


# BUSINESS PLAN [YEAR]




## Microgreens

Increasing Green to your future.

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# Table of Contents

<b>Executive summary</b>	<b>5</b>
Problem Definition & Validation .....	6
Problem Analysis .....	6
Solution .....	7
Solution Features .....	7
Objectives .....	8
Short Term (1 -3 Years) .....	8
Long Term (3-5 years) .....	8
Mission statement .....	8
Keys to success .....	9
Financial Highlights .....	9
Super Sprouts - 5 Year Highlights .....	10
<b>Business overview</b>	<b>11</b>
Company Ownership/Legal Entity .....	12
Location .....	12
Interior Operating Facilities .....	13
Hours of Operation .....	13
Startup summary .....	13
<b>Products &amp; Services</b>	<b>14</b>
Range of Microgreens .....	15
Super Sprouts will offer the following Microgreens .....	15
Efficient Sourcing & Supply .....	17
<b>Market Analysis</b>	<b>18</b>
Market segmentation .....	19
Market Trends .....	19
Target market .....	20
Customer persona .....	20
Competitive Advantage .....	21

## Strategy &amp; implementation

Marketing and Promotion Programs .....	25
Direct Sales .....	25
Trade Publications .....	25
Trade shows .....	26
Website .....	26
Targeted Online Advertising .....	26
Positioning Statement .....	27
Sales strategy .....	27
Online Marketing Channels .....	28
Offline Marketing Channels .....	28
Pricing strategy .....	29

## Operational Plan

Business Owners .....	31
Organization chart .....	31
Management Team .....	31
Personnel Plan .....	32
Hiring plan .....	32
Milestones .....	33
Super Sprouts .....	33

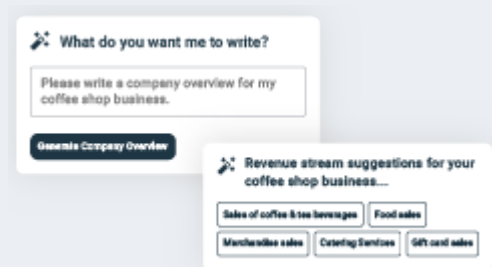
## Financial plan

Important Assumptions .....	35
Break-even analysis .....	35
Projected Profit and Loss .....	36
Projected Cash Flow .....	39
Projected Balance Sheet .....	40
Business Ratios .....	41

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# 1.

## Executive summary

Problem Definition & Validation

Objectives

Mission statement

Keys to success

Financial Highlights

## Super Sprouts

Super Sprouts proposes to launch and expand a microgreens business that grows and propagates dietary superfoods. The company will retail and supply wholesale businesses, such as hotels and restaurants.

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## Problem Definition & Validation

### Problem Analysis

#### Whom?

Individuals who lack daily physical activity and mostly have computer based, desk jobs

#### Causes

As more and more work shifts towards computer-based desk jobs, physical activity has come to a minimum. Statistics suggest About 80% of U.S. adults and children aren't getting enough exercise for optimal health.

#### Impact

About 31 million adults aged 50 or older are inactive, meaning that they get no physical activity beyond that of daily living. Low levels of physical activity can contribute to heart disease, type 2 diabetes, some kinds of cancer, and obesity.

## Solution



Microgreens contain similar and often greater amounts of these nutrients than mature greens. As such, they may similarly reduce the risk of the following diseases:

---

## Solution Features



### Heart Disease

Microgreens are a rich source of polyphenols, a class of antioxidants linked to a lower risk of heart disease. Animal studies show that microgreens may lower triglyceride and “bad” LDL cholesterol levels



### Diabetes

Antioxidants may help reduce the type of stress that can prevent sugar from properly entering cells. In lab studies, fenugreek microgreens appeared to enhance cellular sugar uptake by 25–44%



### Certain Cancers

Antioxidant-rich fruits and vegetables, especially those rich in polyphenols, may lower the risk of various types of cancer. Polyphenol-rich microgreens may be expected to have similar effects

## Objectives

### Super Sprouts

- To begin commercial operations in Jacksonville by Q1 2021
- To build a wide range of plants, bulbs, and flowers to meet the increasing market requirement for organic produce

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## Short Term (1 -3 Years)

*Start writing here..*

### Super Sprouts

- To gain a competitive edge within the country's microgreens industry marketplace by establishing a brand that is synonym with locally grown and organic
- To explore GM of plants and how a variety of customization in c

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## Long Term (3-5 years)

*Start writing here..*

## Mission statement

### Super Sprouts

Our mission is to become a synonym with words like domestic, organic, custom grown, environmentally friendly, and sustainable. We are dedicated to providing a wide variety of microgreens and superfoods to promote good health.

