



Riverland - Cattle Farm

ADDRESS

10200 Bolsa Ave, Westminster, CA, 92683
<http://www.example.com>

CONTACT

(650) 359-3153
info@example.com

Business Plan

[YEAR]

Prepared By

John Doe



No use crying over spilled milk

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Table of Contents

Executive Summary	5
Objectives	6
Mission	6
Keys to Success	7
Financial Summary	7
Net Income	7
Business Overview	8
Business Summary	9
Business Ownership	9
John Doe	9
Jimmy Doe	9
Company History	10
Past Performance	11
Products	12
Products & Services	13
Market Analysis	14
Market Summary	15
Market Segmentation	15
Market Analysis (Pie)	16
Target Market Segment Strategy	16
Industry Analysis	16
Competition and Buying Patterns	17
Strategy and Implementation	18
SWOT Analysis	19
Competitive Edge	20
Marketing Strategy	20

Sales Strategy	20
Sales Forecast	21
Sales by Year	21
Milestones	22
Detailed Budget	22
Operating and Direct Costs	23

Management Summary

25

Management	26
John Doe	26
Personnel Plan	26

Financial Plan

27

Important Assumptions	28
Break-even Analysis	28
Projected Profit and Loss	29
Projected Cash Flow	32
Projected Balance Sheet	33
Business Ratios	35

Appendix

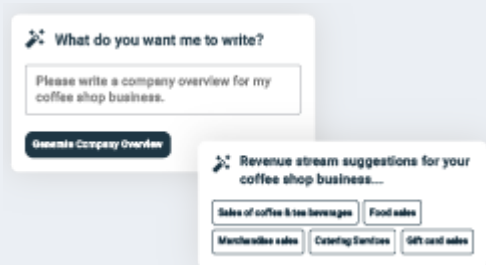
37

Sales Forecast	38
Personnel	38
Profit and Loss	38
Cash Flow	38
Balance Sheet	38

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1.

Executive Summary

Objectives

Mission

Keys to Success

Financial Summary

☐ Riverland

Riverland is a small family-owned cattle farm located in Phoenix, Arizona that sells beef calves and hay. John Doe and Jimmy Doe Both grew up in families that raised cattle and over the last four years have been slowly building up their own farm to where it now

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Objectives

☐ Riverland

The Objectives of Riverland:

- Operate the farm on company-owned land


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Mission

☐ Riverland

The mission of Riverland is to own a family operated cattle farm that hires within the community. The company's goal is to raise, breed, and sell top-quality cattle while teaching others how to tend and take care of them.

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Keys to Success

Riverland

The keys to success for Riverland are:

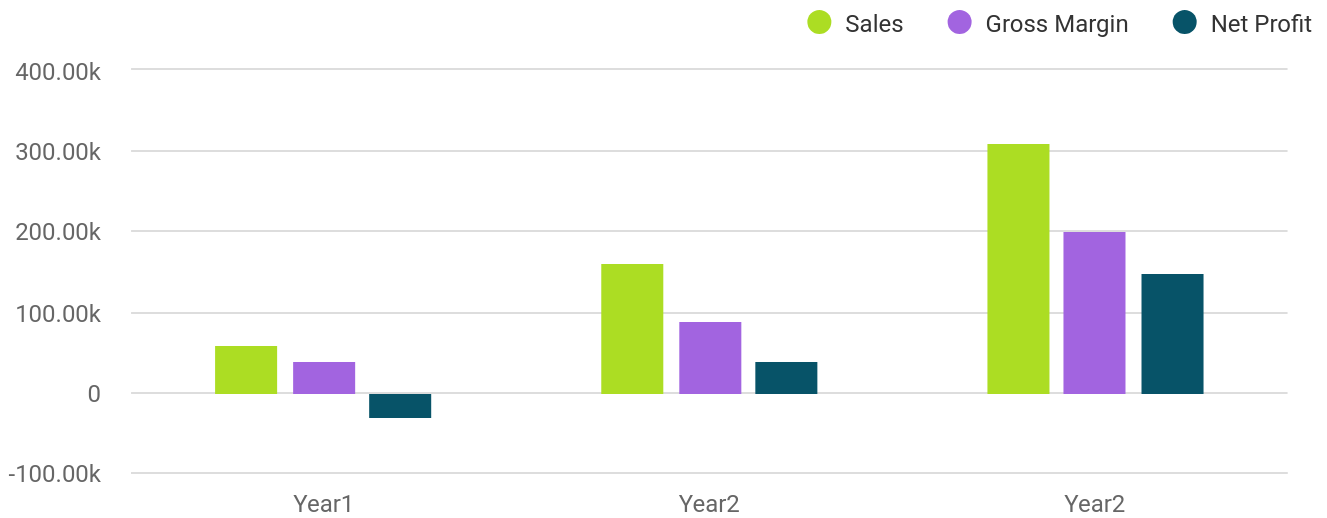
- Healthy cattle that have all of their shots, enough food, and clean water

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Financial Summary

Net Income



Financial Year	Sales	Gross Margin	Net Profit
Year1	60,000	40,000	-30,000
Year2	160,000	90,000	40,000
Year2	310,000	200,000	150,000

2.

