


BUSINESS PLAN [YEAR]




Jewelry

Add Elegance to your appearance

 **John Doe**

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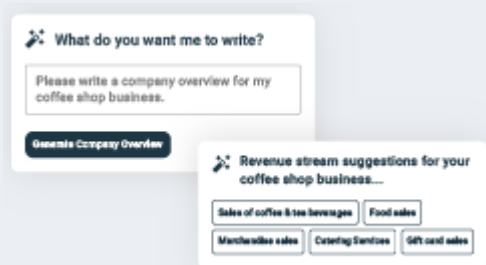
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1.

Executive summary

Problem Definition & Validation

Solution

Objectives

Mission statement

Keys to success

Financial Highlights

Adornet

Adornet is a fine jewelry company specializing in the design and manufacture of 18-carat gold, platinum, diamond, and gem-set jewelry. The company carries a wide range of designs from semi-finished mountings, neo-traditional clusters, machine-made wedding bands, and custom jewelry.

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Problem Definition & Validation

Adornet

The main input materials for the industry are gemstones and precious metals such as gold, platinum, and silver. Other metals such as tin, copper, and lead are also used in the production of pewter jewelry. During the past five-year period the prices of these materials have increased significantly.


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Solution

Adornet

The company will ensure sourcing its input materials from vetted suppliers who have a history of successful operations with predictable delivery times. Further, the company will make efforts to improve quality and change consumer perceptions about jewelry manufacturing.

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Objectives

Adornet

- To enhance customer service and after-sale services by establishing a representative office in Rhode Island in 2022
- To build a market reputation for quality products and services d

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Short Term (1 -3 Years)

Start writing here..

Adornet

- To establish a presence in Rhode Island and steadily expand operations to slowly cover all of the US within the forecast period
- To reduce operating expenses and aim to grow profitability to m

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Long Term (3-5 years)

Start writing here..

Mission statement

Adornet

To be the epitome of exquisite design and signature fine jewelry in the global marketplace through trust, quality, and tailored services.

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Start writing here..

Keys to success



Experienced Team

Founder Marco will spearhead the US operations. He is supported by unparalleled industry experience having worked for over 20 years within the jewelry sector in a management position that also equips him with superior market knowhow.



Customer Support

Superior customer service is the corner stone on the which Adornet will build and expand its business in the US. Through exceptional after sale services, bespoke designing services and expert advice, the company will establish trust and loyalty within its target market.



Location

Adornet will base its operations in the world's most significant jewellery quarter. It will take advantage of the associated benefits, networking capabilities and the vast cluster of jewellery retail establishments offered by the region.



Price Advantage

Adornet represents a thriving jewellery manufacturing business based in China. Overseas manufacturing allows the company to rise above the local price fluctuations that effect the market enabling it to offer competitive prices to its customers.



Reputation

The company's signature pieces will sit alongside brands such as Rolex and Cartier which elevates the company's position providing it with a distinctive market advantage within the global jewellery sector.



Customized Requirement

Although some operators may have a particular niche, it is generally important for a specialised jewellery design firm to find creative approaches that suit their clients' needs. Adornet will adapt its services to meet the needs of its market be it retail, wholesale or individual designers.

