



Travel Agency

Explore, journey, discover, adventure.

Business Plan [YEAR]



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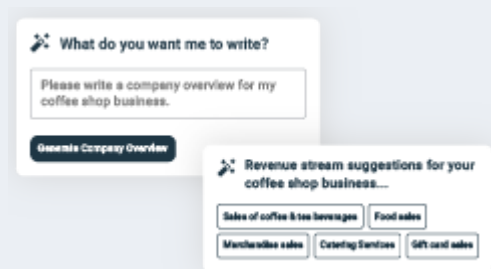
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1.

Executive Summary

Business Overview

Objectives

Vision

Mission Statement



REMEMBER

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

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Business Overview

Ex :: Sunlight

Sunlight Tours will provide integrated eco and cultural travel packages to people in the KwaZulu- Natal province – the Zulu kingdom to explore their province. The founders and the employees of the Sunlight Tours have experienced travel industry professional.

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Start writing here..

Objectives

Ex :: Sunlight

- Achieve sales of 3,000,000 by year three.
- Maintain margins of 10 percent on all coach travel
- Develop strategic alliances with service providers nationally, int

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Start writing here..

Vision

Ex :: Sunlight

To become the foremost provider of the integrated eco and cultural travel to the people of the KwaZulu-Natal province through responsible and sustainable tourism.

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Start writing here..

Mission Statement

Ex :: Sunlight


- Internally we intend to create and nurture a healthy, exuberant, respectful, and enjoyable environment, in which our employees are fairly compensated and encouraged to respect the customer and the quality of the service we intend to provide

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Start writing here..

Ex :: Sunlight

The Sunlight Tours is a Close Corporation headquartered in Durban, KwaZulu-Natal, South Africa. Mr. Nduduzo Miya will serve as the Chief Executive Officer, Sanele Mhlongo as the Managing Director, Buhle Mchunu as the Chief Financial Officer, Sylvia

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2.

Products and Services

The following are the attractions that our tours will be showcasing:



REMEMBER

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

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Ex :: Sunlight

Sunlight Tours will be a domestic tour operating company that specializes in eco and cultural integrated travel and tourism. It will provide consulting and custom travel arrangements and packages. Sunlight Tours' vision is to become the foremost provider of

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Start writing here..

The following are the attractions that our tours will be showcasing:

Ex :: Sunlight

Our eco-tours will consist of various activities that range from Adventure to cultural activities as we are all about showcasing the distinctions of the Zulu Kingdom and marketing its natural sphere. Our tours will be zoning around all the directions of the provin

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Start writing here..

Ex :: Sunlight

On all directions of the Zulu Kingdom lies numerous game reserves which the Sunlight Tours will be offering tours to:

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Game and Nature Reserves

Start writing here..

Ex :: Sunlight

Tourists will be fascinated by the natural wonders consisting of the lakes and lagoons to the botanic gardens of the Zulu Kingdom which are the tourist's favorite attractions.

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Natural Wonders

Start writing here..

Ex :: Sunlight

KwaZulu-Natal has a long, proud history. It is renowned as the home of the Zulu kingdom and has a diverse racial, cultural and natural heritage, making it attractive to both domestic and foreign visitors. Hence, Sunlight Tours will design tours that will educate and entertain.

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Cultural Experience

Start writing here..

Ex :: Sunlight

While on tour, the Sunlight Tours will design specific activities for different tourists to engage in to accelerate the amusement.


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Activities

Start writing here..

Ex :: Sunlight

We will offer the tourists a chance to explore the Zulu kingdom and having to know the root of the region would help them understand the Zulu Culture and deeds.

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Start writing here..

3.

Marketing Plan

Customers

Competition

Pricing offering Plan

Communication or Promotions plans

Distribution Plan

Physical evidence plan

Internal Marketing Plan

Relationship Marketing

Ex :: Sunlight

Sunlight Tours plans to focus its initial efforts on the integrated eco and cultural travel market in the Zulu Kingdom. Sunlight Tours will be located in the capital of events in Africa, Durban. Deviating from the most offered travel in KwaZulu-Natal [leisure] to the


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Start writing here..