Business Overview

Business Summary

Business Ownership

Company History

Business Summary

📁 Riverland

Riverland is currently a small cow/ calf operation with an estimated 50 total calves and cows. The farm sells beef calves to individuals and at the cattle auction. The company is completely operated by the Doe family which entails checking, feeding, giving shots

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Business Ownership

📁 Riverland

Riverland is a private family-owned sole proprietorship. The current owners, John and Jimmy are planning to put the business in an LLC or S-Corporation structure shortly after receiving grant funding. Mr. Doe doesn't anticipate adding any additional owners

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John Doe

Owner & CEO - johnd@example.com



Jimmy Doe

Owner & CEO - jimmyd@example.com

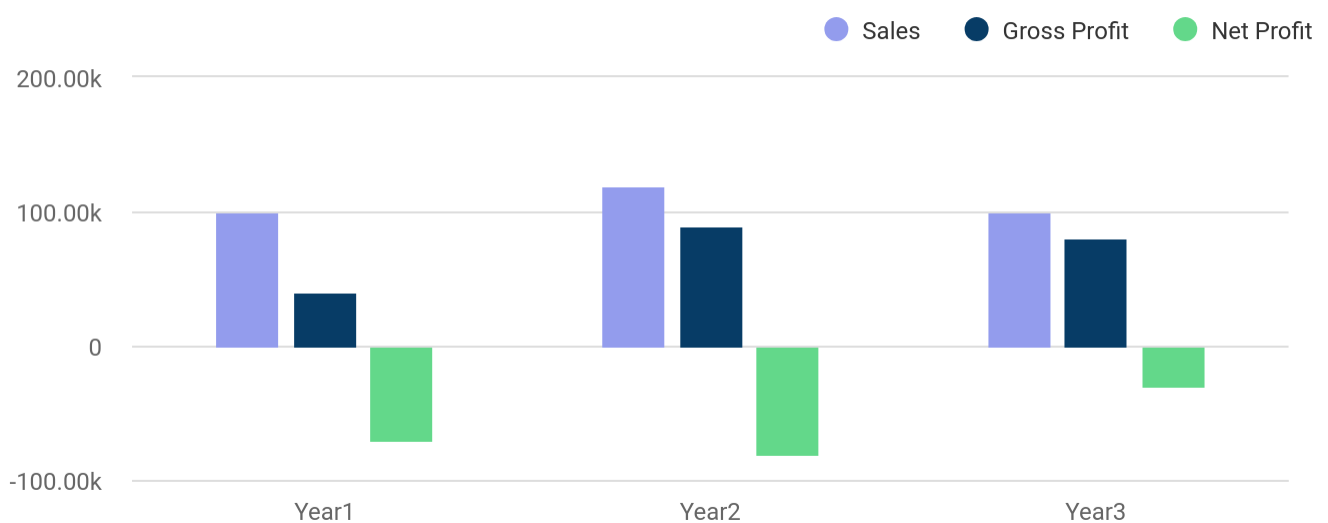
Company History

Riverland is heading into its fourth year of operation. The farm began to purchase cattle and equipment significantly in 2007 and 2009 to put the business in a position to grow. Both John and Jimmy's families had cows and calves when they were growing up and they decided to continue a family tradition. Riverland is now looking to turn the corner and make the farm a full-time operation.

Past Performance	Year1	Year2	Year3
Sales	\$10,605	\$11,587	\$11,363
Gross Margin	\$860	\$11,587	\$11,363
Gross Margin %	8.11%	100.00%	100.00%
Operating Expenses	\$33,928	\$24,184	\$43,184
Inventory Turnover	0.00	0.00	0.00
Balance Sheet	Year1	Year2	Year3
Current Assets			
Cash	\$4,550	\$5,500	\$9,750
Inventory	\$0	\$0	\$0
Other Current Assets	\$13,500	\$13,500	\$13,500
Total Current Assets	\$18,050	\$19,000	\$23,250
Long-term Assets			
Long-term Assets	\$71,046	\$94,047	\$94,047
Accumulated Depreciation	\$6,025	\$21,527	\$38,700
Total Long-term Assets	\$65,021	\$72,520	\$55,347
Total Assets	\$83,071	\$91,520	\$78,597
Current Liabilities			
Accounts Payable	\$654	\$343	\$540
Current Borrowing	\$2,600	\$2,300	\$2,100

Past Performance	Year1	Year2	Year3
Other Current Liabilities (interest free)		\$0	\$0
Total Current Liabilities	\$3,254	\$2,643	\$2,640
Long-term Liabilities	\$13,500	\$45,000	\$43,000
Total Liabilities	\$16,754	\$47,643	\$45,640
Paid-in Capital	\$0	\$0	\$0
Retained Earnings	\$89,640	\$87,061	\$46,283
Earnings	(\$23,323)	(\$43,184)	(\$13,326)
Total Capital	\$66,317	\$43,877	\$32,957
Total Capital and Liabilities	\$83,071	\$91,520	\$78,597
Other Inputs			
Payment Days	30	30	30

Past Performance



3.

