




HDFL Construction


Dedicated to your living


Business Plan


[YEAR]

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Financial Plan

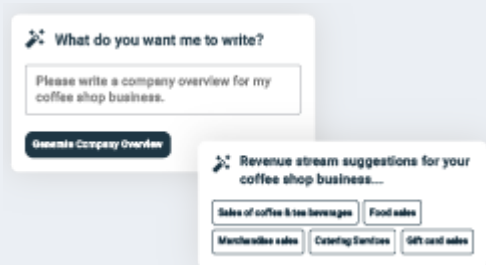
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1.

Executive Summary

Mission Statement

Management and Personnel

Marketing

Financing

Mission Statement

HDFL Construction

HDFL Construction strives to build quality affordable homes by providing an honest, fair working relationship with subcontractors, new homeowners, and salespeople in an atmosphere where families can experience the pride and satisfaction of designing

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Management and Personnel

HDFL Construction

The owners are seasoned business people with an interest in their community. Both owners have operated their own small businesses previous to beginning HDFL Construction. They offer the company experience in construction, real estate, accounting, mar

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Marketing

HDFL Construction

Homes range from 1,000 to 1,300 square feet with builder design or bids on your own home design are provided free of charge. Currently, the price of the homes includes 2 acres of land with a view of the Rockies. These homes are reasonably priced in the

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Financing

HDFL Construction

HDFL Construction is interested in obtaining a \$40,000 credit line to assist with the cost of building more than one new home at a time.

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2.

Mission Statement, Goals and Objectives

Business Overview

Mission Statement

Goals & Objectives

Business Overview

HDFL Construction

HDFL Construction provides quality, affordable new homes throughout Landholders County. Speculation custom homes are built within the Wyoming Community Development Authority (WCDA) first-time homebuyer price range. The prospective owners can


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Mission Statement

HDFL Construction

HDFL Construction strives to build quality affordable homes by providing an honest, fair working relationship with subcontractors, new homeowners, and salespeople in an atmosphere where families can experience the pride and satisfaction of designing

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Goals & Objectives

Goal 1

HDFL Construction will develop an infrastructure for long-term planning and organizational structure.

Objective	Lead person	Target Date
Develop a market package detailing standard features and benefits offered for individuals home with a pricing list of enhanced features available at the buyer's choosing.	Barbara	June 30, 2014
Develop a standard operating procedure for new home sites for VA/FHA/WCDA eligibility.	Paul HDFL	June 30, 2014
Review financial controls and accounting system with Mark Collorbaum, Bottom Line Tax and Accounting for Small Business, and make necessary adjustments.	Diane HDFL	December 31, 2014

Goal 2

Develop a plan for a business succession plan to establish long-term success for HDFL Construction.

Objective	Lead person	Target Date
Understand possible succession scenarios by having bi-monthly meetings beginning immediately.	Barbara	August 31, 2014
Review and provide business "impact" statements for discussion.	Barbara	November 30, 2014
After formulating a decision based upon impact scenarios, seek legal advice on implications and legalities.	Barbara	Dec 31, 2014

3.

Market Analysis

Industry Analysis

Market Trends

Business Fit in the Industry

Industry Analysis

HDFL Construction

HDFL Construction operates within two industries: New Home Construction and Real Estate. In Landholders County, where the company conducts business, the construction industry accounts for approximately 4.7% of employment.