Customers

Ex :: Sunlight

Sunlight Tours' target markets are natural and cultural-oriented individuals, couples, and groups. They are interested in promoting conservation, responsibility, and embracing indigenous deeds by participating in tours, and both soft and hard adv


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Competition

Ex :: Sunlight

The travel industry has high competition, hence, Sunlight Tours seeks to stand out of the competition by positioning itself as the provincial tour operating company specializing in the integrated market. There are large national chains, small home-based

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Start writing here..

Pricing offering Plan

Ex :: Sunlight

Sunlight Tours sells freedom that is part of conservation and education oriented. Sunlight seeks to remind people frequently that there is more to life than just work. Sunlight Tours will provide clients with all the arrangements they can think of and many p

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Communication or Promotions plans

Ex :: Sunlight


Sunlight Tours intends to implement advertising, personal selling, and direct marketing strategies to the target markets. Our personal selling marketing strategies will rotate around keeping in touch with accommodations that we work in partnership w

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Start writing here..

Ex :: Sunlight

Sunlight Tours will strive to ensure that it contains the latest, or extremely recent personal computer including relevant software so as to ensure that the company is continuously at the forefront in our market arena. The one certainty in our industry is that

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Technology

Start writing here..

Distribution Plan

Ex :: Sunlight

Sunlight Tours have, on their research, discovered that the use of intermediaries is lucrative. Since Sunlight Tours is an intermediary itself with an integrated offering, it has 3 channels of distribution that it will be using and plans to create a strong relationship with each of them.

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Start writing here..

Physical evidence plan

Ex :: Sunlight

The marketing will convey the sense of quality in every picture, every promotion, and every publication. We also intend to have well-designed brochures and other promotional material that will enable clients to have an understanding of the types of services we offer.

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Start writing here..

Internal Marketing Plan

Ex :: Sunlight

Internally we intend to create and nurture a healthy, exuberant, respectful, and enjoyable environment, in which our employees are fairly compensated and encouraged to respect the customer and the quality of the service we intend to provide. In addition, we will also focus on the quality of the service we intend to provide.

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Start writing here..

Relationship Marketing

Ex :: Sunlight

The most significant competition is hotels and travel agencies offering travel excursions to their clients. They undertake this service in order to establish a competitive advantage over their competitors. However, instead of directly competing with them w

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Start writing here..











John & Sons

Depending on what details of your business 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



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4.

Operation Plan

Premises

Choice of locations and Premises

Business Target

Hours of Operation

Quality Control

Equipment

Staffing

Premises

Ex :: Sunlight

Sunlight Tours has identified three potential locations for office spaces. Headquarters will be at the Durban Central Business District, having another office at Bergville, where all ecotours will be administered and lastly, we will have another office located in Zululand.

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Start writing here..

Choice of locations and Premises

Ex :: Sunlight

- Headquarters in Durban, this is due to easy accessibility to Durban, and as a capital city of events in Africa, it has a great number of tourists flocking in that consists of eco and culturally oriented people.

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Start writing here..

Business Target

Hours of Operation

Ex :: Sunlight

The telephone lines will be staffed 24 hours a day by live operators. During the period from 08 h, 00 am to 18 h 00, this will be done mostly by our staff. However, overload calls during the day, and after-hours calls will go to our live telemarketing bureau. Sunlight Tours will have a dedicated team of operators to handle all calls.


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Start writing here..

Quality Control

Ex :: Sunlight

(See appendix A). We will be developing outline scripts to help the sales staff manage inquiries. This will ensure that all incoming phone calls are dealt with in the same way and meet a high standard. We will encourage people inquiring about vacations to give


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Start writing here..

Equipment

Ex :: Sunlight

We will have a telephone/database system from the outset. This will allow up to ten sales staff to answer calls and have full on-screen data on clients and products. As service is one of our key components, it is essential that we have full access to all relevant


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Start writing here..

Staffing

Ex :: Sunlight

Sunlight Tours will have 10 permanent employees at the outset and 5 part-time employees. Voluntarism will be considered as the operations continue. From the outset, all staff will have job descriptions, a career and training history file, and a record of emp

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Start writing here..

5.

