

BUSINESS PLAN [YEAR]



Bike Shop

Always keeps your life moving like a bicycle

 **John Doe**

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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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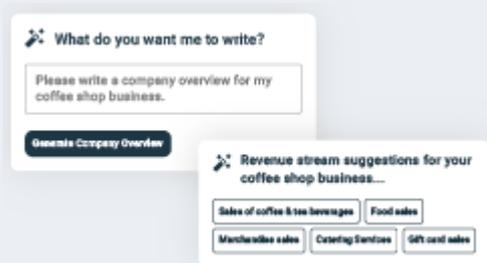
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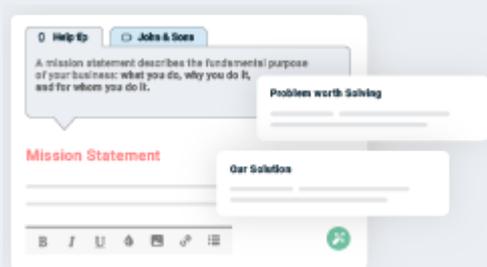
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1.

Executive Summary

Mission Statement

Vision Statement

Keys To Success

Objectives



REMEMBER

Before you think about how to start a Bike Shop business, you must create a detailed Bike Shop business plan. It will not only guide you in the initial phases of your startup but will also help you later on.

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Maxwell Bike Shop

Maxwell Bike Shop, Inc. is a standard and registered Bike dealership and repair shop that will be located in one of the busiest streets in Detroit - Michigan. We have been able to lease a facility that is big enough to fit into the design of the kind of standard Bike dealership.

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Mission Statement

Maxwell Bike Shop

Our mission is to establish a world-class Bike dealership and repair shop business that will make available a wide range of Bike and accessories from top Bike manufacturing brands at affordable prices to the residence of Detroit - Michigan and other key cities.

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Vision Statement

Maxwell Bike Shop

Our vision is to become one of the leading brands in the Bike dealership and repair shops industry in Michigan and to establish a one-stop Bike dealership and repair shop in Detroit - Michigan and in other key cities in the United States of America and Canada.

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Keys To Success

Maxwell Bike Shop

- Our premier, high visibility location immediately adjacent to the State University in Detroit has been critical to our success as the Bike sales and service purveyor of choice to the university community.

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Objectives

Maxwell Bike Shop

The objectives for Maxwell Bike Shop Works are:

1. Continue to provide the high quality of sales and services that Maxwell Bike Shop Works

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2.

Company Summary

Business Structure

Startup summary

Maxwell Bike Shop

Maxwell Bike Shop, Inc. is a family business that is owned by John Moore and his immediate family members. John Moore has a B.Sc. in Business Administration from the University of Southern Maine – Portland, with well over 5 years of experience in the

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Business Structure

Maxwell Bike Shop

Maxwell Bike Shop, Inc. does not intend to start a Bike dealership and repair shop business like the usual mom and pop business around the street corner; our intention of starting a Bike dealership and repair shop business is to build a standard and one-stop

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Startup summary

Maxwell Bike Shop

The current owner, John Moore, has sold the business to Hub for \$140,000. To help determine this price, a business valuation specialist was hired. This professional-priced existing store fixtures, tools, and mobile leasehold improvements. These included B

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Startup cost



Cost distribution	Amount
Expenses	50,000
Assets	80,000
Investment	35,000

Start-up Expenses	Amount
Legal	\$75,500
Consultants	\$0
Insurance	\$62,750
Rent	\$22,500
Research and Development	\$42,750
Expensed Equipment	\$42,750
Signs	\$1,250
TOTAL START-UP EXPENSES	\$247,500
Start-up Assets	\$0
Cash Required	\$322,500
Start-up Inventory	\$52,625
Other Current Assets	\$222,500
Long-term Assets	\$125,000