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# Keys to success



## Automation

Minimising labour and employment costs through automation can boost productivity and efficiency. This enables Nature Box to deal with fierce foreign competition.



## Appropriate climatic conditions

Climatic conditions can dictate the quality and type of plant or flower produced. Being based in Florida, where its warm all year round will significantly benefit the company.



## Aligned with market Trends

The ability to alter the balance between the industry’s crops and other agricultural products in response to changes in market conditions is important for a farm’s viability. Ensuring domestic produce helps make this possible for Super Sprouts



## Prompt delivery to market

The perishability of microgreens makes timely delivery imperative for all growers in the market. Nature Box' local operations will allow the company to ensure prompt delivery to market.



## Access to Latest Technology

The latest technology can help profit margins and productivity, such as by maximizing water efficiency.



## Premium goods/services

Through investments in GM, Super Sprouts can reach various niche markets by producing premium microgreens, for which customers are willing to pay a higher price. This can boost revenue and help the company mitigate growing import competition.

# Financial Highlights

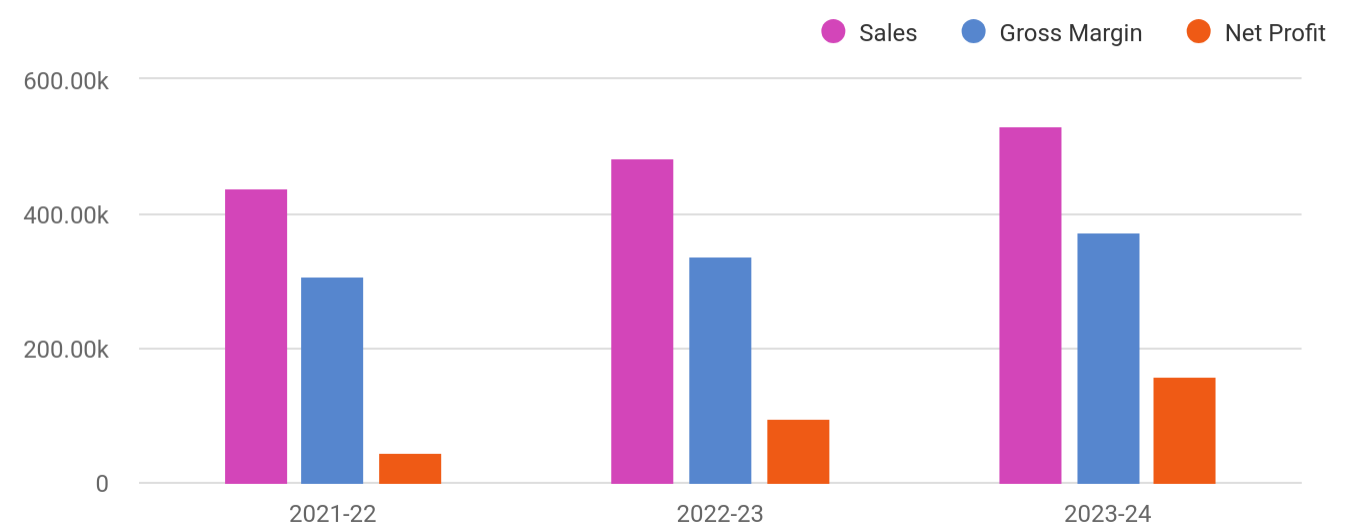
Super Sprouts

The company envisions raising an equity investment of \$50,000 through long-term borrowings, which will be used to set up and launch the business in the US. The company expects to maintain a gross margin of over 50% throughout the forecast period and a net profit margin of over 10%.

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## Super Sprouts - 5 Year Highlights



Financial Year	Sales	Gross Margin	Net Profit
2021-22	438,937	307,255.90	43,893.70
2022-23	482,830.70	337,981.49	96,566.14
2023-24	531,113.77	371,779.64	159,334.13

# 2.

## Business overview

Company Ownership/Legal Entity

Location

Interior Operating Facilities

Hours of Operation

Startup summary

### Super Sprouts

Super Sprouts will build a reputation through superior quality products grown and sourced from GAP and APEDA approved sources. The company's fresh produce includes Broccoli, Collards, Kael, Peas, Radish, Wheatgrass, Sunflower, Beets, Arugula, and red cabbage.

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## Company Ownership/Legal Entity

### Super Sprouts

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

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## Location

### Super Sprouts

Location is vital for the successful operation of Super Sprout. Ideal weather conditions and connectivity are key to ensure the quality and cost-efficiency of products.

