



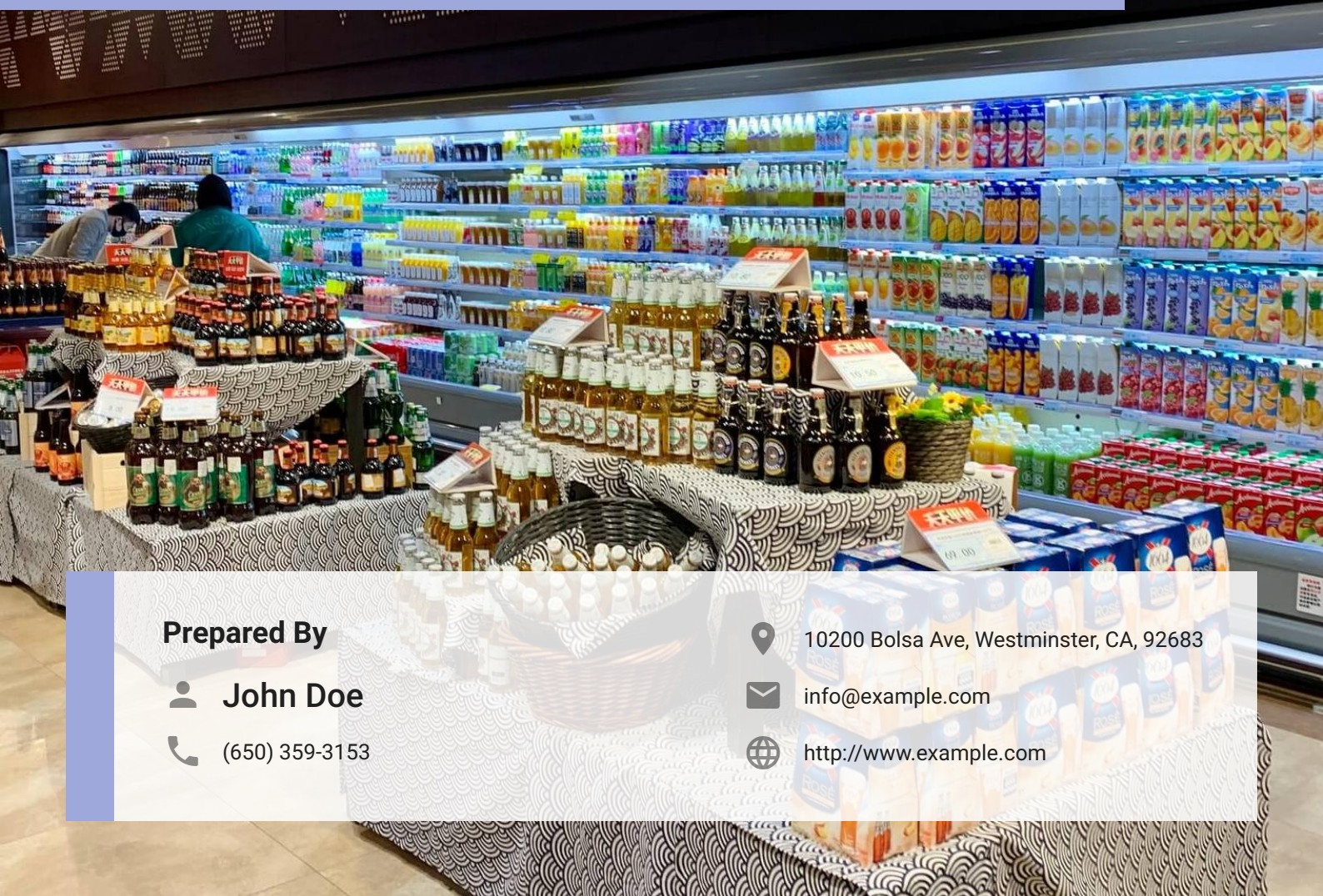
SafeMart Grocery

Business Plan

[YEAR]

One store for every need

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Prepared By



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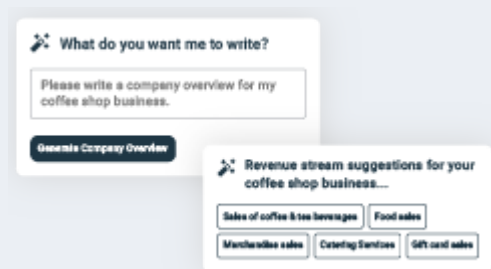
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1.

