have somebody who has been to the café and like the atmosphere and share the value. Friends are tricky too, since they have different values so they don't fit in the atmosphere. I do not ask my family for help on core or office work of the café, but like maintaining the garden of the house is done my mother since I am poor at it, and she provides me with ingredients such as berries and vegetables.

I do most of things by myself, but things I am not capable to do, for example constructing work, I outsource. It is common nowadays for small shops or cafes that they do homepage or shop cards by themselves. Our age are trained with using computer so we can do most things by using different tools.

In the beginning, there is no time or space in mind to think about 'lifestyle', you just keep doing. I have been trying to reduce workload every year but every year there were different things should be taken care. Now I cannot say I am fully satisfied, as I still am not able to have own time to read books and so on. My mission is to work efficiently and reduce workload somehow. Long holiday is during New Year about 10 days, when I usually stay with family since my sister is coming back home with kid or seeing grandpa in hospital. Each age there are different stages according to family situation etc. but I am happy with that I can work according to my health condition, which is not possible if I work somewhere else. I am not sure how long this café can last but there is no need of big change though I might someday impulsively want to do something else.

The massive amount of snow of this winter was really difficult. In addition to physical work of putting snow down from the roof, I had to close for several days and quite days after. There are different customer coming to the café, and there was one time I got involved too much one customer by trying to help him with other people. I was hoping for getting more customers, but it was more troubles than benefits.

Health, exercise, network, time management, financial situation are important for well-being.

I had health problem with Uterus then, it became difficult to work for others. I took a month and half off from any work and changed life cycle to get some treatment and to rest, and then the condition got better. I said to my parents that I was not able to work full-time out there anymore and wanted to open a café in the house, to work on own rhythm. Also I wanted to be able to cook or bake things that are healthy and safe for myself to eat.

I wanted to be able to be in contact with end-user of my own products, see how they react to that.

My objectives are; making own time more, being able to read, enriching inner oneself, good work-life balance, being healthy. Try to have one more 2 groups of customer every day, do something different next week, etc.... growth of the business < being stable

I believe every business owner experience this process, just keep working and doing things in the beginning and expanding the business (not only the meaning of profit, but trying out different things) little by little as much as oneself can do 120%, then gradually get slower and choosing things to do to decline the workload. Same about customer, you have to do things in order to attract your ideal customers who would truly appreciate the place and atmosphere. Creating your own work as you like.

I enjoy all the café work but it become routine and start taking it for granted while doing everyday. When there is no trouble at all, making coffee is just happiness.

Do not mind being disliked, kindness, and hospitality, love to make people happy and laugh. Low self-expectation. Predictability. Locus of control - there are things you cannot change like family condition or place of birth, things you can change → I can decide where to go. Live the best where you are given. You do the best where you stand, creativity. Believing in own taste. Do what I like. Offer what I like. > What customers want now. Very Advanced market orientation, 'there would be need in 3 years. Leadership - not the way you can infect own dream to others by words. More like by doing what you love people around admires. Being confident about own Skills.

If you believe in your own sense and taste. DO alone! Lets do together is just an illusion. Start small. Don't listen to others when you start: people worry about you when you start own business, and try to help in different ways, but if its not something you would really need, Say NO to what you do not want, even if it would make the person angry or make the relationship bad! Be careful with people who come close to with their own advantage in their mind

I hope I can have my own time more by improving efficiency of work and optimization.

There are two ways of starting business; Start BIG by spending a certain amount of money from ex. bank, invest a lot, making a “big box” and hope for high profit from the start. 80s 90s. Start small and expanding as necessary. Considering nowadays, starting small is more reasonable choice. Business is proper business when it can support a ‘family’. - Japan Finance Corporation said to me so. But my idea was it would be good enough if I could earn as much as I can support myself, as much as I was earning when I was working for someone. Nowadays government are promoting people to start their own business and being more supportive. Idea of work sharing, like guesthouse plus café was inspiring.

Relationship with customers is both great and hard. When you have a café, many different people come as customer or other. Sometime you end up doing something for them outside of your work. Or they want to take advantage on you. It's hard to know when to say no or yes. People are so different in that sense that what they are capable of doing. So it is impossible to share equal amount of work between partners or teams.

