

BUSINESS PLAN [YEAR]



Furniture Store

Transforming furniture with creativity



John Doe



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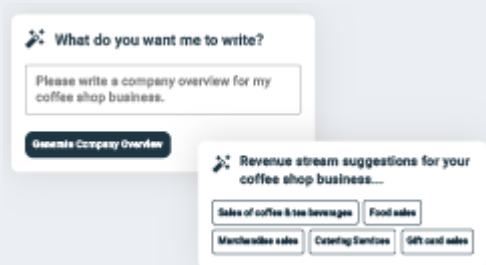
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1.

Executive Summary

Business Overview

Mission

Objectives

Success Factors

Financial Highlights



REMEMBER

Before you think about how to start a furniture store service, you must create a detailed furniture store business plan. It will not only guide you in the initial phases of your startup but will also help you later on.

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Business Overview

Interio

Interio is a standard and registered furniture retail store business that will be located in one of the busiest streets in Oklahoma City – Oklahoma. We have been able to lease a facility that is big enough (a 15 thousand square foot facility) to fit into the design of

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Mission

Interio

Interio is a specialty ergonomic product retailer in both the local market and in the online space. We aim to provide quality products to satisfy our customer's desire to work in a healthy work environment that keeps them injury and pain-free. Keeping our customer

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Objectives

Interio

- Becoming profitable after six months of operation.
- Be the market share leader of specialty ergonomic products in the local market. There is no official measurement. but it should be relatively easy to ques


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Success Factors

Interio

- Provide specialty products that can't be found at "large boxes" retailers such as Office Max, Office Depot, Staples, Costco, Ikea, and others. We want niche products that can't be found at these stores because we can't compete with them on price.


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Financial Highlights

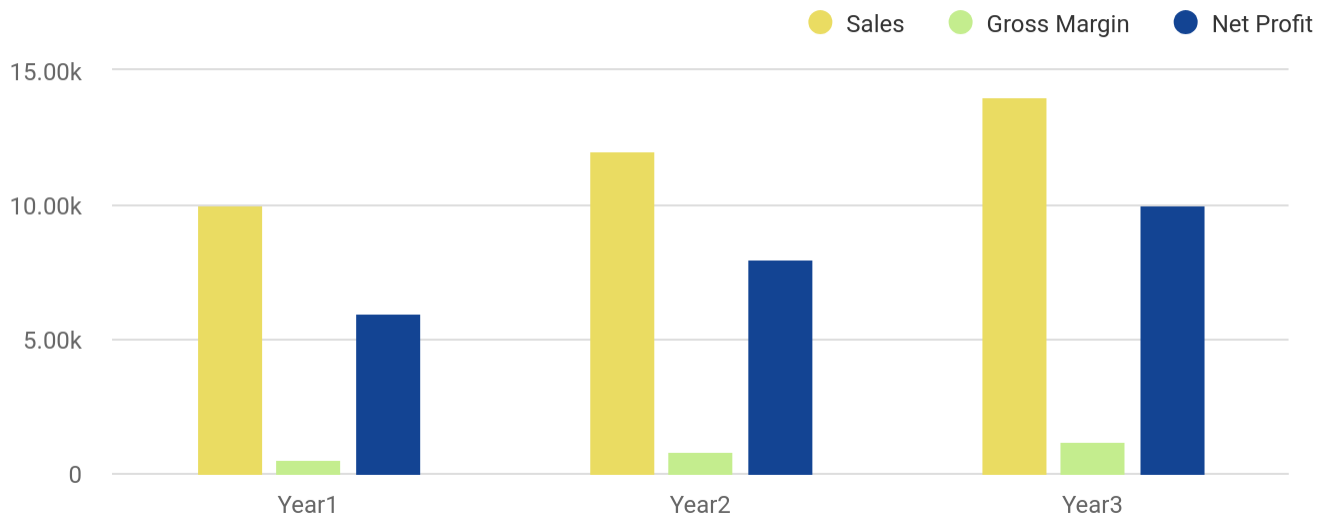
Interio

Interio has a conservative financial plan with low expenses, low payroll, and a conservative sales forecast. Interio will always maintain a positive cash balance while slowly growing the total cash and company net worth.