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Market Trends

HDFL Construction

In Landholders County there is a fairly stable growth pattern in new home construction. Affordable homes, deemed at \$100,000 or less, are lacking throughout Landholders County. As for the cost for land increases in this area, it will be exceedingly more

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Business Fit in the Industry

HDFL Construction

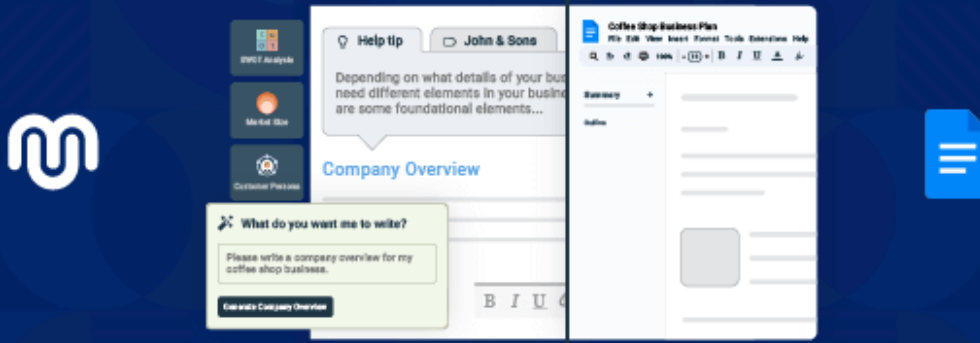
HDFL Construction builds two to three custom homes per year. The company works to keep overhead and employee costs low in order to provide homes in a rural setting from \$120,000.00 to \$140,000.00 in Landholders County. In reviewing statistics in the La

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



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4.

Management and Organizational Structure

Organization

Management

Hiring Plan

Risk Management

Record-Keeping Functions

Organization

HDFL Construction

Currently, HDFL Construction is a partnership. The partnership was chosen initially because the business partners wanted to explore the viability of the business relationship. A partnership allowed the most flexibility with the least amount of financial involvement.

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Management

HDFL Construction

“We perform better and work smarter when we make decisions as a team.”

Although our business is a family operated business, we all work on a strictly professional

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Roger d

Owner & Founder - roger@example.com

- Real Estate Broker in the Shanoah Community for 20 years.
- Owner of HDFL Real Estate.
- Extensive knowledge of sales, marketing, and pricing.
- Ten years of experience in the construction industry.



Paul d

Owner - paul@example.com

- Twelve years of experience in the construction industry
- Prior to moving to Shanoah, operated a successful business, North Pacific Land Design, for 10 years that specialized in landscape and construction
- Extensive organizational, time management, and cost control skills
- Twelve years of experience in bidding projects and estimating costs



Diane d

Administrative Assistant - diane@example.com

- Twenty-five years of experience in accounts payable and receivable.
- Excellent organizational skills
- Experienced in managing day-to-day office issues.

Hiring Plan

HDFL Construction

Currently, we are in the process of interviewing outside advisors for end of the year accounting and legal issues.

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Risk Management

HDFL Construction

HDFL Construction has several Risk Management strategies it uses to minimize risk and protect company investments. Liability Insurance is maintained on the company in the amount of \$500,000.00. Builder's Risk Insurance is obtained for each new home.

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Record-Keeping Functions

HDFL Construction

HDFL Construction has a streamlined approach to record-keeping. All home sales are purchased by cash at closing or by a loan obtained by the buyers. In our business, we do not have an "Accounts Receivable." Our system is based on "Contracts Received."

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☐ HDFL Construction

On each product delivered to the job site, one of the owners reviews the invoices and physically accounts for the shipment. If there is a problem with the order, it is noted on the shipping receipt and returned to the delivery driver. The store/supplier is then contacted.

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Accounts Payable

Start writing here..

☐ HDFL Construction

The owners record and calculate payroll based on spreadsheets with deductions, etc., already in place. All payroll taxes and reports are completed and submitted by the Administrative Assistant. Quarterly reports are reviewed by the owners and due dates are tracked.

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Payroll

Start writing here..

5.