Start-up Expenses	Amount
TOTAL ASSETS	\$121,875
Total Requirements	\$245,000
START-UP FUNDING	\$0
START-UP FUNDING	\$273,125
Start-up Expenses to Fund	\$121,875
Start-up Assets to Fund	\$195,000
TOTAL FUNDING REQUIRED	\$0
Assets	\$203,125
Non-cash Assets from Start-up	\$118,750
Cash Requirements from Start-up	\$0
Additional Cash Raised	\$118,750
Cash Balance on Starting Date	\$121,875
TOTAL ASSETS	\$0
Liabilities and Capital	\$0
Liabilities	\$0
Current Borrowing	\$0
Long-term Liabilities	\$0
Accounts Payable (Outstanding Bills)	\$0
Other Current Liabilities (interest-free)	\$0
TOTAL LIABILITIES	\$0
Capital	\$0
Planned Investment	\$0
Investor 1	\$312,500
Investor 2	\$0
Other	\$0
Additional Investment Requirement	\$0
TOTAL PLANNED INVESTMENT	\$695,000
Loss at Start-up (Start-up Expenses)	\$313,125

Start-up Expenses	Amount
TOTAL CAPITAL	\$221,875
TOTAL CAPITAL AND LIABILITIES	\$221,875
Total Funding	\$265,000

3.

Products and services

Retail Sales

Service

Retail Sales

Maxwell Bike Shop

We sell new Bikes, predominantly in the speed bike style, retro-cruiser is a close second, and sport/touring/racing road bikes a distant third. We also sell some used bikes which we take in on trade as a service to our customers who are buying new bikes.

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Bikes

Start writing here..

Maxwell Bike Shop

We offer a wide variety of accessories. Locks, computer speedometers, fenders, cargo racks, comfortable seats, headlights, helmets, water bottles, panniers/backpacks/messenger bags, child seats and trailers, bike storage racks, and auto roof rack system

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Accessories

Start writing here..

Maxwell Bike Shop

Clothing appeals to all Bikes, whether it is a logo-emblazoned T-shirt or a piece of waterproof rainwear. At Maxwell Bike Shop Works, we rotate our clothing based on the season. Just before the autumn rains, we stock jackets and Gore-Tex. Come winter we off

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Clothing

Start writing here..

Maxwell Bike Shop

Parts generally refer to pieces or materials necessary to the basic functioning of the Bike. Generally, parts are installed during service [see below] and are an additional charge beyond the service fees. Some, like cranksets, pedals, tires, derailleurs, or brakes,

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Parts

Start writing here..

Service

Maxwell Bike Shop

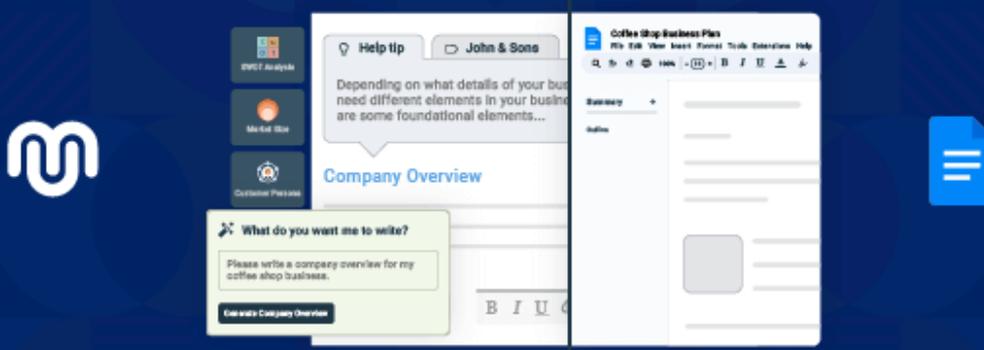
Maxwell Bike Shop Works is a full-service specialized Bike shop. Our service offering includes, but is not limited to:

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Upmetrics vs Business Plan Templates

You have a unique business with a distinct vision, and your business plan must reflect that. Although it won't be possible with generic templates.



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4.