Products

Products & Services

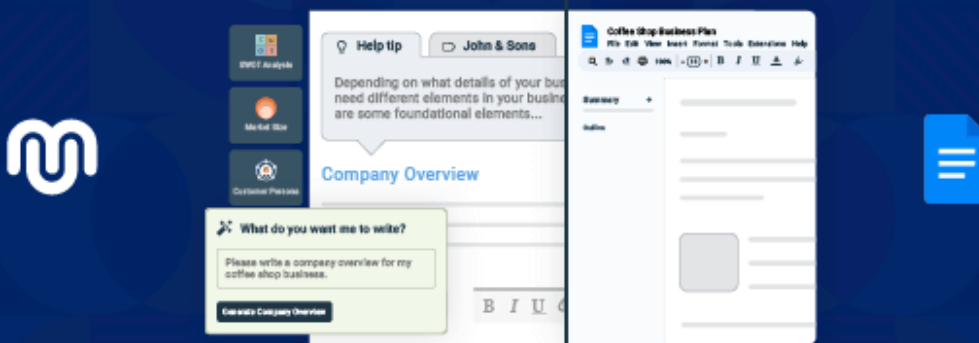
Products & Services



Riverland sells beef calves. The calves are sold to both individuals with the majority of the cattle going to auction to cattlemen who put them on a feedlot until they are big enough to be sold to the market. The cattle are usually sold at auction in Arizona. There are very few people in the Phoenix, Arizona community that have cattle, so if they want a calf the farm will sell them what they need at a price per pound basis that is similar to the going rate at the auction.

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Market Analysis

Market Summary

Market Segmentation


Target Market Segment Strategy

Industry Analysis

Market Summary

Riverland

Arizona's beef cattle industry is an important part of the state's economy. It is even more important to Arizona's beef agricultural economy. There are cattle produced in every county in Arizona. The beef industry in the state is primarily made up of locally

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Market Segmentation

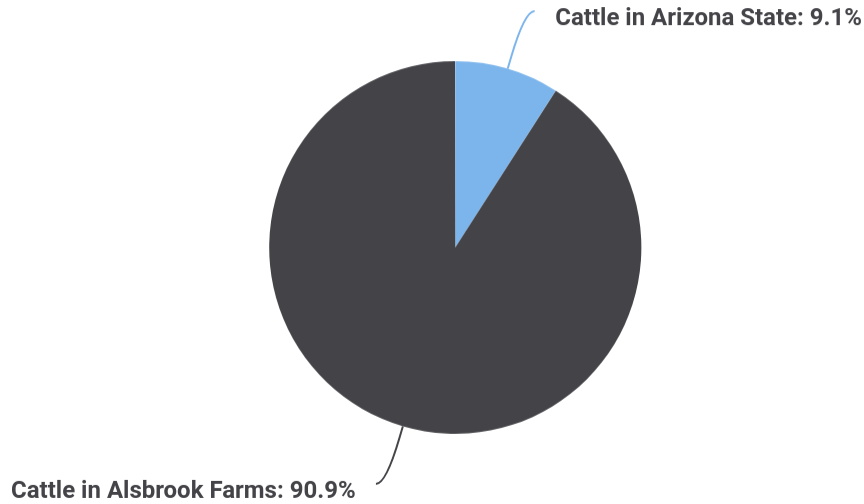
The cattle market is a commodities-based market. Prices are determined on a market demand basis. According to the United States Department of Agriculture Economic Research Service, the retail equivalent value of the U.S. beef industry has remained between \$70-75 throughout the last five years and beef production has reduced slightly to just over 26 billion pounds annually (2009).

The cattle market constantly fluctuates, but is and will continue to be a staple commodity with steady demand. Large cattle farms face the most uncertainties, due to the effect price drops and increase in feeding costs have on their return that is based on a low margin/ high demand basis.

