



# Cleaning Company

## ADDRESS

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

## CONTACT

(650) 359-3153  
[info@example.com](mailto:info@example.com)

# Business Plan

[YEAR]

Prepared By

John Doe



*Your home will be cleaned your way*

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.

# Table of Contents

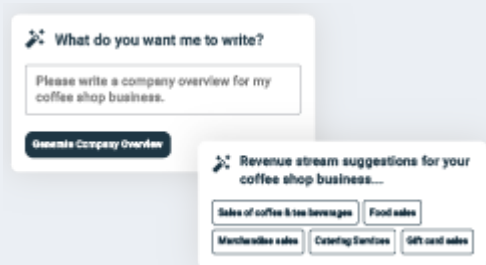
<b>Executive summary</b>	<b>5</b>
Market Validation .....	6
Objectives .....	6
Short Term (1 -3 Years) .....	6
Long Term (3-5 years) .....	7
Mission statement .....	7
Keys to success .....	8
Financial Highlights .....	9
Units Sold v/s Revenue Chart .....	9
<b>Business overview</b>	<b>10</b>
Company Ownership/Legal Entity .....	11
Location .....	11
Interior Operating Facilities .....	12
Hours of Operation .....	12
Startup summary .....	12
<b>Products &amp; Services</b>	<b>13</b>
Outdoor Cleaning & Maintenance .....	14
Garden Maintenance .....	14
Grounds Maintenance .....	14
Indoor Cleaning & Maintenance .....	15
General Cleaning .....	15
Disinfecting .....	15
Customer Service .....	15
<b>Market Analysis</b>	<b>17</b>
Market segmentation .....	18
Residential Cleaning .....	18
Commercial Cleaning .....	18
Speciality Cleaning .....	19

Market Trends .....	19
Target market .....	19
CMS Market Distribution .....	20
Competitive Advantage .....	20
<b>SWOT analysis</b>	<b>21</b>
<b>Strategy &amp; implementation</b>	<b>23</b>
Distribution Strategy .....	24
Marketing and Promotion Programs .....	24
Positioning Statement .....	25
Sales strategy .....	25
Marketing Channels .....	25
Pricing strategy .....	26
<b>Operational Plan</b>	<b>27</b>
Organization chart .....	28
Management Team .....	29
Personnel Plan .....	29
Hiring plan .....	29
Jane Doe .....	30
John Doe .....	30
Milestones .....	31
CMS .....	31
<b>Financial plan</b>	<b>32</b>
Important Assumptions .....	33
Break-even Analysis .....	33
Projected Profit and Loss .....	34
Projected Cash Flow .....	37
Projected Balance Sheet .....	38
Business Ratios .....	39

# Business planning that's simpler and faster than you think

Creating a business plan using Upmetrics to start and grow a business is literally the easiest thing in the World. Simply read the instructions and fill in the blanks. It's as simple as that.

Upmetrics has everything you need to create a comprehensive business plan.



## AI-powered Upmetrics Assistant

### AI-powered insights to streamline your plan

Not sure where to start? Upmetrics' AI Assistant will automatically generate ideas for each section of your plan and offer improved versions of your writing, adjusting for tone, voice, and grammar or spelling errors.

## Financial Forecasting Tool

### All the financials are calculated for you

Forget the complex formulas and clumsy spreadsheets – with automatic financials and drag-and-drop forecasting, you can finish your plan faster and be confident that your numbers are accurate.



## Business Plan Builder

### Guides you like a business mentor

Upmetrics' step-by-step instructions, prompts, and the library of 400+ sample business plans will guide you through each section of your plan as a business mentor.

Join over 110K entrepreneurs who trust **Upmetrics with Business Planning**

Create a comprehensive business plan and maximize your chances of securing funding, bank loans, and small business grants.

Create your business plan today

15-day money-back guarantee

# 1.

## Executive summary

Market Validation

Objectives

Mission statement

Keys to success

Financial Highlights

☐ CMS

Cleanex Maintenance Services (here on out also referred to as "CMS") is a provider of building maintenance and cleaning services. The company will be based in Jacksonville, Florida, whence it will extend a portfolio of specialized services to property owners.

To unlock help try Upmetrics! 🔒

*Start writing here..*

## Market Validation

☐ CMS

The company will operate within the cleaning industry as well as several building maintenance services industries like painting, glazing, floor, and wall coverings, etc. These industries provide a wide range of services to private households, commercial establishments, and government agencies.

To unlock help try Upmetrics! 🔒

*Start writing here..*

## Objectives

☐ CMS

- To enhance customer service and after-sale services by establishing a representative office in Florida in 2022
- To build a market reputation for quality products and services through strategic marketing and advertising.