Market Analysis

Market Trends

Target Market



REMEMBER

The most important component of an effective Bike Shop's business plan is its accurate marketing analysis. If you are starting on a smaller scale, you can do marketing analysis yourself by taking help from

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Market Trends

Maxwell Bike Shop

The Bike Dealership and Repair Shop Industry, just like most businesses in the retailing industry, depend on strong consumer spending to spur the demand for industry products. Over the last half a decade, the economy has begun recovering from recessionary

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Target Market

Maxwell Bike Shop

Possibly it will be safe to submit that the Bike dealership and repair shops industry has a wide range of customers; every individual and corporate organization (bike clubs) who own Bikes would at one point or the other call for repair and replacement of parts

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5.

SWOT Analysis

☞ **Maxwell Bike Shop**

Our plan of starting with just one outlet of our Bike dealership and repair shop in Detroit - Michigan is to test run the business for a period of 2 to 5 years to know if we will invest more money, expand the business and then open other chains of outlets all

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Strength

The location of our shop, the business model we will be operating on both (a physical store and online store), varieties of payment options, a wide range of Bikes from different manufacturers, and our excellent customer service culture will definitely count as a strong strength for Maxwell Bike Shop, Inc. So also our team of highly qualified staff members is also a plus for us.

Weakness

A major weakness that may count against us is the fact that we are a new Bike dealership and repair shop outlet in Detroit - Michigan and we don't have the financial capacity to compete with multi-million dollar Bike dealership and repair shop outlets when it comes to retailing at rock bottom prices for all their tires.

Opportunity

The fact that we are going to be operating our Bike dealership and repair shop in one of the busiest streets in Detroit - Michigan coupled with the rising number of people and households switching to bikes as against driving provides us with unlimited opportunities to sell our Bikes to a large number of individuals and corporate organizations.

We have been able to conduct thorough feasibility studies and market surveys and we know what our potential clients will be looking for when they visit our Bike dealership and repair shop outlets; we are well-positioned to take on the opportunities that will come our way.

Threat

Just like any other business, one of the major threats that we are likely going to face is an economic downturn. It is a fact that the economic downturn affects purchasing/spending power. Another threat that may likely confront us is the arrival of a new Bike dealership and repair shop outlet in the same location where ours is located. So also, unfavorable government policies may also pose a threat to businesses such as ours.

6.

Strategy & Implementations

Advertising Strategy

Pricing Strategy



REMEMBER

After identifying the market demand, market trends, and the potential customers of the startup, the next step is to define an effective strategy for attracting those customers. Like marketing analysis

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Advertising Strategy

Maxwell Bike Shop

Despite the fact that our shop is well located, we will still go ahead to intensify publicity for the business. We are going to explore all available means to promote our Bike dealership and repair shop.

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Pricing Strategy

Maxwell Bike Shop

Aside from quality, pricing is one of the key factors that gives leverage to retailing businesses such as Bike dealerships and repair shops. It is normal for consumers to go to places (Bike dealership shop outlets) where they can get Bikes, Bike spare parts, and

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7.

Financial Plan

Important Assumptions

Break-even Analysis

Projected Profit and Loss

Projected Cash Flow

Projected Balance Sheet

Business Ratios



REMEMBER

The last component of the Bike Shop business plan is an in-depth financial plan. The financial plan crafts a detailed map of all the expenses needed for the startup and how these expenses will be met by

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Maxwell Bike Shop

The company will be financed by John himself and he will control the direction of the business to make sure that it is expanding at the forecasted rate. As for the Bike Shop business start-up, no equity funding or outside loans will be required. With the help of fir

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Important Assumptions

The financial projections of the company are forecast on the basis of the following assumptions. These assumptions are quite conservative and are 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

