




# Skin Care

We care your skin


# Business Plan [YEAR]

## Prepared By

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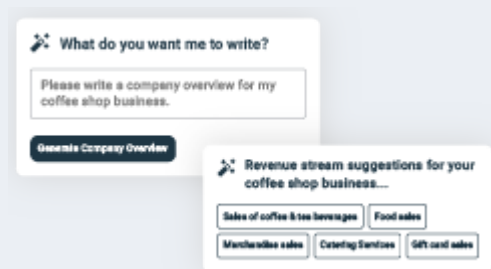
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# 1.

## Executive summary

Problem Definition & Validation

Solution

Objectives

Mission statement

Keys to success

Financial Highlights

Adore

Adore brings the allure of healthy, smooth, and youthful skin to the US market that radiates vitality through its professional range of skincare products. Leveraging India's uncompromising commitment towards research and development of advanced skincare

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## Problem Definition & Validation

Adore

The cosmetic and personal care industry thrives on exploiting modern women's insecurities and the cultural perception of beauty to flood the market with products that contain toxins and cheap fillers which are known to have harmful side effects. These products


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## Solution

Adore

India is steeped in a culture where women use home remedies and Indian herbs to treat common and not-so-common skin problems. Ingredients found around the house and grown organically such as coffee, hand-extracted almond oil, natural clay are


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## Objectives

Adore

- To begin commercial operations in LA by Q1 2021
- To build a market reputation for quality hygienic products and s

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## Short Term (1 -3 Years)

*Start writing here..*

Adore

- To expand by opening additional store locations across the country during the forecast period

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## Long Term (3-5 years)

*Start writing here..*

## Mission statement

Adore

Developed through age-old traditions and applied knowledge to produce uniquely crafted solution-based products and services that capture the Indian Aura. We utilize natural and organic ingredients that enhance the holistic wellness of our customers.

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## Keys to success

Adore

- The use of organics, natural, hand-curated products during salon treatments with a Zero chemical policy provides Adore with a market niche.
- Indian origins equip the founders with traditional techniques and

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# Financial Highlights

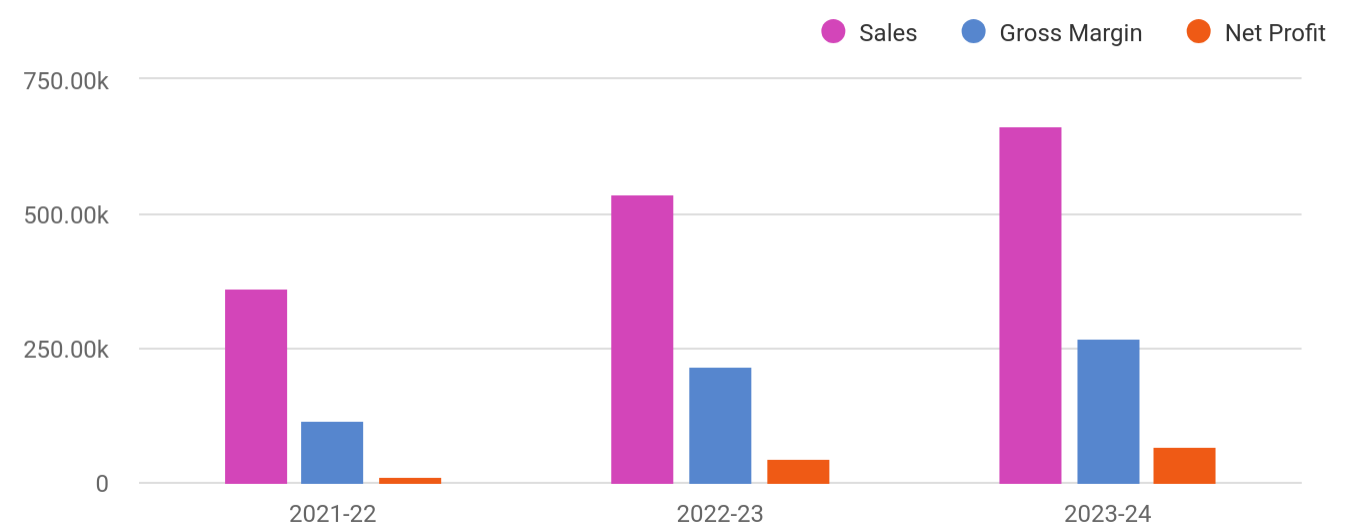
Adore

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 salon 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