Executive Summary

Objectives

Mission

Keys to Success

Financial Summary

SafeMart Grocery

SafeMart Grocery LLC is a small town supermarket located in Denver, Colorado.

Being a sole community provider, the market offers grocery products to the local community.

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Objectives

SafeMart Grocery

1. Expand building to increase product selection and services.
2. Replace existing equipment in the facility to provide an energy-efficient environment.
3. Introduce the deli/coffee shop by creating a commercial kitchen.


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Mission

SafeMart Grocery

SafeMart Grocery LLC is committed to satisfying customers by providing a broad selection of high quality and competitively priced products as well as exceptional customer service. The focus of SafeMart Grocery LLC is to create an environment that is warm, friendly, and inviting.

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Keys to Success

SafeMart Grocery

The keys to success for SafeMart Grocery LLC are:

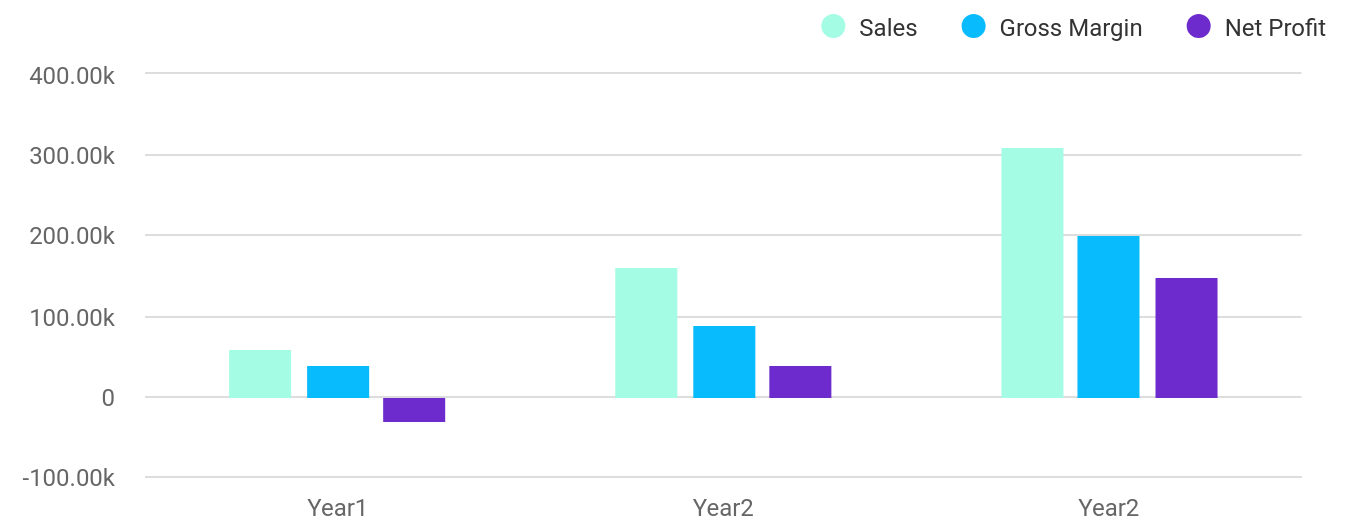
• Quality products and friendly service.

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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

Company Ownership

Company History

SafeMart Grocery

The building that is currently home to SafeMart Grocery LLC was originally the local community bakery. The building was constructed in the 1920s and then transformed into the general mercantile store in the 1950s and continued as such until the 1980s.

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Company Ownership



John Doe

Owner - johnd@example.com

SafeMart Grocery LLC is a limited liability corporation owned and operated by John Doe each with a 50% share of ownership.