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3 Year profit forecast



Financial Year	Sales	Gross Margin	Net Profit
Year1	10,000	500	6,000
Year2	12,000	800	8,000
Year3	14,000	1,200	10,000

	FY 1	FY 2	FY 3	FY 4	FY 5
Revenue	\$1,080,000	\$2,472,768	\$2,830,825	\$3,240,728	\$3,709,986
Total Expenses	\$962,000	\$1,539,107	\$1,719,742	\$1,901,321	\$2,112,641
EBITDA	\$118,000	\$933,661	\$1,111,082	\$1,339,407	\$1,597,344
Depreciation	\$25,600	\$25,600	\$25,600	\$25,600	\$25,600
EBIT	\$92,400	\$908,061	\$1,085,482	\$1,313,807	\$1,571,744
Interest	\$29,946	\$26,202	\$22,459	\$18,716	\$14,973
Pre Tax Income	\$62,455	\$881,858	\$1,063,023	\$1,295,091	\$1,556,772
Income Tax Expense	\$21,859	\$308,650	\$372,058	\$453,282	\$544,870
Net Income	\$40,595	\$573,208	\$690,965	\$841,809	\$1,011,902
Number of locations	1	1	1	1	1
Average customers/day	20	22	23	25	27
Number of orders	3,600	7,776	8,398	9,070	9,796

2.

Business Summary

Ownership

Start-up Summary

Funding Required

Interio

Interio is a small business based in Oklahoma City, Oklahoma that sells specialty ergonomic products to local businesses and home office workers while also selling those products on their website online. The company is operated out of the home of owner


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Ownership

Interio

Interio is a private C corporation owned by Lord Gabby Marcus. They each own 50% of the company.


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Start-up Summary

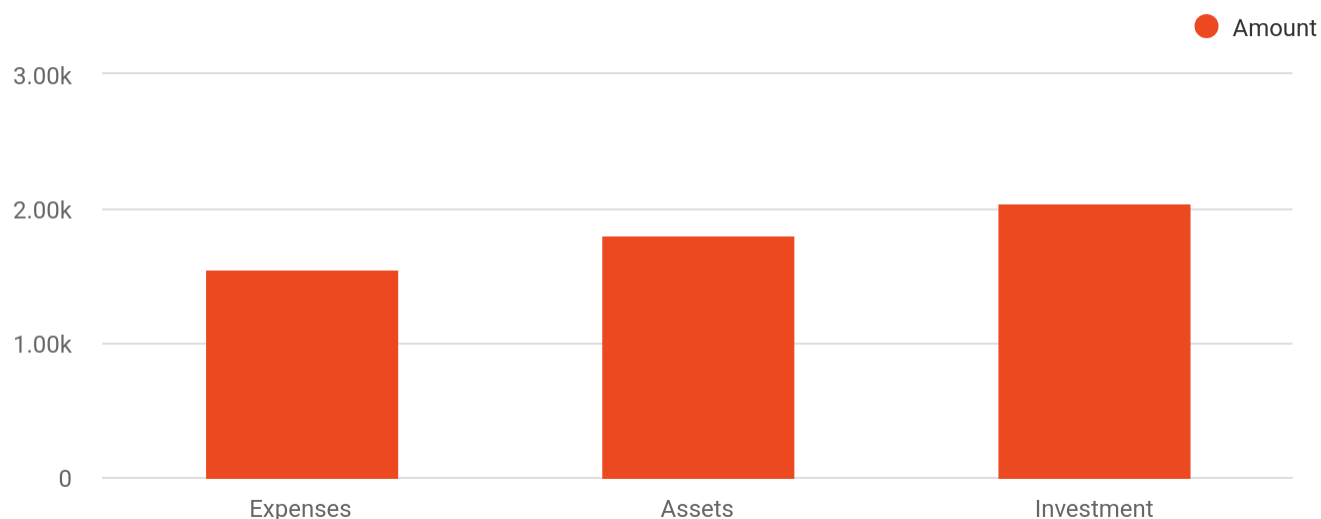
Interio

Interio will require total start-up expenses which include legal fees in setting up the business, stationery, sales brochures and collateral, insurance, expensed computer equipment, and a domain name.