To unlock help try Upmetrics! 🔒

## Short Term (1 -3 Years)

*Start writing here..*

☐ CMS

- To expand by opening more satellite offices across the US towards the end of the forecast period.
- To hire 30 employees in the first year and grow to 200 employees

To unlock help try Upmetrics! 🔒

## Long Term (3-5 years)

*Start writing here..*

## Mission statement

☐ CMS

Our mission is to be a one-stop-shop for specialized building maintenance and cleaning services where quality and customer service are two key watchwords.

To unlock help try Upmetrics! 🔒

*Start writing here..*

## Keys to success



### **Economies of Scope**

Offering the right mix of indoor and outdoor technical and maintenance services will allow CMS to win large contracts and increase their revenue.



### **Location**

CMS will take advantage of the associated benefits, networking capabilities and the vast cluster of residential and commercial establishments offered by the region.



### **Reputation**

It is important for CMS to develop a reputation locally through the provision of high quality services that embody value-for-money and seasoned expertise.



### **Expertise**

Founders will indicate their history of providing related services, complete with endorsements of satisfied clientele, in order to generate brand equity for CMS.



### **Price Advantage**

CMS will ensure hiring the best contract workers for its projects. Keeping a low margin, the company will ensure its cleaning services are offered at a market competitive price point.



### **Multi-Skilled Workforce**

As CMS intends to service a wide variety of customers across multiple services of varying technicalities, the company needs to employ workers that carry suitable experience on flexible terms (so as to minimise fixed costs).



# Financial Highlights

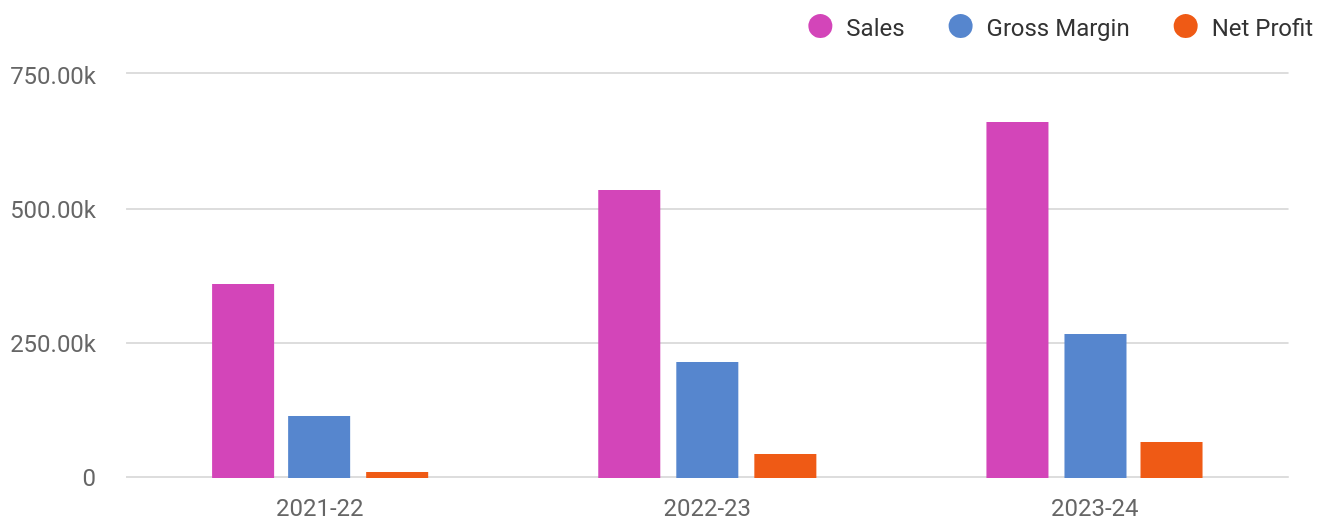
CMS

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 jewelry store in the US. The company expects to steadily grow its revenues through active efforts in marketing, network...

To unlock help try Upmetrics!

Start writing here..

## 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

☐ CMS

Headlining as a landscaping and building maintenance solutions provider, CMS seeks to cater to the key real estate and construction markets of the US.

To unlock help try Upmetrics! 🔒

*Start writing here..*

## Company Ownership/Legal Entity

☐ CMS

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

To unlock help try Upmetrics! 🔒

*Start writing here..*

## Location

☐ CMS

The company will establish a business in Florida by the end of 2022. The region is considered an epicenter for food innovation, design trends, and innovative developments in manufacturing.

To unlock help try Upmetrics! 🔒

*Start writing here..*

## Interior Operating Facilities

☐ CMS

The company will begin operations from rented office space at the heart of Florida'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

To unlock help try Upmetrics! 

*Start writing here..*

## Hours of Operation

☐ CMS

CMS 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 the office at 10 am and remain open till 7 pm to entertain walk-in prospects as well as fulfill online orders.