Market Analysis:

Potential Customers	Growth	Year1	Year2	Year3	Year4	Year5	CAGR
Cattle in Arizona State	1%	1,000,000	1,010,000	1,020,100	1,030,301	1,040,604	1.00%
Cattle in Alsbrook Farms	10%	500	550	605	666	733	10.04%
Total	1.01%	1,000,500	1,010,550	1,020,705	1,030,967	1,041,337	1.01%

Market Analysis (Pie)



Target Market Segment Strategy

Riverland

Riverland will focus on selling beef calves from the farm and hay production. These are optimal revenue-producing streams for the farm and will utilize the family's operating resources. The farm will maximize the use of running the farming operation on land that

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Industry Analysis

Riverland

Beef cattle production in Arizona is based on the inventory of beef cows. Arizona is one of the top producing states in the nation. Arizona ranks ninth in beef cow numbers and is one of the top four states in cow-calf operations. Of the states of the US, only Ar

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📁 Riverland

Riverland sells beef calves and hay of high quality to various buyers. In the last few years, no one predicted the severity of the market correction and certainly, no one predicted all of the ramifications across world economies and markets. US consumers d

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Competition and Buying Patterns

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5.

Strategy and Implementation

SWOT Analysis

Competitive Edge

Marketing Strategy

Sales Strategy

Milestones

Detailed Budget

Operating and Direct Costs

Riverland

The focus on delivering high quality is the farm's strategy. Its method of implementation is simply a reliance on the farm's reputation for delivering the best quality in a forthright manner.

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SWOT Analysis

Strength

- Riverland has strength in that it sells a high quality beef calves and hay of high quality to various buyers
- Family owned and operated
- High level of experience in industry
- Selling stable commodity
- Have local market and commodity market to sell to

Weakness

The cattle market is based on the commodities market. It's a guess what the market will do. Speculation is based on past years. If the demand for beef drops, imports increase or dairy industry reacts to the market pressure, beef prices will drop dramatically. The assumption is the demand for beef will continue.

Opportunity

The focus on delivering high quality is an opportunity for the Riverland in that there is always a market for the very best. There is also opportunity within its reputation for delivering the best quality in a forthright manner.

Threat

If the demand for beef drops, imports increase or dairy industry reacts to the market pressure, beef prices will drop dramatically. The assumption is that the demand for beef will continue.

Competitive Edge

📁 Riverland

With high input costs, Riverland continually refines and evaluates how resources are allocated. The farm is family owned and operated, which allows for fluctuation and latitude in duties and operation assignments.

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Marketing Strategy

📁 Riverland

The marketing strategy is to deliver high-quality beef and a reliance on the Riverland reputation for delivering the best quality in a forthright manner.

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Sales Strategy

📁 Riverland

Riverland will continue to sell beef cattle to locals as well as to the commodities auction market. The farm will have beef calves sold at the INSERT NAME in Arizona. Additionally, the farm will utilize wholesale buyers that will come to the farm to buy cattle.

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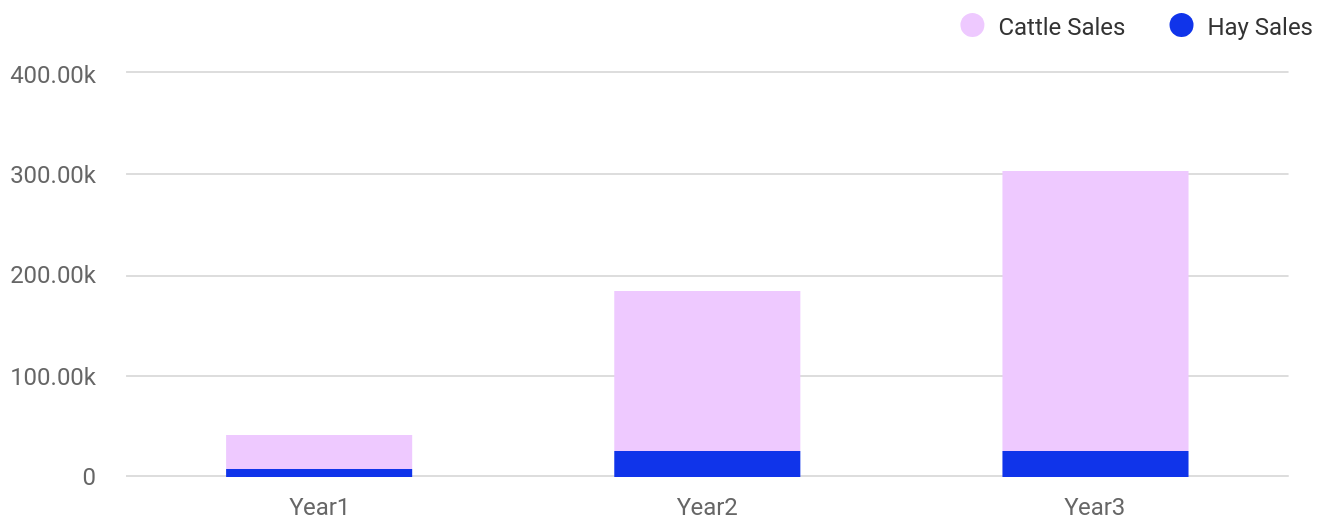
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Sales Forecast

Riverland anticipates a sharp increase in sales in 2011 and 2012. The farm is currently focusing on scaling up the size of the farm in 2010 and preparing for productive years ahead.

