






HDFL Construction

Dedicated to your living

Business Plan [YEAR]

 John Doe

 10200 Bolsa Ave, Westminster, CA, 92683

 (650) 359-3153

 info@upmetrics.co

 <https://upmetrics.co>

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Table of Contents

Executive Summary	4
Mission Statement	5
Management and Personnel	5
Marketing	5
Financing	5
Mission Statement, Goals and Objectives	6
Business Overview	7
Mission Statement	7
Goals & Objectives	7
Goal 1	7
Goal 2	7
Market Analysis	9
Industry Analysis	10
Market Trends	10
Business Fit in the Industry	10
Management and Organizational Structure	11
Organization	12
Management	12
ROGER D	12
PAUL D	12
DIANE D	13
Hiring Plan	13
Risk Management	13
Record-Keeping Functions	13
Accounts Payable	14
Payroll	14
Marketing Plan	15
Description of Product and Services	16
Features and Benefits	16
Quality	16
Efficiency	16
Affordability	17
Life Cycles/Seasonality	17
Marketing Strategies	17

Location/Distribution	17
Price/Quality Relationship	17
Promotional Strategies	18
Financial Plan	19
Projected Profit and Loss	20
Projected Cash Flow	21
Projected Balance Sheet	22

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1.

Executive Summary

Mission Statement

Management and Personnel

Marketing

Financing

Mission Statement



TIP

HDFL Construction strives to build quality affordable homes by providing an honest, fair working relationship with subcontractors, new homeowners, and salespeople in an atmosphere where families can experience the pride and satisfaction of designing their own home.

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Management and Personnel



TIP

The owners are seasoned business people with an interest in their community. Both owners have operated their own small businesses previous to beginning HDFL Construction. They offer the company experience in construction, real estate, accounting, marketing, and public relations. A strong commitment to the company's success is evident from their involve

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Marketing



TIP

Homes range from 1,000 to 1,300 square feet with builder design or bids on your own home design are provided free of charge. Currently, the price of the homes includes 2 acres of land with a view of the Rockies. These homes are reasonably priced in the \$120,000 to \$140,000 price range and offer a one-year warranty and one-on-one follow-up with the owners.

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Financing



TIP

HDFL Construction is interested in obtaining a \$40,000 credit line to assist with the cost of building more than one new home at a time.

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2.

Mission Statement, Goals and Objectives

Business Overview

Mission Statement

Goals & Objectives

Business Overview



TIP

HDFL Construction provides quality, affordable new homes throughout Landholders County. Speculation custom homes are built within the Wyoming Community Development Authority (WCDA) first-time homebuyer price range. The prospective owners can customize cabinets, carpeting, paint, and siding to meet their desires. All homes are inspected throughout the construction phase.

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Mission Statement



TIP

HDFL Construction strives to build quality affordable homes by providing an honest, fair working relationship with subcontractors, new homeowners, and salespeople in an atmosphere where families can experience the pride and satisfaction of designing their own home.

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Goals & Objectives

Goal 1

HDFL Construction will develop an infrastructure for long-term planning and organizational structure.

Objective	Lead person	Target Date
Develop a market package detailing standard features and benefits offered for individuals home with a pricing list of enhanced features available at the buyer's choosing.	Barbara	June 30, 2014
Develop a standard operating procedure for new home sites for VA/FHA/WCDA eligibility.	Paul HDFL	June 30, 2014
Review financial controls and accounting system with Mark Collorbaum, Bottom Line Tax and Accounting for Small Business, and make necessary adjustments.	Diane HDFL	December 31, 2014

Goal 2

Develop a plan for a business succession plan to establish long-term success for HDFL

Construction.

Objective	Lead person	Target Date
Understand possible succession scenarios by having bi-monthly meetings beginning immediately.	Barbara	August 31, 2014
Review and provide business “impact” statements for discussion.	Barbara	November 30, 2014
After formulating a decision based upon impact scenarios, seek legal advice on implications and legalities.	Barbara	Dec 31, 2014

3.

