


# BUSINESS PLAN [YEAR]



## Financial Advisor

Adding profit your life

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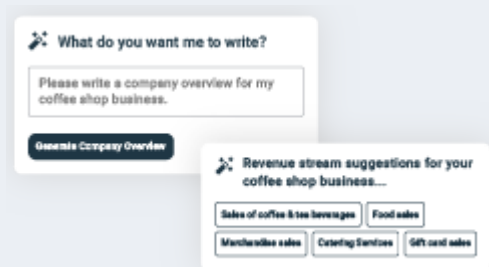
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# 1.

## Executive Summary

Customer Focus

Success Factors

Mission Statement

Vision Statement

Financial Summary



## REMEMBER

Before you think about how to start a financial advisor service, you must create a detailed financial advisor business plan. It will not only guide you in the initial phases of your startup but will also help y

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### JP & Moore Financial Advisors

JP & Moore Financial Advisors, LLP is a standard financial Consulting firm that will be located in the heart of Madison Street, Michigan City, Michigan. The firm is going to operate as a standard financial consulting firm with bias in offering financial advice

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## Customer Focus

### JP & Moore Financial Advisors

JP & Moore Financial Advisors will primarily serve the residents within a 20-mile radius of our location. The demographics of these customers are as follows:

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## Success Factors

### JP & Moore Financial Advisors

JP & Moore Financial Advisors is uniquely qualified to succeed due to the following reasons:

- The Company will fill a specific market niche in the growing community we are entering


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## Mission Statement

### JP & Moore Financial Advisors

- Our mission is to make available professional and trusted financial advisory services that assist individual and corporate organizations in operating sustainably.


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## Vision Statement

### JP & Moore Financial Advisors

- Our vision is to provide our clients with highly professional financial advisory services, giving them good value for their money.

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## Financial Summary

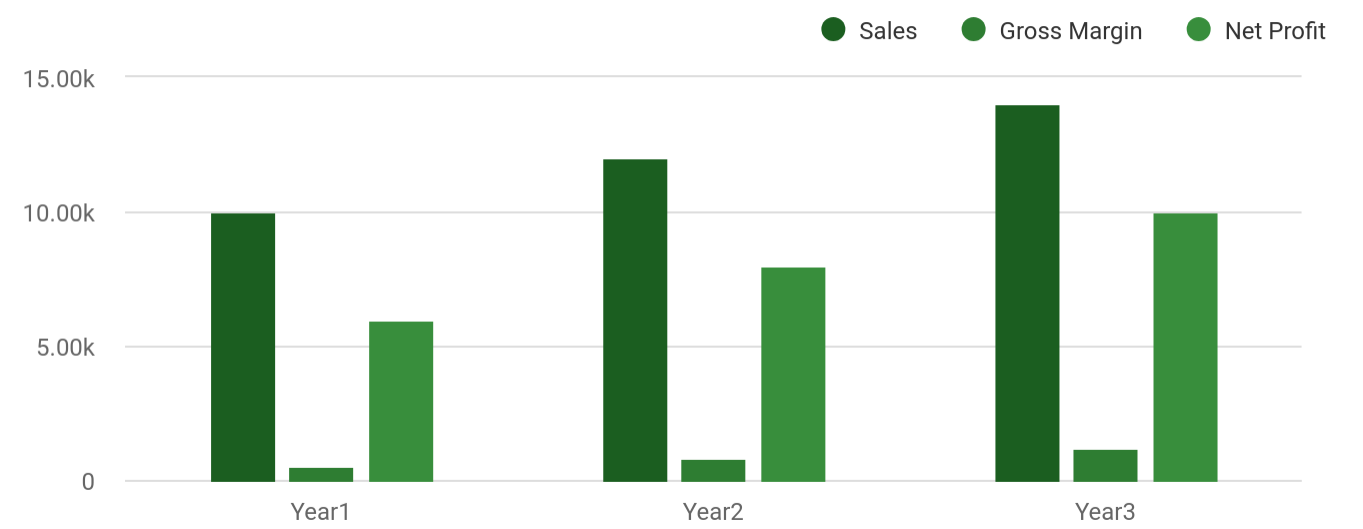
### JP & Moore Financial Advisors

JP & Moore Financial Advisors is currently seeking \$125,000 to launch. Specifically, these funds will be used as follows:

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3 Year profit forecast



JP & Moore Financial Advisors

Financial Summary

Year 1

Year 2

Year 3

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# 2.