Interviewee 2 - a shop owner / importer of goods from Latvia, and Latvia specialist

My business has been going on for 8 years and half since I opened the first shop in September 2009. I had the shop for 3 years, then moved to Latvia for 1 year and half, and came back to Japan and re-opened the shop in different location.

Before starting my own business I was working for government for 9 years.

I was dreaming of being a shop owner since I was small as I grew up by seeing lots of nice things from around the world thanks to the international city I was born. The first idea was to open the store when I semi-retired from the main job, like in 50s or something. But while working for the government and becoming higher positions, I started thinking if it is really what I want to do most of my life, and I got like chocked with the idea that I could see where it goes so clearly like a train track. So I decided to quit, and there were 3 months of time I have to wait to be able to leave the work after giving the notice of resignation, and I used those 3 months to plan for opening the shop in detail. I had kept this notebook, I called it ‘daydreaming notebook’, where I wrote all the ideas and thought about my dream shop since like a year before I quit. Such as things I liked about the shops I visited, nice goods I found while traveling in different countries. Like seeds for my dream shop tree. First I was

selling things mostly from Tunisia, Uzbekistan, Poland and Japan. Then I start going to Baltic countries on the way to Uzbekistan, and fell in love with Latvia.

The previous work was rewarding in a way, and I could experience different kind of job, as there was the rule that we have to change workplace every few years. However, I started finding it difficult to say something that against my own thinking for the sake of government. I could not care any more. Also, once an opponent told me that I was harsh and strict, and made me think “was I that kind of person?”. I didn't want to be a person who I do not want to be anymore.

I simply did not think any other choice than doing it all alone. It's too much trouble to do something like that with somebody.

I had no experience before like working in a shop. I just trusted my ability of finding good stuff. I went to see many shops, learned how they do things by watching, read 2 books about opening a shop. I did not write proper business plan, but I added all detail to the notebook. It was easy to get the shop ready after deciding on the premises thanks to the notebook, so that worked as my business plan.

I was only relying on my savings. I really did not want to lend money. I was 32 years old when I started the shop, and there was this theory of “35-year-old limit” that means after 35 years old everything like finding a job or finding a partner for marriage become very difficult. So I thought I have 3 years till 35 and if the shop did not go anywhere in 3 years, I can still find something else since I have good work carrier and several qualifications. I had enough saving to support myself for 3 years as well.

My workload has not changed much from the beginning till now though the contents of work have been changing. After I opened the shop, I got good sales in the beginning because of visit my friends and relatives, but it stopped a while after, then I felt little stress. But otherwise, I do not get much stress. For the first shop I did not have many day offs or holiday, but for me going for work trip abroad to buy merchandise like 2-3 times a year was my holiday and leisure, I didn't get stressed.

My family supported a lot, not financially but mentally. One of my friends was helping me in the shop when I could not be in the shop. Nowadays I use staffing agency when I need a personal for events. It's easier that way than asking friends too. I do all otherwise, like PRs or accounting, I learned by doing.

After I re-opened my shop after the life in Latvia, I open the shop only 1-2 days a week, as it is not my biggest interest. First I plan for the lectures in tourist companies, then things about Latvian music. Then I decide days to open the shop and do office work. I don't feel like its work when I am doing something related to Latvia, as this is what I love and passionate about.

I am very satisfied with my lifestyle of the moment. When I had my first shop, I was not actually, as I started feeling like I locked myself in a small room for every-day after my second year. I was fully happy only when I was on the work trip, and meeting craftsmen. But I lost the interest and motivation in selling those merchandise to customer. I got bored from being just a shop owner. I did not have strong feeling about customer satisfactions, but it's more about myself choosing good things of my own taste, and learning new things. I realized soon after I started the business that selling part was not my thing in the end. Now I open the shop some-time because there are people who want to know about Latvia and I like telling and talking about Latvia.

Being in contact with Latvia is very important for my well-being. And also fine financial situation. Network with neighbor shops/cafes were important before, but now it is not so much as I do not have interest in them anymore. Knowing more about and promoting Latvia is my only interest nowadays. And that my family is healthy and well is also important for my well-being.