Personnel Plan

Team

Average Salary of Employees



REMEMBER

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

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Team



Nduduzo Vincent Miya

Chief Executive Officer

Mr. Miya will serve as the Chief Executive Officer of the Sunlight Tours. Previously, before Sunlight Tours, he headed a sub-brand of the largest travel agent in the world, the Thompson Africa, an international agency offering tours to Africa. Prior to that, He managed the Pen-travel branch of one of the larger regional chains of general travel agencies operating throughout the world, where he was responsible for managing the operating systems of all the retailers of the product. Mr. Miya worked as a Managing Director at the European tour operating company, Euro travel for 10 years. Prior to that, he was working in South Africa for the Serabi Tours, a domestic tour operating company. Educationally, he has a Master's Degree in Tourism Management obtained from Oxford University, a Postgraduate Degree in Marketing from Harvard University, a Bachelor's Degree in Business Management from Cambridge University, and a National Diploma in Eco-Travel and Tourism Practice.

Summary of duties:

- Will be responsible for determining the strategic direction of the company and ensuring that strategies are implemented through functional steps.
- He will take the helm in creating the organization's culture.
- Overseeing the complete operation of an organization in accordance with the direction established in the strategic plans.
- Maintaining awareness of both the external and internal competitive landscape, opportunities for expansion, customers, markets, new industry developments and standards, and so forth.
- Provides general oversight of all Sunlight Tours activities, manages the day-to-day operations, and assures a smoothly functioning, efficient organization.
- Assures program quality and organizational stability through development and implementation of standards and controls, systems and procedures, and regular evaluation



Sanele Mhlongo

Managing Director

Mr. Mhlongo will be the Managing Director. Before Sunlight Tours, he was working for the Greyhound Transportation Company as a Director of Operation for 5 years. Prior to that, he worked as a Product Manager at the Ushaka Marine World. He has been a Travel Agent for 4 years, working for the Flight Center Travel Agency. Educationally, he has a Bachelor's Degree in Travel and Tourism obtained from the University of Cape Town, a National Diploma in Office Management from Witwatersrand University, and a Postgraduate Certificate in Business Administration from the University of South Africa.

Summary of duties:

- Direct the activities and productivity of a department or the entire company.
- Provide training and guidance.
- Delegate duties such as typing, copying, and scanning.
- Create schedules.
- Work with the Assistant Director to sustain and grow programs and services.
- Participate in strategic planning.
- Represent the organization to the public, key stakeholders, and business partners.
- Plan and implement the annual calendar of activities including fundraising initiatives, special events, and the official administrative acts.
- Help create budgets and track expenditures.
- Create presentations for meetings



Sylvia Khumalo

Sales and Marketing Manager

Ms. Khumalo will serve as the Sales and Marketing Manager. Before Sunlight Tours, she served as the Head of the marketing department at the Elephant Coast Tours. Prior to that, she was working as the Junior Sales manager at the Drakensberg Safaris. Educationally, she holds a Bachelor's Degree in Marketing obtained from the University of KwaZulu-Natal and an Advanced Diploma in Travel and Tourism.

Summary of duties:

- Develops and implements strategic marketing plans and sales plans and forecasts to achieve corporate objectives for products and services.
- Develops and manages sales/marketing operating budgets.
- Plans and oversees advertising and promotion activities including print, online, electronic media, and direct mail.
- Develops and recommends product positioning, packaging, and pricing strategy to produce the highest possible long-term market share.
- Achieves satisfactory profit/loss ratio and market share in relation to preset standards and industry and economic trends. Ensures effective control of marketing results, and takes corrective action to guarantee that achievement of marketing objectives falls within designated budgets.
- Oversees and evaluates market research and adjusts marketing strategy to meet changing market and competitive conditions.
- Monitors competitor products, sales, and marketing activities.
- Establishes and maintains relationships with industry influences and key strategic partners.



Buhle Mchunu

Chief Financial Officer

Before Sunlight Tours, she served as the Financial Manager for the Intercape Tours. Prior to that, she worked as an Accountant and Bookkeeper at the Bayside Hotel. Educationally, she has a Bachelor's Degree in Cost and Auditing Management obtained from the Durban University of Technology and a National Diploma in Bookkeeping from the University of Johannesburg.