Adore

Adore will provide high-quality aesthetics equipment, products, as well as professional consultation and after-sales service to medical and aesthetics professionals. Through a network of top-tier, vetted and closely monitored suppliers from India,


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## Company Ownership/Legal Entity

Adore

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

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## Location

Adore

Los Angeles can be a tough city for entrepreneurs to establish and make a mark. Predominantly due to the thriving business landscape which has given rise to a competitive environment. However, there is so much room to have a rewarding career in the bea

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## Interior Operating Facilities

Adore

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

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## Hours of Operation

Adore

Adore 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 orders.

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## Startup summary

Adore

The founding team will infuse a capital sum of £50,000 through long-term borrowings to meet the company's start-up requirements. The start-up expenses are estimated at £18,500, primarily consisting of interior renovation, rent, and advertisement expenses. A

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3.

## Products & Services

Suppliers

Adore

Skincare is essential to graceful aging. Over time harsh elements in the environment wear on the skin, making it dry and tough. As such, a good skincare routine is imperative to eliminate the effects of the environment on the skin and revert the damaging im

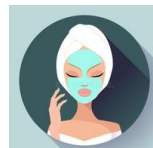
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## Range of Products



**Cleansing Products**



**Masks**



**Finishing Creams**



**Foam Wash**



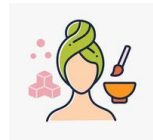
**Massage Oils**



**Gels**



**Repair Lotions**



**Scrubs**

## Suppliers

Adore

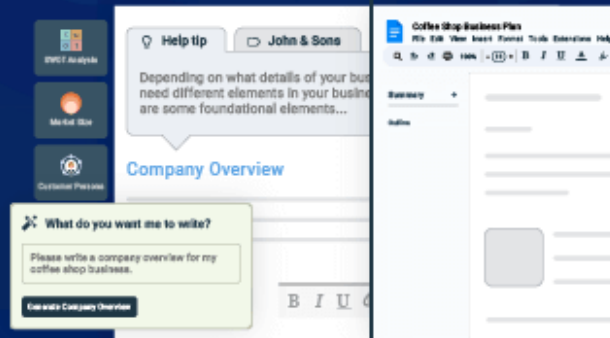
India is well known for its “traditional beauty.” The culture is deep-rooted in balancing tradition with the advancements in technology. India is home to the second-largest cosmetic industry in the world, owing to the quality of products manufactured within its bo

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# 4.

## Market Analysis

Market segmentation

Market Trends

Target market

Adore

Skincare, haircare, make-up, perfumes, toiletries and deodorants, and oral cosmetics are the main product categories of the cosmetic market. Since the early twentieth century, the production of cosmetics and beauty products has been controlled by

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## Market segmentation

Adore

United States cosmetics market is segmented based on type, gender, distribution channel, and region. Based on type, the market is categorized into skincare, haircare, bath & shower products, makeup & color cosmetics, and fragrances & deodorants. The


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## Market Trends

Adore

Within the cosmetics category in the U.S., eye cosmetics was the most profitable segment. In 2020, about 1.96 billion U.S. dollars were generated from sales of eye cosmetics in the U.S. Facial cosmetics was the second most profitable segment, with sales


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## Target market

Adore

The company will target B2B and B2C segments. Adora expects to incorporate its company in the US by Q3 2021 and begin commercial operation by Q4 2021. The three-month period in between is sought to understand its potential market to serve its customers

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## Competitive Advantage



### Natural Production

Adore will source its products from the world's second largest cosmetic market, India. A country known for its concepts of balance; all the products will be made from naturally occurring ingredients which are perfectly balanced with the latest in skin care technology resulting in products that are of the highest quality.