## Company Summary

History

Business Structure

Startup Summary

#### JP & Moore Financial Advisors

JP & Moore Financial Advisors, LLP is founded by John Moore and his business partner James Peter. The organization will be managed by both of them. They both have extensive experience in a diverse range of financial consulting, wealth creation, and wealth

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## History

#### JP & Moore Financial Advisors

Upon returning from Michigan, surveying the local customer base, and finding a potential retail office, John Moore incorporated JP & Moore Financial Advisors as an S-Corporation in JAN 2015.


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## Business Structure

#### JP & Moore Financial Advisors

JP & Moore Financial Advisors, LLP will build a solid business structure that can support the growth of our organization. We will ensure that we hire competent and well-experienced hands to help us build the business of our dream. Below is the business structure of our organization.

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# Startup Summary

## Startup cost



Cost distribution	Amount
Expenses	50,000
Assets	80,000
Investment	35,000

Start-up Expenses	Amount
Legal	\$75,500
Consultants	\$0
Insurance	\$62,750
Rent	\$22,500
Research and Development	\$42,750
Expensed Equipment	\$42,750
Signs	\$1,250
TOTAL START-UP EXPENSES	\$247,500
Start-up Assets	\$0
Cash Required	\$322,500
Start-up Inventory	\$52,625
Other Current Assets	\$222,500

Start-up Expenses	Amount
Long-term Assets	\$125,000
TOTAL ASSETS	\$121,875
Total Requirements	\$245,000
START-UP FUNDING	\$0
START-UP FUNDING	\$273,125
Start-up Expenses to Fund	\$121,875
Start-up Assets to Fund	\$195,000
TOTAL FUNDING REQUIRED	\$0
Assets	\$203,125
Non-cash Assets from Start-up	\$118,750
Cash Requirements from Start-up	\$0
Additional Cash Raised	\$118,750
Cash Balance on Starting Date	\$121,875
TOTAL ASSETS	\$0
Liabilities and Capital	\$0
Liabilities	\$0
Current Borrowing	\$0
Long-term Liabilities	\$0
Accounts Payable (Outstanding Bills)	\$0
Other Current Liabilities (interest-free)	\$0
TOTAL LIABILITIES	\$0
Capital	\$0
Planned Investment	\$0
Investor 1	\$312,500
Investor 2	\$0
Other	\$0
Additional Investment Requirement	\$0
TOTAL PLANNED INVESTMENT	\$695,000

Start-up Expenses	Amount
Loss at Start-up (Start-up Expenses)	\$313,125
TOTAL CAPITAL	\$221,875
TOTAL CAPITAL AND LIABILITIES	\$221,875
Total Funding	\$265,000

# 3.

## Products and services

## JP & Moore Financial Advisors

JP & Moore Financial Advisors, LLP is going to offer a variety of financial advisory services within the scope of the financial consulting industry in the United States of America. Our intention of starting our financial advisory firm is to make profits from

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### **Asset Management**

investing and managing client's savings depending on portfolio preferences.



### **Financial Planning**

detailed planning and a structured layout for retirement or child's funds for college.



### **Hourly Advice**

advising clients that do not have assets with JP & Moore Financial Advisors on an hourly basis.



### **Life Insurance**

providing the option of life insurance to clients as part of their long term and retirement planning.



### **Investment (Business Portfolio) Management**



### **Wealth Creation and Wealth Management**



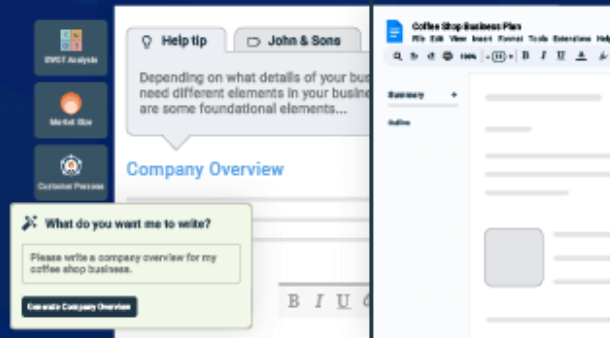
### **Mortgage, Pension, Retirement and Investment Advisory Services**



### **Income Tax Preparation**

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# 4.