Financial Highlights

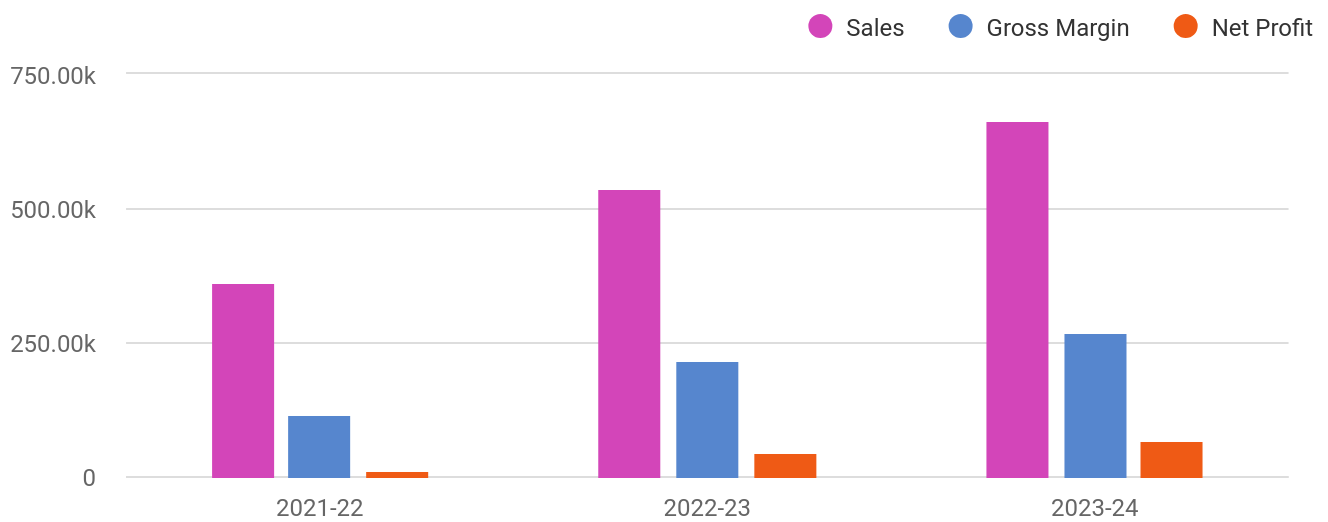
Adorenet

The company envisions raising an equity investment of \$50,000 through long-term borrowings, which will be used for the setup and launch of the jewelry store in the US. The company expects to steadily grow its revenues through active efforts in marketing, network...

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Units Sold v/s Revenue Chart



Financial Year	Sales	Gross Margin	Net Profit
2021-22	360,723	114,289	13,038
2022-23	538,041	216,784	44,360
2023-24	665,012	269,869	65,638

2.

Business overview

Company Ownership/Legal Entity

Location

Interior Operating Facilities

Hours of Operation

Startup summary

Adornet

Adornet will be established as a wholesale distributor of fine jewelry in Rhode Island in the United States of America. Exceptional digital marketing capabilities and superior market insight will allow the company to accelerate to the forefront of the jewelry industry.

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Start writing here..

Company Ownership/Legal Entity

Adornet

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

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Location

Adornet

The company will establish a business in the Ocean State of Rhode Island by the end of 2022. The region is considered an epicenter for food innovation, design trends, and innovative developments in manufacturing. In fact, the productivity is also very high.

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Interior Operating Facilities

Adornet

The company will begin operations from a rented showroom space at the heart of Rhode Island's commercial hub. Initial investments in setting up the interior facilities, consumables, inventory, and client entertainment space will be set up. Additions to s

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Hours of Operation

Adornet

Adornet will cater to walk-in as well as online customers, as such it will be required to stay open during business hours. The company envisions opening a showroom at 10 am and remain open till 7 pm to entertain walk-in prospects as well as fulfill online or

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Startup summary

Adornet

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

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3.

Products & Services

Range of Products

Process

Customer Service

Suppliers

Adornet

Adornet values excellent service and are an advocate for high-quality gems and exquisite designs. Creating classic, elegant rings, earrings, bracelets, and other custom jewelry pieces, the company strives to provide efficient and timely service. This will ensure that every customer is satisfied with their purchase.

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Range of Products

Adornet

Adornet specializes in the design and manufacturing of 18-carat gold and platinum, diamond, and gem-set jewelry. Each piece of jewelry is the expression of excellent craftsmanship, along with the selection of top-quality stones and trendy designs. Adornet caters to a wide range of tastes and preferences, ensuring that every customer finds a piece that perfectly suits their style.

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Rings

Price: **\$150 USD**

1. 18KYW GOLD
2. Round Diamond (R11, ROUNG, G COLOR, VS-SI1)
3. Round Diamond (R7.5, ROUNG, G COLOR, VS-SI1)



Earrings

Price: **\$150 USD**



1. 18K WHITE GOLD
2. Round Diamond (R1.5, ROUNG, G 0.154CT 20 PC 3756.56 578.51 COLOR, VS-SI1)
3. Round Diamond (R3.5, ROUNG, G COLOR, VS-SI1)



