Enhancing Life around great food

Information provided in this business plan is unique to this business and confidential; therefore, anyone reading this plan agrees not to disclose any of the information in this business plan without prior written permission of the Company.
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Executive Summary

Business Overview
Products & Services
Customer Focus
Operations Plan
Management Team
Keys To Success
Financial Highlights
Business Overview

B4Bakers is a bakery retail establishment located in southwest Saskatchewan. It expects to catch the interest of a regular loyal customer base with its broad variety of bakery and pastry products. The business also offers cake decorating classes from Wilton, the leading food crafting company in the industry. B4Bakers will be operating in a town with

Products & Services

B4Bakers offers a broad range of bakery products, all from high-quality ingredients. The bakery provides freshly prepared bakery and pastry products at all times during business operations. Six to eight moderate batches of bakery and pastry products are prepared during the day to assure fresh baked goods are always available.

Customer Focus

B4Bakers will primarily serve the residents within a 5-mile radius of our store. The demographics of these customers are as follows:

- 27,827 residents
- The average income of $74,700

Operations Plan

The Bakery will be located in Saskatchewan. The bakery will be situated on a family farm. The family wants to supplement the farm income by setting up this business. The initial costs for establishing The bakery are shown in Table 1.

Table 1. Initial Capital Costs
Management Team

JOHN DOE
Owner - john.doe@example.com

B4Bakers is led by John Doe who has been in the bakery business for 20 years. While Mr. Doe has never run a bakery himself, he has taught baking classes at the local high school for 20 years and has worked part-time at bakeshops throughout the region over the past 10 years. As such Mr. Doe has an in-depth knowledge of the bakery business including the operations side (e.g., running day-to-day operations) and the business management side (e.g., staffing, marketing, etc.).

Keys To Success

B4Bakers is uniquely qualified to succeed due to the following reasons:

- There is currently no upscale bakery in the community we are entering. In addition, we have surveyed the local population and received extremely positive feedback saying that they...

Start Writing here...

Financial Highlights

B4Bakers is currently seeking $370,000 to launch. Specifically, these funds will be used as follows:

- Store design/build: $250,000
- Working capital: $120,000 to pay for Marketing

Start Writing here...
EBITDA, Net Income

![EBITDA, Net Income Chart]

- Year 1: EBITDA -100.00k, Net Income 0
- Year 2: EBITDA 0, Net Income 100.00k
- Year 3: EBITDA 200.00k, Net Income 300.00k
- Year 4: EBITDA 400.00k, Net Income 600.00k
- Year 5: EBITDA 800.00k, Net Income 1200.00k
2. Company Overview

About B4Bakers
B4Bakers’s History
Products & Services
Store Design
About B4Bakers

B4Bakers, located in Saskatchewan is a new, upscale bakery focusing on providing organic, healthy, and/or premium baked goods. We also sell breakfast and lunch sandwiches, salads and soups, and serve a variety of coffees and teas.

B4Bakers’s History

Upon returning from Fort Lauderdale, surveying the local customer base, and finding a potential retail location, Mr. Doe incorporated B4Bakers as an S-Corporation in Jan 2012.

The business is currently being run out of B4Bakers.

Products & Services

Below is B4Bakers’s initial menu. All items will be 100% natural and organic. As you can see all items are classified under the following eight main categories:

Soups
Breakfast Sandwiches
Croissants and Danish
Muffins and Scones  Sandwiches and Wraps  Salads

Bagels  Cookies and Desserts

Store Design

Start Writing here...
3.

Industry Analysis

Industry Statistics & Trends
B4Bakers directly or indirectly competes with all food service providers nearby our store that offer similar products, mainly breakfast foods, bread, desserts, sandwiches, and salads. The competition will come from supermarkets, restaurants, coffee shops, bakeries, and other retail establishments. The direct competition will come from companies offering 100% natural, organic products.

## Industry Statistics & Trends

The following industry statistics bode well for B4Bakers.

According to the recent report entitled, “Retail Bakeries Industry in the Canada” by Supplier Relations Canada, LLC, the retail bakery industry’s annual revenue is approximately $3.6 billion, with an estimated gross profit of 25.52%.
Customer Analysis
B4Bakers will serve the residents of Saskatchewan and the immediately surrounding areas as well as those who work in Saskatchewan. The area we serve is affluent and has an affinity for healthy and organic foods and beverages like we will be offering.

Customers

**Soccer/stay-at-home moms**
The town has a large population of stay-at-home moms who are active in the school and community. These moms often meet for lunch or coffee and B4Bakers will provide a perfect place for them to congregate. (We also expect mothers to take their children to B4Bakers for after school and weekend snacks and meals.)

