


# BUSINESS PLAN [YEAR]



## Clothing Manufacturer

Quality never goes out of style.

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# Table of Contents

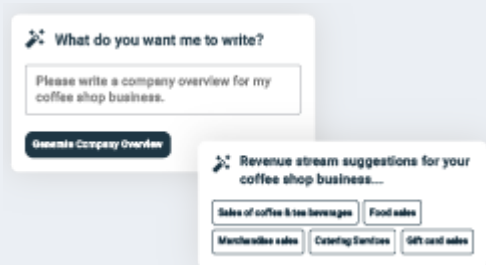
|                                       |           |
|---------------------------------------|-----------|
| <b>Executive Summary</b>              | <b>5</b>  |
| Mission Statement .....               | 6         |
| Vision Statement .....                | 6         |
| Keys To Success .....                 | 7         |
| Financial Summary .....               | 7         |
| 3 Year profit forecast .....          | 7         |
| Financial needs .....                 | 8         |
| <b>Company Summary</b>                | <b>9</b>  |
| Past Performance .....                | 10        |
| Business Structure .....              | 10        |
| Startup summary .....                 | 11        |
| Startup cost .....                    | 11        |
| <b>Products and services</b>          | <b>14</b> |
| <b>Market Analysis</b>                | <b>16</b> |
| Market Trends .....                   | 17        |
| Target Market .....                   | 17        |
| <b>SWOT Analysis</b>                  | <b>18</b> |
| <b>Strategy &amp; Implementations</b> | <b>20</b> |
| Sales Plan .....                      | 21        |
| Advertising Strategy .....            | 21        |
| Pricing Strategy .....                | 21        |
| Milestones & Metrics .....            | 22        |
| <b>Financial Plan</b>                 | <b>23</b> |
| Important Assumptions .....           | 24        |

|                                 |    |
|---------------------------------|----|
| Brake-even Analysis .....       | 24 |
| Projected Profit and Loss ..... | 25 |
| Projected Cash Flow .....       | 28 |
| Projected Balance Sheet .....   | 29 |
| Business Ratios .....           | 30 |

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# 1.

## Executive Summary

Mission Statement

Vision Statement

Keys To Success

Financial Summary

Financial needs



## REMEMBER

Before you think about how to start a Clothing Manufacturer business, you must create a detailed Clothing Manufacturer business plan. It will not only guide you in the initial phases of your startup but will

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### Maxwell Clothes

Maxwell Clothes, Inc. is an international clothes manufacturing company that will be located in Detroit - Michigan. We have been able to secure a large warehouse in a strategic part of town that will be converted to our clothing manufacturing factory. We were

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## Mission Statement

### Maxwell Clothes

Our mission is to establish a cloth manufacturing company that will design and produce high-quality official and casual clothes for male, female, young adults, and children; a cloth manufacturing label that will compete favorably with international clo

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## Vision Statement

### Maxwell Clothes

Our vision is to establish a cloth manufacturing company whose products will not only be accepted in the United States of America but also in other parts of the world.

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# Keys To Success

## Maxwell Clothes

It's about fashion and style. We live or die with the look.

The distribution will be critical. Although we start online, to grow we need to get the response