Pendant

Price: **\$150 USD**



1. 18K WHITE GOLD
2. Round Diamond (R4.5, ROUNG, G COLOR, VS-SI1)
3. Round Diamond (R5.5, ROUNG, G COLOR, VS-SI1)



Bangle

Price: **\$150 USD**

1. 18K WHITE GOLD
2. Round Diamond (R000, ROUNG, G COLOR, VS-SI1)



Process

Understanding the Gold Jewellery Manufacturing Process | Jewellers Education

All the jewelry produced is designed by the company's in-house designers using CAD-CAM facilities brought to life by its automatic prototype machine. Every single step in the production is carried out by expert craftsmen to make sure quality is up to the required standard. Diamonds of all sizes are put through a strict scanning procedure to avoid any CVD (Chemical Vapor Deposition) diamond mixed in the production.



Design

The process begins with the concept designing of the required piece. Analysing requirements from retailers, wholesalers and independent designers, Adornet creates bespoke designs based on the specific requirement of each B2B client.



Prototype

The 3D models are then used to render a prototype in resin which is then leveraged to create the first sample in silver which is then benchmarked to create a mould to facilitate mass production.



Mass Production

Mass production of the prototype design takes place in the selected metal which then proceeds for stone setting handled manually by expert craftsmen. The output is then polished and put through quality control.

Customer Service

Adornet

Adornet prides itself on the quality of service extended to its customers. This has been the key influencing factor for the company to establish a branch representative in the UK to facilitate better interaction with its significant market segment. As a part of good

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Suppliers

Adornet

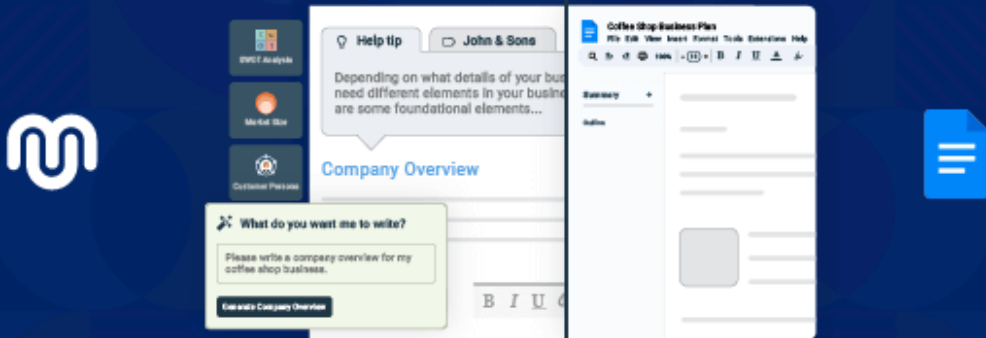
The company will establish a network of suppliers who are favorably placed to offer the best quality metal and stones at the most effective price. The diamonds are purchased directly from reputable suppliers to ensure they are conflict-free. Precious stones a

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4.

Market Analysis

Market segmentation

Market Trends

Target market

Adornet

Adornet sources and distributes bespoke and signature jewelry pieces to US designers and retailers. As such, the company will operate in the US's robust jewelry industry.

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Market segmentation

Adornet

Jewelry consists of decorative items or accessories which are typically worn on the body or attached to clothing. Jewelry was initially very crude in form, consisting of basic materials like bone, stone, and shell. As time progressed so too did the form and ma


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Market Trends

Adornet

Consumers are increasingly comfortable shopping online for jewelry—more so since the pandemic—and are much more likely to make high-ticket purchases online than five years ago. According to Gartner L2, the share of online sales across the US and V