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Startup cost



Cost distribution

Amount

Expenses	1,550
Assets	1,800
Investment	2,050

Funding Required

The detailed startup requirements and expenses are given in the table below.

Startup Expenses	Amount
Legal	\$1,000
Stationery etc.	\$250
Brochures	\$1,000
Insurance	\$500
Expensed Equipment	\$1,000
Domain Name	\$75
TOTAL START-UP EXPENSES	\$3,825
Startup Assets	
Cash Required	\$6,175
Other Current Assets	\$2,000

Startup Expenses	Amount
Long-term Assets	\$0
TOTAL ASSETS	\$8,175
Total Requirements	\$12,000

3.

Products and Services

Products and services



REMEMBER

Before starting a furniture store business, you must take many things into consideration such as you must consider what types of furniture services will you be providing to your customers. Deciding your s

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Interio

Interio sells niche ergonomic products that are hard to find at standard office furniture or office supply stores. Our primary products include:

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Products and services



Chairs

There is a large number of specialty chairs that are built to solve various physical problems caused by sitting in an office chair all day. These chairs aim to solve back, hip, leg, neck, shoulder, arm, and wrist problems.



Workstations

Computer and regular workstations that are specially designed to be ergonomically correct.



Computer Accessories

Special mice, keyboards, glare screens, keyboard trays, wrist rests, monitor supports, and other computer accessories.



Document Holders

Copy holders to allow the head to stay looking up at eye level.



Foot Rests

A proper foot rest complements an ergonomic chair for better posture alignment.



Lighting

Various types of lighting to make things easier on the eyes while working.



Back/Arm/Wrist Supports

Various supports for various reasons.

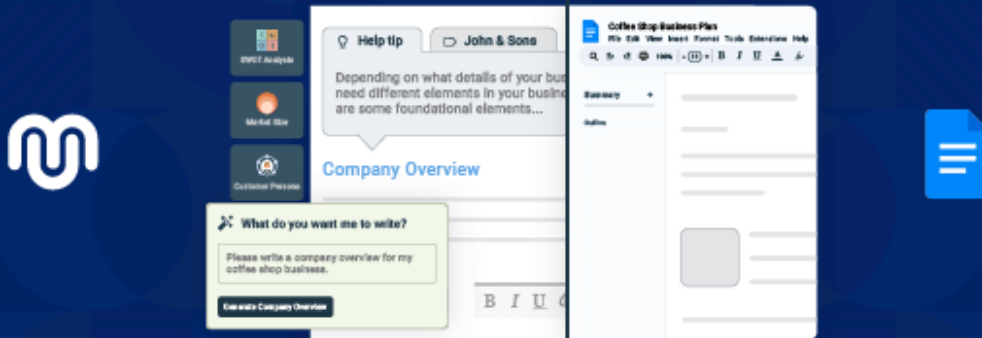


Headsets/Microphones

For phone-related problems.

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4.

Market Analysis

Market Segmentation

Target Market Segment Strategy

Industry Analysis



REMEMBER

The most important component of an effective furniture store business plan is its accurate marketing analysis. If you are starting on a smaller scale, you can do marketing analysis yourself by taking help from

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Interior

As computer and office jobs get more and more common, the general working population will experience more health problems caused by improper office working environments. It may be it's their wrists aching from typing, their back hurting from their chair

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Start writing here..

Market Segmentation

We have broken down our target market into the following categories:

Interior

This segment is the huge market of people running businesses from their homes. We estimate there to be about 20,000,000 home office businesses in the United States, with about a 5% growth rate. Since we can reach the whole United States with our web

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Home Office

Start writing here..

Interior

The small office market is also quite large, with a 5% growth rate. Most of these businesses have office workers who would be in need of ergonomic products.