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# Financial Summary

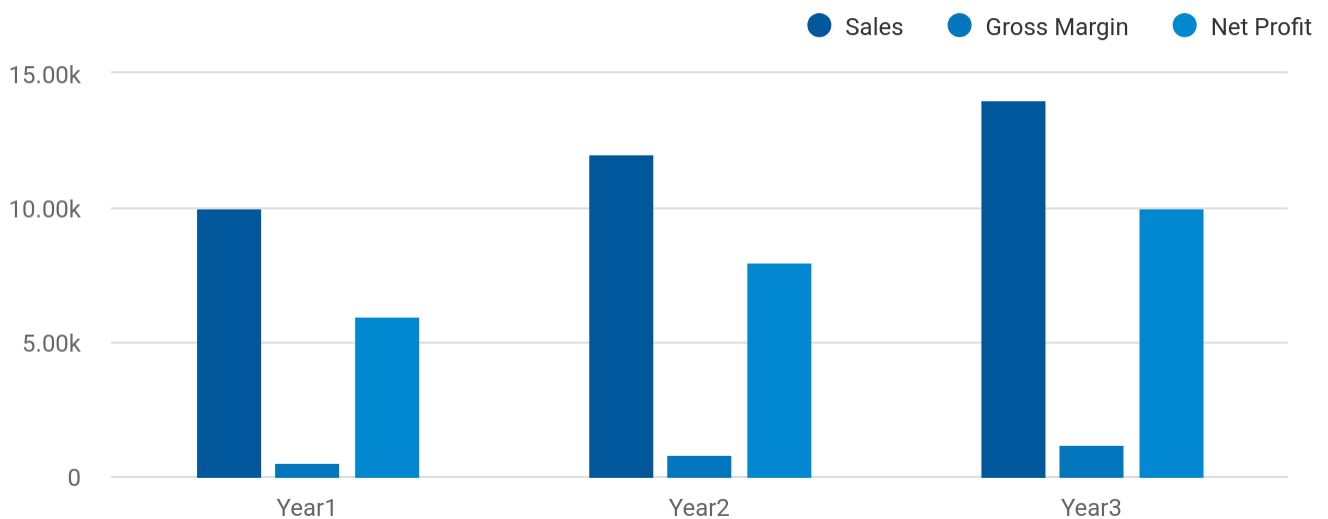
## Maxwell Clothes

The company's goal is to expand from retail into online, with its own branding, to be sold by the end of the period in other retail stores as well as online.

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# 3 Year profit forecast



Maxwell Clothes

Financial Summary

Year 1

Year 2

Year 3

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## Financial needs

Maxwell Clothes

We are looking to expand our design line so our owner will put in \$65,000. Further, we are looking for a \$115,000 business loan. Both will be paid back by our second year with our already established customer base and relationships.

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# 2.

## Company Summary

Past Performance

Business Structure

Startup summary

### Maxwell Clothes

Maxwell Clothes, Inc. is owned by John Moore and his immediate family members. He is an American fashion enthusiast with over two decades of experience in the fashion industry. He will occupy the position of the chief executive officer (CEO) of the org

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## Past Performance

### Maxwell Clothes

We brought our sales up to \$3 million last year, with a 25% gross margin, but no profits. That gross margin was way below industry averages for good reasons as we ramped up, and we project an industry-standard gross of 50% for the future.


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## Business Structure

### Maxwell Clothes

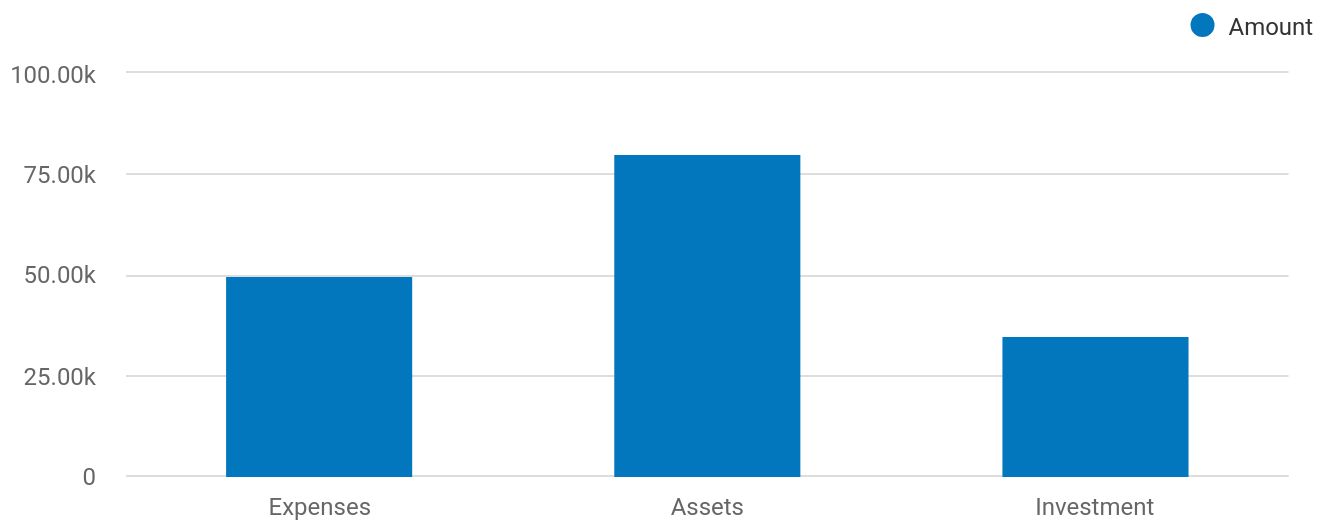
Maxwell Clothes, Inc. is a cloth manufacturing company that intends to start small in Detroit - Michigan but looks to grow big in order to compete favorably with leading clothes manufacturing companies both in the United States and on a global s