To unlock help try Upmetrics! 

*Start writing here..*

## Startup summary

☐ CMS

A portion of the capital investment of \$50,000 will be utilized to finance a range of expenses incurred prior to the launch of the company as indicated in the table below. Accordingly, approximately \$11,500 will be spent on a range of start-up expenses (

To unlock help try Upmetrics! 

*Start writing here..*

# 3.

## Products & Services

Outdoor Cleaning & Maintenance

Indoor Cleaning & Maintenance

Customer Service

Headlining as a landscaping and building maintenance solutions provider, CMS seeks to cater to the key real estate and construction markets of the US. The company will extend the following portfolio of services:

To unlock help try Upmetrics! 🔒

*Start writing here..*

## Outdoor Cleaning & Maintenance

### Garden Maintenance

Price: **\$150 USD**

This service segment includes grass cutting, tree trimming, pruning, pest control, weeding, fertilising, and other basic garden activities for private households, commercial premises, government institutions, and local authorities.



### Grounds Maintenance

Price: **\$150 USD**

Similar to garden maintenance albeit for larger spaces of land such as parks, playgrounds, football pitches, cricket fields, and golf courses, and even cemeteries and grass verges, these services are offered by the company for private and public sector clients.



## Indoor Cleaning & Maintenance

### General Cleaning

Price: **\$150 USD**

Includes services related to cleaning, washing and vacuuming that are offered to residential, commercial, and public clients.



### Disinfecting

Price: **\$150 USD**

This service covers basic disinfecting projects using a variety of disinfectants, sprays and other chemical agents, as well as the demand of specialised markets requiring a range of skills, including termite management and other pest control services.



## Customer Service

☐ CMS

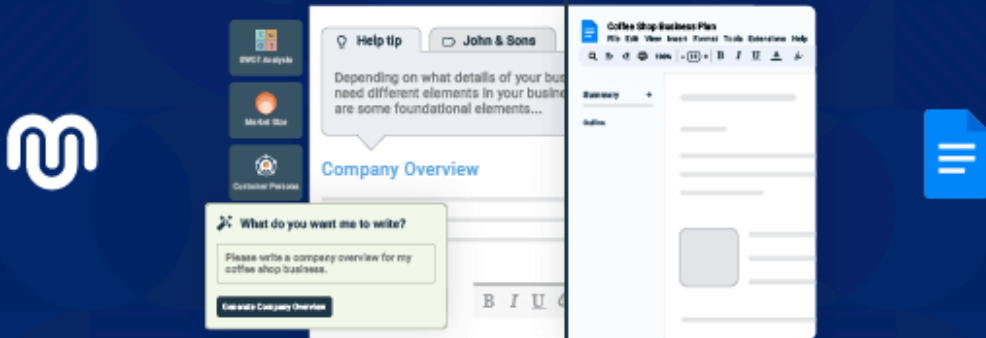
CMS prides itself on the quality of service extended to its customers. As a part of good faith and to maintain a healthy and robust customer relationship, the company will cater to the client's specific needs even if it does not form a part of a package.

To unlock help try Upmetrics! 

*Start writing here..*

# 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.



Upmetrics guided builder prompts you with tailored questions and helps answer them to create your business plan. You also have access to AI Assistant and other resources to seek guidance and ensure you're on the right track.

[Start your planning today](#)



# 4.

## Market Analysis

Market segmentation

Market Trends

Target market

📄 CMS

As of May 2018, there were over 3.24 million people working in the cleaning services industry in the United States. Janitors and cleaners (not including maids and housekeeping cleaners) made up the largest portion of employees in this industry and earned

To unlock help try Upmetrics! 🔒

*Start writing here..*

## Market segmentation

📄 CMS

The biggest driver to propel the residential cleaning industry is simply the time squeeze. While home cleaning may have appealed to older retirees in the past, businesses have reported that they're starting to see more clients in their 30s-50s engaging in home

To unlock help try Upmetrics! 🔒

## Residential Cleaning

*Start writing here..*

📄 CMS

The importance of creating a conducive and clean working environment is so important to the well-being of employees. Based on the Global Cleaning Industry, Commercial Cleaning reigns as the most promising and profitable segment of the industry both in

To unlock help try Upmetrics! 🔒

## Commercial Cleaning

*Start writing here..*

☐ CMS

Speciality Cleaning is a business model known to be recession-proof – when it comes to windows, flooring, carpets and more, we can't quite do the trick without professional engagement.