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## Interior Operating Facilities

### Super Sprouts

Super Sprouts will be required to purchase automated potting equipment with the intention of reducing labor costs and increasing production. Also required is the construction of heated greenhouses to safely out weather crops. The greenhouses must be located in a warm climate.

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## Hours of Operation

### Super Sprouts

Super Sprouts will operate an 8-hour workday from 9 am to 5 pm. However, since the company will be required to manage the crops and ensure their safety, a security detail will be added to make sure there is a watch at all times.

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## Startup summary

### Super Sprouts

The Founder will infuse a capital sum of \$1,200,000 into the company. Approximately £92,350 will be spent on a range of start-up expenses such as marketing, advertising, and professional fees. At the same time, another £602,000 will be earmarked for sales and distribution.

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# 3.

## Products & Services

Range of Microgreens

Efficient Sourcing & Supply

## Super Sprouts

Super Sprouts will operate as retailers and wholesalers of microgreens and other organic fruits and vegetables. The company enjoys access to a top-tier network of packers and farmers providing superior quality, standardized, GAP and APEDA approved products.

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## Range of Microgreens

Super Sprouts will offer the following Microgreens



### Arugula

Arugula microgreens have a peppery flavor that make them great for salads, eggs, and sandwiches.

They also grow quickly, germinating within two days and ready to harvest in as little as 10 days!

Plus, arugula microgreens contain eight times the calcium, five times the vitamins, and four times the iron as iceberg lettuce!



### Beets

Beets take longer to grow than other microgreens, but their mild earthy flavor make them well worth the wait!

Beet microgreens are vivid red, making them the perfect way to add color to salads.

Before planting, soak the seeds for about eight hours in cold water and then sow them in a thick layer.



### Broccoli

Broccoli microgreens are one of the most nutritious options, with one study suggesting they have the power to decrease malnutrition.

They're also one of the fastest growing varieties, as they'll be ready to harvest in as little as six days!

Unlike most other microgreens, the best time to harvest broccoli microgreens, is before their first true leaves form.



### Collards

Collard microgreens have a strong flavor, sometimes even more intense than the fully grown vegetable!

Plus, they grow quickly and will be ready for harvest in only 10 days.

Use these thick microgreens as a flavorful addition to salads and sandwiches.



### Kale

In microgreen form, kale tastes more like romaine or leaf lettuce, than it's fully-grown flavor.

Kale microgreens contain four times the nutrients as it does when it's an adult, so it's extra healthy too!

Plus, they store well, lasting about a week in the refrigerator—just make sure to keep them dry.



### Peas

Pea microgreens are great to grow in containers because they regrow after harvest!

This means you won't need to keep replanting every couple weeks.

Plus, they have eight times the folic acid of bean sprouts, which is an important vitamin for young women.



### Radish

Like broccoli, radishes are one of the fastest growing microgreens and ready to harvest in as little as six days.

They taste great too, with the same crisp spicy flavor that mature radishes are famous for.

Plus, opal and green daikon varieties have especially high concentrations of vitamin E, which helps slow cell damage.



### Red Cabbage

With their purple coloring, red cabbage microgreens look as good as they taste.

They're also one of the most nutritious microgreen options.

One study showed they have the potential to lower cholesterol, and another study showed they have 280 times more vitamin A than mature cabbages.



### Wheatgrass

Wheatgrass is the microgreen version of the common wheat crop.

And like peas, the shoots will continue to grow after harvest, so you can keep on growing without replanting!

This superfood is most commonly used in juice and smoothies, but it goes great in sauces and soups as well.

# Efficient Sourcing & Supply

Super Sprouts

Super Sprouts will source its products directly from APEDA (Agricultural and Processed Food Products Export Development Authority) approved pack houses and GAP (Good Agricultural Practice) certified farmers. These standards and certifications ensure

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SWOT Analysis



Market Size



Customer Persona



Help tip

John & Sons

Depending on what details of your business you need different elements in your business plan. Here are some foundational elements...



Company Overview



What do you want me to write?

Please write a company overview for my coffee shop business.

Create Company Overview



Coffee Shop Business Plan

File Edit View Insert Format Tools Extensions Help

Summary

Outline



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

Upmetrics guided builder prompts you with tailored questions and helps answer them to create your business plan. You also have access to AI Assistant and other resources to seek guidance and ensure you're on the right track.

Start your planning today

# 4.

## Market Analysis

Market segmentation

Market Trends

Target market

#### Super Sprouts

The microgreens market is projected to register a CAGR of 7.5% during the forecast period, 2021 - 2026.