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Target market

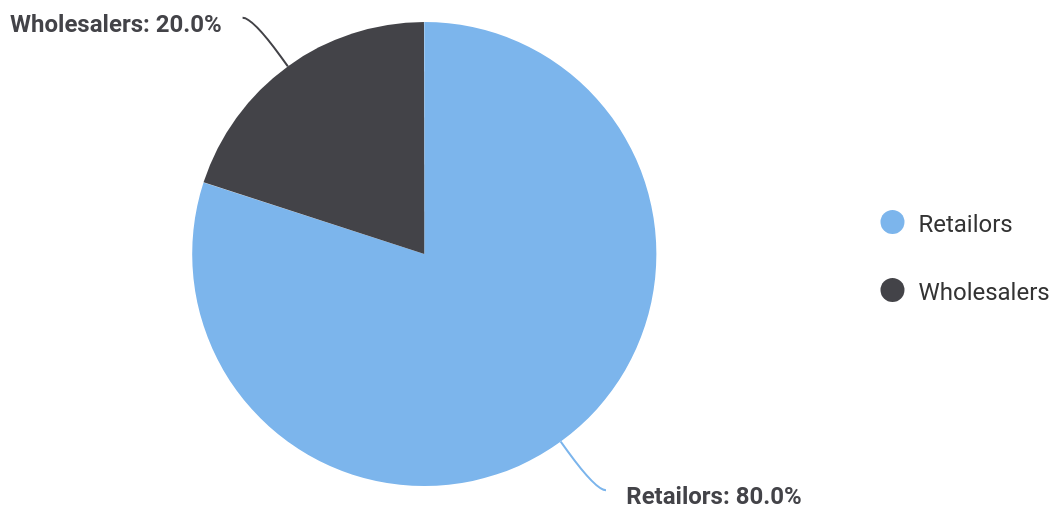
Adornet

With over 4,000 retail establishments and over 1,000 wholesale establishments, the company has a sizeable market opportunity. 80% of the company's revenue comes from the retail sector while 20% is contributed by the wholesale segment. Adornet has a significant market opportunity.

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Adornet Market Distribution



Target Market

Share

Retailers

0.80

Wholesalers

0.20

Competitive Advantage



Ethical Production

Adornet will source its products from overseas markets ensuring ethical production. Furthermore, the company will also use lab-grown diamonds to reduce the company's carbon footprint on the planet



Value Added Services

Adornet will dedicate itself to the wellbeing of its customers. The company will extend repair, resizing and cleaning services for its products to all its clients for no additional charge.



Supply Network

Adornet enjoys superior supply connections and has complete control over the quality of products by thoroughly vetting the suppliers and closely monitoring the manufacturing process.



Price

The company enjoys sole distributorship of the products in the US which allows it to control prices. Adornet will thus be able to secure and distribute products at market beating price points.



Distribution Channels

Adornet will distribute its products through both B2B as well as B2C channels. This will allow it to hold a niche in a market where professional skin care products are not freely available in the retail market.



Effective Marketing

Adornet will dedicate time and effort towards networking and gaining valuable insight into the prevailing market trends in the US which will allow the company to optimise its marketing strategies and effectively penetrate the market on launch.

5.

SWOT analysis

Adornet

A SWOT (Strength, Weakness, Opportunity, and Threat) analysis is a useful tool for businesses to evaluate their position in the market against the potential internal and external factors that could assist or jeopardize their operations and existence. A SWOT has

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Start writing here..

Strength

- Marco has a strong background in Jewellery manufacturing, providing him with unprecedented market acumen
- An established service office in the US allows the company to tap into its significant market segment.
- Manufacturing the jewelry overseas shields the company from the fluctuations in precious metal prices within the local market
- Offering tailored services will give the company a competitive advantage and a deeper market penetration.
- An established supply chain will provide the company with go-to-market capabilities.
- Rooting from an existing business and overseas presence will instill a sense of trust within the customer.
- The company's unique style and design techniques will give its products an added allure.
- Bespoke Jewellery leading to a unique brand image

Weakness

- New to the US market leading to consumer skepticism regarding its products
- Possible limitations to meet demand due to scale of operations
- Overseas assaying may lead to delay in delivery due to logistic failure

Opportunity

- Expand operations by opening a retail store within the UK
- Partner with other retail outlets to showcase the company brand, thereby increasing brand awareness
- In-house designers provide limitless possibilities in design innovation
- Bespoke jewelry lines targeted specific market segments and occasions

Threat

- Change in government regulations
- Volatile precious metal and gem prices
- Highly competitive industry
- Low barriers to entry leading to more stores offering similar products

6.

Strategy & implementation

Distribution Strategy

Marketing and Promotion Programs

Positioning Statement

Sales strategy

Pricing strategy

Adornet

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

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Distribution Strategy

Adornet

The company will reach its customer through both online and offline channels. Adornet's comprehensive website will accept orders online and deliver them to the customer's doorstep. Customers will also have an option to physically visit the company's store.