To unlock help try Upmetrics! 🔒

## Speciality Cleaning

*Start writing here..*

## Market Trends

☐ CMS

The cleaning industry is packed with opportunities – an earlier forecast reflected that the industry will earn over \$46 billion dollars in 2020, and grow 10% by 2026. More than 1.7 million people are currently employed in the cleaning industry, yet it is still for

To unlock help try Upmetrics! 🔒

*Start writing here..*

## Target market

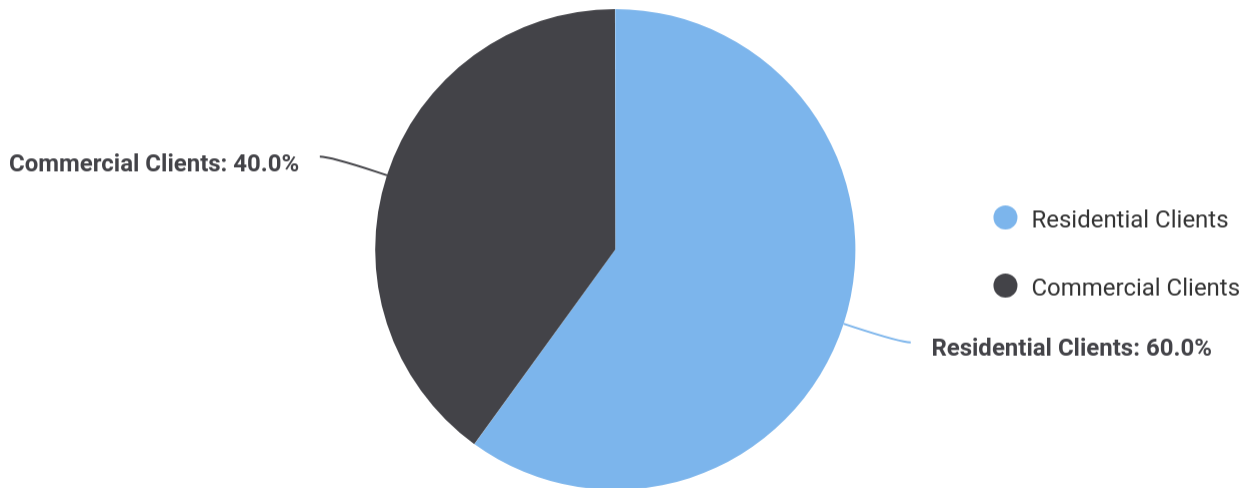
☐ CMS

As a new entrant to the cleaning and building maintenance cohort of the US, CMS will follow a phased approach in engaging its primary target market. The company will initially focus on winning small- to medium-scale commercial and residential cleaning

To unlock help try Upmetrics! 🔒

*Start writing here..*

## CMS Market Distribution



Target Market	Share
Residential Clients	60
Commercial Clients	40

## Competitive Advantage



### Value Added Services

CMS will dedicate itself to the wellbeing of its customers. The company will extend specific client focused services based on their requirement.



### Price

The company will consciously maintain a low margin for its services which allows it to control prices. CMS will thus be able to secure and distribute services at market beating price points.



### Distribution Channels

CMS will distribute its products through both B2B as well as B2C channels.



### Effective Marketing

CMS 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

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

To unlock help try Upmetrics! 🔒

Start writing here..

<h3>Strength</h3> <ul style="list-style-type: none"> <li>• Extensive experience of the Founders (more than 25 years)</li> <li>• Prime business location in Florida amidst a growing construction/residential market</li> <li>• Lean organizational structure</li> <li>• Offers specialized technical and maintenance services with a focus on quality</li> <li>• Experience-backed ability to take on larger projects</li> </ul>	<h3>Weakness</h3> <ul style="list-style-type: none"> <li>• Is new and hence unknown in the market</li> <li>• Distance between company location and projects may reduce efficiencies</li> <li>• A drop in specialized skills availability in London (e.g. engineering, construction &amp; property, etc.) may affect CMS' hiring plan</li> <li>• Material purchase costs have risen over the years (e.g. paints, landscaping materials, fertilizer, etc.)</li> </ul>
<h3>Opportunity</h3> <ul style="list-style-type: none"> <li>• To expand reach across the US (e.g. by appointing remote teams, opening additional offices in other major cities, etc.)</li> <li>• To expand services based on the founder's vast experience</li> <li>• To continue to offer flexible ABC- pricing, avoiding fixed costs, to win more client patronage</li> </ul>	<h3>Threat</h3> <ul style="list-style-type: none"> <li>• Low barriers to entry; increasing competition</li> <li>• Customers defaults</li> <li>• Slow economic growth in the future could stagnate the construction market in the US</li> <li>• Further restrictions in buy-to-let could affect demand</li> </ul>

# 6.

## Strategy & implementation

Distribution Strategy

Positioning Statement

Sales strategy

Pricing strategy

☐ CMS

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

To unlock help try Upmetrics! 

Start writing here..

## Distribution Strategy

☐ CMS

The company will reach its customer through both online and offline channels. CMS'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 s

To unlock help try Upmetrics! 