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# Startup summary

## 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 |

| Start-up Expenses                         | Amount    |
|---|-----------|
| Long-term Assets                          | \$125,000 |
| 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 |

| <b>Start-up Expenses</b>             | <b>Amount</b> |
|--------------------------------------|---------------|
| Loss at Start-up (Start-up Expenses) | \$313,125     |
| TOTAL CAPITAL                        | \$221,875     |
| TOTAL CAPITAL AND LIABILITIES        | \$221,875     |
| Total Funding                        | \$265,000     |

# 3.

## Products and services

## Maxwell Clothes

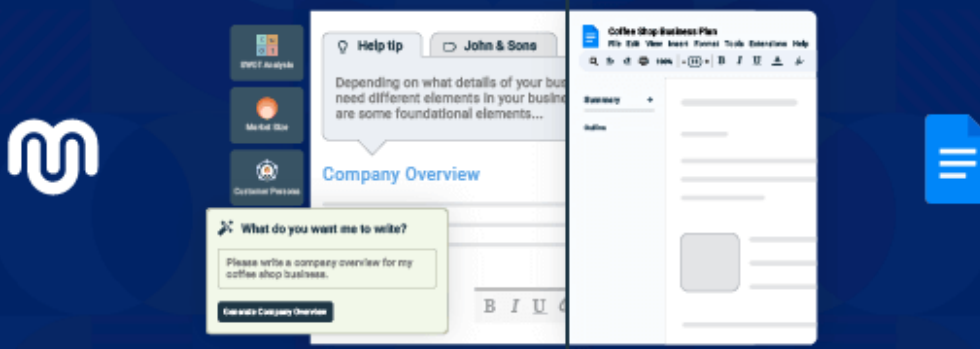
Maxwell Clothes, Inc. is established with the aim of producing high-quality and highly fashionable clothes for men, women, young adults, and children. We know that quality is a key factor that will help us sell our brand, which is why we hired a competitor

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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.



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.

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# 4.

## Market Analysis

Market Trends

Target Market





## REMEMBER

The most important component of an effective Clothing Manufacturer's business plan is its accurate marketing analysis. If you are starting on a smaller scale, you can do marketing analysis yourself.

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## Market Trends

### Maxwell Clothes

In recent times, the fashion industry relies more on mass-market sales for them to make the kind of income that will sustain the business. The mass market takes care of a wide range of customers that cuts across both the rich and the poor. Most of the new

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## Target Market

### Maxwell Clothes

When it comes to selling clothes, there is indeed a wide range of available customers. In essence, our target market can't be restricted to just a group of people, but all those who reside in the locations where we intend to open our clothes manufacturing c

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# 5.

## SWOT Analysis

## Maxwell Clothes

Maxwell Clothes, Inc. intends to build a world-class clothes manufacturing business that will manufacture both corporate and casual clothes for men, women, young adults, and children. We will be based in Detroit - Michigan, but we will not restrict the sale

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### Strength

Perhaps one of our strongest strengths could be attributed to the quality of employees and the latest machines and equipment that we have in our clothing manufacturing factory. Our chief executive officer, Mr. John Moore will be bringing his vast wealth of experience to the table.

### Weakness

A major weakness that may count against us is the fact that we are a new clothes manufacturing company and we don't have the financial capacity to compete with multibillion-dollar fashion labels when it comes to controlling the market or dictating the trend.

### Opportunity

One thing is certain, whether good or bad, people will always look for clothes to wear and on the average, they go for casual clothes because it is cheap. Besides, the opportunity for clothing lines to sell their clothes is massive and we hope to leverage these opportunities to sell our clothes.

### 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 power. Another threat that may likely confront us is the arrival of a new clothes manufacturing company in the same location where our target market exists who may want to adopt the same business model like us.

# 6.

## Strategy & Implementations

Sales Plan

Advertising Strategy

Pricing Strategy

Milestones & Metrics



## 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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## Sales Plan

### Maxwell Clothes

Maxwell Clothes intends to build a sales team that will be tasked with generating sales leads on a regional and national basis. They will also be responsible for establishing connections with retail outlets.