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## Market segmentation

#### Super Sprouts

The Microgreens Market is Segmented by Type (Broccoli, Lettuce and Chicory, Arugula, Basil, Fennel, Carrots, Sunflower, Radish, Peas, and Other Types), Farming (Indoor Farming, Vertical Farming, Commercial Greenhouses, and Other Farming), Growth Media (Hydroponics, Aeroponics, and Other Media), and End Use (Food Service, Retail, and Other End Uses).

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## Market Trends

#### Super Sprouts

The growing health consciousness has led people to consume a diet full of nutrients, which has led to the adoption of indoor farming practices. Consumers not only practice indoor farming at home, but it is also largely being cultivated in major greenhouses. This is due to the fact that indoor farming is a more controlled environment, which allows for the production of high-quality, nutrient-dense microgreens.

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# Target market

Super Sprouts

Super Sprouts will strive to become an active choice of health-conscious individuals and gourmet restaurants and hotels across the United States. Individuals looking to boost their immunity with superfoods will find the range of options available with

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Health Conscious Consumer

Demographics

Individuals living an active lifestyle who are on the go and do not have time to have a balanced diet

Professional Role

Working individuals

## Customer persona



### Identifiers / Personality Traits

Health-conscious consumers living in urban areas have the means to bear the cost of the more expensive microgreens. They are educated and are aware of the various health benefits microgreens can offer. Furthermore, these individuals live a very busy life and don't often get the time to have a balanced meal. Hence, a serving of immunity-boosting microgreens can offer the nutrition they need to keep going.



### Goals

Live a healthy active life



### Challenges

Lack of time to eat a balanced diet

## Competitive Advantage



### Price

Automation in planting will help the company reduce its input costs which will reflect in its competitive pricing strategy



### Genetic Mutation

Innovation in plants through genetic mutation will allow the company to offer a wider variety of plants



### Organic

All of the company's offering are free of pesticides and other harmful chemical making them 100% organic



### Range of Plants

The company will ensure stocking a wide selections of microgreens from rare plants to everyday booster greens

# 5.

## SWOT analysis

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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## Strength

1. The company benefits from extensive insight and market expertise.
2. The flexible and robust range of products ensures the company's capabilities to cater to a more significant market share.
3. The company is based in Florida, which contains the right weather conditions to support year-round growth
4. Strategic collaborations with agriculture and horticulturists enrich the products of the company with leading industry experts and technology experts to support genetic mutation

## Weakness

1. An increasing number of competitors within the industry leads to market share erosion.
2. The company is relatively new to the US market, in which seasoned players dominate.
3. The high rate of competition within the industry and the fragmented nature of the market makes the sector price sensitive.

## Opportunity

1. Partnering with leading horticulturist providers to extend their market offering
2. Mr. Grant's skill in tactfully combining customer relationship management and supply networks to achieve an organizational goal opens up opportunities within challenging and risk intensive markets
3. The company possess the capabilities to extend its offerings globally

## Threat

- Competitors eroding the market
- Low barriers to entry
- Competitors poaching B2B clients
- Any change in the trading regulations of the country will impact the operations of the company

# 6.

## Strategy & implementation

Marketing and Promotion Programs

Positioning Statement

Sales strategy

Pricing strategy

#### Super Sprouts

The company will predominantly rely on online advertising and lead generation strategies as many seeking logistic services first search online for information. As such, a full-fledged online marketing campaign will be launched inclusive of paid, social media, and email marketing.


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## Marketing and Promotion Programs

#### Super Sprouts

Super Sprouts will approach potential commercial clients directly, either through cold-calling or e-mail 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

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#### Super Sprouts

The Company will advertise in specific trade publications that are targeted towards the appropriate target markets.

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## Trade Publications

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#### Super Sprouts

Super Sprouts will establish a presence at various trade shows that are relevant to the target market. For example, the health and lifestyle event is an annual exhibition that is considered the US's premier superfoods and healthy food manufacturers and wholesaler.


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### Trade shows

*Start writing here..*

#### Super Sprouts

The Company will operate a professional and compelling website dedicated to hotels, restaurants, and chefs

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### Website

*Start writing here..*

#### Super Sprouts

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 Super Sprouts's offering.