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Small Office Managers

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Interio

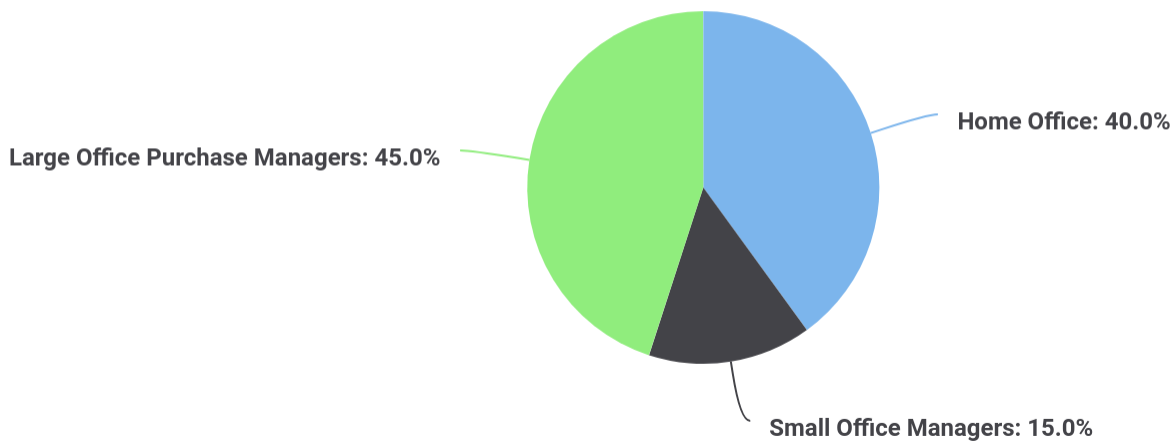
This market segment is much smaller in size but has huge potential for sales as purchase managers usually make bulk buying decisions for multiple workers. It has a slower 2% growth rate due to fewer large businesses being created.

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Large Office Purchase Managers

Start writing here..

Marketing share



Segments	Market share
Home Office	40
Small Office Managers	15
Large Office Purchase Managers	45

Potential Customers	Growth	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5
Home Office	5%	20,000,00	21,000,00	22,050,00	23,152,50	24,310,12
Small Office Managers	5%	2,000,000	2,100,000	2,205,000	2,315,250	2,431,013
Large Business Purchase Managers	2%	500,000	510,000	520,200	530,604	541,216

Potential Customers	Growth	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5
Total	4.94%	22,500,00	23,610,0	24,775,20	25,998,35	27,282,35

Target Market Segment Strategy

Interio

The following are our market segments along with our reasoning for targeting each segment:

Home Office - This segment is very large, and because most home offices now involve people

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Industry Analysis

Interio

The ergonomic industry is growing by leaps and bounds. As the use of computers increases in offices, people are experiencing lots of health problems from the repetitious use of computers all day long. The ailments can really vary, but knowledge of ergonomics

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Interio

People shopping for ergonomic products choose their retailer based on the following criteria:

Product selection: They want to work with a company that provides a number of ergonomic

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Competition and Buying Patterns

Start writing here..

5.

Strategy

Competitive Edge

Marketing Strategy

Sales Strategy

Milestones



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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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Interio

The primary strategies of Interio are:

- Sell niche ergonomic products that are hard to find in normal sales channels and usually

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Competitive Edge

Interio

The primary competitive edge of Interio is our product selection and how we educate our customers. We carry hard-to-find products that solve specific ergonomic needs. These are products you can't find at local office furniture stores or superstores s

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Marketing Strategy

Interio

Our marketing strategy has two categories that both hit our three target markets:

Local Marketing Strategy - We intend to hit our three target markets locally "the old fashioned

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Sales Strategy

Interio

Our sales strategy is broken down into two different areas:


Local Sales - We will sell to local customers and employ a traditional local business sales