	Year1	Year2	Year3
Sales			
Cattle Sales	\$23,428	\$160,000	\$300,000
Hay Sales	\$5,709	\$12,500	\$15,000
Total Sales	\$29,137	\$172,500	\$315,000
Direct Cost of Sales	2010	2011	2012
Cattle	\$6,499	\$50,000	\$93,000
Other (processing materials)	\$300	\$350	\$600
Subtotal Direct Cost of Sales	\$6,799	\$50,350	\$93,600

Sales by Year



Milestones

The accompanying table shows the specific milestones, with responsibilities assigned, dates, and budgets represented in this plan are those which have determined to be the most important.

Milestone	Start Date	End Date	Budget	Manager	Department
Secure Grant Funding (\$1,944,390)	10/1/2010	12/1/2010	\$0		Accounts
Land Purchase	10/1/2010	12/31/2010	\$480,000		Purchasing
Main Cattle Barn and accessories	11/1/2010	12/1/2011	\$285,920		Purchasing
Personnel	1/1/2010	12/31/2011	\$125,000		Personnel
Existing Operating Expenses	11/1/2010	12/31/2011	\$45,100		Accounts
Cows & Calves	11/1/2010	11/1/2012	\$297,990		Purchasing
Equipment & Accessories	11/1/2010	12/31/2012	\$710,380		Purchasing
Totals			\$1,944,390		

Detailed Budget

Land (192-acre farm, 3 pastures (already fenced), 5 pounds)	480,000.00
Cattle Barn (60' x 150' x 20')	125,000.00
Electrical	15,000.00
Water & Sprinkler System	10,000.00
Security System	10,000.00
Phone Office	1,200.00
Head Shuttle & Corral (for checking cows)	15,000.00
Loading Shuttle	1,000.00
Scale (for weighing cows)	1,200.00
Water Well	7,500.00
Drainage System (for barn)	10,000.00

Fans (10 @ \$500)	5,000.00
Bio-Security Mats (prevent cows from getting foot rot. 20 @ \$250)	5,000.00
Barrel Fans (4@\$300)	12,000.00
Automatic Water trough (5@150)	750.00
Panels (16' -corral and inside cattle barn. 400@\$100)	40,000.00
Gates (16' @ \$164)	9,840.00
Treated Post (500 @ \$15)	7,500.00
Misc. Tools & Equipment (shop brooms, wheelbarrows, scoops, and ext.)	1,430.00
Septic System	2,500.00
Computer System (lab top and desktop computer)	6,000.00
Total	765,920.00

Operating and Direct Costs

Personnel Budget		Amount
	John Doe	45,000.00
	Jimmy Doe	45,000.00
	Jane Doe	30,000.00
	Health Insurance	5,000.00
Operating Expenses		
	Existing Vehicles	32,000.00
	Cattle Loans	11,000.00
	Parts & Supplies	2,100.00
Cows & Calves		
	Feed, Mineral, & Protein	15,000.00
	Wormer	1,140.00
	Vet, Medicine, & Supplies	2,000.00

	Mineral Twister Feeder (10 @ \$145)	1,450.00
	Hay Rings (25 @ \$500)	7,500.00
	Cattle Rubs	2,200.00
	Creep Feeders (10 @ \$490)	4,900.00
	Cabinets (for medical supplies)	1,000.00
	250 broad cows (intent to eventually buy 500 head of broad cows)	250,000.00
	Bulls (8 @ \$1500)	12,000.00
	Refrigerator (for meds)	800.00
Total		468,090.00

6.

Management Summary

Management

Personnel Plan

Management



John Doe

Owner & CEO - johnd@example.com

John doe will act as the manager of all operations.

Duties with include:

Checking, feeding, putting out hay, doctoring, giving shots, weaning, putting tags on ears, banding, and paperwork.

Personnel Plan

The personnel plan includes Arnold Doe as well as their son John Doe and Jimmy Doe, who will be responsible for cutting, raking, baling hay, putting out hay, taking calves to sell, and help to work with calves.

All additional staff will be paid on a part-time subcontract basis.

Personnel Plan	Year1	Year2	Year3
Arnold Doe	\$2,000	\$35,000	\$45,000
John Doe	\$2,000	\$35,000	\$45,000
Jimmy Doe	\$1,000	\$20,000	\$30,000
Total People	3	3	3
Total Payroll	\$5,000	\$90,000	\$120,000

7.

Financial Plan

Important Assumptions

Break-even Analysis

Projected Profit and Loss

Projected Cash Flow

Projected Balance Sheet

Business Ratios

Riverland

The financial plan is based on conservative estimates and assumptions. The company's investments in salaries, operating costs, equipment, land, and cattle are based on receiving grant funding of \$1,944,390.