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Start writing here..

Marketing and Promotion Programs

Adornet

Adornet will approach potential commercial clients directly, either through cold-calling or email, to arrange pitch meetings. The company's sales representatives will use these opportunities to display the product catalog directly.

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Direct Sales

Start writing here..

Adornet

The Company will advertise in specific trade publications that are targeted towards the appropriate target markets. In the US there are a number of highly specialized publications (e.g. Jewelry and fashion magazine) that will be ideal for reaching these target markets.


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Trade Publications

Start writing here..

Adornet

Adornet will establish a presence at various trade shows that are relevant to the target market. For example, LA Fashion week (US's leading fashion trade show), HJ Live LA (Provides a platform to source the latest products and equipment from the brand).

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Trade shows and Lifestyle Exhibitions

Start writing here..

Adornet

The Company will operate a professional and compelling website, with a dedicated section for commercial clients, to promote its commercial product lines and provide easy ability to contact sales staff.


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Website

Start writing here..

Adornet

The focus will be on Google Ads, which are more likely to drive commercial leads than other online advertising platforms (such as Facebook). The advertising will target specific keywords relevant to Adornets offering (e.g., "exquisite jewelry," "neo-traditional jewelry").

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Targeted Online Advertising

Start writing here..

Positioning Statement

Adornet

Adornet will serve as the service and logistic representative of its jewelry brand within the US market. Providing wholesale signature and customer-built jewelry assayed in gold and platinum embedded with superior quality diamond and color stones, the compa

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Start writing here..

Sales strategy

Adornet

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

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Start writing here..

Online Marketing Channels



Electronic Direct Mail Marketing

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



Social Media

Millennials and consumers in general spend a considerable time browsing social media platforms. Reaching to them through this channel will be an effective way to capture attention and position its services.



Google Ad Campaigns

The advertising will target specific keywords relevant to Adornet's offering (e.g. "exquisite jewelry," "neo-traditional cluster rings," "diamond jewelry," etc.).

Offline Marketing Channels



Networking

Participate in leading consumers exhibitions and fashion events. Display a range of samples and distribute flyers at these events. The company will also keep a record of visitors to their stalls as leads for its email marketing campaigns.



Pop-Up Store

The company will also hold pop-up stalls at consumer exhibitions.



Walk-in

The showroom will be designed with attractive display of sample of products. Visually attractive hoardings and a high street presence will further attract prospects to walk-in and buy high quality cosmetic products.

Pricing strategy

Adornet

The average ex-factory price of all signature and custom pieces produced by the company is estimated at under £1,000, with the exception of bracelets that generates an average income of above £1,000 per unit. The direct costs, which are primarily associated

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7.

Operational Plan

Management Team

Personnel Plan

Milestones

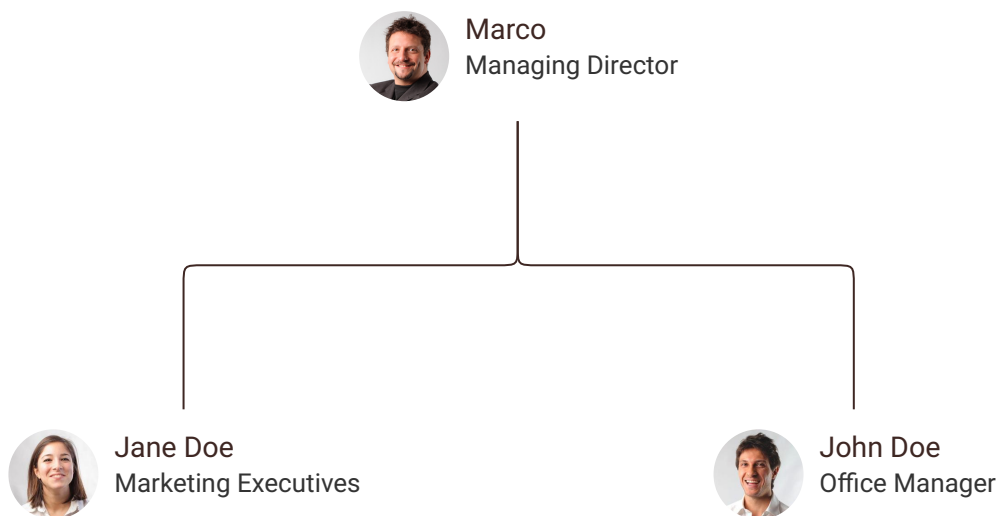
Adornet

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

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Start writing here..