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Interio

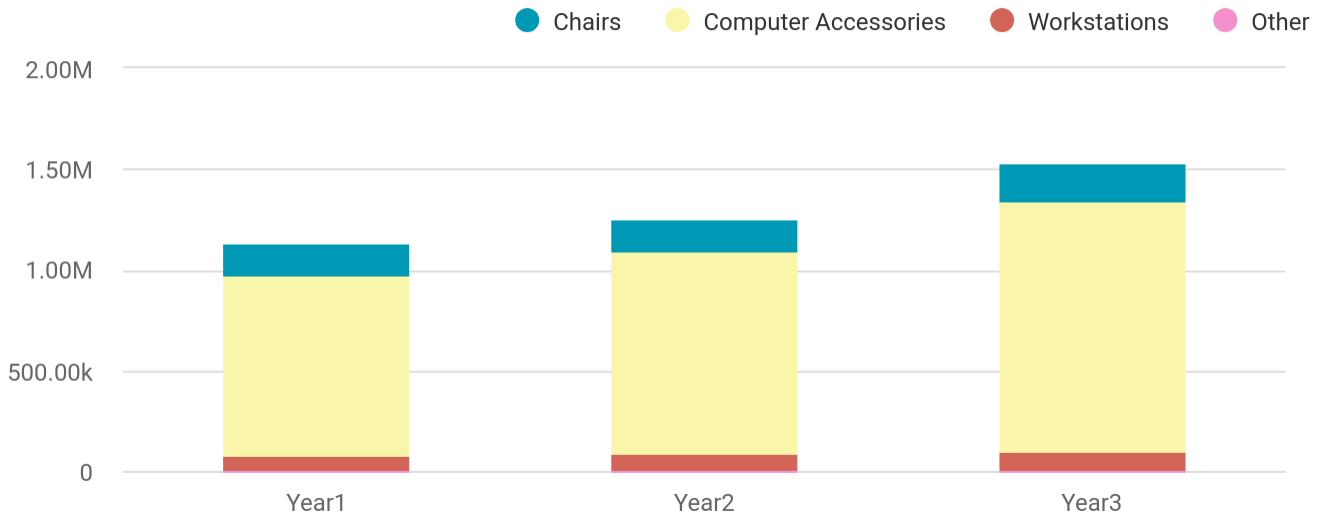
The Sales Forecast table outlines sales and cost projections for our four product groups. We expect to be able to sell products in the first month due to the relationships we already have with customers who have agreed to purchase our products. As our ne

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Sales Forecast

Start writing here..

Sales Yearly



Financial Year	Chairs	Computer Accessories	Workstations	Other
Year1	158,745	895,665	78,451	5,000
Year2	164,548	1,004,512	78,542	7,845
Year3	186,541	1,245,587	89,561	9,845

Detailed Sales Forecast

Detailed sales forecast data is provided in below table:

SALES FORECAST	YEAR 1	YEAR 2	YEAR 3
Chairs	\$79,161	\$94,993	\$113,992
Computer Accessories	\$11,601	\$13,921	\$16,705
Workstations	\$29,002	\$34,802	\$41,762
Other	\$19,790	\$23,748	\$28,498
TOTAL SALES	\$139,554	\$167,464	\$200,957
Direct Cost of Sales	Year 1	Year 2	Year 3
Chairs	\$39,581	\$41,560	\$43,638
Computer Accessories	\$5,800	\$6,091	\$6,395
Workstations	\$14,501	\$15,226	\$15,987
Other	\$9,895	\$10,390	\$10,910
Subtotal Direct Cost of Sales	\$69,777	\$73,266	\$76,929

Milestones

The accompanying table is a list of our initial milestones for the launch of Interio. It lists the actual milestone, the date that we start working on the milestone, the date the milestone should be accomplished, the employee in charge, and the department. We are not rushed to get this business going, but we still feel it's crucial to hit our milestones on time to get the business going before the slow summer season hits. We'd like to use the summer season to fine-tune our website and make sure our relationships with our manufacturers are all solid and working well.

Milestone	Start Date	End Date	Budget	Manager	Department
Corporation Formed	1/4/2002	1/15/2002	\$1,000	Jake	Executive
Product Selection Finalized	1/1/2002	2/1/2002	\$0	Jake and Mira	Executive
Website	1/1/2002	2/15/2002	\$75	Peter	Web
Search Engine Submissions	2/15/2002	3/1/2002	\$500	Peter	Web
Link Campaign	3/1/2002	3/15/2002	\$0	Peter	Web
Affiliate Program Launch	4/1/2002	4/15/2002	\$0	Peter	Web
Business Groups Joined	4/1/2002	4/1/2002	\$0	Jake and Mira	Executive
Cold Calls Launch	4/1/2002	4/1/2002	\$0	Jake	Sales
Totals			\$1,575		

6.

Web Plan Summary

Website Marketing Strategy

Development Requirements

☐ Interio

The Interio' website will be more than just a brochure for our local business, it will be a huge sales channel in the online world.

