



Beauty Supply Store


Let's be Beautiful. Be Colorful. and Be You.


BUSINESS PLAN


[YEAR]

 **John Doe**

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 <http://www.example.com>

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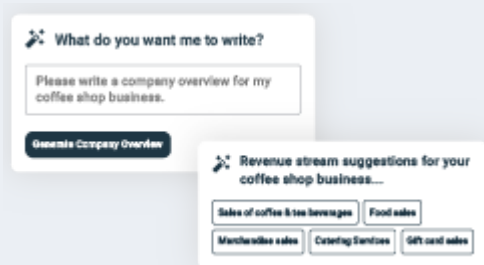
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1.

Executive summary

Problem Definition & Validation

Solution

Objectives

Mission statement

Keys to success

Financial Highlights

Cleara

Cleara brings to the US allure of healthy, smooth, and youthful skin that radiates vitality through its professional range of skincare products. Leveraging Japan's uncompromising commitment towards research and development of advanced skincare formulations

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Problem Definition & Validation

Cleara

The cosmetic and personal care industry thrives on exploiting modern women's insecurities and the cultural perception of beauty to flood the market with products that contain toxins and cheap fillers which are known to have harmful side effects. These products

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Solution

Cleara

Cleara will source its products from the world's second-largest cosmetic market, Japan. In a country known for its concepts of balance; all the products will be made from naturally occurring ingredients that are perfectly balanced with the latest in skin

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Objectives

Cleara

- To begin commercial operations in LA by Q1 2021
- To build a market reputation for quality hygienic products and e

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Short Term (1 -3 Years)

Start writing here..

Cleara

- To expand by opening additional store locations across the country during the forecast period

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Long Term (3-5 years)

Start writing here..

Mission statement

Cleara

To build a global brand that is committed to enhancing the natural beauty of women and men by always providing the best products and services worldwide.

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Keys to success



Natural Production

Cleara will source its products from the world's second largest cosmetic market, Japan. A country known for its concepts of balance; all the products will be made from naturally occurring ingredients which are perfectly balanced with the latest in skin care technology resulting in products that are of the highest quality.



Value Added Services

Cleara will dedicate itself to the wellbeing of its customers. To this end, a professional beauty advisor will ensure all of the customer's queries regarding the composition, application and suitability of the products are met professionally and promptly.



Supply Network

Cleara enjoys retains control over the quality of products by thoroughly vetting the suppliers and closely monitoring the manufacturing process.



Price

The company enjoys sole distributorship of the products in Hong Kong which allows it to control prices. Cleara will thus be able to secure and distribute products at market beating price points.



Distribution Channels

Cleara will distribute its products through both B2B as well as B2C channels. This will allow it to hold a niche in a market where professional skin care products are not freely available in the retail market.



Effective Marketing

Cleara will dedicate time and effort towards networking and gaining valuable insight into the prevailing market trends in the US which will allow the company to optimise its marketing strategies and effectively penetrate the market on launch.