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## Advertising Strategy

### Maxwell Clothes

Publicity and advertising as it relates to the fashion industry involve being in touch with the organization's target market and being very creative and proactive.

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## Pricing Strategy

### Maxwell Clothes

We at Maxwell Clothes, Inc. will make sure that we design and manufacture corporate and casual clothes that will meet the financial capacity of different classes of people in different parts of the world. The prices of all our corporate and casual clothes will be set at a level that

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# Milestones & Metrics

Maxwell Clothes

| Milestone | Due Date | Who's Responsible |
|-----------|----------|-------------------|
|-----------|----------|-------------------|

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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 Clothing Manufacturer 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 covered.

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### Maxwell Clothes

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 Clothing Manufacturer business start-up, no equity funding or outside loans will be required.

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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 |
| <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>\$1,367,132.15</b> | <b>\$2,586,481.35</b> | <b>\$4,995,002.45</b> |
| Retail Sales Revenue Stream    | \$421,751.50          | \$848,663.50          | \$1,707,692           |
| Unit Sales                     | 8,435                 | 16,973                | 34,154                |
| Unit Price                     | \$50                  | \$50                  | \$50                  |
| Online Sales Revenue Stream    | \$344,352.25          | \$775,552.25          | \$1,746,691.65        |
| Unit Sales                     | 6,261                 | 14,101                | 31,758                |
| Unit Price                     | \$55                  | \$55                  | \$55                  |
| Wholesale Revenue Stream       | \$601,028.40          | \$962,265.60          | \$1,540,618.80        |
| Unit Sales                     | 15,026                | 24,057                | 38,515                |
| Unit Price                     | \$40                  | \$40                  | \$40                  |
| <b>Cost Of Sales</b>           | <b>\$447,434.70</b>   | <b>\$608,776.89</b>   | <b>\$894,033.93</b>   |
| General Costs                  | \$447,434.70          | \$608,776.89          | \$894,033.93          |
| Raw Materials                  | \$221,943.93          | \$250,091.89          | \$281,809.69          |
| Fabric Purchase                | \$190,237.62          | \$214,364.49          | \$241,551.29          |
| Buttons and Zippers            | \$31,706.31           | \$35,727.40           | \$40,258.40           |
| Production Costs               | \$225,490.77          | \$358,685             | \$612,224.24          |
| Labor Cost                     | \$136,713.23          | \$258,648.17          | \$499,500.26          |
| Manufacturing Overheads        | \$88,777.54           | \$100,036.83          | \$112,723.98          |
| Revenue Specific Costs         | \$0                   | \$0                   | \$0                   |
| Personnel Costs (Direct Labor) | \$0                   | \$0                   | \$0                   |

|                                  | 2024                  | 2025                  | 2026                  |
|----------------------------------|-----------------------|-----------------------|-----------------------|
| <b>Gross Margin</b>              | <b>\$919,697.45</b>   | <b>\$1,977,704.46</b> | <b>\$4,100,968.52</b> |
| <b>Gross Margin (%)</b>          | <b>67.27%</b>         | <b>76.46%</b>         | <b>82.10%</b>         |
| <b>Operating Expense</b>         | <b>\$1,289,680.93</b> | <b>\$1,377,739.37</b> | <b>\$1,533,311.77</b> |
| Payroll Expense (Indirect Labor) | \$1,161,600           | \$1,173,480           | \$1,185,483.60        |
| Management Team                  | \$151,800             | \$153,318             | \$154,851.24          |
| General Manager                  | \$82,800              | \$83,628              | \$84,464.28           |
| Finance Manager                  | \$69,000              | \$69,690              | \$70,386.96           |
| Production Staff                 | \$495,000             | \$499,950             | \$504,949.68          |
| Production Workers               | \$396,000             | \$399,960             | \$403,959.60          |
| Quality Control Inspectors       | \$99,000              | \$99,990              | \$100,990.08          |
| Sales and Marketing              | \$514,800             | \$520,212             | \$525,682.68          |
| Sales Representatives            | \$462,000             | \$466,620             | \$471,286.80          |
| Marketing Coordinator            | \$52,800              | \$53,592              | \$54,395.88           |
| General Expense                  | \$128,080.93          | \$204,259.37          | \$347,828.17          |
| Facility Costs                   | \$60,037.69           | \$99,030.78           | \$174,005.14          |
| Rent                             | \$19,023.72           | \$21,436.34           | \$24,155.06           |
| Utilities                        | \$41,013.97           | \$77,594.44           | \$149,850.08          |
| Marketing and Advertising        | \$23,718.98           | \$29,133.88           | \$36,065.27           |
| Digital Marketing                | \$12,682.53           | \$14,291.10           | \$16,103.44           |
| Print Advertising                | \$11,036.45           | \$14,842.78           | \$19,961.83           |
| Operational Expenses             | \$44,324.26           | \$76,094.71           | \$137,757.76          |
| Shipping and Logistics           | \$34,178.31           | \$64,662.03           | \$124,875.07          |
| Equipment Maintenance            | \$10,145.95           | \$11,432.68           | \$12,882.69           |
| Bad Debt                         | \$0                   | \$0                   | \$0                   |