Company History

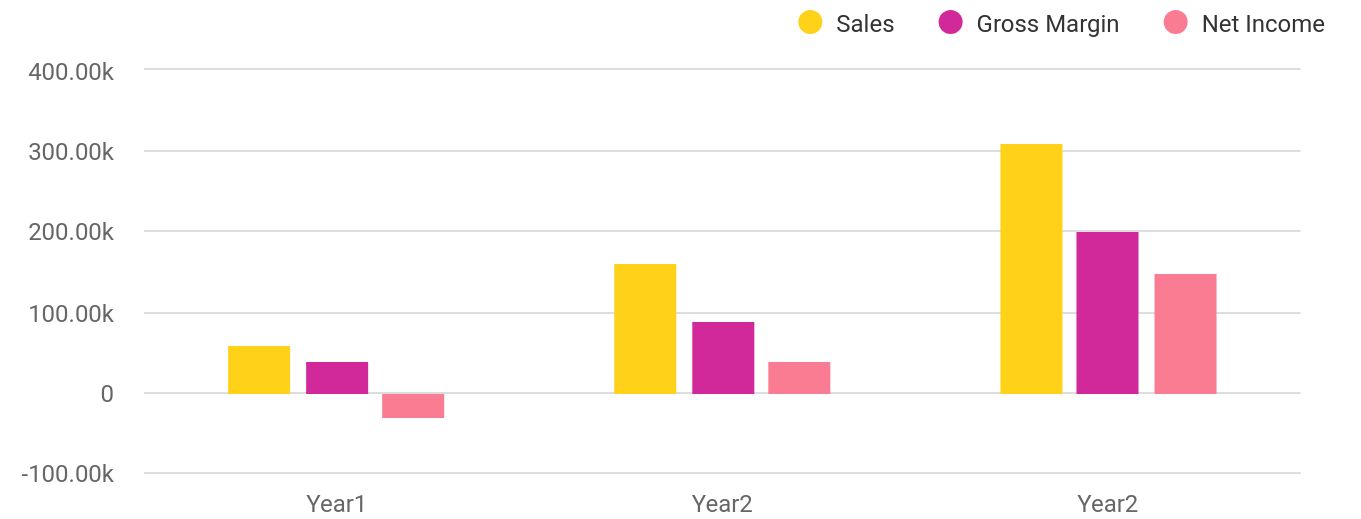
SafeMart Grocery LLC was purchased by the current owners John Doe(s) in March 2007. The annual sales were approximately \$500K with a net income of approximately \$15K. After installing new shelving, increasing product selection, and including bi-weekly sales, SafeMart Grocery LLC has more than doubled annual sales and has shown a net income of approximately \$60K for the past two years.

Past Performance	Year1	Year2	Year3
Sales	\$733,439	\$1,159,101	\$1,220,803
Gross Margin	\$125,004	\$297,359	\$333,947
Gross Margin %	17.04%	25.65%	27.35%
Operating Expenses	\$257,014	\$234,971	\$269,735
Inventory Turnover	15.37	19.06	17.44
Balance Sheet	Year1	Year2	Year3
Current Assets			

Past Performance	Year1	Year2	Year3
Cash	\$30,563	\$57,400	\$80,328
Inventory	\$39,594	\$50,851	\$50,851
Other Current Assets	\$3,656	\$3,595	\$44,492
Total Current Assets	\$73,813	\$111,847	\$175,671
Long-term Assets			
Long-term Assets	\$85,255	\$86,031	\$94,357
Accumulated Depreciation	\$85,255	\$86,031	\$94,357
Total Long-term Assets	\$0	\$0	\$0
Total Assets	\$73,813	\$111,847	\$175,671
Current Liabilities			
Accounts Payable	\$0	\$0	\$22,301
Current Borrowing	\$0	\$0	\$35,000
Other Current Liabilities (interest free)	\$13,548	\$0	\$3,706
Total Current Liabilities	\$13,548	\$0	\$61,007
Long-term Liabilities	\$0	\$0	\$39,454
Total Liabilities	\$13,548	\$0	\$100,461
Paid-in Capital	\$182,454	\$43,025	\$43,025
Retained Earnings	(\$339,454)	\$45,179	\$2,041
Earnings	\$217,265	\$23,643	\$30,145
Total Capital	\$60,265	\$111,847	\$75,211
Total Capital and Liabilities	\$73,813	\$111,847	\$175,671

Past Performance	Year1	Year2	Year3
Other Inputs			
Payment Days	30	30	30

Past Performance



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

3.

Products and Services

Products and services

SafeMart Grocery

SafeMart Grocery LLC is a small community grocery store that offers store brand and national brand products. We offer a meat department where fresh cuts are available daily and there are no pre-packaged meats for sale. The store offers home delivery for local customers.