Financial Highlights

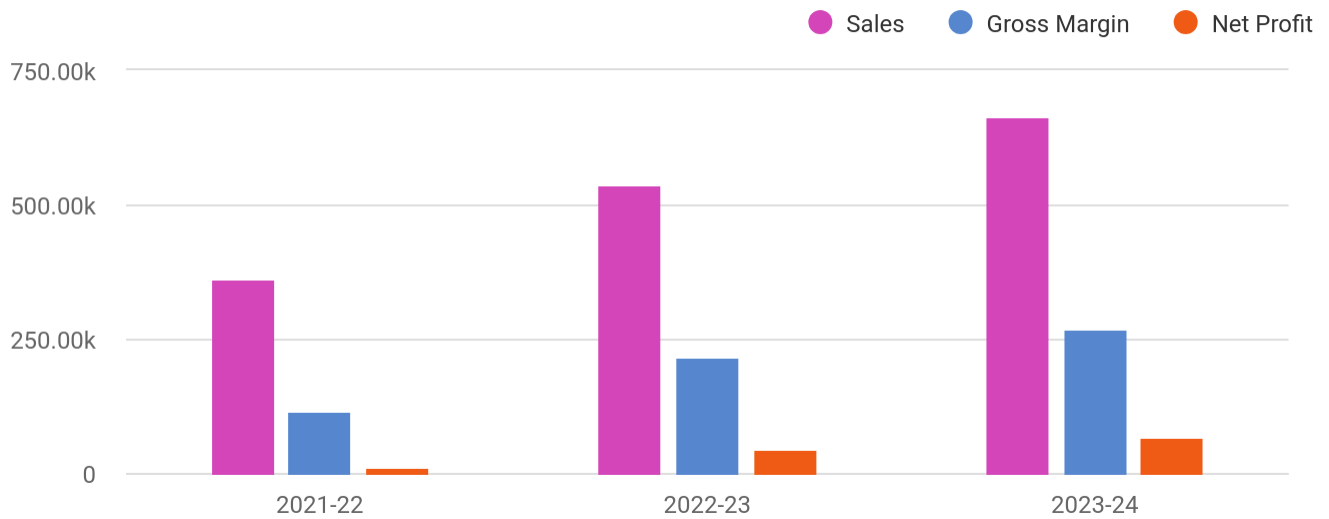
Cleara

The company envisions raising an equity investment of \$50,000 through long-term borrowings, which will be used for the setup and launch of the salon in the US. The company expects to steadily grow its revenues through active efforts in marketing, network...

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Units Sold v/s Revenue Chart



Financial Year	Sales	Gross Margin	Net Profit
2021-22	360,723	114,289	13,038
2022-23	538,041	216,784	44,360
2023-24	665,012	269,869	65,638

2.

Business overview

Company Ownership/Legal Entity

Location

Interior Operating Facilities

Hours of Operation

Startup summary

Cleara

Established in 2011 by a team of professional engineers, Cleara provides high-quality aesthetics equipment, as well as professional consultation and after-sales service to beauticians and aesthetics professionals. Through a network of top-ti

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Company Ownership/Legal Entity

Cleara

The company will be registered as a limited liability entity with the Department of State. Further, since the company envisions setting up operations in LA, it will also register with the local county. The business will be wholly owned and Managed by Founder M

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Location

Cleara

Los Angeles can be a tough city for entrepreneurs to establish and make a mark. Predominantly due to the thriving business landscape which has given rise to a competitive environment. However, there is so much room to have a rewarding career in the bea

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Interior Operating Facilities

Cleara

The company will begin operations from a rented retail space at the heart of LA's commercial hub. Initial investments in setting up the interior facilities, consumables, inventory, and client entertainment space will be set up. Additions to space will be made a

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Hours of Operation

Cleara

Cleara will cater to walk-in as well as online customers, as such it will be required to stay open during business hours. The company envisions opening a showroom at 10 am and remain open till 7 pm to entertain walk-in prospects as well as fulfill online orders.


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Startup summary

Cleara

The founding team will infuse a capital sum of £50,000 through long-term borrowings to meet the company's start-up requirements. The start-up expenses are estimated at £18,500, primarily consisting of interior renovation, rent, and advertisement expenses. A

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3.

Products & Services

Range of Products

Suppliers

Skincare is essential to graceful aging. Over time harsh elements in the environment wear on the skin, making it dry and tough. As such, a good skincare routine is imperative to eliminate the effects of the environment on the skin and revert the damaging im

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Range of Products



Hair Colour

Made from natural ingredients, the hair colour from Cleara is long lasting and vibrant



Lipstick

Cruelty free and free from parabens, the lipstick is of natural dye and skin friendly



Foundation

Ideal for covering up uneven skin tone, the foundation is water based and made for all skin types



Blush

Cruelty free and free from parabens, the blush is of natural dye and skin friendly



Hair curler/Iron

Reinforced plastic handle with rust free ironing gives your hair the desired curls in no time



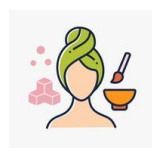
Gels

Clears offers a range of hair and face gels to keep oil at bay



Repair Lotions

Made for problem skin, these repair lotions work towards clearing skin and giving it a healthy glow



Scrubs

Cleara offers a range of scrubs for all skin types from tea tree to papaya

Suppliers

Cleara

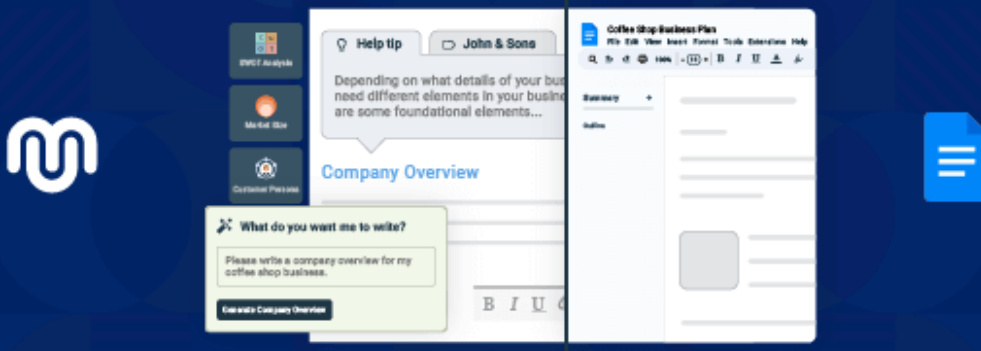
Japan is well known for its “balanced state of mind”. The culture is deep-rooted in balancing tradition with the advancements in technology. Japan is home to the second-largest cosmetic industry in the world owing to the quality of products manufactured with precision.