**Morning commuters**
Many local residents drive to neighboring towns or take the nearby train to work. B4Bakers is conveniently located for these individuals to pick up coffee or a breakfast sandwich in the morning or pick up a sandwich in the evening.

**Local office workers**
Approximately 5,000 individuals work in offices within a quarter mile of our location and we expect a fair portion of these individuals to frequent us during the morning and lunch hours.

**Students**
there is a middle school and a high school in the town and the high school is within one half mile. Students from these schools will be targeted to frequent B4Bakers.

Customer Segments

- Stay at home moms: 39.1%
- Morning commuters: 26.1%
- Local office workers: 22.8%
- Students: 12.0%
5. Competitive Analysis

Direct & Indirect Competitors
Competitive Pricing
Competitive Advantage
Direct & Indirect Competitors

The following retailers are located within a 2-mile radius of B4Bakers, thus providing either direct or indirect competition for customers:

**TIP**
Joe’s Supermarket is the town’s leading grocery store and has been in business for 32 years. Joe’s offers a wide array of all the products that you typically find in a grocery store.

Joe’s also has an in-house bakery. However, less than 10% of their products are organic.

**Joe’s Supermarket**

Start writing here...

**TIP**
Old Time Bakery has been in business for 14 years. Old Time offers a variety of baked goods, primarily cookies, and desserts.

However, B4Baker has several advantages over Old Time Bakery including:

- Organic ingredients
- Fresh baked goods

**Old Time Bakery**

Start writing here...

**TIP**
Freddy’s Deli has located four stores to the East of us. Freddy’s has been in business for the past 21 years and enjoys great success, primarily due to its prime location (which we will also have).

Freddy’s primarily offers breakfast and lunch sandwiches, some cookies and cakes, as well as a variety of packaged goods.

**Freddy’s Deli**

Start writing here...

Competitive Pricing

Here is the pricing of our key competitors:

<table>
<thead>
<tr>
<th>Type of food</th>
<th>Joe’s</th>
<th>Old Time</th>
<th>Freddy’s</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coffee / Tea</td>
<td>$2.75 - $5.75</td>
<td>$2.95 - $4.50</td>
<td>$2 - $5.50</td>
</tr>
</tbody>
</table>

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Competitive Advantage

The B4Bakers enjoys several advantages over its competitors. These advantages include:

**Location**
The B4Bakers's location is near the center of town, giving us access to commuters going and leaving the train station, local office workers, and passerby's going to local shops. We also offer adequate parking making it easy for customers to patronize us.

**100% Natural/Organic/High-Quality Ingredients**
Getting 100% Natural/Organic baked goods, soups, sandwiches and more in the local market is challenging if not impossible. No other retailer offers direct substitutes or competition for most of our products.

**Management**
Our management team has years of business and marketing experience that allows us to market and serve customers in a much more sophisticated manner than our competitors.

**Relationships**
Having lived in the community for 25 years, The B4Bakers knows all of the local leaders, newspapers and other influencers. As such, it will be relatively easy for us to build branding and awareness of our bakery.
6. Marketing Plan

The B4Bakers Brand
Promotions Strategy
Pricing Strategy
The B4Bakers Brand

The B4Bakers brand will focus on the Company’s unique value proposition:

- Offering organic, high-quality food items including baked goods, sandwiches, soups, salads, and more.
- Offering a convenient location that offers both eat-in or take-out options.

Promotions Strategy

B4Bakers expects its target market to be individuals working and/or living within a 5-mile radius of each of its store. The Company’s promotions strategy to reach these individuals includes:

Direct Mail

The B4Bakers will blanket neighborhoods surrounding its locations with direct mail pieces. These pieces will provide general information on the B4Bakers, offer discounts, and/or provide other inducements for people to frequent the store.

Public Relations

We will contact all local and area newspapers and television stations to tell them about the opening and unique value proposition of B4Bakers.

Advertising

The B4Bakers will initially advertise in local newspapers and sponsor community events in order to gain awareness.
Sampling

B4Bakers employees will initially give free food samples to passerby’s to enable them to taste the quality of our products and learn about us.

Ongoing Customer Communications

B4Bakers will maintain a website and publish a monthly email newsletter to tell customers about new events, products, and more.

Pre-Opening Events

Before opening the store, The B4Bakers will organize pre-opening events designed for prospective customers, local merchants, and press contacts. These events will create buzz and awareness for The B4Bakers in the area.