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Products and services



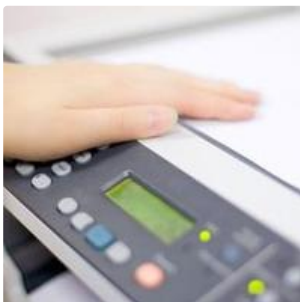
ATM services



Purified water treatment machine



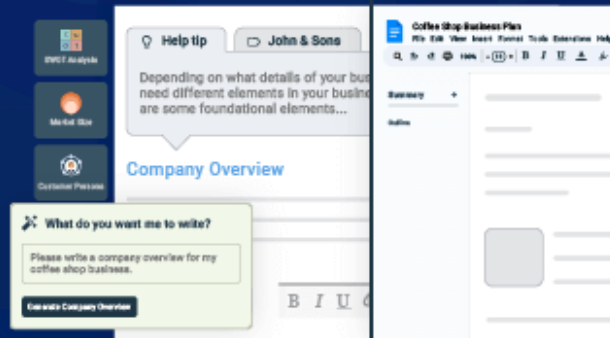
Grocery Items



Copying and faxing machines

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4.

Market Analysis

Industry Analysis

Market Segmentation

Target Market Segment Strategy

Service Business Analysis

Industry Analysis

SafeMart Grocery

Denver, Colorado is located approximately 70 miles from Denver and 90 miles from Denver, which is appealing to many home and property buyers who prefer country charm while being close to certain amenities. Denver and the surrounding community co

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Market Segmentation

SafeMart Grocery

Denver residents - This segment consists of permanent residents with an average household size of 2.5 people. The age ranges from infants to retirees with 57% being age 25 and older. Their average household income is \$29,072.

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Market Analysis

Potential Customers	Growth	Year1	Year2	Year3	Year4	Year5	CAGR
Denver residents	3%	1,736	1,788	1,842	1,897	1,954	3.00%
Denver	3%	474	488	503	518	534	3.02%
Denver	3%	240	247	254	262	270	2.99%
Denver	3%	469	483	497	512	527	2.96%
Denver	3%	298	307	316	325	335	2.97%
Denver	3%	60	62	64	66	68	3.18%
Denver	3%	30	31	32	33	34	3.18%
Total	3.00%	3,307	3,406	3,508	3,613	3,722	3.00%

Target Market Segment Strategy

SafeMart Grocery

Most residents in the target segments have become accustomed to driving to Denver, Denver, or Denver for most of their grocery, hardware, and other needs. The larger chain stores such as Wal-Mart, Denver, etc. have attracted residents because of product se


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Service Business Analysis

SafeMart Grocery


SafeMart Grocery LLC seeks to be a one-stop-shop for the local community, whether it be copying, faxing, shipping, or just daily shopping, we want local residents to know that we will be able to provide for their diverse needs in a store with them in mind.

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SafeMart Grocery

The customer base of SafeMart Grocery LLC is very diverse in that there is a group of general customers that just purchase store brand and national brand products, another group of high-end customer who requests select gourmet products, such as capers

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Competition and Buying Patterns

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5.

Web Plan

Website Marketing Strategy
Development Requirements

SafeMart Grocery

SafeMart Grocery LLC's website will be the virtual business card and portfolio for the market, as well as its online home. The web site will provide information about the market (mission, vision, etc.) and to be a resource for nutritionally related topics. There


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Website Marketing Strategy

SafeMart Grocery

A large segment of the local community do not have access or the knowledge to access the internet, thus, an internet-only blitz would reach the Internet-savvy people of the community. Several customers have suggested an email blitz (weekly, bi-weekly, r


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Development Requirements

SafeMart Grocery

Website development has been discussed; however, never implemented. The domain name bstreemarket.com is reserved for web site development. Considerable thought has been given to the content of the web page and the services of a local webmaster

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6.

Strategy and Implementation

SWOT Analysis

Competitive Edge

Marketing Strategy

Sales Strategy

Milestones

SafeMart Grocery

We have clearly defined the target markets and have differentiated ourselves by offering a unique solution to our customers' needs. Our sales and marketing strategy will be a combination of community mailers as well as Internet email blasts. R

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SWOT Analysis

Strength

- Finances - We have positive cash flow, net income, and approximately \$35K reserve for emergency
- Building - We are located on a major highway, 1920's historic building with charm and ambiance
- Product Selection - We have the basic grocery needs for a variety of consumers
- Owners attributes/values - detail-oriented, hard-working, educational background
- Meet Department - customers come for miles around to purchase fresh-cut meat daily

Weakness

- Inferior cooling and freezer units- current systems have limited capacity for products and frequently break down.
- Shopping experience - store is in need of interior and exterior upgrades to improve consumer's overall shopping experience.
- Inability to compete with larger national chains.
- Limited grocery deliveries - The market receives deliveries only twice weekly.