## Market Analysis

Industry Analysis

Market Trends

Target Market



#### REMEMBER

The most important component of an effective financial advisor services business plan is its accurate marketing analysis. If you are starting on a smaller scale, you can do marketing analysis yourself.

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## Industry Analysis

### JP & Moore Financial Advisors

The financial advisory services industry is strongly correlated with the strength of the economy as a whole. Last year, industry revenues fell as the market fell, declining by 34% to \$37.6 billion. Revenues are expected to recover again this year, reaching the \$38 billion mark.

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## Market Trends

### JP & Moore Financial Advisors

In recent times, financial advisers / financial consulting firms are at the center of a larger industry-wide change. The steady advancement in technology, changing business regulations, retiring financial professionals, and innovative types of financial services are driving the change.

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## Target Market

### JP & Moore Financial Advisors

Although JP & Moore Financial Advisors, LLP will initially serve individuals clients and small to medium-sized businesses, to be able to compete with the leading financial consulting firms in the United States. We hope to someday merge or acquire other smaller financial consulting firms.

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5.

## SWOT Analysis

JP & Moore Financial Advisors, LLP engaged the services of a core professional in the area of business consulting and structuring to assist the firm in building a well-structured financial consulting firm that can favorably compete in the highly competitive financial consulting market.

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## Strength

Our core strength lies in the power of our team; our workforce. We have a team that can go all the way to give our clients value for their money. We are well-positioned and we know we will attract loads of clients from the first day we open our doors for business.

## Weakness

As a new financial consulting firm, it might take some time for our organization to break into the market; that is perhaps our perceived major weakness.

## Opportunity

The opportunities in the financial consulting industry are massive (both individual clients and corporate clients) and we are ready to take advantage of any opportunity that comes our way.

## Threat

Some of the threats that we are likely going to face as a financial consulting firm operating in the United States are complex financial landscape, expanding industry compliance, regulation, fears of declining asset values, unfavorable government policies, and the arrival of a competitor within our location of operations and global economic downturn which usually affects purchasing power.

# 6.

## Strategy & Implementations

Advertising Strategy

Pricing Strategy



## REMEMBER

After identifying the market demand, market trends, and the potential customers of the startup, the next step is to define an effective strategy for attracting those customers. Like marketing analysis

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## Advertising Strategy

### JP & Moore Financial Advisors

JP & Moore Financial Advisors will initially invest significant time and energy into contacting potential clients via telephone. In order to improve the effectiveness of this phase of the marketing strategy, a highly focused call list will be used, targeting individuals

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## Targeted Cold Calls

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### JP & Moore Financial Advisors

JP & Moore Financial Advisors understands that the best promotion comes from satisfied customers. The Company will encourage its clients to refer their friends and family by providing economic or financial incentives for every new client produced. This strategy

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## Referrals

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### JP & Moore Financial Advisors

JP & Moore Financial Advisors will invest resources in two forms of internet promotion—organic search engine optimization and pay-per-click advertising. The Company will develop its website in such a manner as to direct as much traffic from search engines


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## Internet

*Start writing here..*

#### JP & Moore Financial Advisors

JP & Moore Financial Advisors will place print advertisements in key local publications, including newspapers, area magazines, and local sports programs. Additionally, the Company will print brochures and place them in specific locations frequented by

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## Publications

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#### JP & Moore Financial Advisors

The Company will use a direct mail campaign to promote its brand and draw clients, as well. The campaign will blanket specific neighborhoods with simple, effective mail advertisements that highlight the credentials and credibility of JP & Moore Financial Advisors.

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## Direct Mail

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## Pricing Strategy

#### JP & Moore Financial Advisors

Generally, a financial adviser is remunerated either through fees, commissions, or a combination of both. For instance, a financial adviser may be paid in any of the following means; an hourly fee for advisory services. A flat fee, such as \$600 per

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# 7.