Marketing Plan

Description of Product and Services

Features and Benefits

Life Cycles/Seasonality

Marketing Strategies

Description of Product and Services

HDFL Construction

Known for country living and views of the Rocky Mountains with all of the city conveniences, Bison Valley is conveniently located off of Tristar Ranch Road near the Tristar Ranch. HDFL Construction is offering home buyers many of the amenities found in

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Features and Benefits

HDFL Construction

Homes range from 1,000 to 1,300 square feet with builder design, or bids on your own home design are provided free of charge. Currently, the price of the homes includes two acres of land with a view of the Rockies. The homes feature 2x6 construction, overs

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Quality is provided by the craftsmanship and one-to-one customer relationship with the owners. In addition to the personal relationship, the new home buyers will have the opportunity to choose from high-quality "standard" features or enhance their home fr

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Quality

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The Efficiency of the home will be noticed on the owner's first heating bill. The increased insulation throughout the house and weatherproofing will provide the new homeowners with an Energy Efficient home to enjoy throughout the year. It will also decrease

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Efficiency

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HDFL Construction strives to keep its overhead cost to a minimum in order to offer quality new homes from \$120,000.00 to \$140,000.00 price range. These prices include land with views of the Rockies! We cut our costs and pass the savings onto the home buyer

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Affordability

Start writing here..

Life Cycles/Seasonality

HDFL Construction

The new home construction booms from April through October. During this time we offer pricing incentives to people who are willing to wait for their home to be completed in November through April. This allows us to remain consistent throughout the year

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Marketing Strategies

HDFL Construction

HDFL construction is a home-based business. We meet with customers and promote the company and products at the building site. Administrative functions are performed out of our in-home office. By utilizing new homes under construction as our business,

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Location/Distribution

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The price/quality relationship of the homes we build would be considered Low Price/High Quality. Many of our customers comment that the homes we build are solid, well-constructed homes. As a testament to that fact: a young couple moving to Shanoa

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Price/Quality Relationship

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HDFL Construction

Packaging and Customer Service

At all times during the construction phase, the job site is kept tidy. Lumber and materials are

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Promotional Strategies

Start writing here..

6.

Financial Plan

Projected Profit and Loss

Projected Cash Flow

Projected Balance Sheet

Projected Profit and Loss

	2024	2025	2026
Revenue	\$5,050,000	\$5,432,500	\$5,848,630
Residential Construction Projects	\$2,500,000	\$2,625,000	\$2,757,500
Unit Sales	10	11	11
Unit Price	\$250,000	\$250,000	\$250,000
Commercial Construction Projects	\$2,500,000	\$2,750,000	\$3,025,000
Unit Sales	5	6	6
Unit Price	\$500,000	\$500,000	\$500,000
Maintenance and Repair Services	\$50,000	\$57,500	\$66,130
Unit Sales	50	58	66
Unit Price	\$1,000	\$1,000	\$1,000
Cost Of Sales	\$1,740,000	\$1,864,400	\$1,999,323.50
General Costs	\$1,740,000	\$1,864,400	\$1,999,323.50
Material Costs	\$225,000	\$234,650	\$244,734.50
Lumber and Building Materials	\$145,000	\$152,250	\$159,862.50
Construction Equipment Rental	\$80,000	\$82,400	\$84,872
Labor Costs	\$1,515,000	\$1,629,750	\$1,754,589
Skilled Labor Wages	\$1,010,000	\$1,086,500	\$1,169,726
Subcontractor Fees	\$505,000	\$543,250	\$584,863
Revenue Specific Costs	\$0	\$0	\$0
Personnel Costs (Direct Labor)	\$0	\$0	\$0