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Start writing here..

Website Marketing Strategy

☐ Interio

Our overall online marketing strategy falls into the following strategies:

Search Engines - We will be paying for listings in the paid inclusion engines as well as

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Development Requirements

☐ Interio

The development of the Interio website will start on January 1st of 2002. The estimated finish date of the website will be February 15, 2002. Peter Wilson will be developing all aspects of the website.

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7.

Management Plan

Personnel Plan



REMEMBER

The management plan is also an important component of a furniture store business plan since it gives you an estimate of the staff required for your startup as well as the costs incurred on their salaries.

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Interio

Interio is owned and managed by Lord Gabby Marcus. The only other employee is our manager of the website, Peter Wilson. We don't initially plan on hiring any additional employees, but there is a possibility of adding a local salesperson in the future.

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Personnel Plan

The accompanying Personnel Table explains the salaries of the three employees of Interio. Lord Gabby Marcus will not be taking salaries until the business has sales up and running in the middle of the year. Peter will be paid a modest salary for his part-time work from the start and will remain consistent at that level until 2003 when he will see a slight rise. Lord Gabby Marcus will also see a rise in 2003 when the business has reached a high enough level of sales to make that possible.

PERSONNEL PLAN	YEAR 1	YEAR 2	YEAR 3
Lord Gabby Marcus	\$21,000	\$36,000	\$36,000
Mira Wilson	\$21,000	\$36,000	\$36,000
Peter Wilson	\$12,000	\$12,000	\$20,000
TOTAL PEOPLE	3	3	3
Total Payroll	\$54,000	\$84,000	\$92,000

8.

Financial Plan

Important Assumptions

Break-even Analysis

Projected Profit and Loss

Projected Cash Flow

Projected Balance Sheet

Business Ratios



REMEMBER

The last component of a furniture store 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 met by

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Interio

The financial plan of Interio is very simple and conservative. We aim to keep our expenses low while growing sales very slowly and under control. Because we don't have any major expenditures to make, we don't need to have huge amounts of cash on

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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
Assumptions:	
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
Revenue	\$1,050,268.60	\$2,108,765	\$3,858,656.80
Direct Sales	\$795,875	\$1,429,395	\$2,567,000
Unit Sales	1,592	2,859	5,134
Unit Price	\$500	\$500	\$500
Custom Design Services	\$85,132	\$121,350	\$173,006
Unit Sales	426	607	865
Unit Price	\$200	\$200	\$200
Furniture Maintenance Subscription	\$169,261.60	\$558,020	\$1,118,650.80
Users	680	1,623	3,017
Recurring Charges	\$40	\$40	\$40
Cost Of Sales	\$527,116.36	\$779,026.88	\$1,174,316.70
General Costs	\$527,116.36	\$779,026.88	\$1,174,316.70
Material Costs	\$317,062.64	\$357,273.88	\$402,585.34
Timber for Furniture	\$253,650.03	\$285,819.02	\$322,068.08
Furniture Fabrication Supplies	\$63,412.61	\$71,454.86	\$80,517.26
Labor Costs	\$210,053.72	\$421,753	\$771,731.36
Furniture Assembly Labor	\$157,540.29	\$316,314.75	\$578,798.52
Quality Assurance Costs	\$52,513.43	\$105,438.25	\$192,932.84
Revenue Specific Costs	\$0	\$0	\$0
Personnel Costs (Direct Labor)	\$0	\$0	\$0