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4.

Market Analysis

Market segmentation

Market Trends

Target market

Cleara

Skincare, haircare, make-up, perfumes, toiletries and deodorants, and oral cosmetics are the main product categories of the cosmetic market. Since the early twentieth century, the production of cosmetics and beauty products has been controlled by

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Market segmentation

Cleara

United States cosmetics market is segmented based on type, gender, distribution channel, and region. Based on type, the market is categorized into skincare, haircare, bath & shower products, makeup & color cosmetics, and fragrances & deodorants. T


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Market Trends

Cleara

Within the cosmetics category in the U.S., eye cosmetics was the most profitable segment. In 2020, about 1.96 billion U.S. dollars were generated from sales of eye cosmetics in the U.S. Facial cosmetics was the second most profitable segment, with sales

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Target market

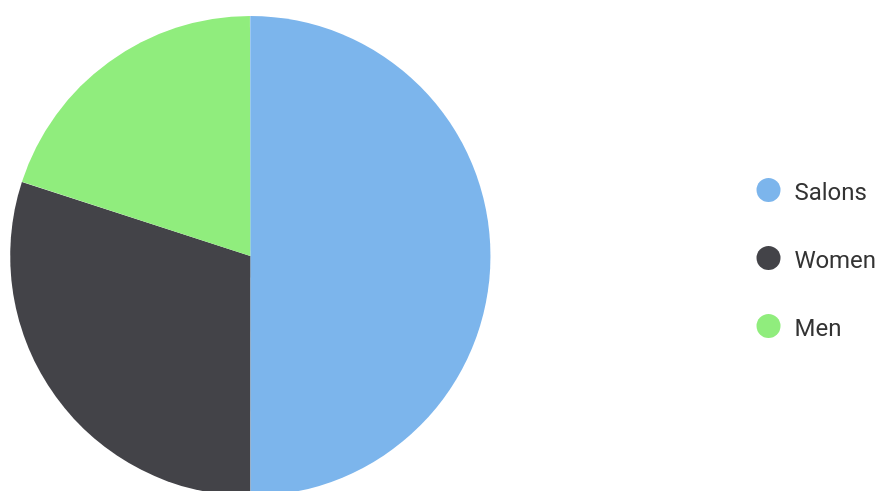
Cleara

The company will target B2B and B2C segments. Cleara expects to incorporate its company in the US by Q3 2021 and begin commercial operation by Q4 2021. The three-month period in between is sought to understand its potential market to serve its customers.

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Target Market Persona



Market	Segment
Salons	0.50
Women	0.30
Men	0.20

Competitive Advantage



Natural Production

Cleara will source its products from the world's second largest cosmetic market, Japan. A country known for its concepts of balance; all the products will be made from naturally occurring ingredients which are perfectly balanced with the latest in skin care technology resulting in products that are of the highest quality.



Value Added Services

Cleara will dedicate itself to the wellbeing of its customers. To this end, a professional beauty advisor will ensure all of the customer's queries regarding the composition, application and suitability of the products are met professionally and promptly.



Supply Network

Cleara enjoys superior supply connections and has complete control over the quality of products by thoroughly vetting the suppliers and closely monitoring the manufacturing process.



Price

The company enjoys sole distributorship of the products in the US which allows it to control prices. Cleara will thus be able to secure and distribute products at market beating price points.



Distribution Channels

Cleara will distribute its products through both B2B as well as B2C channels. This will allow it to hold a niche in a market where professional skin care products are not freely available in the retail market.



Effective Marketing

Cleara will dedicate time and effort towards networking and gaining valuable insight into the prevailing market trends in the US which will allow the company to optimise its marketing strategies and effectively penetrate the market on launch.

5.

SWOT analysis

Cleara

A SWOT (Strength, Weakness, Opportunity, and Threat) analysis is a useful tool for businesses to evaluate their position in the market against the potential internal and external factors that could assist or jeopardize their operations and existence. A SWOT has

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Start writing here..