## Operational Plan

### Milestones



#### JP & Moore Financial Advisors

JP & Moore Financial Advisors will carry out its day-to-day operations primarily on an appointment basis. Clients will make regularly scheduled appointments to review the contents and progress of their investment portfolio. These will primarily occur i

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## Milestones

#### JP & Moore Financial Advisors

JP & Moore Financial Advisors' long-term goal is to become the number-one provider of financial advisory services and investment products in the Michigan area. We seek to be a household name and the standard by which other providers are judge

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# 8.

## 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 financial advisory service 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 financed.

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### JP & Moore Financial Advisors

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

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## Important Assumptions

The financial projections of the company are forecast 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
<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	\$205,894	\$226,928.84	\$255,524.28
Client Consultation Fees	\$144,000	\$144,000	\$144,000
Total Hours	960	960	960
Hourly Price	\$150	\$150	\$150
Investment Commission	\$28,384	\$40,468.84	\$57,699.28
Personal Finance Workshops	\$33,510	\$42,460	\$53,825
Unit Sales	67	85	108
Unit Price	\$500	\$500	\$500
Cost Of Sales	\$45,600	\$46,716	\$47,861.16
General Costs	\$45,600	\$46,716	\$47,861.16
Service Delivery Costs	\$30,000	\$30,840	\$31,704
Consultant Fees	\$24,000	\$24,720	\$25,461.60
Financial Analysis Software Subscription	\$6,000	\$6,120	\$6,242.40
Workshop Related Costs	\$15,600	\$15,876	\$16,157.16
Workshop Material Costs	\$3,600	\$3,636	\$3,672.36
Venue Rental for Workshops	\$12,000	\$12,240	\$12,484.80
Revenue Specific Costs	\$0	\$0	\$0
Personnel Costs (Direct Labor)	\$0	\$0	\$0
Gross Margin	\$160,294	\$180,212.84	\$207,663.12
Gross Margin (%)	77.85%	79.41%	81.27%

	2024	2025	2026
<b>Operating Expense</b>	<b>\$428,052</b>	<b>\$439,268.08</b>	<b>\$451,345.56</b>
Payroll Expense (Indirect Labor)	\$369,252	\$378,767.28	\$388,547.76
Advisory Team	\$153,624	\$157,296.72	\$161,060.88
Senior Financial Advisor	\$93,600	\$95,472	\$97,381.44
Junior Financial Advisor	\$60,024	\$61,824.72	\$63,679.44
Administrative Staff	\$89,928	\$92,158.56	\$94,446.72
Office Manager	\$46,728	\$47,662.56	\$48,615.84
Administrative Assistant	\$43,200	\$44,496	\$45,830.88
Marketing Team	\$125,700	\$129,312	\$133,040.16
Marketing Manager	\$70,800	\$72,216	\$73,660.32
Social Media Coordinator	\$54,900	\$57,096	\$59,379.84
General Expense	\$58,800	\$60,500.80	\$62,797.80
Operational Expenses	\$34,800	\$35,528.80	\$36,598.08
Office Rent	\$30,000	\$30,600	\$31,212
Utilities	\$4,800	\$4,928.80	\$5,386.08
Marketing and Advertising	\$18,000	\$18,780	\$19,705.66
Online Advertising	\$12,000	\$12,600	\$13,340.26
Print Media Advertising	\$6,000	\$6,180	\$6,365.40
Miscellaneous Expenses	\$6,000	\$6,192	\$6,494.06
Office Supplies	\$2,400	\$2,448	\$2,509.44
Professional Development	\$3,600	\$3,744	\$3,984.62
Bad Debt	\$0	\$0	\$0
Amortization of Current Assets	\$0	\$0	\$0