Organization chart



Management Team

Adornet

Mr. Marco will serve as the Managing Director of Adornet. A highly motivated and dynamic individual, Thomas boasts vast experience in the field of aesthetics having spent a career spanning 14 years essaying various white-collar roles for aesthetic co

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Personnel Plan

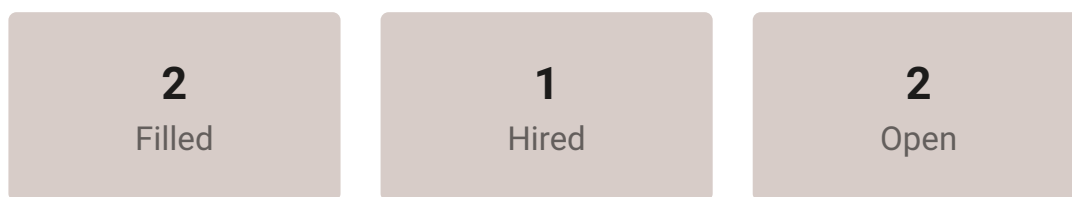
Adornet

The company plans to create five full-time equivalent jobs in addition to the management team within the first three years of operations. Salaries for each employee are in line with the industry's benchmark.

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Hiring plan



Group By Department	Position Filled	Time of Hire	Time of Start	Filled On Time
Marketing Executive	1 of 20	10 days	121 days	100%
Sales Assitant	3 of 23	30 days	21 days	80%
Office Manager	4 of 15	158 days	127 days	0%



Jane Doe
Office Manager

Ability to cope with fast-paced and pressured work, accuracy, strong attention to detail and a strong analytical mind, ability to notice patterns within statistics, an interest in psychology and behavior, good organizational skills, excellent (spoken and written) communication skills.



John Doe

Sales Representatives

Preferably bilingual with ability to speak English and French fluently, problem-solving, ability to convert leads into sales, active listener, patience, and understanding of the company's products and services. Additionally, skills in social media marketing, search engine optimization, newsletter marketing, other forms of digital marketing will also be required

Milestones

ADORNET

Establish

Adorenet will rent a showroom space at the heart of Rhode Island's commercial hub alongside developing a fully optimized and informative website. During this period, the company will also acquire initial stocks of inventory to give as samples and fill up the showroom shelves. Marketing activities will also begin during this stage to build awareness and launch the brand into the market.

Year 1

Gain Market Traction

The company will begin expanding its services beyond Rhode Island to cover other regions around the United States

Year 2

Diversify

Having externally established the business, the company will begin internally expanding its range of products

Year 3

Grow

- Begin expanding across the US
- Consider market expansion beyond US

Year3

8.

Financial plan

Important Assumptions

Break-even Analysis

Projected Profit and Loss

Projected Cash Flow

Projected Balance Sheet

Business Ratios

**REMEMBER**

If you are going to start your own Jewelry business, then make sure you will pay special attention to your financial plan. Your financial plan should include the details about how well you manage your income

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Important Assumptions

The company's financial projections are forecasted on the basis of the following assumptions. These assumptions are quite conservative and are also expected to show deviation but to a limited level such that the company's major financial strategy will not be affected.

	Year 1	Year 2	Year 3
Plan Month	1	2	3
Current Interest Rate	10,00%	11,00%	12,00%
Long-term Interest Rate	10,00%	10,00%	10,00%
Tax Rate	26,42%	27,76%	28,12%
Other	0	0	0

Brake-even Analysis

Monthly Units Break-even	5530
Monthly Revenue Break-even	\$159 740
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	\$1,049,491.50	\$1,715,053.50	\$2,888,753
Direct Sales to Customers	\$509,342	\$914,718	\$1,642,728