Strength

- Natural Products of Japan origin
- Thriving industry
- Lucrative business location
- Scalable pricing strategy and business model

Weakness

- Highly competitive market
- Limited market understanding

Opportunity

- Collaboration with leading salons
- Increased beauty consciousness
- High growth potential market in the US
- Export capabilities

Threat

- Competitors eroding the market
- Low barriers to entry
- Competitors poaching B2B clients

6.

Strategy & implementation

Distribution Strategy

Marketing and Promotion Programs

Positioning Statement

Sales strategy

Pricing strategy

Cleara

The objectives for the company's early sales and marketing initiatives will be to generate awareness of Cleara as a new player in the market and to educate potential customers about its portfolio of products. Over time, as Cleara becomes more established

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Distribution Strategy

Cleara

The company will reach its customer through both online and offline channels. Cleara's comprehensive website will accept orders online and deliver them to the customer's doorstep. Customers will also have an option to physically visit the company's store


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Marketing and Promotion Programs

Cleara

Cleara will approach potential commercial clients directly, either through cold-calling or email, to arrange pitch meetings. The company's sales representatives will use these opportunities to display the product catalog directly.


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Direct Sales

Start writing here..

Cleara

The Company will advertise in specific trade publications that are targeted towards the appropriate target markets. In the US there are a number of highly specialized publications (e.g. Skin Health Magazine, Glamour) that will be ideal for reaching these target

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Trade Publications

Start writing here..

Cleara

Cleara will establish a presence at various trade shows that are relevant to the target market. For example, LA Fashion week (US's leading fashion trade show), HJ Live LA (Provides a platform to source the latest products and equipment from the brand

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Trade shows and Lifestyle Exhibitions

Start writing here..

Cleara

The Company will operate a professional and compelling website, with a dedicated section for commercial clients, to promote its commercial product lines and provide easy ability to contact sales staff.

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Website

Start writing here..

Cleara

The focus will be on Google Ads, which are more likely to drive commercial leads than other online advertising platforms (such as Facebook). The advertising will target specific keywords relevant to Cleara's offering (e.g., "professional makeup," "aesthetic pro

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Targeted Online Advertising

Start writing here..

Positioning Statement

Cleara

Cleara brings high-quality and effective essential cosmetic products to the US through a wide range of cleansers, toners, moisturizers, scrubs, and more. Creating a balance between luxurious and cosmetically elegant tactile comfort range with targeted

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Start writing here..

Sales strategy

Cleara

Professional service providers form the company's primary target market. However, the company's marketing efforts will also include end-users, clients of the professional service providers. While push marketing efforts will be deployed to reach serv

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Online Marketing Channels



Electronic Direct Mail Marketing

Salons looking for organic and natural skin care products to use for providing their services stand out prominently as viable marketing targets for this channel. Cleara will mail professionally designed materials with its value proposition to these companies and provide quotes for promotion merchandise printing services.



Social Media

Millennials and consumers in general spend a considerable time browsing social media platforms. Reaching to them through this channel will be an effective way to capture attention and position its services.



Google Ad Campaigns

1. The advertising will target specific keywords relevant to Cleara's offering (e.g. "professional makeup", "aesthetic products", "cosmetics" etc.).

Offline Marketing Channels



Networking

Participate in leading consumer exhibitions and beauty events. Display a range of samples and distribute flyers at these events. The company will also keep a record of visitors to their stalls as leads for its email marketing campaigns.



Pop-Up Store

The company will also hold pop-up stalls at consumer exhibitions.




Walk-in

The showroom will be designed with attractive display of sample of products. Visually attractive hoardings and a high street presence will further attract prospects to walk-in and buy high quality cosmetic products.

Pricing strategy

☐ Cleara

Cleara's beauty product range is expected to carry an average price tag of \$35.85 per item. The direct costs, which are primarily associated with stock procurement and carriage, are estimated to account for 60% of the average price, resulting in a 40% margin.

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7.