	2024	2025	2026
<b>EBITDA</b>	<b>(\$267,758)</b>	<b>(\$259,055.24)</b>	<b>(\$243,682.44)</b>
<b>Additional Expense</b>	<b>\$7,922.97</b>	<b>\$7,461.11</b>	<b>\$6,975.59</b>
Long Term Depreciation	\$5,628	\$5,628	\$5,628
Gain or loss from Sale of Assets	\$0	\$0	\$0
<b>EBIT</b>	<b>(\$273,386)</b>	<b>(\$264,683.24)</b>	<b>(\$249,310.44)</b>
Interest Expense	\$2,294.98	\$1,833.10	\$1,347.59
<b>EBT</b>	<b>(\$275,680.97)</b>	<b>(\$266,516.35)</b>	<b>(\$250,658.03)</b>
Income Tax Expense / Benefit	\$0	\$0	\$0
<b>Total Expense</b>	<b>\$481,574.97</b>	<b>\$493,445.19</b>	<b>\$506,182.31</b>
<b>Net Income</b>	<b>(\$275,680.97)</b>	<b>(\$266,516.35)</b>	<b>(\$250,658.03)</b>
<b>Net Income (%)</b>	<b>(133.89%)</b>	<b>(117.44%)</b>	<b>(98.10%)</b>
Retained Earning Opening	\$0	(\$475,680.97)	(\$942,197.32)
Owner's Distribution	\$200,000	\$200,000	\$200,000
<b>Retained Earning Closing</b>	<b>(\$475,680.97)</b>	<b>(\$942,197.32)</b>	<b>(\$1,392,855.35)</b>

## Projected Cash Flow

	2024	2025	2026
<b>Cash Received</b>	<b>\$205,894</b>	<b>\$226,928.84</b>	<b>\$255,524.28</b>
<b>Cash Paid</b>	<b>\$475,946.97</b>	<b>\$487,817.19</b>	<b>\$500,554.31</b>
COS & General Expenses	\$104,400	\$107,216.80	\$110,658.96
Salary & Wages	\$369,252	\$378,767.28	\$388,547.76
Interest	\$2,294.98	\$1,833.10	\$1,347.59
Sales Tax	\$0	\$0	\$0
Income Tax	\$0	\$0	\$0
<b>Net Cash From Operations</b>	<b>(\$270,052.97)</b>	<b>(\$260,888.35)</b>	<b>(\$245,030.03)</b>
Assets Sell	\$0	\$0	\$0
Assets Purchase	\$25,000	\$0	\$0
<b>Net Cash From Investments</b>	<b>(\$25,000)</b>	<b>\$0</b>	<b>\$0</b>
<b>Amount Received</b>	<b>\$150,000</b>	<b>\$0</b>	<b>\$0</b>
Loan Received	\$50,000	\$0	\$0
Common Stock	\$100,000	\$0	\$0
Preferred Stock	\$0	\$0	\$0
Owner's Contribution	\$0	\$0	\$0
<b>Amount Paid</b>	<b>\$209,027.75</b>	<b>\$209,489.61</b>	<b>\$209,975.13</b>
Loan Capital	\$9,027.74	\$9,489.62	\$9,975.13
Dividends & Distributions	\$200,000	\$200,000	\$200,000
<b>Net Cash From Financing</b>	<b>(\$59,027.75)</b>	<b>(\$209,489.61)</b>	<b>(\$209,975.13)</b>

	2024	2025	2026
<b>Summary</b>			
Starting Cash	\$0	(\$354,080.72)	(\$824,458.68)
Cash In	\$355,894	\$226,928.84	\$255,524.28
Cash Out	\$709,974.72	\$697,306.80	\$710,529.44
Change in Cash	(\$354,080.72)	(\$470,377.96)	(\$455,005.16)
<b>Ending Cash</b>	<b>(\$354,080.72)</b>	<b>(\$824,458.68)</b>	<b>(\$1,279,463.84)</b>

## Projected Balance Sheet

	2024	2025	2026
<b>Assets</b>	<b>(\$334,708.72)</b>	<b>(\$810,714.68)</b>	<b>(\$1,271,347.84)</b>
<b>Current Assets</b>	<b>(\$354,080.72)</b>	<b>(\$824,458.68)</b>	<b>(\$1,279,463.84)</b>
Cash	(\$354,080.72)	(\$824,458.68)	(\$1,279,463.84)
Accounts Receivable	\$0	\$0	\$0
Inventory	\$0	\$0	\$0
Other Current Assets	\$0	\$0	\$0
<b>Long Term Assets</b>	<b>\$19,372</b>	<b>\$13,744</b>	<b>\$8,116</b>
Gross Long Term Assets	\$25,000	\$25,000	\$25,000
Accumulated Depreciation	(\$5,628)	(\$11,256)	(\$16,884)
<b>Liabilities &amp; Equity</b>	<b>(\$334,708.71)</b>	<b>(\$810,714.68)</b>	<b>(\$1,271,347.84)</b>
<b>Liabilities</b>	<b>\$40,972.26</b>	<b>\$31,482.64</b>	<b>\$21,507.51</b>
<b>Current Liabilities</b>	<b>\$9,489.62</b>	<b>\$9,975.13</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	\$9,489.62	\$9,975.13	\$0
<b>Long Term Liabilities</b>	<b>\$31,482.64</b>	<b>\$21,507.51</b>	<b>\$21,507.51</b>
Long Term Debt	\$31,482.64	\$21,507.51	\$21,507.51
<b>Equity</b>	<b>(\$375,680.97)</b>	<b>(\$842,197.32)</b>	<b>(\$1,292,855.35)</b>
Paid-in Capital	\$0	\$0	\$0
Common Stock	\$100,000	\$100,000	\$100,000
Preferred Stock	\$0	\$0	\$0
Owner's Contribution	\$0	\$0	\$0
Retained Earnings	(\$475,680.97)	(\$942,197.32)	(\$1,392,855.35)
<b>Check</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>