Pricing Strategy

The B4Bakers’ pricing will be moderate so customers feel they receive great value when patronizing the stores.
7. Operations Plan

Functional Roles
Milestones
Functional Roles

In order to execute on the B4Bakers’s business model, the Company needs to perform many functions including the following:

- General & Administrative functions including legal, marketing, bookkeeping, etc.
- Sourcing and storing ingredients
- Hiring and training staff

Administrative Functions

Start writing here...

- Food preparation
- Ongoing menu creation and modification

Kitchen Functions

Start writing here...

- Order taking and fulfillment (for take-out and dine-in)
- Customer service
- Janitor/maintenance personnel to keep the store clean

Store/Retail Functions

Start writing here...

Milestones

The B4Bakers expects to achieve the following milestones in the following 5 months:

- Level of Priority Time to Implementation
  - 0-2 Months 3-4 Months 5-6 Months 8-12 Months
8.

Management Team

Management Team Members

Hiring Plan
Management Team Members

JOHN DOE  
Owner - john.doe@example.com

The B4Bakers is led by John Doe who has been in the bakery business for 20 years.

While [Founder] has never run a bakery himself, he has taught baking classes at the local high school for 20 years. Two courses that he taught included:

1. How To Bake Wedding Cakes
This course was designed to give students an overall understanding of baking wedding cakes. The student was taught to bake and decorate traditional and contemporary wedding cakes, and cakes for special occasions.

2. How To Bake Bread
This course was designed to give students an overall understanding of baking bread, and included four units teaching students to bake the following types of bread: Levain, baguettes, pain bordelaise; baguettes, bagels, flatbread; brioche, croissants, and challah; pizza, focaccia, ciabatta.

Mr. Doe has also worked part-time at bakeshops throughout the region over the past 10 years. Specifically, he has worked for Giana's Bakery where he has prepared all wedding cakes. He has also trained several others in the art of creating commercial cakes and pastries.

Mr. Doe graduated from the University of ABC where he majored in Communications.

Hiring Plan

The B4Bakers will serve as the store manager. In order to launch our store, we need to hire the following personnel:

- Wait staff (2 full-time equivalents to start)
- Short-order cook (1 to start)

Start Writing here...
9. Financial Plan

Revenue and Cost Drivers
Capital Requirements and Use of Funds
Key Assumptions
Financial Projections
Revenue and Cost Drivers

The B4Bakers’s revenues will come from the sale of natural and organic food products to its customers.

The Company will have dine-in, takeout, and possibly delivery systems to cater to a broad spectrum of customers in its target market.

Capital Requirements and Use of Funds

The B4Bakers is seeking total funding of $370,000 to launch its store. The capital will be used for funding capital expenditures, manpower costs, marketing expenses, and working capital.

Specifically, these funds will be used as follows:

Key Assumptions

<table>
<thead>
<tr>
<th>Number of customers per day</th>
<th>Per location</th>
<th>Number of locations started</th>
</tr>
</thead>
<tbody>
<tr>
<td>FY 1</td>
<td>100</td>
<td>FY 1</td>
</tr>
<tr>
<td>FY 2</td>
<td>105</td>
<td>FY 2</td>
</tr>
<tr>
<td>FY 3</td>
<td>110</td>
<td>FY 3</td>
</tr>
<tr>
<td>FY 4</td>
<td>116</td>
<td>FY 4</td>
</tr>
<tr>
<td>FY 5</td>
<td>122</td>
<td>FY 5</td>
</tr>
</tbody>
</table>

Average order price $14.00

Cost of goods sold

<table>
<thead>
<tr>
<th>The annual increase in order price</th>
<th>FY 2</th>
<th>22.00%</th>
</tr>
</thead>
<tbody>
<tr>
<td>FY 3</td>
<td>20.00%</td>
<td></td>
</tr>
<tr>
<td>Number of customers per day</td>
<td>Per location</td>
<td>Number of locations started</td>
</tr>
<tr>
<td>-----------------------------</td>
<td>--------------</td>
<td>----------------------------</td>
</tr>
<tr>
<td>Annual Lease (per location)</td>
<td>$60,000</td>
<td>FY 4</td>
</tr>
<tr>
<td>Yearly Lease Increase %</td>
<td>2.50%</td>
<td>FY 5</td>
</tr>
</tbody>
</table>

Financial Projections

Income Statement (5 Year projections)