Summary of duties:

- Manage the accounting, investor relations, legal, tax, and treasury departments
- Oversee the financial operations of subsidiary companies and foreign operations
- Manage any third parties to which functions have been outsourced
- Oversee the company's transaction processing systems
- Implement operational best practices
- Oversee employee benefit plans, with particular emphasis on maximizing a cost-effective benefits package
- Supervise acquisition due diligence and negotiate acquisitions



Wandile Ninela

Human Resource and Communication Manager

Before Sunlight Tours, he was working for the Durban Pentravel as the Human Resource Manager. Prior to that, he was working as a Senior Communication Manager Assistant at Tsogo Travel and Tours. He has also worked independently as a Website Developer for 3 years. Educationally, he has a Bachelor's Degree in Computer Programming obtained from the University of Cape Peninsula, a National Diploma in Human Resource and Public Relations Management from the University of Witwatersrand.

Summary of duties:

- Plan and manage recruitment and selection of staff
- Plan and conduct new employee orientation
- Identify and manage training and development needs for employees
- Develop and implement human resources policies and procedures
- Administer policies and procedures
- Administer compensation and benefits
- Ensure compensation and benefits are in line with company policies and legislation
- Benchmark compensation and benefits
- Support annual salary review
- Implement and monitor performance management system
- Supervises and coordinates the work of the communications team.
- Oversees and writes or edits Development documents including:
 - fundraising proposals to individuals, foundations, and corporations fundraising publications; communications materials, such as press releases, cultivation, solicitation and acknowledgment letters documents present official Institutional
- Responsible for all communication materials

Average Salary of Employees

The following table shows the forecast data about the salaries of the employees for the next three years:

| Personnel Plan | Year 1 | Year 2 | Year 3 |
|--|-------------|-------------|-------------|
| Chief Executive Officer | \$85,000 | \$95,000 | \$105,000 |
| Sales and Marketing Manager | \$45,000 | \$50,000 | \$55,000 |
| Managing Director | \$550,000 | \$650,000 | \$750,000 |
| Chief Financial Officer | \$145,000 | \$152,000 | \$159,000 |
| Human Resource and Communication Manager | \$50,000 | \$55,000 | \$60,000 |
| Technical Assistant | \$87,000 | \$94,000 | \$101,000 |
| Customer Representative | \$42,000 | \$45,000 | \$48,000 |
| Total Salaries | \$1,004,000 | \$1,141,000 | \$1,278,000 |

6.

Sustainability And Corporate Society Responsibility

Revenue growth

Cost savings

Access to capital

Human capital

Brand value and reputation

Preservation of destinations

Ex :: Sunlight


Being an integrated eco and cultural travel business, Sunlight Tours seek to effect on rural development, sustainability, and conservation and give back to society. To ensure that Sunlight gives back to the environment, all of its operations will be orientated to

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Start writing here..

Ex :: Sunlight

Being seen to be sustainable can help us increase income by securing the loyalty of current customers and attracting new ones, resulting in increased market share.


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Revenue growth

Start writing here..

Ex :: Sunlight

Sustainable actions can help lower operating costs and improve overall productivity and efficiency by reducing resource use, decreasing waste output, and avoiding non-compliance fines.


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Cost savings

Start writing here..

Ex :: Sunlight

As environmental and social criteria are becoming a standard part of lending risk assessments, as a sustainable tour operator, we are more likely to be able to attract capital from banks and investors.

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Access to capital

Start writing here..

Ex :: Sunlight

Our staff will feel proud of working for us as employers that take their responsibilities to society seriously. Our sustainable policies will have an increase in the capacity to attract and retain skilled and talented employees and contract labor, thus increasing the

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Human capital

Start writing here..

Ex :: Sunlight

A reputation for being sustainable will add value to our brand and strengthens our market position, making us less vulnerable to short-term market and economic changes.

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Brand value and reputation

Start writing here..

Ex :: Sunlight

Acting sustainably will help make tourist destinations more pleasant places to visit and live in. Ensuring the long-term quality of the destination also helps guarantee business viability.

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Preservation of destinations

Start writing here..

Our challenge here is to design holiday packages that have lower environmental and social burdens while still yielding acceptable economic returns.

7.