## Business Ratios

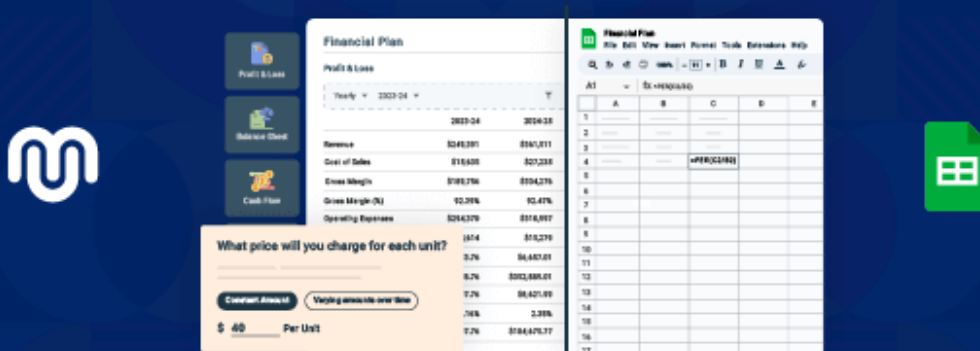
	Year 1	Year 2	Year 3	Industry Profile
Sales Growth	4,35%	30,82%	63,29%	4,00%
<b>Percent of Total Assets</b>				
Accounts Receivable	5,61%	4,71%	3,81%	9,70%
Inventory	1,85%	1,82%	1,79%	9,80%
Other Current Assets	1,75%	2,02%	2,29%	27,40%
Total Current Assets	138,53%	150,99%	163,45%	54,60%
Long-term Assets	-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 Upmetrics and Excel. On the left is the Upmetrics interface, which is clean and user-friendly, featuring a sidebar with icons for Profit & Loss, Balance Sheet, and Cash Flow. The main area displays a 'Financial Plan' with a 'Profit & Loss' tab. It shows a table with columns for 'Yearly' (2023-24) and '2024-25'. The table lists various financial metrics like Revenue, Cost of Sales, Gross Margin, and Operating Expenses. Below the table, there's a section titled 'What price will you charge for each unit?' with input fields for 'Constant Amount' and 'Varying amounts over time'. On the right is a screenshot of an Excel spreadsheet, which is cluttered with many empty cells and a complex formula bar, illustrating the complexity and time-consuming nature of spreadsheets.

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.

[Start your planning today](#)

# Create a winning business plan that gets you funded

Creating a stunning and investment-ready plan requires no writing, graphic designing, or financial planning expertise.

Upmetrics has all the features required to help you create a comprehensive business plan—from start to finish. Make no mistakes, it's the modern way of planning to structure ideas, make plans, and create stunning pitch decks to awe investors.

## Pitch decks that impress investors

Create pitch decks that provide a visual representation of your business, engage investors, and make them want to invest in your business idea.

## Stunning cover page designs

With Upmetrics, you have the liberty to choose from multiple stunning cover page designs. Choose a creative design and make your plan stand out.

## Online sharing made simple

Upmetrics makes online sharing quick and easier for users. Easily share your business plans with a link while tracking reader activity.

## Interactive plans in no time

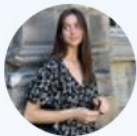
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**Mariia Yevlash**



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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