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### Targeted Online Advertising

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# Positioning Statement

Super Sprouts

The company seeks to carve a niche for its products in the US market by capitalizing on its homegrown, organic plant grower brand. Consumers are embracing more natural, locally sourced flowers with fewer air miles. Leveraging this trend, the company

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# Sales strategy

Super Sprouts

Health-conscious individuals, gourmet chefs, restaurants, and hotels form the company's primary target market. While push marketing efforts will be deployed to reach these companies and make them aware of the range of services provided, pull marketing

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## Online Marketing Channels



### **Electronic Direct Mail Marketing**

Gourmet chefs and restaurant owners looking for a variety of microgreens will stand out prominently as viable marketing targets for this channel. Super Sprouts will mail professionally designed materials with its value proposition to these companies and provide quotes for its range of microgreens



### **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 Super Sprout's offering

## Offline Marketing Channels



### **Networking**

Participate in leading consumers exhibitions and lifestyle 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.



### **Referral**

The company will offer referral discounts and packaged services to valued, regular clients



### **Conferences**

The company will participate in leading conferences and make their presence known through marketing materials and presentations

# Pricing strategy

Super Sprouts

Super Sprouts will trade a range of microgreens. The direct cost is primarily attributable to the procurement cost of the produce plus transportation. This will allow the company to earn a margin of around 20% on each variety of microgreens.

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# 7.

## Operational Plan

Management Team

Personnel Plan

Milestones

## Super Sprouts

The team will be headed by Managing Director Mr. Grant who will also oversee the company's operations. Joining Mr. Grant in the Management Team, the company will onboard an office, sales, potting, and shipping staff.

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## Business Owners

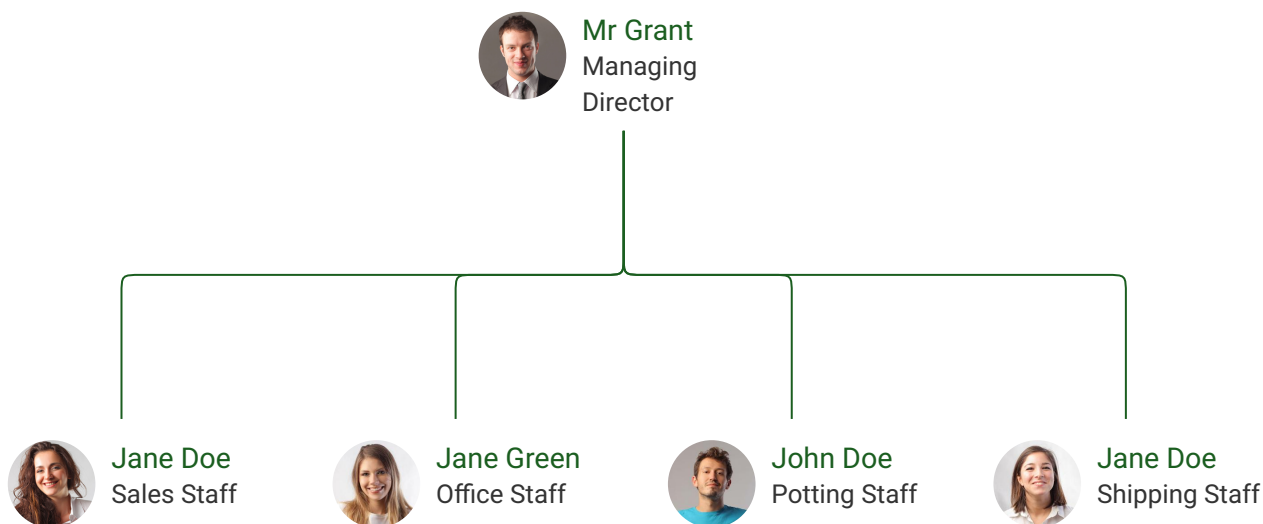
100%



**Mr Grant**

100 Shares

## Organization chart



## Management Team

### Super Sprouts

Mr. Grant counts 20 years of administrative and management experience, taking on various business development activities during the period. His ability to attract key players and build strong and lasting business relationships enabled her to grow in capacity.

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# Personnel Plan

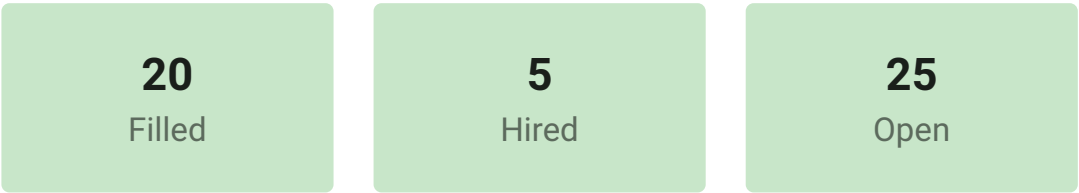
Super Sprouts

The company plans to create two full-time equivalent jobs within the first five years of operations.