	2024	2025	2026
Gross Margin	\$3,310,000	\$3,568,100	\$3,849,306.50
Gross Margin (%)	65.54%	65.68%	65.82%
Operating Expense	\$2,139,402.28	\$2,222,183.93	\$2,312,569.15
Payroll Expense (Indirect Labor)	\$1,676,160	\$1,714,363.20	\$1,753,471.20
Management Team	\$468,000	\$482,040	\$496,501.20
General Manager	\$144,000	\$148,320	\$152,769.60
Project Manager	\$324,000	\$333,720	\$343,731.60
On-site Workers	\$910,800	\$929,016	\$947,596.80
Construction Workers	\$910,800	\$929,016	\$947,596.80
Administrative Staff	\$297,360	\$303,307.20	\$309,373.20
Office Administrators	\$297,360	\$303,307.20	\$309,373.20
General Expense	\$463,242.28	\$507,820.73	\$559,097.95
Office and Administrative Expenses	\$40,626.12	\$52,641.29	\$68,355.37
Office Rent	\$33,530.16	\$42,524.15	\$53,930.79
Utilities (Electricity, Water)	\$7,095.96	\$10,117.14	\$14,424.58
Marketing and Sales Expenses	\$404,000	\$434,600	\$467,890.40
Advertising and Promotion	\$151,500	\$162,975	\$175,458.90
Sales Commissions	\$252,500	\$271,625	\$292,431.50
Operational and Miscellaneous Expenses	\$18,616.16	\$20,579.44	\$22,852.18
Equipment Maintenance	\$10,616.16	\$12,419.44	\$14,528.98
Insurance	\$8,000	\$8,160	\$8,323.20

	2024	2025	2026
Bad Debt	\$0	\$0	\$0
Amortization of Current Assets	\$0	\$0	\$0
EBITDA	\$1,170,597.72	\$1,345,916.07	\$1,536,737.35
Additional Expense	\$52,363.23	\$46,910.82	\$41,122.08
Long Term Depreciation	\$24,768	\$24,768	\$24,768
Gain or loss from Sale of Assets	\$0	\$0	\$0
EBIT	\$1,145,829.72	\$1,321,148.07	\$1,511,969.35
Interest Expense	\$27,595.23	\$22,142.81	\$16,354.10
EBT	\$1,118,234.49	\$1,299,005.25	\$1,495,615.27
Income Tax Expense / Benefit	\$0	\$0	\$0
Total Expense	\$3,931,765.51	\$4,133,494.75	\$4,353,014.73
Net Income	\$1,118,234.49	\$1,299,005.25	\$1,495,615.27
Net Income (%)	22.14%	23.91%	25.57%
Retained Earning Opening	\$0	\$1,038,234.49	\$2,297,239.74
Owner's Distribution	\$80,000	\$40,000	\$40,000
Retained Earning Closing	\$1,038,234.49	\$2,297,239.74	\$3,752,855.01

Projected Cash Flow

	2024	2025	2026
Cash Received	\$5,050,000	\$5,432,500	\$5,848,630
Cash Paid	\$3,906,997.51	\$4,108,726.75	\$4,328,246.73
COS & General Expenses	\$2,203,242.28	\$2,372,220.73	\$2,558,421.45
Salary & Wages	\$1,676,160	\$1,714,363.20	\$1,753,471.20
Interest	\$27,595.23	\$22,142.81	\$16,354.10
Sales Tax	\$0	\$0	\$0
Income Tax	\$0	\$0	\$0
Net Cash From Operations	\$1,143,002.49	\$1,323,773.25	\$1,520,383.27
Assets Sell	\$0	\$0	\$0
Assets Purchase	\$180,000	\$0	\$0
Net Cash From Investments	(\$180,000)	\$0	\$0
Amount Received	\$700,000	\$0	\$0
Loan Received	\$500,000	\$0	\$0
Common Stock	\$0	\$0	\$0
Preferred Stock	\$0	\$0	\$0
Owner's Contribution	\$200,000	\$0	\$0
Amount Paid	\$168,401.57	\$133,853.98	\$139,642.72
Loan Capital	\$88,401.57	\$93,853.99	\$99,642.70
Dividends & Distributions	\$80,000	\$40,000	\$40,000
Net Cash From Financing	\$531,598.43	(\$133,853.98)	(\$139,642.72)