As one of motivation, I thought it would be great to combine work and my hobby of going abroad together. In the beginning, one of the great things about being self-employed is being able to create own world. I followed just my instinct to create the world. But those instincts have been built by seeing many different places and things.

Being solopreneur and this style of business is the only way I can do what I like and also earn enough for living. If I did not have to think of earning, I want to just work with Latvian music and study master about Latvian folk in Latvia.

First my objective was just to be a shop owner of things I like, providing unique and quality goods. Then knowing more about Latvia became my objective next, and then I moved to Riga. After moving there, I got job or coordinating Japanese publisher or TV crew, then I realized there are other ways than just selling Latvian crafts to tell about Latvia to people. So that became my objective. I published a book 2 years ago about Latvian crafts, then I kind achieved my latest objective. My current objective would be studying in Riga in near future, and also writing another book about Latvian craftsmanship that is disappearing little by little for historical record, which I would be the only person who can do it. Keep being a shop owner and selling goods is something I need to do in order to work on those objectives.

I feel successful myself, that I am the one who knows about Latvia the best in Japan. Although it's not like that it bring lots of money, but for my own satisfaction. But I do not have enough knowledge about Latvia yet. I think the real happiness is in Latvia. Being in Latvia. I am happy here to with great partner and all, but my real passion is all in Latvia.

That's the gold about being self-employed/solopreneur that we can say whatever we want, do whatever we want, go wherever we want. Just go forward where your interest shows and leads.

I have many traits or competencies that is helping me as solopreneur. I am proactive, decisive, and curious, have power of making it happen, good at time management and financial management, have good common sense, eager to learn. Perhaps I do not have much creativity or innovativeness, as I do not really create things from zero like an artist. But I have good and aesthetic sense. I have tolerance of ambiguity and risk taking propensity since I have enough savings. Great network in Latvia and my ability that I could built that. Professional know-how is something I just got by doing out of theory.

Perhaps having lots of curiosity and get bored easily could be making the business hard, but they are also good things about being solopreneur since you can follow how you feel.

You have to have your own belief, and you have to be able to go your own way to be solopreneur. Like, even if other people would not understand you well, you have to believe and keep going with things that you believe its great.

I advise solopreneur-to-be to save money, have enough saving. Have as little as debt. Since it stops you from doing what you want to do, because your priority becomes returning the debt. I was going to part time in the beginning when I just opened the shop. Since I had time in the morning before opening the shop, and also wanted to earn enough for the rent from that at least. I wanted to make sure that I could go those work trips. You should not be too proud of yourself since there are times that you have to do whatever you can do without thinking how you look form other people.

As I am having baby soon, I would keep this situation for 5 years, but hopefully I can do more other jobs such as coordinating and organizing workshops, than selling goods. In 10 years I want to be able to study in Latvia.

### Interviewee 3 - a café/roastery owner

I have started my business for 4 years in this April.

I was working in a financial institution for 4 years after I graduated from university. For 1 year after resignation I went to Paris to study French, and came back to Japan and started to prepare for the business for 9 months.

I kind of know the feeling of how to manage a business from previous job, since I was working a lot with business owners and business planning including

managing numbers, and also launching new business. Regarding practical café work, I had experience at Starbucks while studying university, and also I went to different cafes and talk to the owners.

For me this café is not the final goal of my entrepreneurship. This is just the first step towards the thing I am aiming for. I have had this goal since I was studying economies in developing countries that I want to develop a business that involves African countries. I did not have clear vision for that right after the university so I decided to learn by working in a company and plan for the future while working. I got to the idea that having a actual space make it easy to meet people, exchange information and ideas, holding events, sending messages out and so on. And when I was thinking what to do in this space, I thought coffee represent African culture and café would be good since it's the place to communicate and I had some experience. So the café was kind of the result of planning backward from my final goal.

I wanted to start alone since I was doing it from a scratch and was not sure about many things. In that situation it would not be easy to tell others to do something, so I wanted to built it all and know all. Until the place where the café stands became solid and stable, I was ready to do all alone. First year there are so many things I wanted to try, and second year I notices I am doing too many things, and third year I decided to focus on more coffee. Now on my forth year, at the same time as focusing on coffee, I started working for my final goal of African business. So since this February I have someone who helps me 1-2 per week. I am going to put more weight on the African business little by little, so I will keep the café but will have more people to actually work in the café. I do not have the idea that the café is only mine, but want people to think it is useful space.