Opportunity

- Offering prepared foods and a deli for consumers
- Growing population within the community
- Indoor/outdoor dining for consumers

Threat

- Larger store chains - The larger store chains have attracted customers and can be a distraction to increasing sales.
- Emerging local competitors- If the community continues to grow, this would be a prime location for Dollar General or a similar type of store to open.
- Price increases by suppliers - When gas prices are escalating, suppliers add fuel surcharges and prices increase to the point consumers had to choose whether or not to purchase an item.

Competitive Edge

SafeMart Grocery

The market is the only grocery store in the community. The momentum for success is strong in the market and the community continues to voice support.

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Marketing Strategy

SafeMart Grocery

Establish web site that is available to all who have the ability to access it, also provide email blasts and mailers to target segments that announce new products and demos.

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Sales Strategy

SafeMart Grocery

A bi-weekly sales and is distributed in advance of the sale. The bi-weekly and is created by a distributor and has pre-planned sale items with an option to include your sales items as well. Prior to purchasing the business, we engaged a graphics design artist

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Sales Forecast

Although the business is relatively new, sales have increased by approximately 100K each year. By introducing prepared foods and a deli, the owner anticipates a greater increase in sales revenue.

	Year1	Year2	Year3
Sales			

	Year1	Year2	Year3
Food Items	\$1,200,920	\$1,250,000	\$1,300,000
Non Food Items	\$154,186	\$160,000	\$165,000
Prepared Foods	\$5,036	\$6,000	\$7,000
Total Sales	\$1,360,143	\$1,416,000	\$1,472,000
Direct Cost of Sales			
Food Items	\$49,667	\$55,000	\$60,000
Subtotal Direct Cost of Sales	\$49,667	\$55,000	\$60,000

Milestones

The building and equipment are in desperate need of upgrades. With the receipt of grant funding to make the necessary improvements, the business can expand the services and products while enhancing the shopping experience. By developing a web page, the market will have the ability to communicate with a wide audience in technologically advanced ways.

Once grant funding is received the owners of SafeMart Grocery LLC will accomplish the items in the following detailed list:

- Installation of the following energy-efficient items, display coolers and freezers, walk-in coolers and freezer, heating/cooling system, ceiling/tile insulation, windows, and doors
- Reduce debt to a prior owner
- Install an indoor/outdoor security system
- Upgrade electrical and plumbing
- Install new store lighting
- Parking lot refinish
- Refurbish 1920's hardwood floor
- Upgrade cash register system
- Install exterior signs
- Upgrade kitchen to the commercial facility to prepare deli/take-out
- Casual dining area/patio dining area

Milestones	Start Date	End Date	Budget
Milestone			
Obtain grant funding	9/6/2010	11/30/2010	


Milestones	Start Date	End Date	Budget
Pay off the loan to the previous owner	12/1/2010	12/1/2010	\$18,944
Advertising / Marketing	12/1/2010	12/31/2010	\$35,000
Perform interior / exterior refurbishing/ Parking lot refinish	12/1/2010	2/28/2011	\$275,000
Replace coolers and freezers	12/1/2010	2/28/2011	\$100,000
Establish Commercial Kitchen	12/1/2010	2/28/2011	\$75,000
HVAC Installation	12/1/2010	2/28/2011	\$50,000
Install Security System	1/3/2011	1/17/2011	\$5,000
Casual dining area/patio dining area	2/1/2011	3/31/2011	\$42,000

7.

Management

Personnel Plan

The company has 5 employees and one manager, John Doe, 50% owner. The additional owner is primarily responsible for bookkeeping management. With the current store volume, the staffing needs are sufficient.

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Personnel Plan

2 FT Cashiers, 2 PT Cashiers, 1 Merchandise Stocker, 1 Meat Cutter.

John Doe is the prior owner and has maintained her employment after the purchase of the market. In addition to cashier duties, she will function as a store manager in the absence of an owner as well as perform certain management functions as assigned. Each employee receives an annual bonus and is dependent upon the success of the business at year's end. I have previously looked into medical insurance for all FT employees, however, was cost-prohibitive. Assuming responsibilities remain constant, the annual increases in salary are based on 5% performance raises. All FT Employees are allowed 2 weeks of annual leave, funeral/jury leave, and 5 paid sick leave days.