Operational Plan

Management Team

Personnel Plan

Milestones

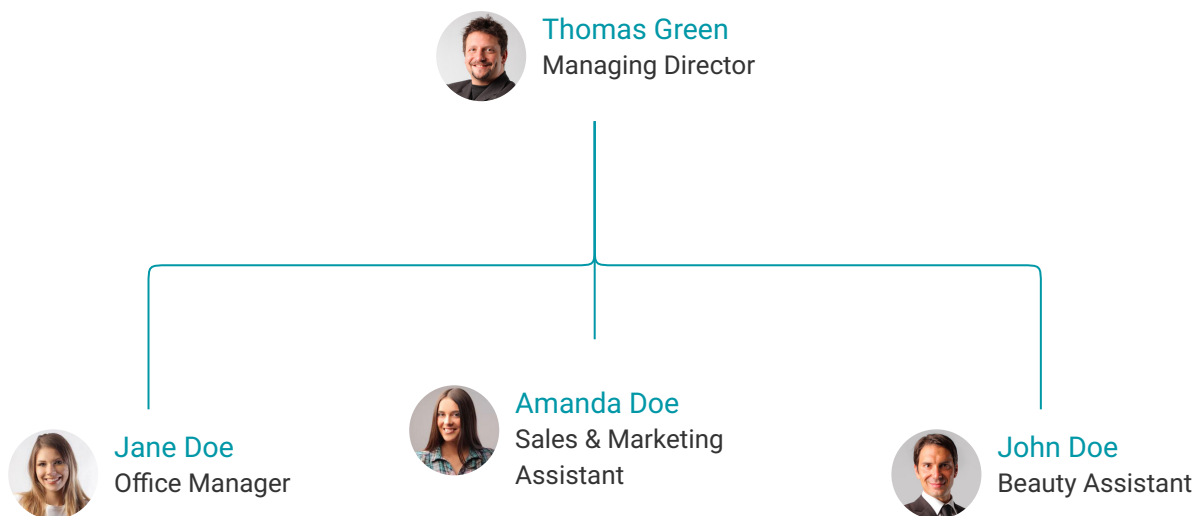
Cleara

The team will be headed by Managing Director Mr. Thomas Green who will also oversee production operations. Joining Mr. Thomas in the Management Team, the company will onboard an office manager and a beauty advisor to help clients choose

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Start writing here..

Organization chart



Management Team

Cleara

Mr. Thomas will serve as the Managing Director of Cleara. A highly motivated and dynamic individual, Thomas boasts vast experience in the field of aesthetics having spent a career spanning 14 years essaying various white-collar roles for aesthetic co

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Personnel Plan

Cleara

The company plans to create six full-time equivalent jobs in addition to the management team within the first three years of operations. Salaries for each employee are in line with the industry's benchmark.

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Start writing here..

Hiring plan

20

Filled

5

Hired

25

Open

Group By Department	Position Filled	Time of Hire	Time of Start	Filled On Time
Office Manager	1 of 20	10 days	121 days	100%
Sales & Marketing Assistant	3 of 23	30 days	21 days	80%
Beauty Assistant	4 of 15	158 days	127 days	0%



Jane Doe

Office Manager - Jane@cleara.com

Ability to cope with fast-paced and pressured work, accuracy, strong attention to detail and a strong analytical mind, ability to notice patterns within statistics, an interest in psychology and behavior, good organizational skills, excellent (spoken and written) communication skills.



Amanda Doe

Sales Representatives - Amanda@cleara.com

Preferably bilingual with ability to speak English and French fluently, problem-solving, ability to convert leads into sales, active listener, patience, and understanding of the company's products and services. Additionally, skills in social media marketing, search engine optimization, newsletter marketing, other forms of digital marketing will also be required



John Doe

Beauty Specialist - John@cleara.com

Excellent verbal skills and a knack for cosmetic products, strong written and verbal communication skills, skilled in customer interaction, and a qualified skincare specialist.

Milestones

CLEARA

Establish

Cleara will rent a showroom space at the heart of Los Angeles California commercial hub alongside developing a fully optimized and informative website. During this period, the company will also acquire initial stocks of inventory to give as samples and fill up the showroom shelves. Marketing activities will also begin during this stage to build awareness and launch the brand into the market.

Year 1

Gain Market Traction

The company will begin expanding its services beyond LA to cover other regions around California.

Year 2

Diversify

Having externally established the business, the company will begin internally expanding its range of products

Year 3

Grow

- Begin expanding across the US
- Consider market expansion beyond US

> Year 3

8.

Financial plan

Important Assumptions

Break-even Analysis

Projected Profit and Loss

Projected Cash Flow

Projected Balance Sheet

Business Ratios



REMEMBER

If you are going to start your own beauty supply store business, then make sure you will pay special attention to your financial plan. Your financial plan should include the details about how well you manage your business.

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Important Assumptions

The company's financial projections are forecasted on the basis of the following assumptions. These assumptions are quite conservative and are also expected to show deviation but to a limited level such that the company's major financial strategy will not be affected.