Financial Plan

Important Assumptions

Break-even Analysis

Projected Profit and Loss

Projected Cash Flow

Projected Balance Sheet

Business Ratios



REMEMBER

The last component of a travel agency business plan is an in-depth financial plan. The financial plan crafts a detailed map of all the expenses needed for the startup and how these expenses will be met by the company.

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Ex :: Sunlight

The company will be financed by Mr. Miya himself and he will control the direction of the business to make sure that it is expanding at the forecasted rate. As for the travel agency business start-up, no equity funding or outside loans will be required.

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Start writing here..

Important Assumptions

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

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

Brake-even Analysis

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

Projected Profit and Loss

| | 2024 | 2025 | 2026 |
|--------------------------------|--------------|----------------|----------------|
| Revenue | \$1,185,465 | \$1,952,997.20 | \$2,839,986.20 |
| Package Tours | \$868,875 | \$1,218,960 | \$1,567,245 |
| Unit Sales | 579 | 813 | 1,045 |
| Unit Price | \$1,500 | \$1,500 | \$1,500 |
| Flight Bookings | \$123,309 | \$149,639 | \$202,352 |
| Unit Sales | 2,466 | 2,993 | 4,047 |
| Unit Price | \$50 | \$50 | \$50 |
| Travel Insurance | \$193,281 | \$584,398.20 | \$1,070,389.20 |
| Users | 1,011 | 2,176 | 3,720 |
| Recurring Charges | \$30 | \$30 | \$30 |
| Cost Of Sales | \$339,560.68 | \$492,363.81 | \$665,824.81 |
| General Costs | \$339,560.68 | \$492,363.81 | \$665,824.81 |
| Tour Operations Costs | \$154,837.18 | \$218,039.76 | \$290,852.87 |
| Tour Guide Fees | \$60,000 | \$61,800 | \$63,654 |
| Transportation Costs | \$94,837.18 | \$156,239.76 | \$227,198.87 |
| Accommodation and Meals | \$184,723.50 | \$274,324.05 | \$374,971.94 |
| Hotel Accommodations | \$118,546.50 | \$195,299.72 | \$283,998.62 |
| Meal Expenses | \$66,177 | \$79,024.33 | \$90,973.32 |
| Revenue Specific Costs | \$0 | \$0 | \$0 |
| Personnel Costs (Direct Labor) | \$0 | \$0 | \$0 |
| Gross Margin | \$845,904.32 | \$1,460,633.39 | \$2,174,161.39 |

| | 2024 | 2025 | 2026 |
|------------------------------------|---------------------|---------------------|-----------------------|
| Gross Margin (%) | 71.36% | 74.79% | 76.56% |
| | | | |
| Operating Expense | \$879,473.27 | \$939,407.90 | \$1,005,920.37 |
| Payroll Expense (Indirect Labor) | \$666,600 | \$683,010 | \$699,840.60 |
| Management Team | \$208,800 | \$215,064 | \$221,515.92 |
| General Manager | \$115,200 | \$118,656 | \$122,215.68 |
| Marketing Manager | \$93,600 | \$96,408 | \$99,300.24 |
| Tour Operations Staff | \$358,800 | \$365,976 | \$373,295.52 |
| Tour Operations Staff | \$276,000 | \$281,520 | \$287,150.40 |
| Driver | \$82,800 | \$84,456 | \$86,145.12 |
| Administrative Staff | \$99,000 | \$101,970 | \$105,029.16 |
| Administrative Assistant | \$57,600 | \$59,328 | \$61,107.84 |
| Receptionist | \$41,400 | \$42,642 | \$43,921.32 |
| General Expense | \$212,873.26 | \$256,397.89 | \$306,079.77 |
| Office and Administrative Expenses | \$30,000 | \$30,660 | \$31,335 |
| Office Rent | \$24,000 | \$24,480 | \$24,969.60 |
| Utilities | \$6,000 | \$6,180 | \$6,365.40 |
| Marketing and Advertising | \$77,273.26 | \$116,009.89 | \$160,726.53 |
| Digital Marketing | \$59,273.26 | \$97,649.89 | \$141,999.33 |
| Print Advertising | \$18,000 | \$18,360 | \$18,727.20 |
| Travel and Entertainment | \$105,600 | \$109,728 | \$114,018.24 |
| Travel Expenses | \$96,000 | \$99,840 | \$103,833.60 |
| Entertainment | \$9,600 | \$9,888 | \$10,184.64 |
| Bad Debt | \$0 | \$0 | \$0 |