Start writing here..

## Marketing and Promotion Programs



### Website

Launch an engaging and attractive website that is a source of promotional materials



### Feedback

Create a healthy feedback loop to gauge shifting trends and align services to meet demand



### Email

Compiling attractive market materials which feature service portfolio of CMS to be sent as e-mail blasts to prospects



### Video

Crafting YouTube videos to provide a sneak-peek into the company's activities and projects carried out



## Positioning Statement

☐ CMS

CMS' marketing objective is to position its services as specialized, affordable, and flexible to cater to any type of setting. The company will facilitate both B2B business as well as a B2C business, targeting building owners, construction contractors, and commercial real estate.

To unlock help try Upmetrics! 

Start writing here..

## Sales strategy

☐ CMS

The company will leverage its existing client network and expand its client base by extending sampling and after-sales services. Employing social media advertising campaigns, e-mail marketing strategies, networking through community clusters, and cross-selling services.

To unlock help try Upmetrics! 

Start writing here..

## Marketing Channels



### Direct Mail Marketing

CMS will mail professionally designed materials with its value proposition to these companies and provide quotes for its 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

The advertising will target specific keywords relevant to CMS's offering

## Pricing strategy

📄 CMS

The company will price its services based on the number of hours spent on the service. Ensuring low direct input costs, the company will optimize its sourcing and project delivery techniques to maintain and offer services at a low price point.

To unlock help try Upmetrics! 🔒

*Start writing here..*

# 7.

## Operational Plan

Management Team

Personnel Plan

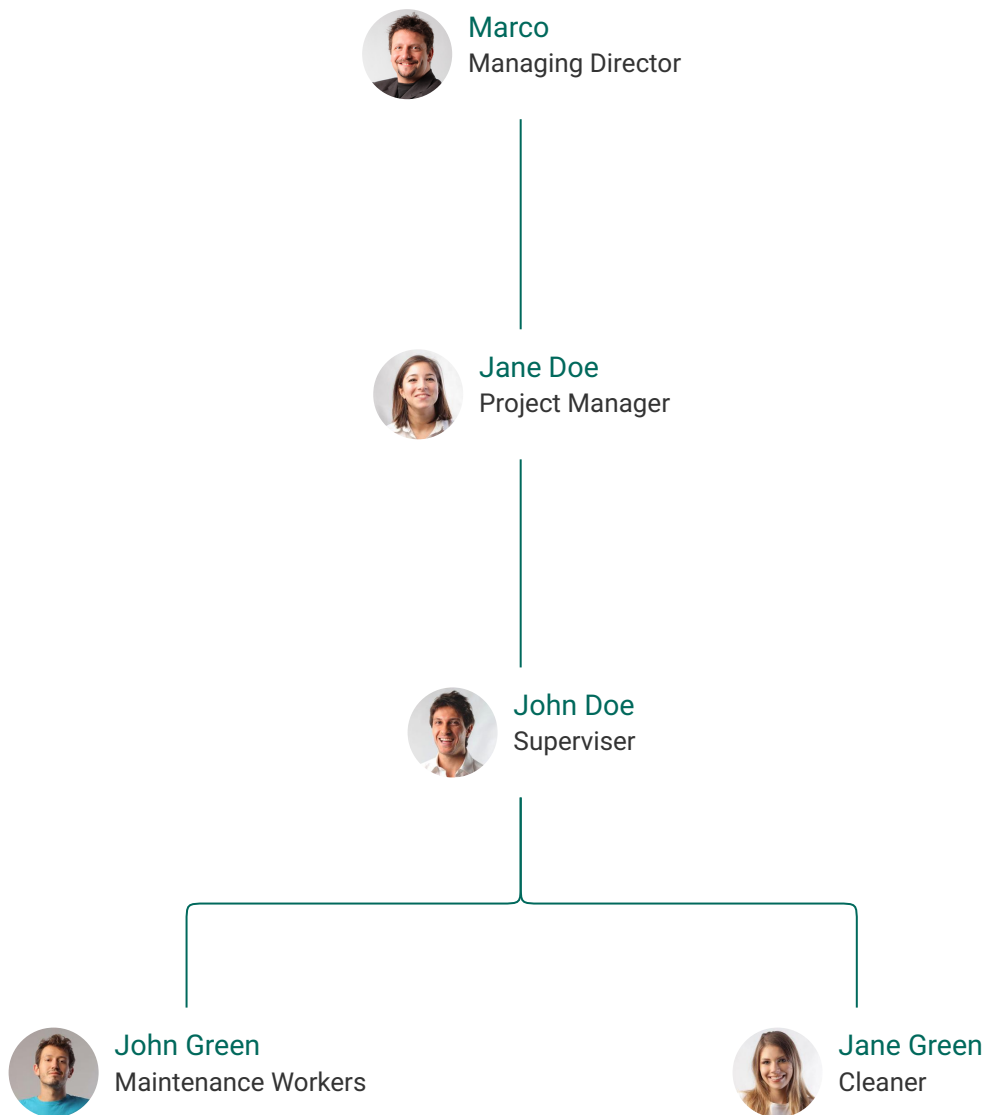
Milestones

The team will be headed by Managing Director Mr. Ashton who will also oversee project operations. Joining Mr. Ashton in the Management Team will be sales and marketing executives and an office manager.