I am basically satisfied with my lifestyle, as I am doing what I truly like. Just nowadays there are more and more movements regarding Africa, I would like to use more time for that.

In the end, not just my own activities, but I would like to influence young people to have more interest in Africa. The purpose of having the café was to create a space for that communication. In that sense, I would like to create more of this kind of space in other locations, so I would like to open more cafes in future. If I opened more cafes then I need to hire more people, and for that the profit should grow too. I want to hire people who understand and think similar with the idea of this café, and I want to make sure to care enough for the staff. For customers, I hope to offer good price that make them feel comfortable and easy to use the space. I have so many objectives.

Development assistances in the past were often just giving and one way, and lacking business aspects that actually leads to their self-support. I think it is im-

portant to establish businesses that are beneficial for both countries and also keep going on in the circle. Educating the local people in Africa is important, but also on our side, it is necessary to have more and more people who are aware of that and keep working. My success would be to produce more and more people who are eager to work on those businesses with Africa. I believe my case is pretty different from those who start a café because of love for coffee, but I think why not as it is the charm of being self-employed and have own business.

#### Interviewee 4 - a café/bar owner

I have had this place for about 13 years since 2003 May. It has not changed much from the beginning, same location and same style.

I started working for a glasses company after university. It was to save up enough money to open a place, which was my plan since I was in university. If I started working in the food industry straightaway I knew I would not be able to earn money with low salary, no bonus, and long working hours. After leaving the company, I worked for a café and izakaya to learn know-how.

I open from noon till 2 am, for 14 hours, everyday except Monday, which is a day off. I make Monday as totally a day off without any work stuff, I sleep, go fishing or go out drinking. I don't really have long holiday, just 2 days in summer and 2 days in new years time. I can do it because of my good health condition I think.

Basically I do all alone. In the beginning I was completely on my own since I was not married either. Now when there is events etc. my wife or friends help me. The space of café looks pretty large for doing all alone, but usually customers take only drinks and cakes, so not so bad. I do lunch too, and when many people order lunch at one time it is little tough. When the café is full, I start saying no to lunch orders, saying politely that I do not have time now! I bake cakes and make lunch, taught by my wife.

There was one good friend with who I was planning to open a café/bar together since we agreed that it would be great to work in the space with our favorite music on! But we start working after university and things we want to do start being different. He became grown up and said 'well, I think running a café/bar is impossible for me', and he got the qualification of tax accountant and said, 'well, I think I stay as tax accountant'. And I said, 'Well, I think its better choice!'. Then I decided to it alone.

I did not have big interest in 'food' part of the café as main reason was about music and space. I did not have ideas like 'I want to serve great food' or "I want to



create unique drinks'. Just wanted to make comfortable space. I even thought I could offer cakes from vendor, but everyone said 'NO WAY, you should not offer ready-made cake in a café!', so I learned.

I am satisfied with the current lifestyle. I have long hours, but because I'm doing what I want, I don't feel busy or hard. No stress. Just not so rich! But I'm happy if I can make living. I'm not planning to change anything from now unless I get to the situation that I cannot make living anymore. If there is something I want to do come up, then I just change it along that. That's the best thing about being own boss. Stay or change, there is no right or wrong, it's all up to the owner.

My objective is to run the café till I die, as long as possible. I could not think so when I was working for the glasses company. No desire for having second café or anything, as that means I cannot be there, that is out of my interest. I have never thought about leaving the place somebody else to manage. I do and offer what I like, then want to make customer happy with that.

My success is to keep running the café. And if I could take 2 days off a week it would be great success too. The starting point of my happiness is having my café, so doing this is my happiness too.

My good trait for being solopreneur is 'nonki' (means easy-going, optimistic). I don't have sense of urgency, that's why I can keep doing this. And I am also highly receptive and accepting person. I do not have many difficulties to offer my space for different things that people want to do. It can be good or bad for cafes to accept many things, but for me its working good. I am not picky.

Perhaps being too optimistic can be sometime not a good trait, as I don't see crisis coming, or don't notice much things to improve. And I am not good at cleaning.