Personnel Plan	Year1	Year2	Year3
John Doe	\$36,000	\$36,000	\$36,000
John Doe	\$22,099	\$23,204	\$24,365
John Doe	\$15,629	\$17,784	\$18,678
John Doe	\$5,760	\$6,350	\$6,672
John Doe	\$8,130	\$8,536	\$8,960
John Doe	\$2,772	\$2,910	\$3,054
Total People	6	6	6
Total Payroll	\$90,390	\$94,785	\$97,729

8.

Financial Plan

Important Assumptions

Break-even Analysis

Projected Profit and Loss


Projected Cash Flow

Projected Balance Sheet

Business Ratios

SafeMart Grocery

Prior to the purchase of this business on March 1, 2007, total sales were approximately \$500,000.00. With some minor changes such as new shelving units and additional products, sales nearly doubled in the second year of business. During the third


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Important Assumptions

SafeMart Grocery

The following table shows the General Assumptions for SafeMart Grocery LLC. The average percent variable cost is 4%. The estimated monthly fixed cost is \$30,140.

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Break-even Analysis

For our break-even analysis, we assume approximately \$31,282 per month is needed to break-even, which includes our full payroll, rent, and utilities, and an estimation of other running costs.

Break-even Analysis	
Monthly Revenue Break-even	\$31,282
Assumptions:	
Average Percent Variable Cost	4%
Estimated Monthly Fixed Cost	\$30,140

Projected Profit and Loss

	2024	2025	2026
Revenue	\$816,390.33	\$1,399,731.32	\$2,077,902.57
Grocery Sales	\$415,116.95	\$591,856.97	\$843,846.44
Unit Sales	92,248	131,524	187,521
Unit Price	\$4.50	\$4.50	\$4.50
Beverages	\$293,003.38	\$469,107.45	\$751,055.78
Unit Sales	117,201	187,643	300,422
Unit Price	\$2.50	\$2.50	\$2.50
Lottery and Tickets	\$108,270	\$338,766.90	\$483,000.35
Unit Sales	54,135	67,753	96,600
Unit Price	\$2	\$5	\$5
Cost Of Sales	\$289,722.64	\$381,282.66	\$671,158.67
General Costs	\$289,722.64	\$381,282.66	\$671,158.67
Food and Beverages	\$193,738.26	\$224,157.93	\$442,861.78
Packaged Snacks	\$160,763.69	\$187,001.14	\$400,992.64
Beverages	\$32,974.57	\$37,156.79	\$41,869.14
Non-Food Items	\$95,984.38	\$157,124.73	\$228,296.89
Cleaning Supplies	\$14,345.35	\$17,151.59	\$20,506.63
Paper Goods	\$81,639.03	\$139,973.14	\$207,790.26
Revenue Specific Costs	\$0	\$0	\$0
Personnel Costs (Direct Labor)	\$0	\$0	\$0
Gross Margin	\$526,667.69	\$1,018,448.66	\$1,406,743.90

	2024	2025	2026
Gross Margin (%)	64.51%	72.76%	67.70%
Operating Expense	\$522,751.85	\$632,457.43	\$693,197.88
Payroll Expense (Indirect Labor)	\$312,504	\$323,133.12	\$334,147.68
Store Management	\$96,600	\$101,016	\$105,636.24
Store Manager	\$55,200	\$57,960	\$60,858
Assistant Manager	\$41,400	\$43,056	\$44,778.24
Sales Staff	\$159,936	\$164,734.08	\$169,676.16
Cashiers	\$100,800	\$103,824	\$106,938.72
Shelf Stockers	\$59,136	\$60,910.08	\$62,737.44
Maintenance and Cleaning	\$55,968	\$57,383.04	\$58,835.28
Janitor	\$26,400	\$26,928	\$27,466.56
Maintenance Technician	\$29,568	\$30,455.04	\$31,368.72
General Expense	\$145,273.86	\$189,324.31	\$239,050.20
Operational Expenses	\$59,949.23	\$78,713.09	\$103,652.17
Utilities	\$17,030.44	\$24,281.36	\$34,619.56
Rent	\$42,918.79	\$54,431.73	\$69,032.61
Marketing and Advertising	\$65,311.27	\$85,503.74	\$103,895.14
Local Advertising	\$40,819.54	\$43,511.77	\$41,558.06
Online Marketing	\$24,491.73	\$41,991.97	\$62,337.08
Miscellaneous	\$20,013.36	\$25,107.48	\$31,502.89
Office Supplies	\$10,729.76	\$13,607.81	\$17,258.01
Maintenance and Repairs	\$9,283.60	\$11,499.67	\$14,244.88
Bad Debt	\$0	\$0	\$0