### Value Added Services

Adore will dedicate itself to the wellbeing of its customers. To this end, a professional beauty advisor will ensure all of the customer's queries regarding the composition, application and suitability of the products are met professionally and promptly.



### Supply Network

Adore 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. Adore will thus be able to secure and distribute products at market beating price points.



### Distribution Channels

Adore 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

Adore 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

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

- Natural Products of Indian origin
- Thriving industry
- Lucrative business location
- Scalable pricing strategy and business model

## Weakness

- Highly competitive market
- Limited market understanding

## Opportunity

- Collaboration with leading salons
- Increased beauty consciousness
- High growth potential market in the US
- Export capabilities

## Threat

- Competitors eroding the market
- Low barriers to entry
- Competitors poaching B2B clients

# 6.

## Strategy & implementation

Distribution Strategy

Marketing and Promotion Programs

Positioning Statement

Sales strategy

Pricing strategy

Adore

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

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## Distribution Strategy

Adore

The company will reach its customer through both online and offline channels. Adore'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 s

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*Start writing here..*

## Marketing and Promotion Programs

Adore

Adore 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..*

Adore

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. Skin Health Magazine, Glamour) that will be ideal for reaching these t

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## Trade Publications

Start writing here..

Adore

Adora 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..

Adore

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..

Help tip

Example title..

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 Adora's offering (e.g., "professional skincare," "aesthetic products").

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## Targeted Online Advertising

Start writing here..

# Positioning Statement

Adore

Adore brings to the US high-quality and effective essential skin care through a wide range of cleansers, toners, moisturizers, scrubs, and more. Creating a synergy between luxurious and cosmetically elegant tactile comfort range with targeted fast-acting n

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Start writing here..

# Sales strategy

Adore

Professional service providers form the company's primary target market. However, the company's marketing efforts will also include end-users, clients of the professional service providers. While push marketing efforts will be deployed to reach serv

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## Online Marketing Channels



### **Electronic Direct Mail Marketing**

Salons looking for organic and natural skin care products to use for providing their services stand out prominently as viable marketing targets for this channel. Adore will mail professionally designed materials with its value proposition to these companies and provide quotes for promotion merchandise printing 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**

1. The advertising will target specific keywords relevant to Adore's offering (e.g. "professional skin care", "aesthetic products", "Indian Skin care products" etc.).

## Offline Marketing Channels



### **Networking**

Participate in leading consumer exhibitions and beauty 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

Adore

Adore's skincare product range is expected to carry an average price tag of \$35.85 per item. The direct costs, which are primarily associated with stock procurement and carriage, are estimated to account for 60% of the average price, resulting in a 40% margin.

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# 7.