Brake-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	\$493,375.70	\$859,716	\$1,501,754.60
Bike Sales	\$238,762.50	\$428,818.50	\$770,100
Unit Sales	1,592	2,859	5,134
Unit Price	\$150	\$150	\$150
Repair Services	\$119,381	\$214,392	\$385,022
Unit Sales	2,388	4,288	7,700
Unit Price	\$50	\$50	\$50
Accessories and Parts Sales	\$135,232.20	\$216,505.50	\$346,632.60
Unit Sales	4,508	7,217	11,554
Unit Price	\$30	\$30	\$30
Cost Of Sales	\$240,271.42	\$285,932.13	\$348,845.57
General Costs	\$240,271.42	\$285,932.13	\$348,845.57
Bike Procurement Costs	\$190,237.62	\$214,364.49	\$241,551.29
Bike Purchase Cost	\$190,237.62	\$214,364.49	\$241,551.29
Repair and Maintenance Costs	\$50,033.80	\$71,567.64	\$107,294.28
Repair Supplies Cost	\$24,668.81	\$42,985.83	\$75,087.75
Maintenance Labor	\$25,364.99	\$28,581.81	\$32,206.53
Revenue Specific Costs	\$0	\$0	\$0
Personnel Costs (Direct Labor)	\$0	\$0	\$0
Gross Margin	\$253,104.28	\$573,783.87	\$1,152,909.03

	2024	2025	2026
Gross Margin (%)	51.30%	66.74%	76.77%
Operating Expense	\$351,178.49	\$392,258.26	\$451,368.81
Payroll Expense (Indirect Labor)	\$260,700	\$272,079	\$283,967.64
Sales Team	\$129,600	\$136,080	\$142,884
Sales Associate	\$129,600	\$136,080	\$142,884
Repair Technicians	\$96,600	\$100,464	\$104,482.56
Repair Technician	\$96,600	\$100,464	\$104,482.56
Administrative Staff	\$34,500	\$35,535	\$36,601.08
Administrative Assistant	\$34,500	\$35,535	\$36,601.08
General Expense	\$90,478.49	\$120,179.26	\$167,401.17
Operational Expenses	\$34,954.01	\$51,537.73	\$79,394.28
Utility Bills	\$15,218.98	\$17,149.09	\$19,324.10
Marketing and Advertising	\$19,735.03	\$34,388.64	\$60,070.18
Store Maintenance	\$41,852.26	\$47,160.08	\$53,141.09
Rent	\$31,706.31	\$35,727.40	\$40,258.40
Maintenance and Repairs	\$10,145.95	\$11,432.68	\$12,882.69
Administrative Expenses	\$13,672.22	\$21,481.45	\$34,865.80
Office Supplies	\$3,804.70	\$4,287.13	\$4,830.73
Legal and Professional Fees	\$9,867.52	\$17,194.32	\$30,035.07
Bad Debt	\$0	\$0	\$0
Amortization of Current Assets	\$0	\$0	\$0
EBITDA	(\$98,074.21)	\$181,525.61	\$701,540.22

	2024	2025	2026
Additional Expense	\$13,535.48	\$8,566.38	\$7,539.63
Long Term Depreciation	\$10,962	\$6,960	\$6,960
Gain or loss from Sale of Assets	\$0	\$0	\$0
EBIT	(\$109,036.21)	\$174,565.61	\$694,580.22
Interest Expense	\$2,573.47	\$1,606.38	\$579.64
EBT	(\$111,609.69)	\$172,959.23	\$694,000.59
Income Tax Expense / Benefit	\$0	\$0	\$0
Total Expense	\$604,985.39	\$686,756.77	\$807,754.01
Net Income	(\$111,609.69)	\$172,959.23	\$694,000.59
Net Income (%)	(22.62%)	20.12%	46.21%
Retained Earning Opening	\$0	(\$131,609.69)	\$31,349.54
Owner's Distribution	\$20,000	\$10,000	\$10,000
Retained Earning Closing	(\$131,609.69)	\$31,349.54	\$715,350.13