	2024	2025	2026
Gross Margin	\$523,152.24	\$1,329,738.12	\$2,684,340.10
Gross Margin (%)	49.81%	63.06%	69.57%
Operating Expense	\$673,306.74	\$729,166.21	\$807,375.79
Payroll Expense (Indirect Labor)	\$566,280	\$580,826.40	\$595,771.32
Sales Team	\$244,800	\$252,144	\$259,708.32
Sales Manager	\$72,000	\$74,160	\$76,384.80
Sales Associates	\$172,800	\$177,984	\$183,323.52
Administration	\$133,800	\$136,476	\$139,205.52
Office Manager	\$64,800	\$66,096	\$67,417.92
Administrative Assistants	\$69,000	\$70,380	\$71,787.60
Operations	\$187,680	\$192,206.40	\$196,857.48
Warehouse Manager	\$55,200	\$55,752	\$56,309.52
Logistics Staff	\$132,480	\$136,454.40	\$140,547.96
General Expense	\$107,026.74	\$148,339.81	\$211,604.47
Rental and Utilities	\$44,388.76	\$50,018.17	\$56,361.66
Office Rent	\$38,047.52	\$42,872.83	\$48,310.14
Utilities	\$6,341.24	\$7,145.34	\$8,051.52
Marketing and Advertising	\$44,190.59	\$77,554.03	\$131,863.14
Online Marketing	\$31,508.06	\$63,262.93	\$115,759.70
Print Advertising	\$12,682.53	\$14,291.10	\$16,103.44
Operational and Miscellaneous	\$18,447.39	\$20,767.61	\$23,379.67
Equipment Maintenance	\$14,642.69	\$16,480.48	\$18,548.94
Office Supplies	\$3,804.70	\$4,287.13	\$4,830.73

	2024	2025	2026
Bad Debt	\$0	\$0	\$0
Amortization of Current Assets	\$0	\$0	\$0
EBITDA	(\$150,154.50)	\$600,571.91	\$1,876,964.31
Additional Expense	\$20,213.48	\$19,246.38	\$18,219.63
Long Term Depreciation	\$17,640	\$17,640	\$17,640
Gain or loss from Sale of Assets	\$0	\$0	\$0
EBIT	(\$167,794.50)	\$582,931.91	\$1,859,324.31
Interest Expense	\$2,573.47	\$1,606.38	\$579.64
EBT	(\$170,367.98)	\$581,325.53	\$1,858,744.68
Income Tax Expense / Benefit	\$0	\$0	\$0
Total Expense	\$1,220,636.58	\$1,527,439.47	\$1,999,912.12
Net Income	(\$170,367.98)	\$581,325.53	\$1,858,744.68
Net Income (%)	(16.22%)	27.57%	48.17%
Retained Earning Opening	\$0	(\$188,367.98)	\$374,957.55
Owner's Distribution	\$18,000	\$18,000	\$18,000
Retained Earning Closing	(\$188,367.98)	\$374,957.55	\$2,215,702.23

Projected Cash Flow

	2024	2025	2026
Cash Received	\$1,050,268.60	\$2,108,765	\$3,858,656.80
Cash Paid	\$1,202,996.58	\$1,509,799.47	\$1,982,272.12
COS & General Expenses	\$634,143.10	\$927,366.69	\$1,385,921.17
Salary & Wages	\$566,280	\$580,826.40	\$595,771.32
Interest	\$2,573.47	\$1,606.38	\$579.64
Sales Tax	\$0	\$0	\$0
Income Tax	\$0	\$0	\$0
Net Cash From Operations	(\$152,727.98)	\$598,965.53	\$1,876,384.68
Assets Sell	\$0	\$0	\$0
Assets Purchase	\$250,000	\$0	\$0
Net Cash From Investments	(\$250,000)	\$0	\$0
Amount Received	\$80,000	\$0	\$0
Loan Received	\$50,000	\$0	\$0
Common Stock	\$0	\$0	\$0
Preferred Stock	\$0	\$0	\$0
Owner's Contribution	\$30,000	\$0	\$0
Amount Paid	\$33,679.72	\$34,646.82	\$35,673.45
Loan Capital	\$15,679.73	\$16,646.82	\$17,673.44
Dividends & Distributions	\$18,000	\$18,000	\$18,000
Net Cash From Financing	\$46,320.28	(\$34,646.82)	(\$35,673.45)

Summary

	2024	2025	2026
Starting Cash	\$0	(\$356,407.70)	\$207,911.01
Cash In	\$1,130,268.60	\$2,108,765	\$3,858,656.80
Cash Out	\$1,486,676.30	\$1,544,446.29	\$2,017,945.57
Change in Cash	(\$356,407.70)	\$564,318.71	\$1,840,711.23
Ending Cash	(\$356,407.70)	\$207,911.01	\$2,048,622.24