## Operational Plan

Management Team

Personnel Plan

Milestones

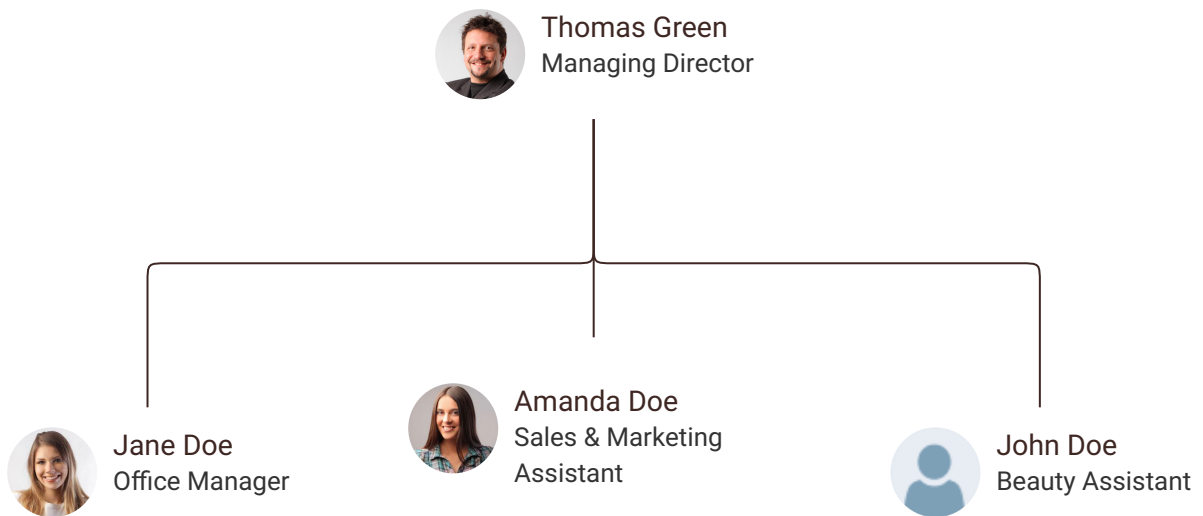
## Adore

The team will be headed by Managing Director Mr. Thomas Green who will also oversee production operations. Joining Mr. Thomas in the Management Team, the company will onboard an office manager and a beauty advisor to help clients choose

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Start writing here..

## Organization chart



## Management Team

### Adore

Mr. Thomas will serve as the Managing Director of Adore. 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

Adore

The company plans to create six 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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Start writing here..



**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



**Jane Green**

Beauty Specialist

Excellent verbal skills and a knack for cosmetic products, strong written and verbal communication skills, skilled in customer interaction, and a qualified skincare specialist.

# Milestones



# 8.

## Financial plan

Important Assumptions

Brake-even Analysis

Projected Profit and Loss

Projected Cash Flow

Projected Balance Sheet

Business Ratios



## REMEMBER

If you are going to start your own Skincare 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
<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	\$1,062,625.40	\$2,374,950	\$4,377,539.40
Product Sales Revenue Stream	\$397,928.50	\$714,623	\$1,283,358
Unit Sales	7,959	14,292	25,667
Unit Price	\$50	\$50	\$50
Service Revenue Stream (Facial Treatments)	\$283,846	\$404,704	\$577,017
Unit Sales	2,838	4,047	5,770
Unit Price	\$100	\$100	\$100
Online Consultation Revenue Stream	\$380,850.90	\$1,255,623	\$2,517,164.40
Users	2,041	4,869	9,052
Recurring Charges	\$30	\$30	\$30
Cost Of Sales	\$393,152.48	\$582,648.83	\$865,552.73
General Costs	\$393,152.48	\$582,648.83	\$865,552.73
Product Manufacturing Costs	\$319,385.96	\$489,095.01	\$746,904.01
Raw Materials	\$266,254.68	\$370,347.49	\$528,027
Packaging	\$53,131.28	\$118,747.52	\$218,877.01
Service Provision Costs	\$73,766.52	\$93,553.82	\$118,648.72
Facial Treatment Supplies	\$67,060.47	\$85,048.94	\$107,862.48
Equipment Depreciation	\$6,706.05	\$8,504.88	\$10,786.24
Revenue Specific Costs	\$0	\$0	\$0
Personnel Costs (Direct Labor)	\$0	\$0	\$0

	2024	2025	2026
<b>Gross Margin</b>	<b>\$669,472.92</b>	<b>\$1,792,301.17</b>	<b>\$3,511,986.67</b>
<b>Gross Margin (%)</b>	<b>63%</b>	<b>75.47%</b>	<b>80.23%</b>
<b>Operating Expense</b>	<b>\$616,947.37</b>	<b>\$658,232.18</b>	<b>\$714,024.98</b>
Payroll Expense (Indirect Labor)	\$529,680	\$541,275.60	\$553,147.92
Management Team	\$172,800	\$177,984	\$183,323.52
General Manager	\$93,600	\$96,408	\$99,300.24
Financial Officer	\$79,200	\$81,576	\$84,023.28
Skincare Specialists	\$284,280	\$289,965.60	\$295,765.08
Senior Skincare Specialist	\$56,580	\$57,711.60	\$58,865.88
Skincare Consultant	\$227,700	\$232,254	\$236,899.20
Administrative Staff	\$72,600	\$73,326	\$74,059.32
Receptionist	\$33,000	\$33,330	\$33,663.36
Office Administrator	\$39,600	\$39,996	\$40,395.96
General Expense	\$87,267.37	\$116,956.58	\$160,877.06
Facility Costs	\$46,626.24	\$60,469.50	\$81,229.82
Rent	\$36,000	\$36,720	\$37,454.40
Utilities	\$10,626.24	\$23,749.50	\$43,775.42
Marketing and Advertising	\$29,328	\$38,552.32	\$51,638.94
Online Marketing	\$21,288	\$30,351.52	\$43,274.12
Promotional Events	\$8,040	\$8,200.80	\$8,364.82
Administrative and General	\$11,313.13	\$17,934.76	\$28,008.30
Office Supplies	\$6,000	\$6,060	\$6,120.60
Insurance	\$5,313.13	\$11,874.76	\$21,887.70