	2024	2025	2026
Unit Sales	2,547	4,574	8,214
Unit Price	\$200	\$200	\$200
Online Store Sales	\$286,519.50	\$514,540.50	\$924,030
Unit Sales	1,910	3,430	6,160
Unit Price	\$150	\$150	\$150
Custom Jewelry Orders	\$253,630	\$285,795	\$321,995
Unit Sales	507	572	644
Unit Price	\$500	\$500	\$500
Cost Of Sales	\$435,108.10	\$536,852.15	\$667,068.49
General Costs	\$435,108.10	\$536,852.15	\$667,068.49
Raw materials	\$324,770.23	\$412,520.46	\$526,968.56
Precious Metals	\$182,849.95	\$210,176.17	\$238,473.93
Gemstones	\$141,920.28	\$202,344.29	\$288,494.63
Production Costs	\$110,337.87	\$124,331.69	\$140,099.93
Jewelry Crafting Labor	\$88,777.54	\$100,036.83	\$112,723.98
Packaging Materials	\$21,560.33	\$24,294.86	\$27,375.95
Revenue Specific Costs	\$0	\$0	\$0
Personnel Costs (Direct Labor)	\$0	\$0	\$0
Gross Margin	\$614,383.40	\$1,178,201.35	\$2,221,684.51
Gross Margin (%)	58.54%	68.70%	76.91%
Operating Expense	\$596,324.91	\$637,197.19	\$684,936.79

	2024	2025	2026
Payroll Expense (Indirect Labor)	\$453,000	\$465,585	\$478,556.52
Sales Team	\$207,000	\$212,805	\$218,805.12
Sales Associate	\$99,000	\$100,485	\$101,992.32
Store Manager	\$108,000	\$112,320	\$116,812.80
Production Team	\$156,000	\$160,080	\$164,270.40
Jewelry Craftsman	\$96,000	\$98,880	\$101,846.40
Production Assistant	\$60,000	\$61,200	\$62,424
Administrative Staff	\$90,000	\$92,700	\$95,481
Office administrator	\$42,000	\$43,260	\$44,557.80
Marketing coordinator	\$48,000	\$49,440	\$50,923.20
General Expense	\$143,324.91	\$171,612.19	\$206,380.27
Marketing and Advertising	\$44,388.71	\$50,018.15	\$56,361.59
Online Advertising	\$25,364.99	\$28,581.81	\$32,206.53
Print Advertising	\$19,023.72	\$21,436.34	\$24,155.06
Rent and Utilities	\$86,594.96	\$108,388.70	\$135,846.56
Store Rent	\$76,449.01	\$96,956.02	\$122,963.87
Utilities	\$10,145.95	\$11,432.68	\$12,882.69
Miscellaneous	\$12,341.24	\$13,205.34	\$14,172.12
Office Supplies	\$6,341.24	\$7,145.34	\$8,051.52
Business Insurance	\$6,000	\$6,060	\$6,120.60
Bad Debt	\$0	\$0	\$0
Amortization of Current Assets	\$0	\$0	\$0
EBITDA	\$18,058.49	\$541,004.16	\$1,536,747.72

	2024	2025	2026
Additional Expense	\$19,534.91	\$12,396	\$12,396
Long Term Depreciation	\$12,396	\$12,396	\$12,396
Gain or loss from Sale of Assets	\$0	\$0	\$0
EBIT	\$5,662.49	\$528,608.16	\$1,524,351.72
Interest Expense	\$7,138.92	\$0	\$0
EBT	(\$1,476.42)	\$528,608.16	\$1,524,351.72
Income Tax Expense / Benefit	\$0	\$0	\$0
Total Expense	\$1,050,967.92	\$1,186,445.34	\$1,364,401.28
Net Income	(\$1,476.42)	\$528,608.16	\$1,524,351.72
Net Income (%)	(0.14%)	30.82%	52.77%
Retained Earning Opening	\$0	(\$56,476.42)	\$457,131.74
Owner's Distribution	\$55,000	\$15,000	\$15,000
Retained Earning Closing	(\$56,476.42)	\$457,131.74	\$1,966,483.46

Projected Cash Flow

	2024	2025	2026
Cash Received	\$1,049,491.50	\$1,715,053.50	\$2,888,753
Cash Paid	\$1,038,571.92	\$1,174,049.34	\$1,352,005.28
COS & General Expenses	\$578,433.01	\$708,464.34	\$873,448.76
Salary & Wages	\$453,000	\$465,585	\$478,556.52