I have the feeling that my customers are kind of similar to myself.

If a person is good at being solopreneur or not is about if she/he can enjoy it full or not. For example if you start stressed with doing all perfect, it would not give you the joy of being solopreneur. You should not feel that you are forced to do anything while being solopreneur.

After 20 years I would make my café to Shogi (board game that is stereotype for old peoples hobby) café. But 5 years I can be just the same. In 10 years I don't mind changing the premises in this same are, as I want to make the space little smaller.

Interviewee 5 - a bistro/bar owner

I have my restaurant now 5<sup>th</sup> years.

I was a researcher, have PhD in British Medical books in 16<sup>th</sup> century. I was working in the library of the university for several years, and then quit as I wanted to have own business in food industry. I started working in that industry but I lost my health condition so changed my job to a second hand shop. When my health got better again, I just decided to do it on my own this time. I was looking for a premise while going to markets and working in my friends' bar, then I opened my place.

I make western style food and offer alcohol drinks. I liked cooking since I was little, and I like drinking. So I wanted to combine this two and make the place, which is not a restaurant, and not just a bar.

I started alone since I wanted to be all-responsible for what I do.

I have every Wednesday off, though I still have to prepare food for next day or do accounting. During summer and New Year I take longer holiday.

I have one part time worker who helps me with customers, and they are usually friends or acquaintance.

I hope I could have more days off! But it's same for all the food business owners. In general I am satisfied with my lifestyle.

I don't really have objectives.... Just keep the business 'long and thin'. I am not really aiming for big profit, so. No interest in making business bigger or anything. There are owner-type, and shop-keeper (manager) type, and I am totally the later. I do not offer things I am not interested for example trendy things, but if there is the situation that its needed to keep the business, I would.

If I could keep having drinks with customers and friends, it's a success for me. So my success is also to keep running the business in order to do that. And hopefully I will get more days off someday. Continuation is a success. There is no separation between work and private, so that's my happiness too.

I have pretty complicated personality, and I am particular about many things. That is making my place interesting and unique, but some customers would not fit, and I do not mind that. I am in the bottom very optimistic, so I can tolerate ambiguity. As I am doing this alone, it's just my responsibility and no one else get affected. And then I just think I can get by anything if it's just me. It would be hard for me if I have several venues and staff and have to be responsible for those.

Since I have this complicated personality, some people tell me I should be more kind to customers, but well, what can I do. But we can choose customers indirectly. Of course anyone can come in, but after that the style of my place choose the customer who comes back and not.

You should precious your own character, things you like and your own color because that is the great thing to be on your own. There is no meaning to be solo-preneur if you did not put your color on your business.

5 years from now, my place will be 10 years that is kind of one big period for food industry, so I just want to keep it like now. Same for 10 years later. After 20 years I will be almost 60 years so not sure if I could do the same work as now. Perhaps I will close by then.

#### Interviewee 6 - Artist-craftsman of products from non-refillable bottles

I am making different kind of object, mostly tableware but sometimes also sculpture, from used bottles. Recently I made these (showing the simple water bottle) for this 'no-waste' restaurant, they are using lots of my things. I have been doing it for almost 30 years since I started in 1989 while I was still studying in Sweden. As my main profession, I have been doing this since 1998 September. I got the idea of using those bottles in Sweden when I was watching all the wine bottles in our studio. I though "I could do something with those bottles", and also because it takes much less energy too than making new product by blowing glasses with heat that consume a lot of energy. That time a Christmas market was coming soon in Sweden and I made very simple flower vases for that, and it was big success, people were literary fighting for those. So I thought I should keep on doing it. When I came back to Finland I kept doing it while I was studying.

In 1996 I finished university, and I established this kind of studio in Sweden in 1997. It was a social project, I installed equipment there and told the first group how to the production. It is still running, but it is still a social establishment so no big business there. In 1998 I did the same in Tanzania.

I got big scholar grand of 50000 marks from Finnish Cultural Foundation already in 1995, but it was not enough for all this machines. I had very nice relative who invested me without getting any many back since he really liked the idea. I started alone with those financial help, and it has been only me in this business. But I get many nice interns from universities and UASs, and only when I am very busy, I hire someone from my ex-interns to help me especially during the Christmas time.