| | 2024 | 2025 | 2026 |
|----------------------------------|-----------------------|-----------------------|-----------------------|
| Amortization of Current Assets | \$0 | \$0 | \$0 |
| EBITDA | (\$33,568.95) | \$521,225.49 | \$1,168,241.02 |
| Additional Expense | \$11,218.93 | \$9,284.77 | \$7,231.31 |
| Long Term Depreciation | \$6,072 | \$6,072 | \$6,072 |
| Gain or loss from Sale of Assets | \$0 | \$0 | \$0 |
| EBIT | (\$39,640.95) | \$515,153.49 | \$1,162,169.02 |
| Interest Expense | \$5,146.94 | \$3,212.76 | \$1,159.29 |
| EBT | (\$44,787.88) | \$511,940.72 | \$1,161,009.71 |
| Income Tax Expense / Benefit | \$0 | \$0 | \$0 |
| Total Expense | \$1,230,252.88 | \$1,441,056.48 | \$1,678,976.49 |
| Net Income | (\$44,787.88) | \$511,940.72 | \$1,161,009.71 |
| Net Income (%) | (3.78%) | 26.21% | 40.88% |
| Retained Earning Opening | \$0 | (\$59,787.88) | \$452,152.84 |
| Owner's Distribution | \$15,000 | \$0 | \$0 |
| Retained Earning Closing | (\$59,787.88) | \$452,152.84 | \$1,613,162.55 |

Projected Cash Flow

| | 2024 | 2025 | 2026 |
|----------------------------------|-----------------------|-----------------------|-----------------------|
| Cash Received | \$1,185,465 | \$1,952,997.20 | \$2,839,986.20 |
| Cash Paid | \$1,224,180.88 | \$1,434,984.48 | \$1,672,904.49 |
| COS & General Expenses | \$552,433.95 | \$748,761.71 | \$971,904.58 |
| Salary & Wages | \$666,600 | \$683,010 | \$699,840.60 |
| Interest | \$5,146.94 | \$3,212.76 | \$1,159.29 |
| Sales Tax | \$0 | \$0 | \$0 |
| Income Tax | \$0 | \$0 | \$0 |
| Net Cash From Operations | (\$38,715.88) | \$518,012.72 | \$1,167,081.71 |
| Assets Sell | \$0 | \$0 | \$0 |
| Assets Purchase | \$40,000 | \$0 | \$0 |
| Net Cash From Investments | (\$40,000) | \$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 | \$46,359.35 | \$33,293.51 | \$35,347.12 |
| Loan Capital | \$31,359.34 | \$33,293.52 | \$35,347.14 |
| Dividends & Distributions | \$15,000 | \$0 | \$0 |
| Net Cash From Financing | \$103,640.65 | (\$33,293.51) | (\$35,347.12) |

| | 2024 | 2025 | 2026 |
|--------------------|--------------------|---------------------|-----------------------|
| Summary | | | |
| Starting Cash | \$0 | \$24,924.77 | \$509,643.98 |
| Cash In | \$1,335,465 | \$1,952,997.20 | \$2,839,986.20 |
| Cash Out | \$1,310,540.23 | \$1,468,277.99 | \$1,708,251.61 |
| Change in Cash | \$24,924.77 | \$484,719.21 | \$1,131,734.59 |
| Ending Cash | \$24,924.77 | \$509,643.98 | \$1,641,378.57 |