	2024	2025	2026
Interest	\$7,138.92	\$0	\$0
Sales Tax	\$0	\$0	\$0
Income Tax	\$0	\$0	\$0
Net Cash From Operations	\$10,919.58	\$541,004.16	\$1,536,747.72
Assets Sell	\$0	\$0	\$0
Assets Purchase	\$80,000	\$0	\$0
Net Cash From Investments	(\$80,000)	\$0	\$0
Amount Received	\$150,000	\$0	\$0
Loan Received	\$150,000	\$0	\$0
Common Stock	\$0	\$0	\$0
Preferred Stock	\$0	\$0	\$0
Owner's Contribution	\$0	\$0	\$0
Amount Paid	\$205,000.01	\$15,000	\$15,000
Loan Capital	\$150,000	\$0	\$0
Dividends & Distributions	\$55,000	\$15,000	\$15,000
Net Cash From Financing	(\$55,000.01)	(\$15,000)	(\$15,000)
Summary			
Starting Cash	\$0	(\$124,080.43)	\$401,923.73
Cash In	\$1,199,491.50	\$1,715,053.50	\$2,888,753
Cash Out	\$1,323,571.93	\$1,189,049.34	\$1,367,005.28
Change in Cash	(\$124,080.43)	\$526,004.16	\$1,521,747.72

	2024	2025	2026
Ending Cash	(\$124,080.43)	\$401,923.73	\$1,923,671.45

Projected Balance Sheet

	2024	2025	2026
Assets	(\$56,476.43)	\$457,131.73	\$1,966,483.45
Current Assets	(\$124,080.43)	\$401,923.73	\$1,923,671.45
Cash	(\$124,080.43)	\$401,923.73	\$1,923,671.45
Accounts Receivable	\$0	\$0	\$0
Inventory	\$0	\$0	\$0
Other Current Assets	\$0	\$0	\$0
Long Term Assets	\$67,604	\$55,208	\$42,812
Gross Long Term Assets	\$80,000	\$80,000	\$80,000
Accumulated Depreciation	(\$12,396)	(\$24,792)	(\$37,188)
Liabilities & Equity	(\$56,476.42)	\$457,131.74	\$1,966,483.46
Liabilities	\$0	\$0	\$0
Current Liabilities	\$0	\$0	\$0
Accounts Payable	\$0	\$0	\$0
Income Tax Payable	\$0	\$0	\$0
Sales Tax Payable	\$0	\$0	\$0
Short Term Debt	\$0	\$0	\$0
Long Term Liabilities	\$0	\$0	\$0
Long Term Debt	\$0	\$0	\$0
Equity	(\$56,476.42)	\$457,131.74	\$1,966,483.46
Paid-in Capital	\$0	\$0	\$0

	2024	2025	2026
Common Stock	\$0	\$0	\$0
Preferred Stock	\$0	\$0	\$0
Owner's Contribution	\$0	\$0	\$0
Retained Earnings	(\$56,476.42)	\$457,131.74	\$1,966,483.46
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%

	Year 1	Year 2	Year 3	Industry profile
Main Ratios				
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%
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 screenshot displays the Upmetrics 'Financial Plan' interface. On the left, there are navigation buttons for 'Profit & Loss', 'Balance Sheet', and 'Cash Flow'. The main area shows a 'Profit & Loss' statement for the year 2023-24, comparing 2023-24 and 2024-25 data. Below the table is a 'What price will you charge for each unit?' calculator with a 'Calculate Results' button and a 'View your results over time' link. The calculator shows a unit price of \$ 60 and a 'Per Unit' result.

	2023-24	2024-25
Revenue	\$245,391	\$161,211
Cost of Sales	\$166,020	\$27,238
Gross Margin	\$191,736	\$154,276
Gross Margin (%)	77.76%	95.67%
Operating Expenses	\$214,379	\$118,997
	1614	\$12,279
	0.7%	\$6,657.01
	0.7%	\$103,696.01
	7.7%	\$6,621.99
	.76%	3.38%
	7.7%	\$184,675.77



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Mariia Yevlash



Student, Sumy State University – Ukraine

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