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## Hiring plan



Group By Department	Position Filled	Time of Hire	Time of Start	Filled On Time
Sales Staff	1 of 20	10 days	121 days	100%
Office Staff	3 of 23	30 days	21 days	80%
Potting Staff	4 of 15	158 days	127 days	0%
Shipping Staff	5 of 20	149 days	136 days	100%

# Milestones

## Super Sprouts

### Establish

Super Sprouts will rent a property to set up its office, greenhouse facility and retail outlet. Additionally the company will engage in aggressive marketing activities to ensure its organic brand is well known at the onset

YEAR 1

### Gain Market Traction

The company will begin expanding its services beyond Florida to cover other regions around the US.

Year 2

### Diversify

Having externally established the business, the company will begin internally expanding its products by exploring genetic mutation of plants

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 microgreens 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

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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

## Break-even analysis

Monthly Units Break-even	5530
Monthly Revenue Break-even	\$159 740
<b>Assumptions:</b>	
Average Per-Unit Revenue	\$260,87
Average Per-Unit Variable Cost	\$0,89
Estimated Monthly Fixed Cost	\$196 410

# Projected Profit and Loss

	2024	2025	2026
Revenue	\$339,099.52	\$540,298.31	\$869,921.23
Retail Sales of Microgreens	\$119,378.40	\$214,387.25	\$385,009.75
Unit Sales	23,876	42,877	77,002
Unit Price	\$5	\$5	\$5
Wholesale to Restaurants	\$147,597.04	\$210,438.36	\$300,034.68
Unit Sales	36,899	52,610	75,009
Unit Price	\$4	\$4	\$4
Online Direct Sales	\$72,124.08	\$115,472.70	\$184,876.80
Unit Sales	12,021	19,245	30,813
Unit Price	\$6	\$6	\$6
Cost Of Sales	\$17,787.09	\$25,885.43	\$39,121.31
General Costs	\$17,787.09	\$25,885.43	\$39,121.31
Production Costs	\$4,223.10	\$4,273.50	\$4,324.46
Seed Costs	\$1,809.90	\$1,831.50	\$1,853.11
Fertilizer and Nutrients	\$2,413.20	\$2,442	\$2,471.35
Operational Costs	\$13,563.99	\$21,611.93	\$34,796.85
Labor for Production	\$13,563.99	\$21,611.93	\$34,796.85
Revenue Specific Costs	\$0	\$0	\$0
Personnel Costs (Direct Labor)	\$0	\$0	\$0
Gross Margin	\$321,312.43	\$514,412.88	\$830,799.92
Gross Margin (%)	94.75%	95.21%	95.50%

	2024	2025	2026
<b>Operating Expense</b>	<b>\$354,061.65</b>	<b>\$374,038.28</b>	<b>\$400,800.53</b>
Payroll Expense (Indirect Labor)	\$303,000	\$310,946.88	\$319,128.12
Management Team	\$53,424	\$54,757.44	\$56,128.20
General Manager	\$39,960	\$41,158.80	\$42,393.60
Manager Assistant	\$13,464	\$13,598.64	\$13,734.60
Production Staff	\$168,480	\$171,849.60	\$175,286.40
Production Workers	\$168,480	\$171,849.60	\$175,286.40
Sales and Marketing Team	\$81,096	\$84,339.84	\$87,713.52
Marketing Specialist	\$81,096	\$84,339.84	\$87,713.52
General Expense	\$51,061.65	\$63,091.39	\$81,672.41
Operational Costs	\$26,573.56	\$28,336.40	\$30,223.58
Utility Expenses	\$24,671.10	\$26,192.70	\$27,808.14
Maintenance Costs	\$1,902.46	\$2,143.70	\$2,415.44
Marketing and Advertising	\$18,414.88	\$28,519.24	\$45,046.14
Digital Marketing	\$16,954.98	\$27,014.92	\$43,496.07
Print Advertising	\$1,459.90	\$1,504.32	\$1,550.07
Administrative Costs	\$6,073.21	\$6,235.75	\$6,402.69
Office Supplies	\$1,206.60	\$1,221	\$1,235.40
Legal and Accounting Fees	\$4,866.61	\$5,014.75	\$5,167.29
Bad Debt	\$0	\$0	\$0
Amortization of Current Assets	\$0	\$0	\$0
<b>EBITDA</b>	<b>(\$32,749.22)</b>	<b>\$140,374.60</b>	<b>\$429,999.39</b>