(An ex-intern who was present in the interview says: it was a good experience to work here and see how things work and what is like to be a single entrepreneur.) Yes, and you got to know that there is no high hope of getting rich in this world. (Ha-ha, I remember that you said very straight, "Well, think again, if you are really sure that you want to go this way (art)") But I hope that I did say that this work

is really worth doing, its just this kind of career does not suit to everyone, because its very uncertain. I noticed this kind of job is more respected in Germany, almost like a doctor, but in Finland it is not like that. But I am very happy doing what I do even if most likely that I do not be rich by cutting bottles. Last night I realized that I was very looking forward to this day even though it is one of ordinary days. I really like my job. I am not doing any harm to myself, and also to the world I assume. Oh and yesterday I got really fine champagne bottle from one of the customer who import those. It is very nice bottle so I am really looking forward to open and drink it and use for my work!

I made a business plan for getting starting money, I could get it for like 6 month. After it's over, you really have to be on your own and make money, since once you became an entrepreneur it is not easy anymore to get any money from government. And also I went to some entrepreneur lectures held for free. That time I got featured in a Japanese magazine about my work, and it was good to have as proof of fame.

It can be stressful when I have not got enough money, especially after several years I started the business when there was economic crisis, and at the same time I had to move out from the studio. But now it's all-good since I'm getting this 5 years grant from government. I have to work quite a lot during the weekend too when I get big orders, but time to time I get interns so that's helping me a lot.

I am really satisfied with my lifestyle, only thing is that I don't have time to practice piano that I have wanted to do, luckily I have been busy with my work.

The most important thing for my well-being is that people around me are happy. I can always manage by myself since I can always find happiness from everything, and life is so nice and the world is so beautiful. I guess everyone is not like me, so when I see anyone doing well or being happy, I'm happy. When the amount of happiness in the world is bigger, I'm happy. Music is very important too, and also using my brain to understand the world better. Walking is giving joy as well, you can see the surroundings better than bus or even bicycle.

My obstacles would be rack of money since it means I cannot do the design as exactly as I want to. I am not that patient there, I always want to make my design come true immediately. One of the best parts of my work is that if I got any idea, I can try that in a few hours.

My final goal would be to have small studio in the nature and a tiny café next to it to serve free coffee and cakes. Perhaps I would have some employees and they can make products then I can just chat with people who come by. But more realistically my current goal is to tidy up this studio and we can start decorating and making one room to a shop for my colleagues and also myself. There is good poten-

tial in this area, many areas are close and lots people live. If I sell my sculptures well, I will use my summer only for making this studio better. I would be able to organize some courses in the studio too. I did one workshop in kindergarten recently. Kids are great that they understand what this is for (saving energy and recycling) and clever more than us adults. When I saw those kids I thought there is a bright hope for the world. I decided to be optimistic for rest of my life, because I noticed that if you were pessimistic, most likely the pessimist would come true.

It's very pleasure to work with the no-waste restaurant. They even return me those papers I used for wrapping my works. I give them very good price for my works, just to help their business. I really want to support them now that they just started. It's very rewarding to work with them and help them as they are going to same directions as mine. When I started there were not many people who really understand why I am doing this. Now there are lots people who aim the same thing, I think the future of the world is bright. Though we have to do it faster since all the extinctions and environmental changes are happening right now, we can do it.

I believe that if you got an idea, you have to really be black and white with it. You should not do too many compromises, because for me it has been very good that I have been very strict on my ecological thinking. It was really hard in the beginning, but I noticed that people appreciated if you are being honest with what you are doing. And the most important thing is that to keep the quality high. People do not give good feedbacks that easily, at least in Finland. But if you do something in lousy way, everyone wants to tell that to others. If I flew to Maldives every month while doing ecological thing, it does not sound right. I try to keep the concept of eco-friendly through my personal life as much as possible. Keep the quality high and keep your dreams. And try to keep the operational cost as low as possible. They are running all the time, because you could be a mouse in the mouse wheel like me. But quality in any way should be maintained high, because people can buy cheap stuff from everywhere like IKEA or China, through Internet. You have got to have something that people cannot buy that easily. It should be high quality and original. You should go your own way. You should not follow others. Sometime there might be when your idea is not good enough and you have to forget about it, but I am so stubborn that I just keep doing on my way.