To unlock help try Upmetrics! 

Start writing here..

## Organization chart



## Management Team

CMS

Mr. Ashton will serve as the Managing Director of CMS. 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


To unlock help try Upmetrics! 

Start writing here..

## Personnel Plan

CMS

The company plans to create five 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.

To unlock help try Upmetrics! 

Start writing here..

## Hiring plan

8

Filled

3

Hired

1

Open

Group By Department	Position Filled	Time of Hire	Time of Start	Filled On Time
Maintenance Workers	1 of 20	10 days	121 days	100%
Supervisors	3 of 23	30 days	21 days	80%
Cleaners	4 of 15	158 days	127 days	0%
Project Managers	4 of 15	158 days	127 days	40%



---

## Jane Doe

Project Manager

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.



---

## John Doe

Supervisor

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

# Milestones

CMS

## Establish

CMS will rent a showroom space at the heart of Florida's commercial hub alongside developing a fully optimized and informative website. During this period, the company will also acquire cleaning equipment and consumables. 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 Rhode Island to cover other regions around the United States

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

Year3

# 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 cleaning and maintenance business, then make sure you will pay special attention to your financial plan. Your financial plan should include the details about how well you

To unlock help try Upmetrics!

## 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

## Brake-even Analysis

Monthly Units Break-even	5530
Monthly Revenue Break-even	\$159 740
<b>Assumptions:</b>	
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
<b>Revenue</b>	<b>\$1,008,430.40</b>	<b>\$1,743,674.70</b>	<b>\$3,140,928.20</b>
Residential Cleaning Services	\$350,906.40	\$706,106.70	\$1,420,840.20
Unit Sales	2,699	5,432	10,930
Unit Price	\$130	\$130	\$130
Commercial Cleaning Services	\$477,524	\$857,568	\$1,540,088
Unit Sales	2,388	4,288	7,700
Unit Price	\$200	\$200	\$200
Specialized Cleaning Services	\$180,000	\$180,000	\$180,000
Total Hours	3,600	3,600	3,600
Hourly Price	\$50	\$50	\$50
<b>Cost Of Sales</b>	<b>\$60,021.52</b>	<b>\$97,011.72</b>	<b>\$167,108.05</b>
General Costs	\$60,021.52	\$97,011.72	\$167,108.05
Cleaning Supplies	\$36,252.92	\$58,430.22	\$100,470.26
Cleaning Chemicals	\$6,000	\$6,120	\$6,242.40
Cleaning Equipment	\$30,252.92	\$52,310.22	\$94,227.86
Transportation	\$23,768.60	\$38,581.50	\$66,637.79
Fuel Costs	\$3,600	\$3,708	\$3,819.24
Vehicle Maintenance	\$20,168.60	\$34,873.50	\$62,818.55
Revenue Specific Costs	\$0	\$0	\$0
Personnel Costs (Direct Labor)	\$0	\$0	\$0

	2024	2025	2026
<b>Gross Margin</b>	<b>\$948,408.88</b>	<b>\$1,646,662.98</b>	<b>\$2,973,820.15</b>
<b>Gross Margin (%)</b>	<b>94.05%</b>	<b>94.44%</b>	<b>94.68%</b>
<b>Operating Expense</b>	<b>\$1,485,699.35</b>	<b>\$1,577,530.17</b>	<b>\$1,701,623.27</b>
Payroll Expense (Indirect Labor)	\$1,416,420	\$1,474,363.80	\$1,534,748.04
Cleaning Staff	\$1,076,400	\$1,123,596	\$1,172,887.80
Residential Cleaning Staff	\$414,000	\$434,700	\$456,435.60
Commercial Cleaning Staff	\$662,400	\$688,896	\$716,452.20
Administrative Staff	\$161,100	\$165,933	\$170,911.08
Office Manager	\$57,600	\$59,328	\$61,107.84
Administrative Assistants	\$103,500	\$106,605	\$109,803.24
Marketing and Sales Staff	\$178,920	\$184,834.80	\$190,949.16
Marketing Coordinator	\$54,720	\$56,908.80	\$59,185.20
Sales Representatives	\$124,200	\$127,926	\$131,763.96
General Expense	\$69,279.35	\$103,166.37	\$166,875.23
Office and Administration	\$20,884.31	\$28,452.75	\$42,645.61
Office Rent	\$10,800	\$11,016	\$11,236.32
Utilities	\$10,084.31	\$17,436.75	\$31,409.29
Marketing and Advertising	\$29,768.60	\$44,953.50	\$73,402.55
Digital Marketing	\$9,600	\$10,080	\$10,584
Print Advertising	\$20,168.60	\$34,873.50	\$62,818.55
Miscellaneous	\$18,626.44	\$29,760.12	\$50,827.07
Insurance	\$3,500	\$3,605	\$3,713.15
Legal Fees	\$15,126.44	\$26,155.12	\$47,113.92
Bad Debt	\$0	\$0	\$0