	2024	2025	2026
<b>Additional Expense</b>	<b>\$12,964.93</b>	<b>\$11,030.77</b>	<b>\$8,977.31</b>
Long Term Depreciation	\$7,818	\$7,818	\$7,818
Gain or loss from Sale of Assets	\$0	\$0	\$0
EBIT	(\$40,567.22)	\$132,556.60	\$422,181.39
Interest Expense	\$5,146.94	\$3,212.76	\$1,159.29
EBT	(\$45,714.15)	\$129,343.83	\$421,022.08
Income Tax Expense / Benefit	\$0	\$0	\$0
<b>Total Expense</b>	<b>\$384,813.67</b>	<b>\$410,954.48</b>	<b>\$448,899.15</b>
<b>Net Income</b>	<b>(\$45,714.15)</b>	<b>\$129,343.83</b>	<b>\$421,022.08</b>
<b>Net Income (%)</b>	<b>(13.48%)</b>	<b>23.94%</b>	<b>48.40%</b>
Retained Earning Opening	\$0	(\$60,714.15)	\$63,629.68
Owner's Distribution	\$15,000	\$5,000	\$5,000
<b>Retained Earning Closing</b>	<b>(\$60,714.15)</b>	<b>\$63,629.68</b>	<b>\$479,651.76</b>

## Projected Cash Flow

	2024	2025	2026
<b>Cash Received</b>	<b>\$339,099.52</b>	<b>\$540,298.31</b>	<b>\$869,921.23</b>
<b>Cash Paid</b>	<b>\$376,995.67</b>	<b>\$403,136.48</b>	<b>\$441,081.15</b>
COS & General Expenses	\$68,848.74	\$88,976.83	\$120,793.72
Salary & Wages	\$303,000	\$310,946.88	\$319,128.12
Interest	\$5,146.94	\$3,212.76	\$1,159.29
Sales Tax	\$0	\$0	\$0
Income Tax	\$0	\$0	\$0
<b>Net Cash From Operations</b>	<b>(\$37,896.15)</b>	<b>\$137,161.83</b>	<b>\$428,840.08</b>
Assets Sell	\$0	\$0	\$0
Assets Purchase	\$55,000	\$0	\$0
<b>Net Cash From Investments</b>	<b>(\$55,000)</b>	<b>\$0</b>	<b>\$0</b>
<b>Amount Received</b>	<b>\$150,000</b>	<b>\$0</b>	<b>\$0</b>
Loan Received	\$100,000	\$0	\$0
Common Stock	\$0	\$0	\$0
Preferred Stock	\$0	\$0	\$0
Owner's Contribution	\$50,000	\$0	\$0
<b>Amount Paid</b>	<b>\$46,359.35</b>	<b>\$38,293.51</b>	<b>\$40,347.12</b>
Loan Capital	\$31,359.34	\$33,293.52	\$35,347.14
Dividends & Distributions	\$15,000	\$5,000	\$5,000
<b>Net Cash From Financing</b>	<b>\$103,640.65</b>	<b>(\$38,293.51)</b>	<b>(\$40,347.12)</b>

	2024	2025	2026
<b>Summary</b>			
Starting Cash	\$0	\$10,744.50	\$109,612.82
Cash In	\$489,099.52	\$540,298.31	\$869,921.23
Cash Out	\$478,355.02	\$441,429.99	\$481,428.27
Change in Cash	\$10,744.50	\$98,868.32	\$388,492.96
<b>Ending Cash</b>	<b>\$10,744.50</b>	<b>\$109,612.82</b>	<b>\$498,105.78</b>

## Projected Balance Sheet

	2024	2025	2026
<b>Assets</b>	<b>\$57,926.50</b>	<b>\$148,976.82</b>	<b>\$529,651.78</b>
<b>Current Assets</b>	<b>\$10,744.50</b>	<b>\$109,612.82</b>	<b>\$498,105.78</b>
Cash	\$10,744.50	\$109,612.82	\$498,105.78
Accounts Receivable	\$0	\$0	\$0
Inventory	\$0	\$0	\$0
Other Current Assets	\$0	\$0	\$0
<b>Long Term Assets</b>	<b>\$47,182</b>	<b>\$39,364</b>	<b>\$31,546</b>
Gross Long Term Assets	\$55,000	\$55,000	\$55,000
Accumulated Depreciation	(\$7,818)	(\$15,636)	(\$23,454)
<b>Liabilities &amp; Equity</b>	<b>\$57,926.51</b>	<b>\$148,976.82</b>	<b>\$529,651.76</b>
<b>Liabilities</b>	<b>\$68,640.66</b>	<b>\$35,347.14</b>	<b>\$0</b>
<b>Current Liabilities</b>	<b>\$33,293.52</b>	<b>\$35,347.14</b>	<b>\$0</b>
Accounts Payable	\$0	\$0	\$0
Income Tax Payable	\$0	\$0	\$0