|                                  | 2024                  | 2025                  | 2026                  |
|----------------------------------|-----------------------|-----------------------|-----------------------|
| Amortization of Current Assets   | \$0                   | \$0                   | \$0                   |
| <b>EBITDA</b>                    | <b>(\$369,983.48)</b> | <b>\$599,965.09</b>   | <b>\$2,567,656.75</b> |
| <b>Additional Expense</b>        | <b>\$25,762.93</b>    | <b>\$23,828.77</b>    | <b>\$21,775.31</b>    |
| Long Term Depreciation           | \$20,616              | \$20,616              | \$20,616              |
| Gain or loss from Sale of Assets | \$0                   | \$0                   | \$0                   |
| EBIT                             | <b>(\$390,599.48)</b> | \$579,349.09          | \$2,547,040.75        |
| Interest Expense                 | \$5,146.94            | \$3,212.76            | \$1,159.29            |
| EBT                              | <b>(\$395,746.41)</b> | \$576,136.32          | \$2,545,881.44        |
| Income Tax Expense / Benefit     | \$0                   | \$0                   | \$0                   |
| <b>Total Expense</b>             | <b>\$1,762,878.56</b> | <b>\$2,010,345.03</b> | <b>\$2,449,121.01</b> |
| <b>Net Income</b>                | <b>(\$395,746.41)</b> | <b>\$576,136.32</b>   | <b>\$2,545,881.44</b> |
| <b>Net Income (%)</b>            | <b>(28.95%)</b>       | <b>22.27%</b>         | <b>50.97%</b>         |
| Retained Earning Opening         | \$0                   | <b>(\$415,746.41)</b> | \$140,389.91          |
| Owner's Distribution             | \$20,000              | \$20,000              | \$20,000              |
| <b>Retained Earning Closing</b>  | <b>(\$415,746.41)</b> | <b>\$140,389.91</b>   | <b>\$2,666,271.35</b> |

## Projected Cash Flow

|                                  | 2024                  | 2025                  | 2026                  |
|----------------------------------|-----------------------|-----------------------|-----------------------|
| <b>Cash Received</b>             | <b>\$1,367,132.15</b> | <b>\$2,586,481.35</b> | <b>\$4,995,002.45</b> |
| <b>Cash Paid</b>                 | <b>\$1,742,262.56</b> | <b>\$1,989,729.03</b> | <b>\$2,428,505.01</b> |
| COS & General Expenses           | \$575,515.63          | \$813,036.26          | \$1,241,862.10        |
| Salary & Wages                   | \$1,161,600           | \$1,173,480           | \$1,185,483.60        |
| Interest                         | \$5,146.94            | \$3,212.76            | \$1,159.29            |
| Sales Tax                        | \$0                   | \$0                   | \$0                   |
| Income Tax                       | \$0                   | \$0                   | \$0                   |
| <b>Net Cash From Operations</b>  | <b>(\$375,130.41)</b> | <b>\$596,752.32</b>   | <b>\$2,566,497.44</b> |
| Assets Sell                      | \$0                   | \$0                   | \$0                   |
| Assets Purchase                  | \$120,000             | \$0                   | \$0                   |
| <b>Net Cash From Investments</b> | <b>(\$120,000)</b>    | <b>\$0</b>            | <b>\$0</b>            |
| <b>Amount Received</b>           | <b>\$150,000</b>      | <b>\$0</b>            | <b>\$0</b>            |
| Loan Received                    | \$100,000             | \$0                   | \$0                   |
| Common Stock                     | \$0                   | \$0                   | \$0                   |
| Preferred Stock                  | \$0                   | \$0                   | \$0                   |
| Owner's Contribution             | \$50,000              | \$0                   | \$0                   |
| <b>Amount Paid</b>               | <b>\$51,359.35</b>    | <b>\$53,293.51</b>    | <b>\$55,347.12</b>    |
| Loan Capital                     | \$31,359.34           | \$33,293.52           | \$35,347.14           |
| Dividends & Distributions        | \$20,000              | \$20,000              | \$20,000              |
| <b>Net Cash From Financing</b>   | <b>\$98,640.65</b>    | <b>(\$53,293.51)</b>  | <b>(\$55,347.12)</b>  |