	2024	2025	2026
Amortization of Current Assets	\$0	\$0	\$0
<b>EBITDA</b>	<b>(\$537,290.47)</b>	<b>\$69,132.81</b>	<b>\$1,272,196.88</b>
<b>Additional Expense</b>	<b>\$10,787.48</b>	<b>\$9,820.38</b>	<b>\$8,793.63</b>
Long Term Depreciation	\$8,214	\$8,214	\$8,214
Gain or loss from Sale of Assets	\$0	\$0	\$0
EBIT	<b>(\$545,504.47)</b>	\$60,918.81	\$1,263,982.88
Interest Expense	\$2,573.47	\$1,606.38	\$579.64
EBT	<b>(\$548,077.95)</b>	\$59,312.43	\$1,263,403.25
Income Tax Expense / Benefit	\$0	\$0	\$0
<b>Total Expense</b>	<b>\$1,556,508.35</b>	<b>\$1,684,362.27</b>	<b>\$1,877,524.95</b>
<b>Net Income</b>	<b>(\$548,077.95)</b>	<b>\$59,312.43</b>	<b>\$1,263,403.25</b>
<b>Net Income (%)</b>	<b>(54.35%)</b>	<b>3.40%</b>	<b>40.22%</b>
Retained Earning Opening	\$0	<b>(\$565,577.95)</b>	<b>(\$516,265.52)</b>
Owner's Distribution	\$17,500	\$10,000	\$10,000
<b>Retained Earning Closing</b>	<b>(\$565,577.95)</b>	<b>(\$516,265.52)</b>	<b>\$737,137.73</b>

## Projected Cash Flow

	2024	2025	2026
<b>Cash Received</b>	<b>\$1,008,430.40</b>	<b>\$1,743,674.70</b>	<b>\$3,140,928.20</b>
<b>Cash Paid</b>	<b>\$1,548,294.35</b>	<b>\$1,676,148.27</b>	<b>\$1,869,310.95</b>
COS & General Expenses	\$129,300.87	\$200,178.09	\$333,983.28
Salary & Wages	\$1,416,420	\$1,474,363.80	\$1,534,748.04
Interest	\$2,573.47	\$1,606.38	\$579.64
Sales Tax	\$0	\$0	\$0
Income Tax	\$0	\$0	\$0
<b>Net Cash From Operations</b>	<b>(\$539,863.95)</b>	<b>\$67,526.43</b>	<b>\$1,271,617.25</b>
Assets Sell	\$0	\$0	\$0
Assets Purchase	\$40,000	\$0	\$0
<b>Net Cash From Investments</b>	<b>(\$40,000)</b>	<b>\$0</b>	<b>\$0</b>
<b>Amount Received</b>	<b>\$80,000</b>	<b>\$0</b>	<b>\$0</b>
Loan Received	\$50,000	\$0	\$0
Common Stock	\$0	\$0	\$0
Preferred Stock	\$0	\$0	\$0
Owner's Contribution	\$30,000	\$0	\$0
<b>Amount Paid</b>	<b>\$33,179.72</b>	<b>\$26,646.82</b>	<b>\$27,673.45</b>
Loan Capital	\$15,679.73	\$16,646.82	\$17,673.44
Dividends & Distributions	\$17,500	\$10,000	\$10,000
<b>Net Cash From Financing</b>	<b>\$46,820.28</b>	<b>(\$26,646.82)</b>	<b>(\$27,673.45)</b>

	2024	2025	2026
<b>Summary</b>			
Starting Cash	\$0	(\$533,043.67)	(\$492,164.06)
Cash In	\$1,088,430.40	\$1,743,674.70	\$3,140,928.20
Cash Out	\$1,621,474.07	\$1,702,795.09	\$1,896,984.40
Change in Cash	(\$533,043.67)	\$40,879.61	\$1,243,943.80
<b>Ending Cash</b>	<b>(\$533,043.67)</b>	<b>(\$492,164.06)</b>	<b>\$751,779.74</b>