	2024	2025	2026
Bad Debt	\$0	\$0	\$0
Amortization of Current Assets	\$0	\$0	\$0
<b>EBITDA</b>	<b>\$52,525.55</b>	<b>\$1,134,068.99</b>	<b>\$2,797,961.69</b>
<b>Additional Expense</b>	<b>\$10,972.80</b>	<b>\$8,729.24</b>	<b>\$6,323.49</b>
Long Term Depreciation	\$4,956	\$4,956	\$4,956
Gain or loss from Sale of Assets	\$0	\$0	\$0
EBIT	\$47,569.55	\$1,129,112.99	\$2,793,005.69
Interest Expense	\$6,016.82	\$3,773.25	\$1,367.48
EBT	\$41,552.75	\$1,125,339.75	\$2,791,638.20
Income Tax Expense / Benefit	\$0	\$0	\$0
<b>Total Expense</b>	<b>\$1,021,072.65</b>	<b>\$1,249,610.25</b>	<b>\$1,585,901.20</b>
<b>Net Income</b>	<b>\$41,552.75</b>	<b>\$1,125,339.75</b>	<b>\$2,791,638.20</b>
<b>Net Income (%)</b>	<b>3.91%</b>	<b>47.38%</b>	<b>63.77%</b>
Retained Earning Opening	\$0	\$21,552.75	\$1,126,892.50
Owner's Distribution	\$20,000	\$20,000	\$20,000
<b>Retained Earning Closing</b>	<b>\$21,552.75</b>	<b>\$1,126,892.50</b>	<b>\$3,898,530.70</b>

# Projected Cash Flow

	2024	2025	2026
Cash Received	\$1,062,625.40	\$2,374,950	\$4,377,539.40
Cash Paid	\$1,016,116.65	\$1,244,654.25	\$1,580,945.20
COS & General Expenses	\$480,419.85	\$699,605.41	\$1,026,429.79
Salary & Wages	\$529,680	\$541,275.60	\$553,147.92
Interest	\$6,016.82	\$3,773.25	\$1,367.48
Sales Tax	\$0	\$0	\$0
Income Tax	\$0	\$0	\$0
Net Cash From Operations	\$46,508.75	\$1,130,295.75	\$2,796,594.20
Assets Sell	\$0	\$0	\$0
Assets Purchase	\$30,000	\$0	\$0
Net Cash From Investments	(\$30,000)	\$0	\$0
Amount Received	\$150,000	\$0	\$0
Loan Received	\$100,000	\$0	\$0
Common Stock	\$0	\$0	\$0
Preferred Stock	\$0	\$0	\$0
Owner's Contribution	\$50,000	\$0	\$0
Amount Paid	\$51,035.72	\$53,279.28	\$55,685.02
Loan Capital	\$31,035.70	\$33,279.27	\$35,685.03
Dividends & Distributions	\$20,000	\$20,000	\$20,000
Net Cash From Financing	\$98,964.28	(\$53,279.28)	(\$55,685.02)

	2024	2025	2026
<b>Summary</b>			
Starting Cash	\$0	\$115,473.03	\$1,192,489.50
Cash In	\$1,212,625.40	\$2,374,950	\$4,377,539.40
Cash Out	\$1,097,152.37	\$1,297,933.53	\$1,636,630.22
Change in Cash	\$115,473.03	\$1,077,016.47	\$2,740,909.18
<b>Ending Cash</b>	<b>\$115,473.03</b>	<b>\$1,192,489.50</b>	<b>\$3,933,398.68</b>