Market Analysis

Industry Analysis

Market Trends

Business Fit in the Industry

Industry Analysis



TIP

HDFL Construction operates within two industries: New Home Construction and Real Estate. In Landholders County, where the company conducts business, the construction industry accounts for approximately 4.7% of employment.

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Market Trends



TIP

In Landholders County there is a fairly stable growth pattern in new home construction. Affordable homes, deemed at \$100,000 or less, are lacking throughout Landholders County. As for the cost for land increases in this area, it will be exceedingly more difficult to offer new homes in that price range. Leading economic indicators place the average close

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Business Fit in the Industry



TIP

HDFL Construction builds two to three custom homes per year. The company works to keep overhead and employee costs low in order to provide homes in a rural setting from \$120,000.00 to \$140,000.00 in Landholders County. In reviewing statistics in the Landholders County area, the average family income is around \$32,500.00. The current average sale price

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4.

Management and Organizational Structure

Organization

Management

Hiring Plan

Risk Management

Record-Keeping Functions

Organization



TIP

Currently, HDFL Construction is a partnership. The partnership was chosen initially because the business partners wanted to explore the viability of the business relationship. A partnership allowed the most flexibility with the least amount of financial involvement. The business continues to grow and be successful.

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Management



TIP

“We perform better and work smarter when we make decisions as a team.”

Although our business is a family operated business, we all work on a strictly professional basis when we deal with business issues. Each member of the management team brings a unique perspective and knowledge to the business.

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ROGER D

Owner & Founder roger@example.com

- Real Estate Broker in the Shanoah Community for 20 years.
- Owner of HDFL Real Estate.
- Extensive knowledge of sales, marketing, and pricing.
- Ten years of experience in the construction industry.



PAUL D

Owner - paul@example.com

- Twelve years of experience in the construction industry
- Prior to moving to Shanoah, operated a successful business, North Pacific Land Design, for 10 years that specialized in landscape and construction
- Extensive organizational, time management, and cost control skills
- Twelve years of experience in bidding projects and estimating costs



DIANE D

Administrative Assistant diane@example.com

- Twenty-five years of experience in accounts payable and receivable.
- Excellent organizational skills
- Experienced in managing day-to-day office issues.

Hiring Plan



TIP

Currently, we are in the process of interviewing outside advisors for end of the year accounting and legal issues.

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Risk Management



TIP

HDFL Construction has several Risk Management strategies it uses to minimize risk and protect company investments. Liability Insurance is maintained on the company in the amount of \$500,000.00. Builder's Risk Insurance is obtained for each new home site in case of loss of property or dwelling prior to being sold to the home buyer.

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Record-Keeping Functions



TIP

HDFL Construction has a streamlined approach to record-keeping. All home sales are purchased by cash at closing or by a loan obtained by the buyers. In our business, we do not have an "Accounts Receivable." Our system is based on "Contracts Receivable." This system is monitored by all of the owners.

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TIP

On each product delivered to the job site, one of the owners reviews the invoices and physically accounts for the shipment. If there is a problem with the order, it is noted on the shipping receipt and returned to the delivery driver. The store/supplier is then contacted by the owner and the situation is remedied. If a shipment is delivered without an owner,

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Accounts Payable

Start writing here...



TIP

The owners record and calculate payroll based on spreadsheets with deductions, etc., already in place. All payroll taxes and reports are completed and submitted by the Administrative Assistant. Quarterly reports are reviewed by the owners and due dates are pre-recorded on the calendar in the owner's notebook.

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Payroll

Start writing here...

5.