<table>
<thead>
<tr>
<th></th>
<th>Year 1</th>
<th>Year 2</th>
<th>Year 3</th>
<th>Year 4</th>
<th>Year 5</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Revenues</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Product/Service A</td>
<td>$151,200</td>
<td>$333,396</td>
<td>$367,569</td>
<td>$405,245</td>
<td>$446,783</td>
</tr>
<tr>
<td>Product/Service B</td>
<td>$100,800</td>
<td>$222,264</td>
<td>$245,046</td>
<td>$270,163</td>
<td>$297,855</td>
</tr>
<tr>
<td><strong>Total Revenues</strong></td>
<td>$252,000</td>
<td>$555,660</td>
<td>$612,615</td>
<td>$675,408</td>
<td>$744,638</td>
</tr>
</tbody>
</table>

| **Expenses & Costs** |        |        |        |        |        |
| Cost of goods sold   | $57,960 | $122,245 | $122,523 | $128,328 | $134,035 |
| Lease               | $60,000 | $61,500 | $63,038 | $64,613 | $66,229 |
| Marketing            | $20,000 | $25,000 | $25,000 | $25,000 | $25,000 |
| Salaries             | $133,890 | $204,030 | $224,943 | $236,190 | $248,000 |
| Other Expenses       | $3,500 | $4,000 | $4,500 | $5,000 | $5,500 |
| **Total Expenses & Costs** | $271,850 | $412,775 | $435,504 | $454,131 | $473,263 |

<p>| <strong>EBITDA</strong>            | ($19,850) | $142,885 | $177,112 | $221,277 | $271,374 |
| <strong>Depreciation</strong>      | $36,960 | $36,960 | $36,960 | $36,960 | $36,960 |
| <strong>EBIT</strong>              | ($56,810) | $105,925 | $140,152 | $184,317 | $234,414 |
| <strong>Interest</strong>          | $23,621 | $20,668 | $17,716 | $14,763 | $11,810 |
| <strong>PRETAX INCOME</strong>     | ($80,431) | $85,257 | $122,436 | $169,554 | $222,604 |</p>
<table>
<thead>
<tr>
<th></th>
<th>Year 1</th>
<th>Year 2</th>
<th>Year 3</th>
<th>Year 4</th>
<th>Year 5</th>
</tr>
</thead>
<tbody>
<tr>
<td>Net Operating Loss</td>
<td>($80,431)</td>
<td>($80,431)</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Income Tax Expense</td>
<td>0</td>
<td>1,689</td>
<td>42,853</td>
<td>59,344</td>
<td>77,911</td>
</tr>
<tr>
<td><strong>NET INCOME</strong></td>
<td>($80,431)</td>
<td>$83,568</td>
<td>$79,583</td>
<td>$110,210</td>
<td>$144,693</td>
</tr>
<tr>
<td>Net Profit Margin (%)</td>
<td>-</td>
<td>15.00%</td>
<td>13.00%</td>
<td>16.30%</td>
<td>19.40%</td>
</tr>
</tbody>
</table>

**Balance Sheet (5 Year projections)**

<table>
<thead>
<tr>
<th></th>
<th>Year 1</th>
<th>Year 2</th>
<th>Year 3</th>
<th>Year 4</th>
<th>Year 5</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ASSETS</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash</td>
<td>$16,710</td>
<td>$90,188</td>
<td>$158,957</td>
<td>$258,570</td>
<td>$392,389</td>
</tr>
<tr>
<td>Accounts receivable</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Inventory</td>
<td>$21,000</td>
<td>$23,153</td>
<td>$25,526</td>
<td>$28,142</td>
<td>$31,027</td>
</tr>
<tr>
<td><strong>Total Current Assets</strong></td>
<td>$37,710</td>
<td>$113,340</td>
<td>$184,482</td>
<td>$286,712</td>
<td>$423,416</td>
</tr>
<tr>
<td>Fixed assets</td>
<td>$246,450</td>
<td>$246,450</td>
<td>$246,450</td>
<td>$246,450</td>
<td>$246,450</td>
</tr>
<tr>
<td>Depreciation</td>
<td>$36,960</td>
<td>$73,920</td>
<td>$110,880</td>
<td>$147,840</td>
<td>$184,800</td>
</tr>
<tr>
<td><strong>Net fixed assets</strong></td>
<td>$209,490</td>
<td>$172,530</td>
<td>$135,570</td>
<td>$98,610</td>
<td>$61,650</td>
</tr>
<tr>
<td><strong>TOTAL ASSETS</strong></td>
<td>$247,200</td>
<td>$285,870</td>
<td>$320,052</td>
<td>$385,322</td>
<td>$485,066</td>
</tr>
</tbody>
</table>

|                      |         |         |         |         |         |
| **LIABILITIES & EQUITY** |       |         |         |         |         |
| Debt                 | $317,971 | $272,546 | $227,122 | $181,698 | $136,273 |
| Accounts payable     | $9,660  | $10,187 | $10,210 | $10,694 | $11,170 |
| **Total Liabilities** | $327,631 | $282,733 | $237,332 | $192,391 | $147,443 |
| Share Capital        | $0      | $0      | $0      | $0      | $0      |
| Retained earnings    | ($80,431) | $3,137 | $82,720 | $192,930 | $337,623 |
| **Total Equity**     | ($80,431) | $3,137 | $82,720 | $192,930 | $337,623 |
### Cash Flow Statement (5 Year projections)