## Projected Balance Sheet

	2024	2025	2026
<b>Assets</b>	<b>\$140,517.03</b>	<b>\$1,212,577.50</b>	<b>\$3,948,530.68</b>
<b>Current Assets</b>	<b>\$115,473.03</b>	<b>\$1,192,489.50</b>	<b>\$3,933,398.68</b>
Cash	\$115,473.03	\$1,192,489.50	\$3,933,398.68
Accounts Receivable	\$0	\$0	\$0
Inventory	\$0	\$0	\$0
Other Current Assets	\$0	\$0	\$0
<b>Long Term Assets</b>	<b>\$25,044</b>	<b>\$20,088</b>	<b>\$15,132</b>
Gross Long Term Assets	\$30,000	\$30,000	\$30,000
Accumulated Depreciation	(\$4,956)	(\$9,912)	(\$14,868)
<b>Liabilities &amp; Equity</b>	<b>\$140,517.04</b>	<b>\$1,212,577.52</b>	<b>\$3,948,530.70</b>
<b>Liabilities</b>	<b>\$68,964.29</b>	<b>\$35,685.02</b>	<b>\$0</b>
<b>Current Liabilities</b>	<b>\$33,279.27</b>	<b>\$35,685.02</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	\$33,279.27	\$35,685.02	\$0
<b>Long Term Liabilities</b>	<b>\$35,685.02</b>	<b>\$0</b>	<b>\$0</b>
Long Term Debt	\$35,685.02	\$0	\$0
<b>Equity</b>	<b>\$71,552.75</b>	<b>\$1,176,892.50</b>	<b>\$3,948,530.70</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	\$21,552.75	\$1,126,892.50	\$3,898,530.70
<b>Check</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>

## Business Ratios

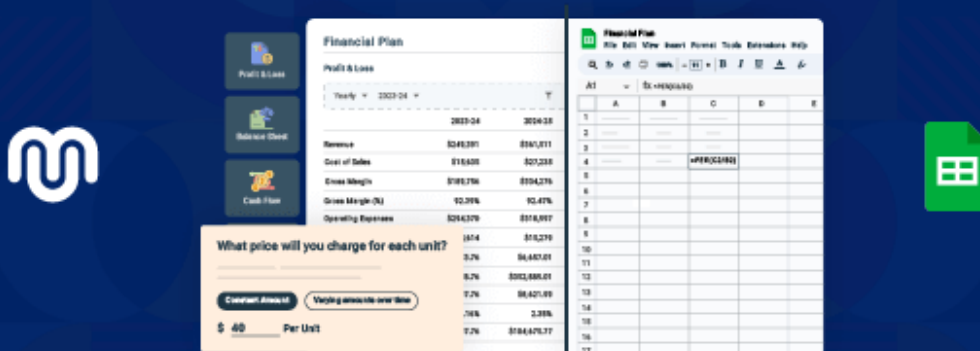
	Year 1	Year 2	Year 3	Industry profile
Sales Growth	4,35%	30,82%	63,29%	4,00%
<b>Percent of Total Assets</b>				
Accounts Receivable	5,61%	4,71%	3,81%	9,70%
Inventory	1,85%	1,82%	1,79%	9,80%
Other Current Assets	1,75%	2,02%	2,29%	27,40%
Total Current Assets	138,53%	150,99%	163,45%	54,60%
Long-term Assets	-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 interfaces. 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 year 2023-04. It includes a table with columns for 'Revenue', 'Cost of Sales', 'Gross Margin', and 'Operating Expenses', with values in dollars. Below the table, there's a section titled 'What price will you charge for each unit?' with a 'Constant Amount' button and a 'Varying amounts over time' button. On the right is a standard Excel spreadsheet interface, showing a grid with columns A through E and rows 1 through 17. The spreadsheet contains some data, including a formula in cell C4: '=PER(C2:B3)'. The Upmetrics interface is represented by a white icon on a blue background, while the Excel interface is represented by a green icon on a white background.

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

The most helpful feature was to make a business plan out of a simple idea. Thankful for all the tools provided, **especially AI which did a great impact on my work.**

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