Marketing Plan

Description of Product and Services

Features and Benefits

Life Cycles/Seasonality

Marketing Strategies

Description of Product and Services



TIP

Known for country living and views of the Rocky Mountains with all of the city conveniences, Bison Valley is conveniently located off of Tristar Ranch Road near the Tristar Ranch. HDFL Construction is offering home buyers many of the amenities found in higher-priced homes without sacrificing comfort or functionality—and first-time buyers can relate to the

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Features and Benefits



TIP

Homes range from 1,000 to 1,300 square feet with builder design, or bids on your own home design are provided free of charge. Currently, the price of the homes includes two acres of land with a view of the Rockies. The homes feature 2x6 construction, oversized two-car garage, Merillat kitchen cabinets, a full unfinished basement with roughed in plumbing a

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TIP

Quality is provided by the craftsmanship and one-to-one customer relationship with the owners. In addition to the personal relationship, the new home buyers will have the opportunity to choose from high-quality “standard” features or enhance their home further with products of their choosing.

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Quality

Start writing here...



TIP

The Efficiency of the home will be noticed on the owner's first heating bill. The increased insulation throughout the house and weatherproofing will provide the new homeowners with an Energy Efficient home to enjoy throughout the year. It will also decrease their heating and cooling costs throughout the year.

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Efficiency

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TIP

HDFL Construction strives to keep its overhead cost to a minimum in order to offer quality new homes from \$120,000.00 to \$140,000.00 price range. These prices include land with views of the Rockies! We cut our costs and pass the savings onto the home buyers.

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Affordability

Start writing here...

Life Cycles/Seasonality



TIP

The new home construction booms from April through October. During this time we offer pricing incentives to people who are willing to wait for their home to be completed in November through April. This allows us to remain consistent throughout the year including an off-peak season. Homebuilding during the winter months is doable. However, there is fluctuation in the market.

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Start Writing here...

Marketing Strategies



TIP

HDFL construction is a home-based business. We meet with customers and promote the company and products at the building site. Administrative functions are performed out of our in-home office. By utilizing new homes under construction as our business site, we are able to show the "features and benefits" of the home. Somebody is at the job site to answer questions.

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Location/Distribution

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TIP

The price/quality relationship of the homes we build would be considered Low Price/High Quality. Many of our customers comment that the homes we build are solid, well-constructed homes. As a testament to that fact: a young couple moving to Shanoah looked at our job site first, wanted to make an offer (however, we had just accepted a contract on the home).

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Price/Quality Relationship

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TIP

Packaging and Customer Service

At all times during the construction phase, the job site is kept tidy. Lumber and materials are neatly stacked and organized, the floors are swept, nails are picked up, and the garage kept in a container and re

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Promotional Strategies

Start writing here...

6.

Financial Plan

Projected Profit and Loss

Projected Cash Flow

Projected Balance Sheet

Projected Profit and Loss

As the Profit and Loss table shows the HDFL expects to have rapid growth in sales revenue and an increase in net profit over the next three years of operations.

	Year1	Year2	Year3
Sales	\$29,137	\$172,500	\$315,000
Direct Cost of Sales	\$6,799	\$50,350	\$93,600
Other Costs of Sales	\$0	\$0	\$0
Total Cost of Sales	\$6,799	\$50,350	\$93,600
Gross Margin	\$22,338	\$122,150	\$221,400
Gross Margin %	76.67%	70.81%	70.29%
Expenses			
Payroll	\$5,000	\$90,000	\$120,000
Marketing/Promotion	\$180	\$300	\$400
Depreciation	\$6,000	\$15	\$45,000
Building Expense	\$804	\$400	\$800
Equipment Expense	\$3,000	\$0	\$0
Utilities	\$5,719	\$8,000	\$15,000
Phone/Fax	\$1,266	\$1,500	\$1,800
Legal	\$500	\$250	\$250
Rent	\$3,996	\$0	\$0
Repair Maintenance	\$3,798	\$1,500	\$4,500
Inventory	\$966	\$1,000	\$2,500
Auto/Truck Expense	\$9,600	\$5,000	\$5,000
Total Operating Expenses	\$40,829	\$107,965	\$195,250
Profit Before Interest and Taxes	(\$18,491)	\$14,185	\$26,150
EBITDA	(\$12,491)	\$14,200	\$71,150

	Year1	Year2	Year3
Interest Expense	\$5,778	\$4,877	\$3,077
Taxes Incurred	\$0	\$2,792	\$6,922
Net Profit	(\$24,269)	\$6,516	\$16,151
Net Profit/Sales	-83.29%	3.78%	5.13%

Projected Cash Flow

HDFL shows positive cash flow and the analysis is outlined in the following table. The investment of grant funding along with the disbursements of it was primarily accounted for in one month to simplify cash flow assumptions.