	Year 1	Year 2	Year 3
Plan Month	1	2	3
Current Interest Rate	10,00%	11,00%	12,00%
Long-term Interest Rate	10,00%	10,00%	10,00%
Tax Rate	26,42%	27,76%	28,12%
Other	0	0	0

Break-even Analysis

Monthly Units Break-even	5530
Monthly Revenue Break-even	\$159 740
Assumptions:	
Average Per-Unit Revenue	\$260,87
Average Per-Unit Variable Cost	\$0,89
Estimated Monthly Fixed Cost	\$196 410

Projected Profit and Loss

	2024	2025	2026
Revenue	\$544,329.90	\$1,226,182.90	\$2,118,505.80
Product Sales	\$159,171.40	\$285,849.20	\$513,343.20
Unit Sales	7,959	14,292	25,667
Unit Price	\$20	\$20	\$20
Salon Services	\$141,923	\$202,352	\$288,508.50
Unit Sales	2,838	4,047	5,770
Unit Price	\$50	\$50	\$50
Online Sales	\$243,235.50	\$737,981.70	\$1,316,654.10
Users	1,273	2,743	4,478
Recurring Charges	\$30	\$30	\$30
Cost Of Sales	\$125,029.26	\$153,142.44	\$187,300.95
General Costs	\$125,029.26	\$153,142.44	\$187,300.95
Product-related Costs	\$74,299.21	\$95,978.51	\$122,887.37
Purchase of Beauty Products	\$63,412.61	\$71,454.86	\$80,517.26
Packaging Materials	\$10,886.60	\$24,523.65	\$42,370.11
Salon-related Costs	\$50,730.05	\$57,163.93	\$64,413.58
Salon Supplies	\$38,047.52	\$42,872.83	\$48,310.14
Equipment Maintenance	\$12,682.53	\$14,291.10	\$16,103.44
Revenue Specific Costs	\$0	\$0	\$0
Personnel Costs (Direct Labor)	\$0	\$0	\$0
Gross Margin	\$419,300.64	\$1,073,040.46	\$1,931,204.85

	2024	2025	2026
Gross Margin (%)	77.03%	87.51%	91.16%
Operating Expense	\$503,111.55	\$619,112.52	\$767,680.58
Payroll Expense (Indirect Labor)	\$369,732	\$377,011.32	\$384,471.12
Management	\$95,700	\$97,707	\$99,765.60
Store Manager	\$52,500	\$54,075	\$55,697.28
Assistant Manager	\$43,200	\$43,632	\$44,068.32
Sales Staff	\$164,400	\$167,136	\$169,932.36
Senior Sales Associate	\$54,600	\$56,238	\$57,925.20
Sales Associate	\$109,800	\$110,898	\$112,007.16
Support Staff	\$109,632	\$112,168.32	\$114,773.16
Inventory Specialist	\$37,632	\$38,008.32	\$38,388.36
Customer Service Representative	\$72,000	\$74,160	\$76,384.80
General Expense	\$133,379.57	\$242,101.21	\$383,209.45
Store Operations	\$69,809.41	\$121,560.20	\$188,553.80
Rent	\$31,706.31	\$35,727.40	\$40,258.40
Utilities	\$38,103.10	\$85,832.80	\$148,295.40
Marketing and Advertising	\$46,240.25	\$82,745.51	\$130,080.36
Online Marketing	\$19,023.72	\$21,436.34	\$24,155.06
Local Advertising	\$27,216.53	\$61,309.17	\$105,925.30
Administrative Costs	\$17,329.91	\$37,795.50	\$64,575.29
Insurance	\$1,000	\$1,010	\$1,020.10
Office Supplies	\$16,329.91	\$36,785.50	\$63,555.19
Bad Debt	\$0	\$0	\$0

	2024	2025	2026
Amortization of Current Assets	\$0	\$0	\$0
EBITDA	(\$83,810.91)	\$453,927.94	\$1,163,524.27
Additional Expense	\$8,207.48	\$7,240.38	\$6,213.63
Long Term Depreciation	\$5,634	\$5,634	\$5,634
Gain or loss from Sale of Assets	\$0	\$0	\$0
EBIT	(\$89,444.91)	\$448,293.94	\$1,157,890.27
Interest Expense	\$2,573.47	\$1,606.38	\$579.64
EBT	(\$92,018.39)	\$446,687.56	\$1,157,310.64
Income Tax Expense / Benefit	\$0	\$0	\$0
Total Expense	\$636,348.29	\$779,495.34	\$961,195.16
Net Income	(\$92,018.39)	\$446,687.56	\$1,157,310.64
Net Income (%)	(16.90%)	36.43%	54.63%
Retained Earning Opening	\$0	(\$112,018.39)	\$314,669.17
Owner's Distribution	\$20,000	\$20,000	\$20,000
Retained Earning Closing	(\$112,018.39)	\$314,669.17	\$1,451,979.81