	2024	2025	2026
Amortization of Current Assets	\$64,974	\$120,000	\$120,000
EBITDA	\$3,915.86	\$385,991.27	\$713,546.05
Additional Expense	\$9,646.93	\$7,712.77	\$5,659.31
Long Term Depreciation	\$4,500	\$4,500	\$4,500
Gain or loss from Sale of Assets	\$0	\$0	\$0
EBIT	(\$584.14)	\$381,491.27	\$709,046.05
Interest Expense	\$5,146.94	\$3,212.76	\$1,159.29
EBT	(\$5,731.07)	\$378,278.50	\$707,886.74
Income Tax Expense / Benefit	\$0	\$0	\$0
Total Expense	\$822,121.42	\$1,021,452.86	\$1,370,015.87
Net Income	(\$5,731.07)	\$378,278.50	\$707,886.74
Net Income (%)	(0.70%)	27.03%	34.07%
Retained Earning Opening	\$0	(\$14,731.07)	\$359,547.43
Owner's Distribution	\$9,000	\$4,000	\$4,000
Retained Earning Closing	(\$14,731.07)	\$359,547.43	\$1,063,434.17

Projected Cash Flow

	2024	2025	2026
Cash Received	\$816,390.35	\$1,399,731.36	\$2,077,902.61

	2024	2025	2026
Cash Paid	\$752,647.42	\$896,952.86	\$1,245,515.86
COS & General Expenses	\$434,996.49	\$570,606.97	\$910,208.87
Salary & Wages	\$312,504	\$323,133.12	\$334,147.68
Interest	\$5,146.94	\$3,212.76	\$1,159.29
Sales Tax	\$0	\$0	\$0
Income Tax	\$0	\$0	\$0
Net Cash From Operations	\$63,742.93	\$502,778.50	\$832,386.75
Assets Sell	\$0	\$0	\$0
Assets Purchase	\$145,000	\$120,000	\$120,000
Net Cash From Investments	(\$145,000)	(\$120,000)	(\$120,000)
Amount Received	\$150,000	\$0	\$0
Loan Received	\$100,000	\$0	\$0
Common Stock	\$0	\$0	\$0
Preferred Stock	\$0	\$0	\$0
Owner's Contribution	\$50,000	\$0	\$0
Amount Paid	\$40,359.35	\$37,293.51	\$39,347.12
Loan Capital	\$31,359.34	\$33,293.52	\$35,347.14
Dividends & Distributions	\$9,000	\$4,000	\$4,000
Net Cash From Financing	\$109,640.65	(\$37,293.51)	(\$39,347.12)
Summary			
Starting Cash	\$0	\$28,383.58	\$373,868.57

	2024	2025	2026
Cash In	\$966,390.35	\$1,399,731.36	\$2,077,902.61
Cash Out	\$938,006.77	\$1,054,246.37	\$1,404,862.98
Change in Cash	\$28,383.58	\$345,484.99	\$673,039.63
Ending Cash	\$28,383.58	\$373,868.57	\$1,046,908.20

Projected Balance Sheet

	2024	2025	2026
Assets	\$103,909.58	\$444,894.57	\$1,113,434.20
Current Assets	\$83,409.58	\$428,894.57	\$1,101,934.20
Cash	\$28,383.58	\$373,868.57	\$1,046,908.20
Accounts Receivable	\$0	\$0	\$0
Inventory	\$0	\$0	\$0
Other Current Assets	\$55,026	\$55,026	\$55,026
Long Term Assets	\$20,500	\$16,000	\$11,500
Gross Long Term Assets	\$25,000	\$25,000	\$25,000
Accumulated Depreciation	(\$4,500)	(\$9,000)	(\$13,500)
Liabilities & Equity	\$103,909.59	\$444,894.57	\$1,113,434.17
Liabilities	\$68,640.66	\$35,347.14	\$0
Current Liabilities	\$33,293.52	\$35,347.14	\$0
Accounts Payable	\$0	\$0	\$0
Income Tax Payable	\$0	\$0	\$0
Sales Tax Payable	\$0	\$0	\$0
Short Term Debt	\$33,293.52	\$35,347.14	\$0
Long Term Liabilities	\$35,347.14	\$0	\$0