<table>
<thead>
<tr>
<th></th>
<th>Year1</th>
<th>Year2</th>
<th>Year3</th>
<th>Year4</th>
<th>Year5</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>TOTAL LIABILITIES &amp; EQUITY</strong></td>
<td>$247,200</td>
<td>$285,870</td>
<td>$320,052</td>
<td>$385,322</td>
<td>$485,061</td>
</tr>
<tr>
<td><strong>CASH FLOW FROM OPERATIONS</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Net Income (Loss)</td>
<td>($80,431)</td>
<td>$83,568</td>
<td>$79,583</td>
<td>$110,210</td>
<td>$144,693</td>
</tr>
<tr>
<td>Change in working capital</td>
<td>($11,340)</td>
<td>($1,625)</td>
<td>($2,350)</td>
<td>($2,133)</td>
<td>($2,409)</td>
</tr>
<tr>
<td>Depreciation</td>
<td>$36,960</td>
<td>$36,960</td>
<td>$36,960</td>
<td>$36,960</td>
<td>$36,960</td>
</tr>
<tr>
<td><strong>Net Cash Flow from Operations</strong></td>
<td>($54,811)</td>
<td>$118,902</td>
<td>$114,193</td>
<td>$145,037</td>
<td>$179,244</td>
</tr>
<tr>
<td><strong>CASH FLOW FROM INVESTMENTS</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Investment</td>
<td>($246,450)</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td><strong>Net Cash Flow from Investments</strong></td>
<td>($246,450)</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td><strong>CASH FLOW FROM FINANCING</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash from equity</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Cash from debt</td>
<td>$317,971</td>
<td>($45,424)</td>
<td>($45,424)</td>
<td>($45,424)</td>
<td>($45,424)</td>
</tr>
<tr>
<td><strong>Net Cash Flow from Financing</strong></td>
<td>$317,971</td>
<td>($45,424)</td>
<td>($45,424)</td>
<td>($45,424)</td>
<td>($45,424)</td>
</tr>
<tr>
<td><strong>SUMMARY</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Net Cash Flow</td>
<td>$16,710</td>
<td>$73,478</td>
<td>$68,769</td>
<td>$99,613</td>
<td>$133,819</td>
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<td>Cash at Beginning of Period</td>
<td>$0</td>
<td>$16,710</td>
<td>$90,188</td>
<td>$158,957</td>
<td>$258,570</td>
</tr>
<tr>
<td><strong>Cash at End of Period</strong></td>
<td>$16,710</td>
<td>$90,188</td>
<td>$158,957</td>
<td>$258,570</td>
<td>$392,389</td>
</tr>
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Want to make it more presentable?  
Want help tips on each section?

You'll save time and can write your professional business plan effectively and faster with Upmetrics' business plan software.

- Every feature you need to convert your great business idea into a reality.
- Write your plan easily and faster without any hassles.
- Structure your idea and create stunning pitches that awe your investors.
- Get access to Upmetrics software, invite your team members and start writing your business plan.

<table>
<thead>
<tr>
<th>1. Get tried and tested tips</th>
<th>2. Write an interactive plan</th>
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<tbody>
<tr>
<td>Upmetrics business plan builder gives you everything you need to stay in sync and guides you on every step of your business plan writing.</td>
<td>Use our business plan sections - competitive Analysis, comparison tables, SWOT Analysis, charts, timelines, milestones, etc to create a visually impactful business plan.</td>
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<tr>
<td>Upmetrics business plan builder comes with beautifully designed cover pages. Choose professional, creative cover pages to make your business plan stand out.</td>
<td>With Upmetrics you don’t have to worry about navigating complex spreadsheets. Just input your numbers and we'll provide you with well-structured financial reports that you and your investors understand.</td>
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<th>5. Share easily with anyone</th>
<th>6. Real-time and Collaborative</th>
</tr>
</thead>
<tbody>
<tr>
<td>Upmetrics plans are easily shareable in pdf and word documents. And if either doesn’t work, you can share it with a quick link too and track the reader's activity!</td>
<td>Invite your team members to initiate conversations, discuss ideas and strategies in real-time, share respective feedback, and write your business plan.</td>
</tr>
</tbody>
</table>

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