Projected Cash Flow

	2024	2025	2026
Cash Received	\$544,329.90	\$1,226,182.90	\$2,118,505.80

	2024	2025	2026
Cash Paid	\$630,714.29	\$773,861.35	\$955,561.15
COS & General Expenses	\$258,408.81	\$395,243.65	\$570,510.40
Salary & Wages	\$369,732	\$377,011.32	\$384,471.12
Interest	\$2,573.47	\$1,606.38	\$579.64
Sales Tax	\$0	\$0	\$0
Income Tax	\$0	\$0	\$0
Net Cash From Operations	(\$86,384.39)	\$452,321.55	\$1,162,944.65
Assets Sell	\$0	\$0	\$0
Assets Purchase	\$35,000	\$0	\$0
Net Cash From Investments	(\$35,000)	\$0	\$0
Amount Received	\$80,000	\$0	\$0
Loan Received	\$50,000	\$0	\$0
Common Stock	\$0	\$0	\$0
Preferred Stock	\$0	\$0	\$0
Owner's Contribution	\$30,000	\$0	\$0
Amount Paid	\$35,679.72	\$36,646.82	\$37,673.45
Loan Capital	\$15,679.73	\$16,646.82	\$17,673.44
Dividends & Distributions	\$20,000	\$20,000	\$20,000
Net Cash From Financing	\$44,320.28	(\$36,646.82)	(\$37,673.45)
Summary			
Starting Cash	\$0	(\$77,064.11)	\$338,610.62

	2024	2025	2026
Cash In	\$624,329.90	\$1,226,182.90	\$2,118,505.80
Cash Out	\$701,394.01	\$810,508.17	\$993,234.60
Change in Cash	(\$77,064.11)	\$415,674.73	\$1,125,271.20
Ending Cash	(\$77,064.11)	\$338,610.62	\$1,463,881.82

Projected Balance Sheet

	2024	2025	2026
Assets	(\$47,698.11)	\$362,342.62	\$1,481,979.82
Current Assets	(\$77,064.11)	\$338,610.62	\$1,463,881.82
Cash	(\$77,064.11)	\$338,610.62	\$1,463,881.82
Accounts Receivable	\$0	\$0	\$0
Inventory	\$0	\$0	\$0
Other Current Assets	\$0	\$0	\$0
Long Term Assets	\$29,366	\$23,732	\$18,098
Gross Long Term Assets	\$35,000	\$35,000	\$35,000
Accumulated Depreciation	(\$5,634)	(\$11,268)	(\$16,902)
Liabilities & Equity	(\$47,698.13)	\$362,342.61	\$1,481,979.81
Liabilities	\$34,320.26	\$17,673.44	\$0
Current Liabilities	\$16,646.82	\$17,673.44	\$0
Accounts Payable	\$0	\$0	\$0
Income Tax Payable	\$0	\$0	\$0
Sales Tax Payable	\$0	\$0	\$0
Short Term Debt	\$16,646.82	\$17,673.44	\$0
Long Term Liabilities	\$17,673.44	\$0	\$0
Long Term Debt	\$17,673.44	\$0	\$0
Equity	(\$82,018.39)	\$344,669.17	\$1,481,979.81
Paid-in Capital	\$0	\$0	\$0
Common Stock	\$0	\$0	\$0
Preferred Stock	\$0	\$0	\$0
Owner's Contribution	\$30,000	\$30,000	\$30,000

	2024	2025	2026
Retained Earnings	(\$112,018.39)	\$314,669.17	\$1,451,979.81
Check	\$0	\$0	\$0