There are people who take the ideas from me and do similar things, but usually the quality is not as good as mine. Anyway I do not mind that people start doing the same things, because it means that more and more bottles are recycled.

### **Appendix 3. Business plan template for café solopreneurs**

## **Business Plan Template for Café Solopreneurs**

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# **1 Business Background**

- Write basic information and contact details of company / solopreneur
- Company form and solopreneurship

## **2 Products and Service**

### **2.1 Products**

– Describe your belief regarding the products you offer

– Describe about own products

Name / ingredients / process / nutrition / allergic information / how to serve / number of days to sell / what equipment needed / and so on

– Describe about products by others

Name / details / whole sale price / selling price / and so on

### **2.2 Service**

– Describe your belief regarding customer service, and your view of hospitality

### **3 Concept, Style and Interior of the Cafe**

#### **3.1 Concept / Style**

– Describe the concept or style of your café, and what kind of atmosphere you want to have in the cafe

#### **3.2 Interiors and Items**

– Describe about interiors you want to have in the café

– Describe about goods you want to use in the café

– Describe about other detail you want to have in the cafe

## **4 Market Research and Marketing**

### **4.1 Location**

- Describe the potential location of the cafe
- Describe what kind of people lives in the location
- Describe what kind of other cafes (competitors) already exist in that area

### **4.2 Customer**

- Describe who would be customers, what kind of customer you would like to have
- Describe why customers come to your café

### **4.3 Marketing**

- Describe how you plan to take care of marketing, how you will contact customers what your marketing channels and cost are.
- Describe how you reach to your most ideal cusotmers

## **5 Lifestyle and Working / Operating Plan**

### **5.1 Lifestyle**

- Describe the lifestyle you want to achieve while operating the café

### **5.2 Yearly Plan**

- Describe rough schedule of a year, including busy/quiet time, relevance with season/public holidays, own holiday plan and so on

### **5.3 Monthly/Weekly/Daily Working Plan**

- Describe monthly schedule, including necessary administrative office work and so on
- Describe weekly schedule, including opening days and hours, production plan, necessary administrative office work, and own day offs
- Describe everyday schedule, including production time and opening/closing preparation

### **5.4 Operation**

- Describe how you manage financial matters and administration such as accounting payment traffic and invoicing
- Describe what insurance, permits, registration, contract, services, and outsourcing you would need to open and operate the cafe

## **6 Overall Financial Plan**

### **6.1 Income statements**

#### **6.1.1 Sales Calculation**

- Total sales excluding tax
- Material and supply purchases excluding taxes
- External services excluding taxes
- Total purchases excluding tax
- Sales profit
- Sales margin
- Total sales including tax

#### **6.1.2 Cost specification**

- Salary costs (Estimate of solopreneur's own earnings. Estimated self-employed person pension insurance payment)
- Business related costs (premises, electricity, eater, waste, leasing, maintenance, accounting, network, insurance and so on)

#### **6.1.3 Investment and Funding**

- Need for funding (premises, equipment, working capital and so on)
- Funding sources and amount (own funding, public subsidies and so on)

#### **6.1.4 Income statement**

- The first financial period / the second financial period / the third financial period
- Break-even calculation

#### **6.1.5 A Year Cash flow**

- Starting point
- Cash revenue from sales
- Cash expenditure from purchases
- Cash income from funding
- Funding Cash expenditure

## **6.2 Personal Finance**

- Solopreneur's salary
- Start-up grant, if any
- Personal living expenses (housing, food, clothing, transportation and so on)
- Seasonal expenses

## **6.3 Quantitative Objectives**

- Set sales target per day/week/month

## **7 Vision**

### **7.1 Direction of the Café**

- Describe what you would concentrate more once the café settled
- Describe what would be the best situation for your café and your own lifestyle coexist

### **7.2 In Case of Business Failure**

- Describe in case the café did not go well as expected.
- Consider at what point you would quit, what and where you would be able to work



## **Appendices**

- To do list (update accordingly)
- Idea notepad
- Pictures of your product, premises, furniture, items, floor map and so on