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Important Assumptions

Riverland

The primary assumption made in this plan is that will receive grant funding. All interest payment assumptions have been made at 10% to give a conservative margin in interest rate fluctuations.

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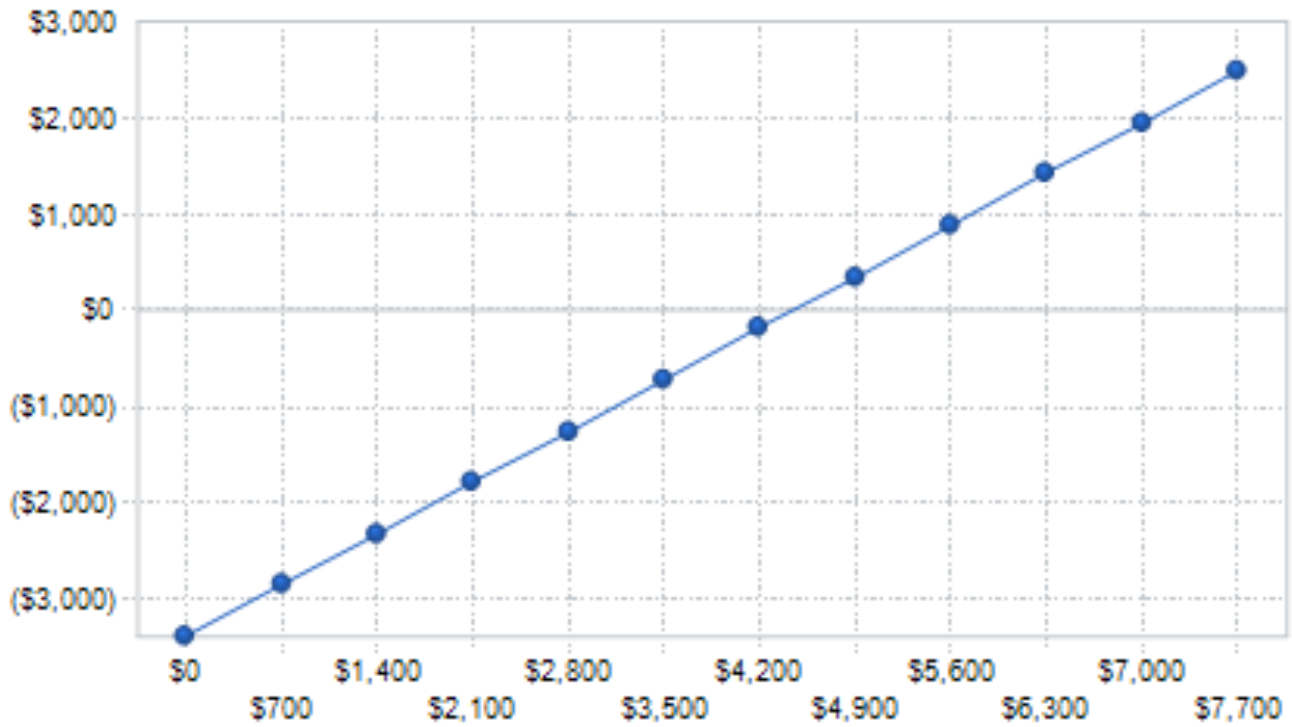
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Break-even Analysis

The Break-even analysis for Riverland assumes an estimated monthly fixed cost of \$3,402 with the assumption that the average percent variable cost estimate is 23%; the monthly revenue break-even is \$4,438.

Break-even Analysis	
Monthly Revenue Break-even	\$4,438
Assumptions:	
Average Percent Variable Cost	23%
Estimated Monthly Fixed Cost	\$3,402

Break-even Analysis



Projected Profit and Loss

	2024	2025	2026
Revenue	\$535,295.70	\$682,271.20	\$979,845
Beef Sales	\$61,626.20	\$70,570.50	\$97,933.90
Unit Sales	12,325	14,114	19,587
Unit Price	\$5	\$5	\$5
Dairy Products	\$393,669.50	\$527,700.70	\$793,711.10
Unit Sales	78,734	105,540	158,742
Unit Price	\$5	\$5	\$5
Breeding and Sale of Livestock	\$80,000	\$84,000	\$88,200
Unit Sales	80	84	88
Unit Price	\$1,000	\$1,000	\$1,000