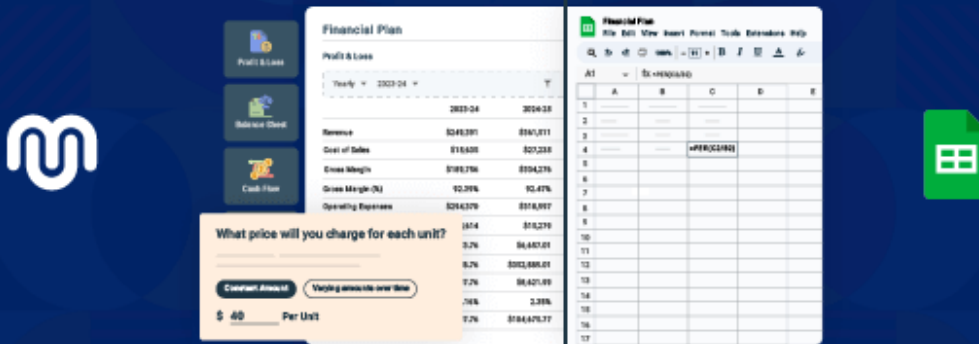
Business Ratios

	Year 1	Year 2	Year 3	Industry profile
Sales Growth	4,35%	30,82%	63,29%	4,00%
Percent of Total Assets				
Accounts Receivable	5,61%	4,71%	3,81%	9,70%
Inventory	1,85%	1,82%	1,79%	9,80%
Other Current Assets	1,75%	2,02%	2,29%	27,40%
Total Current Assets	138,53%	150,99%	163,45%	54,60%
Long-term Assets	-9,47%	-21,01%	-32,55%	58,40%
TOTAL ASSETS	100,00%	100,00%	100,00%	100,00%
Current Liabilities	4,68%	3,04%	2,76%	27,30%
Long-term Liabilities	0,00%	0,00%	0,00%	25,80%
Total Liabilities	4,68%	3,04%	2,76%	54,10%
NET WORTH	99,32%	101,04%	102,76%	44,90%
Percent of Sales				
Sales	100,00%	100,00%	100,00%	100,00%
Gross Margin	94,18%	93,85%	93,52%	0,00%
Selling, General & Administrative Expenses	74,29%	71,83%	69,37%	65,20%
Advertising Expenses	2,06%	1,11%	0,28%	1,40%
Profit Before Interest and Taxes	26,47%	29,30%	32,13%	2,86%
Main Ratios				
Current	25,86	29,39	32,92	1,63
Quick	25,4	28,88	32,36	0,84

	Year 1	Year 2	Year 3	Industry profile
Total Debt to Total Assets	2,68%	1,04%	0,76%	67,10%
Pre-tax Return on Net Worth	66,83%	71,26%	75,69%	4,40%
Pre-tax Return on Assets	64,88%	69,75%	74,62%	9,00%
Additional Ratios				
Net Profit Margin	19,20%	21,16%	23,12%	N.A.
Return on Equity	47,79%	50,53%	53,27%	N.A.
Activity Ratios				
Accounts Receivable Turnover	4,56	4,56	4,56	N.A.
Collection Days	92	99	106	N.A.
Inventory Turnover	19,7	22,55	25,4	N.A.
Accounts Payable Turnover	14,17	14,67	15,17	N.A.
Payment Days	27	27	27	N.A.
Total Asset Turnover	1,84	1,55	1,26	N.A.
Debt Ratios				
Debt to Net Worth	0	-0,02	-0,04	N.A.
Current Liab. to Liab.	1	1	1	N.A.
Liquidity Ratios				
Net Working Capital	\$120 943	\$140 664	\$160 385	N.A.
Interest Coverage	0	0	0	N.A.
Additional Ratios				
Assets to Sales	0,45	0,48	0,51	N.A.
Current Debt/Total Assets	4%	3%	2%	N.A.
Acid Test	23,66	27,01	30,36	N.A.
Sales/Net Worth	1,68	1,29	0,9	N.A.
Dividend Payout	0	0	0	N.A.

Upmetrics vs Financial Spreadsheets

Spreadsheets can be a powerful tool for preparing complex financial reports and forecasts. However, using them can be quite time-consuming, intimidating, and frustrating.



The image shows a side-by-side comparison of two financial planning tools. On the left is the Upmetrics interface, which is clean and user-friendly. It features a sidebar with navigation options: 'Profit & Loss', 'Balance Sheet', and 'Cash Flow'. The main area displays a 'Financial Plan' for 'Profit & Loss' for the year 2023-24. A table shows financial metrics for two periods: 2023-24 and 2024-25. Below the table is a form to input 'What price will you charge for each unit?' with a 'Convert Amount' button and a 'Viewing amounts over time' option. On the right is a standard spreadsheet interface with a grid and various toolbars. A green document icon with a grid pattern is positioned to the right of the spreadsheet.

	2023-24	2024-25
Revenue	\$241,291	\$181,811
Cost of Sales	\$16,620	\$27,233
Gross Margin	\$191,756	\$154,276
Gross Margin (%)	79.5%	85.0%
Operating Expenses	\$214,379	\$174,987
	104	\$1,279
	0.2%	\$6,657.01
	0.2%	\$102,888.01
	7.2%	\$6,821.89
	3.0%	2,356
	7.2%	\$184,675.77

Upmetrics could be your way out of boring & clumsy spreadsheets. Simply enter the numbers, and get accurate and easy-to-understand financial reports made in minutes - no more remembering complex formulas or fussing in the spreadsheet.

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Mariia Yevlash



Student, Sumy State University – Ukraine

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