	Year1	Year2	Year3
Cash Received			
Cash from Operations			
Cash Sales	\$29,137	\$172,500	\$315,000
Subtotal Cash from Operations	\$29,137	\$172,500	\$315,000
Additional Cash Received			
Sales Tax, VAT, HST/GST Received	\$0	\$0	\$0
New Current Borrowing	\$15,000	\$0	\$0
New Other Liabilities (interest-free)	\$0	\$0	\$0
New Long-term Liabilities	\$0	\$0	\$0
Sales of Other Current Assets	\$0	\$0	\$0
Sales of Long-term Assets	\$0	\$0	\$0
New Investment Received	\$1,944,390	\$0	\$0
Subtotal Cash Received	\$1,988,527	\$172,500	\$315,000
Expenditures	Year1	Year2	Year3

	Year1	Year2	Year3
Expenditures from Operations			
Cash Spending	\$5,000	\$90,000	\$120,000
Bill Payments	\$47,111	\$432,961	\$75,327
Subtotal Spent on Operations	\$52,111	\$522,961	\$195,327
Additional Cash Spent			
Sales Tax, VAT, HST/GST Paid Out	\$0	\$0	\$0
Principal Repayment of Current Borrowing	\$1,932	\$2,000	\$2,000
Other Liabilities Principal Repayment	\$0	\$0	\$0
Long-term Liabilities Principal Repayment	\$2,400	\$12,000	\$20,000
Purchase Other Current Assets	\$40,000	\$10,000	\$10,000
Purchase Long-term Assets	\$1,500,000	\$0	\$0
Dividends	\$0	\$0	\$0
Subtotal Cash Spent	\$1,596,443	\$546,961	\$227,327
Net Cash Flow	\$392,084	(\$374,461)	\$87,673
Cash Balance	\$401,834	\$27,373	\$115,047

Projected Balance Sheet

The balance sheet shows healthy growth of net worth and a strong financial position.

	Year1	Year2	Year3
Assets			
Current Assets			
Cash	\$401,834	\$27,373	\$115,047
Inventory	\$8,480	\$399,543	\$305,943
Other Current Assets	\$53,500	\$63,500	\$73,500

	Year1	Year2	Year3
Total Current Assets	\$463,814	\$490,416	\$494,489
Long-term Assets			
Long-term Assets	\$1,594,047	\$1,594,047	\$1,594,047
Accumulated Depreciation	\$44,700	\$44,715	\$89,715
Total Long-term Assets	\$1,549,347	\$1,549,332	\$1,504,332
Total Assets	\$2,013,161	\$2,039,748	\$1,998,821
Liabilities and Capital			
Current Liabilities			
Accounts Payable	\$4,315	\$38,386	\$3,308
Current Borrowing	\$15,168	\$13,168	\$11,168
Other Current Liabilities	\$0	\$0	\$0
Subtotal Current Liabilities	\$19,483	\$51,554	\$14,476
Long-term Liabilities	\$40,600	\$28,600	\$8,600
Total Liabilities	\$60,083	\$80,154	\$23,076
Paid-in Capital	\$1,944,390	\$1,944,390	\$1,944,390
Retained Earnings	\$32,957	\$8,688	\$15,204
Earnings	(\$24,269)	\$6,516	\$16,151
Total Capital	\$1,953,078	\$1,959,594	\$1,975,745
Total Liabilities and Capital	\$2,013,161	\$2,039,748	\$1,998,821
Net Worth	\$1,953,078	\$1,959,594	\$1,975,745

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