	2024	2025	2026
Cost Of Sales	\$95,294.36	\$117,898.69	\$163,114.96
General Costs	\$95,294.36	\$117,898.69	\$163,114.96
Livestock Maintenance Costs	\$15,000	\$15,558	\$16,138.20
Feed and Nutrition	\$9,600	\$9,888	\$10,184.64
Veterinary and Health Care	\$5,400	\$5,670	\$5,953.56
Production and Processing Costs	\$80,294.36	\$102,340.69	\$146,976.76
Dairy Processing	\$37,470.70	\$47,759	\$68,589.14
Meat Processing and Packaging	\$42,823.66	\$54,581.69	\$78,387.62
Revenue Specific Costs	\$0	\$0	\$0
Personnel Costs (Direct Labor)	\$0	\$0	\$0
Gross Margin	\$440,001.34	\$564,372.51	\$816,730.04
Gross Margin (%)	82.20%	82.72%	83.35%
Operating Expense	\$450,774	\$461,432.28	\$472,332.63
Payroll Expense (Indirect Labor)	\$431,424	\$441,761.28	\$452,356.56
Farm Management	\$110,880	\$114,206.40	\$117,632.64
Farm Manager	\$60,480	\$62,294.40	\$64,163.28
Assistant Manager	\$50,400	\$51,912	\$53,469.36
Animal Care	\$166,200	\$170,124	\$174,144.48
Veterinarian	\$60,000	\$61,800	\$63,654
Herdsman	\$106,200	\$108,324	\$110,490.48

	2024	2025	2026
General Maintenance	\$154,344	\$157,430.88	\$160,579.44
Maintenance Staff	\$118,944	\$121,322.88	\$123,749.28
Groundskeeper	\$35,400	\$36,108	\$36,830.16
General Expense	\$19,350	\$19,671	\$19,976.07
Farm Operating Expenses	\$6,000	\$6,156	\$6,291.72
Fencing Maintenance and Repair	\$2,400	\$2,448	\$2,472.48
Farm Utility Bills	\$3,600	\$3,708	\$3,819.24
Machinery and Equipment	\$9,500	\$9,605	\$9,713.15
Machinery Maintenance	\$3,500	\$3,605	\$3,713.15
Equipment Depreciation	\$6,000	\$6,000	\$6,000
Miscellaneous Expenses	\$3,850	\$3,910	\$3,971.20
Insurance	\$3,000	\$3,060	\$3,121.20
Property Taxes	\$850	\$850	\$850
Bad Debt	\$0	\$0	\$0
Amortization of Current Assets	\$0	\$0	\$0
EBITDA	(\$10,772.66)	\$102,940.23	\$344,397.41
Additional Expense	\$15,609.17	\$13,045.16	\$10,911.55
Long Term Depreciation	\$10,740	\$10,740	\$10,740
Gain or loss from Sale of Assets	\$0	\$0	\$0
EBIT	(\$21,512.66)	\$92,200.23	\$333,657.41
Interest Expense	\$4,869.15	\$2,305.16	\$171.55
EBT	(\$26,381.83)	\$89,895.07	\$333,485.86

	2024	2025	2026
Income Tax Expense / Benefit	\$0	\$0	\$0
Total Expense	\$561,677.53	\$592,376.13	\$646,359.14
Net Income	(\$26,381.83)	\$89,895.07	\$333,485.86
Net Income (%)	(4.93%)	13.18%	34.03%
Retained Earning Opening	\$0	(\$38,381.83)	\$39,513.24
Owner's Distribution	\$12,000	\$12,000	\$12,000
Retained Earning Closing	(\$38,381.83)	\$39,513.24	\$360,999.10

Projected Cash Flow

	2024	2025	2026
Cash Received	\$535,295.70	\$682,271.20	\$979,845
Cash Paid	\$550,937.53	\$581,636.13	\$635,619.14
COS & General Expenses	\$114,644.36	\$137,569.69	\$183,091.03
Salary & Wages	\$431,424	\$441,761.28	\$452,356.56
Interest	\$4,869.15	\$2,305.16	\$171.55
Sales Tax	\$0	\$0	\$0
Income Tax	\$0	\$0	\$0
Net Cash From Operations	(\$15,641.83)	\$100,635.07	\$344,225.86
Assets Sell	\$0	\$0	\$0
Assets Purchase	\$130,000	\$0	\$0

	2024	2025	2026
Net Cash From Investments	(\$130,000)	\$0	\$0
Amount Received	\$150,000	\$0	\$0
Loan Received	\$150,000	\$0	\$0
Common Stock	\$0	\$0	\$0
Preferred Stock	\$0	\$0	\$0
Owner's Contribution	\$0	\$0	\$0
Amount Paid	\$53,570.83	\$56,134.84	\$26,294.31
Loan Capital	\$41,570.85	\$44,134.84	\$14,294.31
Dividends & Distributions	\$12,000	\$12,000	\$12,000
Net Cash From Financing	\$96,429.17	(\$56,134.84)	(\$26,294.31)
Summary			
Starting Cash	\$0	(\$49,212.66)	(\$4,712.43)
Cash In	\$685,295.70	\$682,271.20	\$979,845
Cash Out	\$734,508.36	\$637,770.97	\$661,913.45
Change in Cash	(\$49,212.66)	\$44,500.23	\$317,931.55
Ending Cash	(\$49,212.66)	(\$4,712.43)	\$313,219.12