	2024	2025	2026
Long Term Debt	\$35,347.14	\$0	\$0
Equity	\$35,268.93	\$409,547.43	\$1,113,434.17
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	(\$14,731.07)	\$359,547.43	\$1,063,434.17
Check	\$0	\$0	\$0

Business Ratios

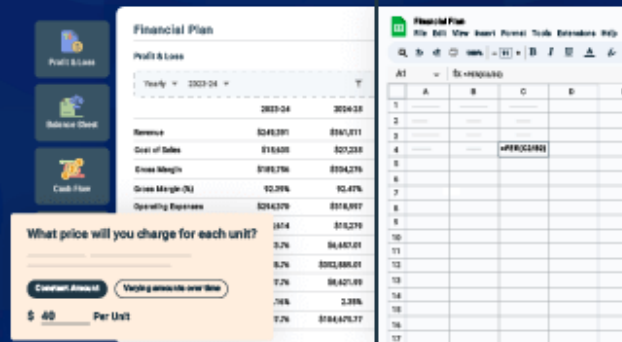
SafeMart Grocery LLC's ratios can be seen in the table below. Standard Industrial Classification code 5411 (Supermarkets and Other Groceries) was used for Industry Profile comparisons.

Ratio Analysis	Year1	Year2	Year3	Industry Profile
Sales Growth	11.41%	4.11%	3.95%	1.32%
Percent of Total Assets				
Other Current Assets	3.12%	2.10%	1.57%	33.42%
Total Current Assets	85.15%	92.32%	97.59%	82.61%
Long-term Assets	14.85%	7.68%	2.41%	17.39%
Total Assets	100.00%	100.00%	100.00%	100.00%
Current Liabilities	3.64%	2.55%	1.78%	37.13%
Long-term Liabilities	2.76%	1.86%	1.40%	30.42%
Total Liabilities	6.40%	4.41%	3.18%	67.55%
Net Worth	93.60%	95.59%	96.82%	32.45%

Ratio Analysis	Year1	Year2	Year3	Industry Profile
Percent of Sales				
Sales	100.00%	100.00%	100.00%	100.00%
Gross Margin	96.35%	96.12%	95.92%	19.29%
Selling, General & Administrative Expenses	47.70%	47.60%	47.44%	8.62%
Advertising Expenses	0.77%	0.92%	0.41%	0.29%
Profit Before Interest and Taxes	69.76%	69.49%	69.44%	1.72%
Main Ratios				
Current	23.42	36.23	54.72	1.91
Quick	23.32	35.64	54.05	1.28
Total Debt to Total Assets	6.40%	4.41%	3.18%	67.55%
Pre-tax Return on Net Worth	70.71%	48.49%	37.24%	26.20%
Pre-tax Return on Assets	66.18%	46.35%	36.06%	8.50%

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 the Upmetrics Financial Plan interface. On the left, there are three buttons: 'Profit & Loss', 'Balance Sheet', and 'Cash Flow'. The main area displays a 'Financial Plan' for 'Profit & Loss' for the year 2023-24. It shows a table with columns for '2023-24' and '2024-25'. The table includes rows for Revenue, Cost of Sales, Gross Margin, Gross Margin (%), and Operating Expenses. Below the table, there is a section titled 'What price will you charge for each unit?' with a 'Constant Amount' button and a 'Varying amounts over time' button. A dropdown menu shows '\$ 40 Per Unit'. To the right of the Upmetrics interface is a green icon representing a spreadsheet.

	2023-24	2024-25
Revenue	\$241,391	\$161,811
Cost of Sales	\$116,620	\$27,238
Gross Margin	\$191,756	\$194,276
Gross Margin (%)	79.5%	92.4%
Operating Expenses	\$214,379	\$118,987

What price will you charge for each unit?

Constant Amount Varying amounts over time

\$ 40 Per Unit

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](#)

9.

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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