	2024	2025	2026
Summary			
Starting Cash	\$0	\$1,494,600.92	\$2,684,520.19
Cash In	\$5,750,000	\$5,432,500	\$5,848,630
Cash Out	\$4,255,399.08	\$4,242,580.73	\$4,467,889.45
Change in Cash	\$1,494,600.92	\$1,189,919.27	\$1,380,740.55
Ending Cash	\$1,494,600.92	\$2,684,520.19	\$4,065,260.74

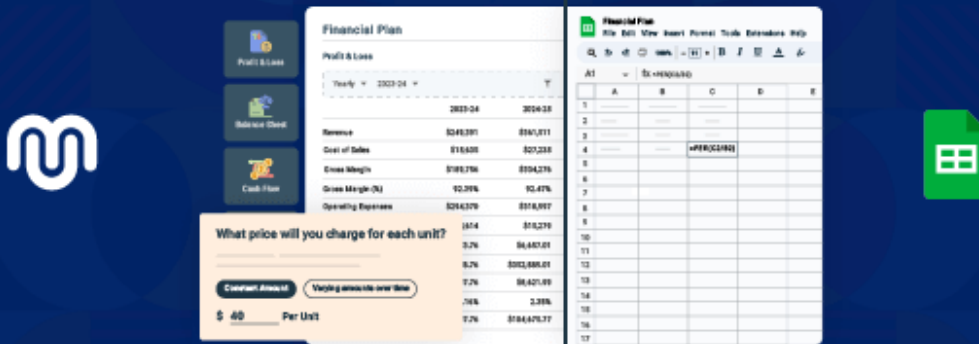
Projected Balance Sheet

	2024	2025	2026
Assets	\$1,649,832.92	\$2,814,984.19	\$4,170,956.74
Current Assets	\$1,494,600.92	\$2,684,520.19	\$4,065,260.74
Cash	\$1,494,600.92	\$2,684,520.19	\$4,065,260.74
Accounts Receivable	\$0	\$0	\$0
Inventory	\$0	\$0	\$0
Other Current Assets	\$0	\$0	\$0
Long Term Assets	\$155,232	\$130,464	\$105,696
Gross Long Term Assets	\$180,000	\$180,000	\$180,000
Accumulated Depreciation	(\$24,768)	(\$49,536)	(\$74,304)
Liabilities & Equity	\$1,649,832.92	\$2,814,984.18	\$4,170,956.75
Liabilities	\$411,598.43	\$317,744.44	\$218,101.74
Current Liabilities	\$93,853.99	\$99,642.70	\$0
Accounts Payable	\$0	\$0	\$0
Income Tax Payable	\$0	\$0	\$0

	2024	2025	2026
Sales Tax Payable	\$0	\$0	\$0
Short Term Debt	\$93,853.99	\$99,642.70	\$0
Long Term Liabilities	\$317,744.44	\$218,101.74	\$218,101.74
Long Term Debt	\$317,744.44	\$218,101.74	\$218,101.74
Equity	\$1,238,234.49	\$2,497,239.74	\$3,952,855.01
Paid-in Capital	\$0	\$0	\$0
Common Stock	\$0	\$0	\$0
Preferred Stock	\$0	\$0	\$0
Owner's Contribution	\$200,000	\$200,000	\$200,000
Retained Earnings	\$1,038,234.49	\$2,297,239.74	\$3,752,855.01
Check	\$0	\$0	\$0

Upmetrics vs Financial Spreadsheets

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



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

	2023-24	2024-25
Revenue	\$241,291	\$181,811
Cost of Sales	\$16,620	\$27,233
Gross Margin	\$191,756	\$154,276
Gross Margin (%)	79.5%	85.4%
Operating Expenses	\$214,379	\$118,987
	154	\$1,279
	0.2%	\$6,687.01
	0.2%	\$102,888.01
	7.2%	\$6,821.89
	7.6%	2,386
	7.2%	\$184,670.77

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Mariia Yevlash



Student, Sumy State University – Ukraine

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