Projected Balance Sheet

	2024	2025	2026
Assets	\$70,047.34	\$103,807.57	\$410,999.12
Current Assets	(\$49,212.66)	(\$4,712.43)	\$313,219.12
Cash	(\$49,212.66)	(\$4,712.43)	\$313,219.12

	2024	2025	2026
Accounts Receivable	\$0	\$0	\$0
Inventory	\$0	\$0	\$0
Other Current Assets	\$0	\$0	\$0
Long Term Assets	\$119,260	\$108,520	\$97,780
Gross Long Term Assets	\$130,000	\$130,000	\$130,000
Accumulated Depreciation	(\$10,740)	(\$21,480)	(\$32,220)
Liabilities & Equity	\$70,047.32	\$103,807.55	\$410,999.10
Liabilities	\$108,429.15	\$64,294.31	\$50,000
Current Liabilities	\$44,134.84	\$14,294.31	\$0
Accounts Payable	\$0	\$0	\$0
Income Tax Payable	\$0	\$0	\$0
Sales Tax Payable	\$0	\$0	\$0
Short Term Debt	\$44,134.84	\$14,294.31	\$0
Long Term Liabilities	\$64,294.31	\$50,000	\$50,000
Long Term Debt	\$64,294.31	\$50,000	\$50,000
Equity	(\$38,381.83)	\$39,513.24	\$360,999.10
Paid-in Capital	\$0	\$0	\$0
Common Stock	\$0	\$0	\$0
Preferred Stock	\$0	\$0	\$0
Owner's Contribution	\$0	\$0	\$0
Retained Earnings	(\$38,381.83)	\$39,513.24	\$360,999.10
Check	\$0	\$0	\$0

Business Ratios

The table below presents the business ratios for Alsbrook Farms. The Industry Profile comparisons for “Beef Cattle Ranching and Farming” used for reference in this table.

The Standard Industrial Classification (SIC) Code 0212 and the North American Industrial Classification Standard (NAICS) 112111 were used as subset options matching the industry of this business.

	Year1	Year2	Year3	Industry
Sales Growth	156.42%	492.03%	82.61%	1.50%
Percent of Total Assets				
Inventory	0.42%	19.59%	15.31%	5.51%
Other Current Assets	2.66%	3.11%	3.68%	38.63%
Total Current Assets	23.04%	24.04%	24.74%	47.47%
Long-term Assets	76.96%	75.96%	75.26%	52.53%
Total Assets	100.00%	100.00%	100.00%	100.00%
Current Liabilities	0.97%	2.53%	0.72%	19.01%
Long-term Liabilities	2.02%	1.40%	0.43%	79.98%
Total Liabilities	2.98%	3.93%	1.15%	98.99%
Net Worth	97.02%	96.07%	98.85%	1.01%
Percent of Sales				
Sales	100.00%	100.00%	100.00%	100.00%
Gross Margin	76.67%	70.81%	70.29%	71.78%
Selling, General & Administrative Expenses	159.96%	67.03%	65.16%	12.72%
Advertising Expenses	0.62%	0.17%	0.13%	0.36%
Profit Before Interest and Taxes	-63.46%	8.22%	8.30%	5.06%
Main Ratios				

	Year1	Year2	Year3	Industry
Current	23.81	9.51	34.16	1.46
Quick	23.37	1.76	13.02	1.17
Total Debt to Total Assets	2.98%	3.93%	1.15%	98.99%
Pre-tax Return on Net Worth	-1.24%	0.48%	1.17%	936.59%
Pre-tax Return on Assets	-1.21%	0.46%	1.15%	9.43%

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 two side-by-side views of financial planning. On the left is the Upmetrics interface, which is clean and modern. It features a 'Financial Plan' section with a 'Profit & Loss' table. The table has columns for '2023-04' and '2024-03'. The rows include Revenue, Cost of Sales, Gross Margin, and Operating Expenses. Below the table is a calculator for 'What price will you charge for each unit?' with a 'Per Unit' input field set to '\$ 40'. On the right is a traditional spreadsheet with a grid of cells and formulas, appearing more complex and cluttered.

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.

[Start your planning today](#)

8.

Appendix

Sales Forecast

Personnel

Profit and Loss

Cash Flow

Balance Sheet

Sales Forecast

Insert Monthly Sales Forecast data

Personnel

Insert Monthly Personnel Forecast data

Profit and Loss

Insert Monthly Profit and Loss Projections

Cash Flow

Insert Monthly Cash Flow Projections

Balance Sheet

Insert Monthly Balance Sheet Projections

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Mariia Yevlash



Student, Sumy State University – Ukraine

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