Projected Balance Sheet

| | 2024 | 2025 | 2026 |
|---------------------------------|--------------------|---------------------|-----------------------|
| Assets | \$58,852.77 | \$537,499.98 | \$1,663,162.57 |
| Current Assets | \$24,924.77 | \$509,643.98 | \$1,641,378.57 |
| Cash | \$24,924.77 | \$509,643.98 | \$1,641,378.57 |
| Accounts Receivable | \$0 | \$0 | \$0 |
| Inventory | \$0 | \$0 | \$0 |
| Other Current Assets | \$0 | \$0 | \$0 |
| Long Term Assets | \$33,928 | \$27,856 | \$21,784 |
| Gross Long Term Assets | \$40,000 | \$40,000 | \$40,000 |
| Accumulated Depreciation | (\$6,072) | (\$12,144) | (\$18,216) |
| Liabilities & Equity | \$58,852.78 | \$537,499.98 | \$1,663,162.55 |
| Liabilities | \$68,640.66 | \$35,347.14 | \$0 |
| Current Liabilities | \$33,293.52 | \$35,347.14 | \$0 |
| Accounts Payable | \$0 | \$0 | \$0 |
| Income Tax Payable | \$0 | \$0 | \$0 |

| | 2024 | 2025 | 2026 |
|------------------------------|---------------------|---------------------|-----------------------|
| Sales Tax Payable | \$0 | \$0 | \$0 |
| Short Term Debt | \$33,293.52 | \$35,347.14 | \$0 |
| Long Term Liabilities | \$35,347.14 | \$0 | \$0 |
| Long Term Debt | \$35,347.14 | \$0 | \$0 |
| Equity | (\$9,787.88) | \$502,152.84 | \$1,663,162.55 |
| 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 | (\$59,787.88) | \$452,152.84 | \$1,613,162.55 |
| Check | \$0 | \$0 | \$0 |

Business Ratios

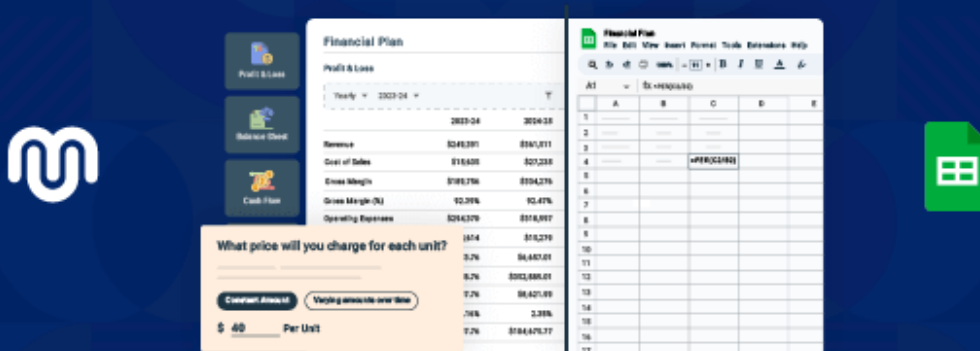
| | Year 1 | Year 2 | Year 3 | Industry Profile |
|--------------------------------|---------|---------|---------|------------------|
| Sales Growth | 4,35% | 30,82% | 63,29% | 4,00% |
| Percent of Total Assets | | | | |
| Accounts Receivable | 5,61% | 4,71% | 3,81% | 9,70% |
| Inventory | 1,85% | 1,82% | 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% |

| | Year 1 | Year 2 | Year 3 | Industry Profile |
|--|-----------|-----------|-----------|------------------|
| NET WORTH | 99,32% | 101,04% | 102,76% | 44,90% |
| Percent of Sales | | | | |
| Sales | 100,00% | 100,00% | 100,00% | 100,00% |
| Gross Margin | 94,18% | 93,85% | 93,52% | 0,00% |
| Selling, General & Administrative Expenses | 74,29% | 71,83% | 69,37% | 65,20% |
| Advertising Expenses | 2,06% | 1,11% | 0,28% | 1,40% |
| Profit Before Interest and Taxes | 26,47% | 29,30% | 32,13% | 2,86% |
| Main Ratios | | | | |
| Current | 25,86 | 29,39 | 32,92 | 1,63 |
| Quick | 25,4 | 28,88 | 32,36 | 0,84 |
| 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 | Year 1 | Year 2 | Year 3 | |
| 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. |

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

Upmetrics vs Financial Spreadsheets

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



The image shows a side-by-side comparison of Upmetrics and a traditional financial spreadsheet. 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'. Below the main table, there is a section titled 'What price will you charge for each unit?' with a 'Constant Amount' and 'Varying amounts over time' option. On the right is a screenshot of a traditional financial spreadsheet, which is cluttered with many empty cells and complex formulas, making it difficult to navigate and understand.

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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