## Projected Balance Sheet

	2024	2025	2026
<b>Assets</b>	<b>(\$501,257.67)</b>	<b>(\$468,592.06)</b>	<b>\$767,137.74</b>
<b>Current Assets</b>	<b>(\$533,043.67)</b>	<b>(\$492,164.06)</b>	<b>\$751,779.74</b>
Cash	(\$533,043.67)	(\$492,164.06)	\$751,779.74
Accounts Receivable	\$0	\$0	\$0
Inventory	\$0	\$0	\$0
Other Current Assets	\$0	\$0	\$0
<b>Long Term Assets</b>	<b>\$31,786</b>	<b>\$23,572</b>	<b>\$15,358</b>
Gross Long Term Assets	\$40,000	\$40,000	\$40,000
Accumulated Depreciation	(\$8,214)	(\$16,428)	(\$24,642)
<b>Liabilities &amp; Equity</b>	<b>(\$501,257.69)</b>	<b>(\$468,592.08)</b>	<b>\$767,137.73</b>
<b>Liabilities</b>	<b>\$34,320.26</b>	<b>\$17,673.44</b>	<b>\$0</b>
<b>Current Liabilities</b>	<b>\$16,646.82</b>	<b>\$17,673.44</b>	<b>\$0</b>
Accounts Payable	\$0	\$0	\$0
Income Tax Payable	\$0	\$0	\$0

	2024	2025	2026
Sales Tax Payable	\$0	\$0	\$0
Short Term Debt	\$16,646.82	\$17,673.44	\$0
<b>Long Term Liabilities</b>	<b>\$17,673.44</b>	<b>\$0</b>	<b>\$0</b>
Long Term Debt	\$17,673.44	\$0	\$0
<b>Equity</b>	<b>(\$535,577.95)</b>	<b>(\$486,265.52)</b>	<b>\$767,137.73</b>
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
Retained Earnings	(\$565,577.95)	(\$516,265.52)	\$737,137.73
<b>Check</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>

## Business Ratios

	Year 1	Year 2	Year 3	Industry profile
Sales Growth	4,35%	30,82%	63,29%	4,00%
<b>Percent of Total Assets</b>				
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%

	Year 1	Year 2	Year 3	Industry profile
NET WORTH	99,32%	101,04%	102,76%	44,90%
<b>Percent of Sales</b>				
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%
<b>Main Ratios</b>				
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%
<b>Additional Ratios</b>				
Net Profit Margin	19,20%	21,16%	23,12%	N.A.
Return on Equity	47,79%	50,53%	53,27%	N.A.
<b>Activity Ratios</b>				
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.
<b>Debt Ratios</b>				
Debt to Net Worth	0	-0,02	-0,04	N.A.
Current Liab. to Liab.	1	1	1	N.A.
<b>Liquidity Ratios</b>				
Net Working Capital	\$120 943	\$140 664	\$160 385	N.A.



	Year 1	Year 2	Year 3	Industry profile
Interest Coverage	0	0	0	N.A.
<b>Additional Ratios</b>				
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. On the left is the Upmetrics interface, which is clean and user-friendly. It features a 'Financial Plan' section with a 'Profit & Loss' table for the year 2023-04. The table includes rows for Revenue, Cost of Sales, Gross Margin, and Operating Expenses, with values for 2023-04 and 2024-03. Below the table is a form asking 'What price will you charge for each unit?' with a 'Comment/Answer' field and a 'Viewing analytics over time' button. On the right is a standard spreadsheet interface with a grid of cells and a formula bar, representing a more complex and cluttered way to manage the same data.

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](#)

# Create a winning business plan that gets you funded

Creating a stunning and investment-ready plan requires no writing, graphic designing, or financial planning expertise.

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.

## Pitch decks that impress investors

Create pitch decks that provide a visual representation of your business, engage investors, and make them want to invest in your business idea.

## Stunning cover page designs

With Upmetrics, you have the liberty to choose from multiple stunning cover page designs. Choose a creative design and make your plan stand out.

## Online sharing made simple

Upmetrics makes online sharing quick and easier for users. Easily share your business plans with a link while tracking reader activity.

## Interactive plans in no time

Import business plan sections like—SWOT analysis, comparison tables, and others to create an interactive business plan. No designing skills are required.

## 500+ sample business plans

Simply import a template from our library of sample plans into the editor and start customizing it to make it yours. It takes only a few clicks to get started.

## Collaborate with team in real-time

Invite team members, initiate conversations, discuss ideas & strategies, share feedback, and work on a business plan in real-time.



**Mariia Yevlash**



Student, Sumy State University – Ukraine

The most helpful feature was to make a business plan out of a simple idea. Thankful for all the tools provided, **especially AI which did a great impact on my work.**

Create winning Business Plans with our

## AI Business Plan Platform

[Get Started Today!](#)

15-day money-back guarantee