Projected Balance Sheet

	2024	2025	2026
Assets	(\$124,047.70)	\$422,631.01	\$2,245,702.24
Current Assets	(\$356,407.70)	\$207,911.01	\$2,048,622.24
Cash	(\$356,407.70)	\$207,911.01	\$2,048,622.24
Accounts Receivable	\$0	\$0	\$0
Inventory	\$0	\$0	\$0
Other Current Assets	\$0	\$0	\$0
Long Term Assets	\$232,360	\$214,720	\$197,080
Gross Long Term Assets	\$250,000	\$250,000	\$250,000
Accumulated Depreciation	(\$17,640)	(\$35,280)	(\$52,920)
Liabilities & Equity	(\$124,047.72)	\$422,630.99	\$2,245,702.23
Liabilities	\$34,320.26	\$17,673.44	\$0
Current Liabilities	\$16,646.82	\$17,673.44	\$0
Accounts Payable	\$0	\$0	\$0
Income Tax Payable	\$0	\$0	\$0
Sales Tax Payable	\$0	\$0	\$0
Short Term Debt	\$16,646.82	\$17,673.44	\$0
Long Term Liabilities	\$17,673.44	\$0	\$0
Long Term Debt	\$17,673.44	\$0	\$0
Equity	(\$158,367.98)	\$404,957.55	\$2,245,702.23
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

	2024	2025	2026
Retained Earnings	(\$188,367.98)	\$374,957.55	\$2,215,702.23
Check	\$0	\$0	\$0

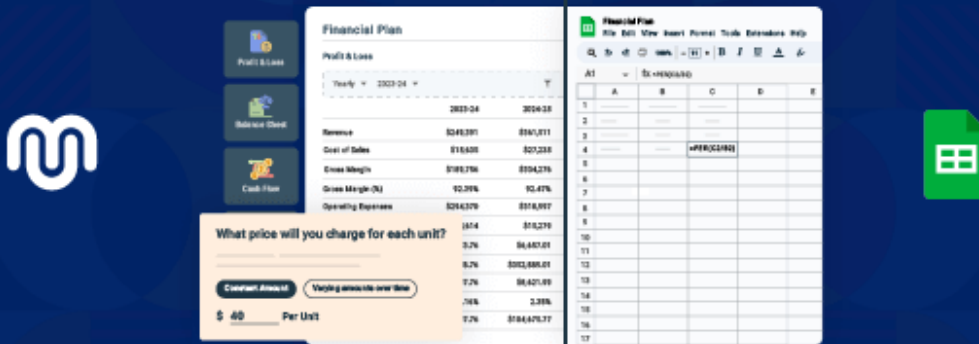
Business Ratios

	Year 1	Year 2	Year 3	Industry Profile
Sales Growth	4,35%	30,82%	63,29%	4,00%
Percent of Total Assets				
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%
NET WORTH	99,32%	101,04%	102,76%	44,90%
Percent of Sales				
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%
Main Ratios				
Current	25,86	29,39	32,92	1,63
Quick	25,4	28,88	32,36	0,84

	Year 1	Year 2	Year 3	Industry Profile
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%
Additional Ratios				
Net Profit Margin	19,20%	21,16%	23,12%	N.A.
Return on Equity	47,79%	50,53%	53,27%	N.A.
Activity Ratios				
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.
Debt Ratios				
Debt to Net Worth	0	-0,02	-0,04	N.A.
Current Liab. to Liab.	1	1	1	N.A.
Liquidity Ratios				
Net Working Capital	\$120 943	\$140 664	\$160 385	N.A.
Interest Coverage	0	0	0	N.A.
Additional Ratios				
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 compares the Upmetrics interface on the left with a standard spreadsheet on the right. The Upmetrics interface shows a 'Financial Plan' with a 'Profit & Loss' section for the year 2023-04. It includes a sidebar with 'Profit & Loss', 'Balance Sheet', and 'Cash Flow' options. A pop-up window asks 'What price will you charge for each unit?' with a 'Constant Amount' of \$40 and a 'Varying amounts over time' option. The spreadsheet on the right shows a grid with columns A through E and rows 1 through 17. A formula '=PER(C4:10)' is visible in cell C4.

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

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