|                    | 2024                  | 2025                | 2026                  |
|--------------------|-----------------------|---------------------|-----------------------|
| <b>Summary</b>     |                       |                     |                       |
| Starting Cash      | \$0                   | (\$396,489.76)      | \$146,969.05          |
| Cash In            | \$1,517,132.15        | \$2,586,481.35      | \$4,995,002.45        |
| Cash Out           | \$1,913,621.91        | \$2,043,022.54      | \$2,483,852.13        |
| Change in Cash     | (\$396,489.76)        | \$543,458.81        | \$2,511,150.32        |
| <b>Ending Cash</b> | <b>(\$396,489.76)</b> | <b>\$146,969.05</b> | <b>\$2,658,119.37</b> |

## Projected Balance Sheet

|                                 | 2024                  | 2025                | 2026                  |
|---------------------------------|-----------------------|---------------------|-----------------------|
| <b>Assets</b>                   | <b>(\$297,105.76)</b> | <b>\$225,737.05</b> | <b>\$2,716,271.37</b> |
| <b>Current Assets</b>           | <b>(\$396,489.76)</b> | <b>\$146,969.05</b> | <b>\$2,658,119.37</b> |
| Cash                            | (\$396,489.76)        | \$146,969.05        | \$2,658,119.37        |
| Accounts Receivable             | \$0                   | \$0                 | \$0                   |
| Inventory                       | \$0                   | \$0                 | \$0                   |
| Other Current Assets            | \$0                   | \$0                 | \$0                   |
| <b>Long Term Assets</b>         | <b>\$99,384</b>       | <b>\$78,768</b>     | <b>\$58,152</b>       |
| Gross Long Term Assets          | \$120,000             | \$120,000           | \$120,000             |
| Accumulated Depreciation        | (\$20,616)            | (\$41,232)          | (\$61,848)            |
| <b>Liabilities &amp; Equity</b> | <b>(\$297,105.75)</b> | <b>\$225,737.05</b> | <b>\$2,716,271.35</b> |
| <b>Liabilities</b>              | <b>\$68,640.66</b>    | <b>\$35,347.14</b>  | <b>\$0</b>            |
| <b>Current Liabilities</b>      | <b>\$33,293.52</b>    | <b>\$35,347.14</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              | \$33,293.52           | \$35,347.14         | \$0                   |
| <b>Long Term Liabilities</b> | <b>\$35,347.14</b>    | <b>\$0</b>          | <b>\$0</b>            |
| Long Term Debt               | \$35,347.14           | \$0                 | \$0                   |
| <b>Equity</b>                | <b>(\$365,746.41)</b> | <b>\$190,389.91</b> | <b>\$2,716,271.35</b> |
| Paid-in Capital              | \$0                   | \$0                 | \$0                   |
| Common Stock                 | \$0                   | \$0                 | \$0                   |
| Preferred Stock              | \$0                   | \$0                 | \$0                   |
| Owner's Contribution         | \$50,000              | \$50,000            | \$50,000              |
| Retained Earnings            | (\$415,746.41)        | \$140,389.91        | \$2,666,271.35        |
| <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 two side-by-side screenshots. The left screenshot displays the Upmetrics software interface, which is clean and user-friendly. It features a 'Financial Plan' section with a 'Profit & Loss' statement for the year 2023-04. The statement includes metrics like Revenue (\$241,391), Cost of Sales (\$16,605), Gross Margin (\$235,786), and Operating Expenses (\$214,379). Below this is a pricing calculator asking 'What price will you charge for each unit?' with a 'Per Unit' input set to \$40. The right screenshot shows a traditional spreadsheet with a complex grid of cells, many containing formulas like '=SUM(C2:G2)' and '=SUM(C2:G2)\*100'. The spreadsheet interface is cluttered with various icons and menu options.

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

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.**

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