Projected Cash Flow

	2024	2025	2026
Cash Received	\$493,375.70	\$859,716	\$1,501,754.60
Cash Paid	\$594,023.39	\$679,796.77	\$800,794.01
COS & General Expenses	\$330,749.91	\$406,111.39	\$516,246.74
Salary & Wages	\$260,700	\$272,079	\$283,967.64

	2024	2025	2026
Interest	\$2,573.47	\$1,606.38	\$579.64
Sales Tax	\$0	\$0	\$0
Income Tax	\$0	\$0	\$0
Net Cash From Operations	(\$100,647.69)	\$179,919.23	\$700,960.59
Assets Sell	\$0	\$0	\$0
Assets Purchase	\$105,000	\$0	\$0
Net Cash From Investments	(\$105,000)	\$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	\$26,646.82	\$27,673.45
Loan Capital	\$15,679.73	\$16,646.82	\$17,673.44
Dividends & Distributions	\$20,000	\$10,000	\$10,000
Net Cash From Financing	\$44,320.28	(\$26,646.82)	(\$27,673.45)
Summary			
Starting Cash	\$0	(\$161,327.41)	(\$8,055)
Cash In	\$573,375.70	\$859,716	\$1,501,754.60
Cash Out	\$734,703.11	\$706,443.59	\$828,467.46
Change in Cash	(\$161,327.41)	\$153,272.41	\$673,287.14

	2024	2025	2026
Ending Cash	(\$161,327.41)	(\$8,055)	\$665,232.14

Projected Balance Sheet

	2024	2025	2026
Assets	(\$67,289.41)	\$79,023	\$745,350.14
Current Assets	(\$161,327.41)	(\$8,055)	\$665,232.14
Cash	(\$161,327.41)	(\$8,055)	\$665,232.14
Accounts Receivable	\$0	\$0	\$0
Inventory	\$0	\$0	\$0
Other Current Assets	\$0	\$0	\$0
Long Term Assets	\$94,038	\$87,078	\$80,118
Gross Long Term Assets	\$105,000	\$105,000	\$105,000
Accumulated Depreciation	(\$10,962)	(\$17,922)	(\$24,882)
Liabilities & Equity	(\$67,289.43)	\$79,022.98	\$745,350.13
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	(\$101,609.69)	\$61,349.54	\$745,350.13
Paid-in Capital	\$0	\$0	\$0

	2024	2025	2026
Common Stock	\$0	\$0	\$0
Preferred Stock	\$0	\$0	\$0
Owner's Contribution	\$30,000	\$30,000	\$30,000
Retained Earnings	(\$131,609.69)	\$31,349.54	\$715,350.13
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%

	Year 1	Year 2	Year 3	Industry Profile
Main Ratios				
Current	25,86	29,39	32,92	1,63
Quick	25,4	28,88	32,36	0,84
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 screenshot displays the Upmetrics 'Financial Plan' interface. On the left, there are navigation buttons for 'Profit & Loss', 'Balance Sheet', and 'Cash Flow'. The main area shows a 'Profit & Loss' statement for the year 2023-24, comparing 2023-24 and 2024-25 data. Below the table is a calculator for 'What price will you charge for each unit?' with a 'Calculate' button and a 'View your results over time' button. The results show a price of \$ 60 Per Unit.

	2023-24	2024-25
Revenue	\$245,391	\$161,211
Cost of Sales	\$166,000	\$27,238
Gross Margin	\$191,796	\$154,276
Gross Margin (%)	77.9%	95.67%
Operating Expenses	\$214,379	\$118,997
	1614	\$12,279
	0.7%	\$6,657.01
	0.7%	\$103,696.01
	7.7%	\$6,621.99
	.76%	3.38%
	7.7%	\$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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Create a winning business plan that gets you funded

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Upmetrics has all the features required to help you create a comprehensive business plan—from start to finish. Make no mistakes, it's the modern way of planning to structure ideas, make plans, and create stunning pitch decks to awe investors.

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Mariia Yevlash



Student, Sumy State University – Ukraine

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