	2024	2025	2026
Sales Tax Payable	\$0	\$0	\$0
Short Term Debt	\$33,293.52	\$35,347.14	\$0
<b>Long Term Liabilities</b>	<b>\$35,347.14</b>	<b>\$0</b>	<b>\$0</b>
Long Term Debt	\$35,347.14	\$0	\$0
<b>Equity</b>	<b>(\$10,714.15)</b>	<b>\$113,629.68</b>	<b>\$529,651.76</b>
Paid-in Capital	\$0	\$0	\$0
Common Stock	\$0	\$0	\$0
Preferred Stock	\$0	\$0	\$0
Owner's Contribution	\$50,000	\$50,000	\$50,000
Retained Earnings	(\$60,714.15)	\$63,629.68	\$479,651.76
<b>Check</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>

## Business Ratios

	Year 1	Year 2	Year 3	Industry profile
Sales Growth	4,35%	30,82%	63,29%	4,00%
<b>Percent of Total Assets</b>				
Accounts Receivable	5,61%	4,71%	3,81%	9,70%
Inventory	1,85%	1,82%	1,79%	9,80%
Other Current Assets	1,75%	2,02%	2,29%	27,40%
Total Current Assets	138,53%	150,99%	163,45%	54,60%
Long-term Assets	-9,47%	-21,01%	-32,55%	58,40%
TOTAL ASSETS	100,00%	100,00%	100,00%	100,00%
Current Liabilities	4,68%	3,04%	2,76%	27,30%
Long-term Liabilities	0,00%	0,00%	0,00%	25,80%
Total Liabilities	4,68%	3,04%	2,76%	54,10%

	Year 1	Year 2	Year 3	Industry profile
NET WORTH	99,32%	101,04%	102,76%	44,90%
<b>Percent of Sales</b>				
Sales	100,00%	100,00%	100,00%	100,00%
Gross Margin	94,18%	93,85%	93,52%	0,00%
Selling, General & Administrative Expenses	74,29%	71,83%	69,37%	65,20%
Advertising Expenses	2,06%	1,11%	0,28%	1,40%
Profit Before Interest and Taxes	26,47%	29,30%	32,13%	2,86%
<b>Main Ratios</b>				
Current	25,86	29,39	32,92	1,63
Quick	25,4	28,88	32,36	0,84
Total Debt to Total Assets	2,68%	1,04%	0,76%	67,10%
Pre-tax Return on Net Worth	66,83%	71,26%	75,69%	4,40%
Pre-tax Return on Assets	64,88%	69,75%	74,62%	9,00%
<b>Additional Ratios</b>				
Net Profit Margin	19,20%	21,16%	23,12%	N.A.
Return on Equity	47,79%	50,53%	53,27%	N.A.
<b>Activity Ratios</b>				
Accounts Receivable Turnover	4,56	4,56	4,56	N.A.
Collection Days	92	99	106	N.A.
Inventory Turnover	19,7	22,55	25,4	N.A.
Accounts Payable Turnover	14,17	14,67	15,17	N.A.
Payment Days	27	27	27	N.A.
Total Asset Turnover	1,84	1,55	1,26	N.A.
<b>Debt Ratios</b>				
Debt to Net Worth	0	-0,02	-0,04	N.A.
Current Liab. to Liab.	1	1	1	N.A.
<b>Liquidity Ratios</b>				
Net Working Capital	\$120 943	\$140 664	\$160 385	N.A.

	Year 1	Year 2	Year 3	Industry profile
Interest Coverage	0	0	0	N.A.
<b>Additional Ratios</b>				
Assets to Sales	0,45	0,48	0,51	N.A.
Current Debt/Total Assets	4%	3%	2%	N.A.
Acid Test	23,66	27,01	30,36	N.A.
Sales/Net Worth	1,68	1,29	0,9	N.A.
Dividend Payout	0	0	0	N.A.

## Upmetrics vs Financial Spreadsheets

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

The image shows a side-by-side comparison of two financial planning tools. On the left is the Upmetrics interface, which features a clean, modern design with a sidebar containing icons for 'Profit & Loss', 'Balance Sheet', and 'Cash Flow'. The main area displays a 'Financial Plan' with a 'Profit & Loss' statement for the years 2023-04 and 2024-03. The data is presented in a clear, easy-to-read format with columns for revenue, cost of sales, gross margin, and operating expenses. On the right is a screenshot of a traditional financial spreadsheet, which is cluttered with numerous formulas and cell references, making it difficult to navigate and understand. The Upmetrics interface is highlighted with a green checkmark, indicating its superiority in terms of ease of use and clarity.

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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