

# BUSINESS PLAN [YEAR]



## Furniture Store

Transforming furniture with creativity



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# 1.

## Executive Summary

Business Overview

Mission

Objectives

Success Factors

Financial Highlights



### REMEMBER

Before you think about how to start a furniture store service, you must create a detailed furniture store 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



### TIP

Interio is a standard and registered furniture retail store business that will be located in one of the busiest streets in Oklahoma City – Oklahoma. We have been able to lease a facility that is big enough (a 15 thousand square foot facility) to fit into the design of the kind of standard furniture retail store that we intend launching and the facility is located in a corner

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## Mission



### TIP

Interio is a specialty ergonomic product retailer in both the local market and in the online space. We aim to provide quality products to satisfy our customer's desire to work in a healthy work environment that keeps them injury and pain-free. Keeping our customers happy and solving their problems by providing great products at an affordable price is our goal.

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## Objectives



### TIP

- Becoming profitable after six months of operation.
- Be the market share leader of specialty ergonomic products in the local market. There is no official measurement, but it should be relatively easy to guess how our few competitors are doing.

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## Success Factors



- Provide specialty products that can't be found at "large boxes" retailers such as Office Max, Office Depot, Staples, Costco, Ikea, and others. We want niche products that can't be found at these stores because we can't compete with them on price.
- Provide excellent customer service. It's difficult to compete with large retailers on price, so we need to focus on customer service.

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## Financial Highlights

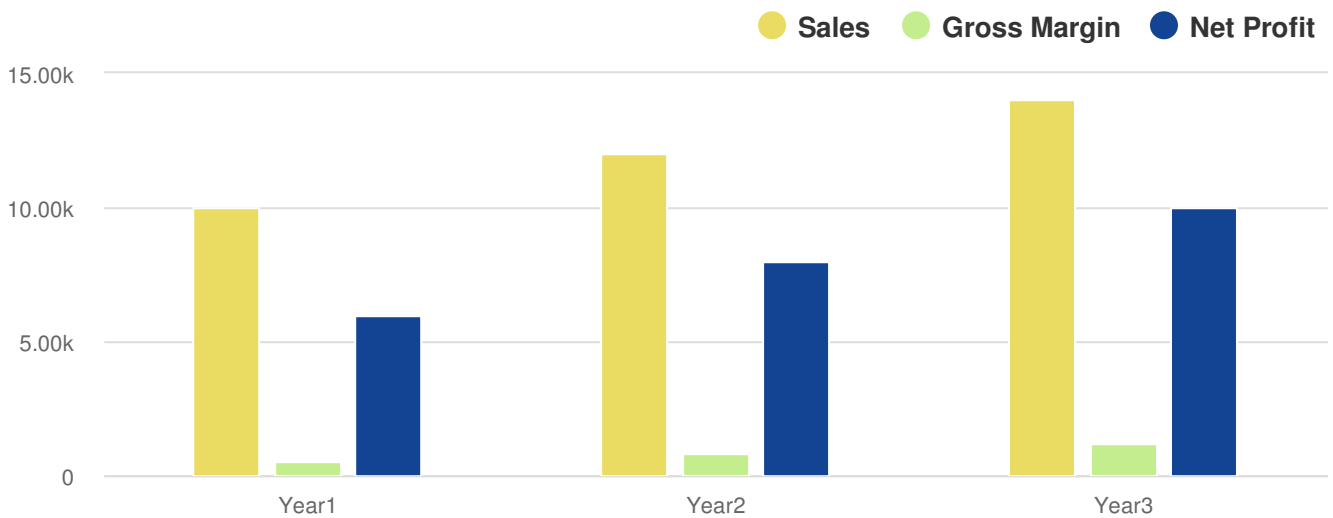


Interio has a conservative financial plan with low expenses, low payroll, and a conservative sales forecast. Interio will always maintain a positive cash balance while slowly growing the total cash and company net worth.

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### 3 Year profit forecast



Financial Year	Sales	Gross Margin	Net Profit
Year1	10000	500	6000
Year2	12000	800	8000
Year3	14000	1200	10000

	FY 1	FY 2	FY 3	FY 4	FY 5
Revenue	\$1,080,000	\$2,472,768	\$2,830,825	\$3,240,728	\$3,709,986
Total Expenses	\$962,000	\$1,539,107	\$1,719,742	\$1,901,321	\$2,112,641
EBITDA	\$118,000	\$933,661	\$1,111,082	\$1,339,407	\$1,597,344
Depreciation	\$25,600	\$25,600	\$25,600	\$25,600	\$25,600
EBIT	\$92,400	\$908,061	\$1,085,482	\$1,313,807	\$1,571,744
Interest	\$29,946	\$26,202	\$22,459	\$18,716	\$14,973
Pre Tax Income	\$62,455	\$881,858	\$1,063,023	\$1,295,091	\$1,556,772
Income Tax Expense	\$21,859	\$308,650	\$372,058	\$453,282	\$544,870
Net Income	\$40,595	\$573,208	\$690,965	\$841,809	\$1,011,902
Number of locations	1	1	1	1	1
Average customers/day	20	22	23	25	27
Number of orders	3,600	7,776	8,398	9,070	9,796



# 2.

## Business Summary

Ownership

Start-up Summary

Funding Required



**TIP**

Interio is a small business based in Oklahoma City, Oklahoma that sells specialty ergonomic products to local businesses and home office workers while also selling those products on their website online. The company is operated out of the home of owners Lord Gabby Marcus. Their son Peter also is part of the company.

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## Ownership



**TIP**

Interio is a private C corporation owned by Lord Gabby Marcus. They each own 50% of the company.

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## Start-up Summary



**TIP**

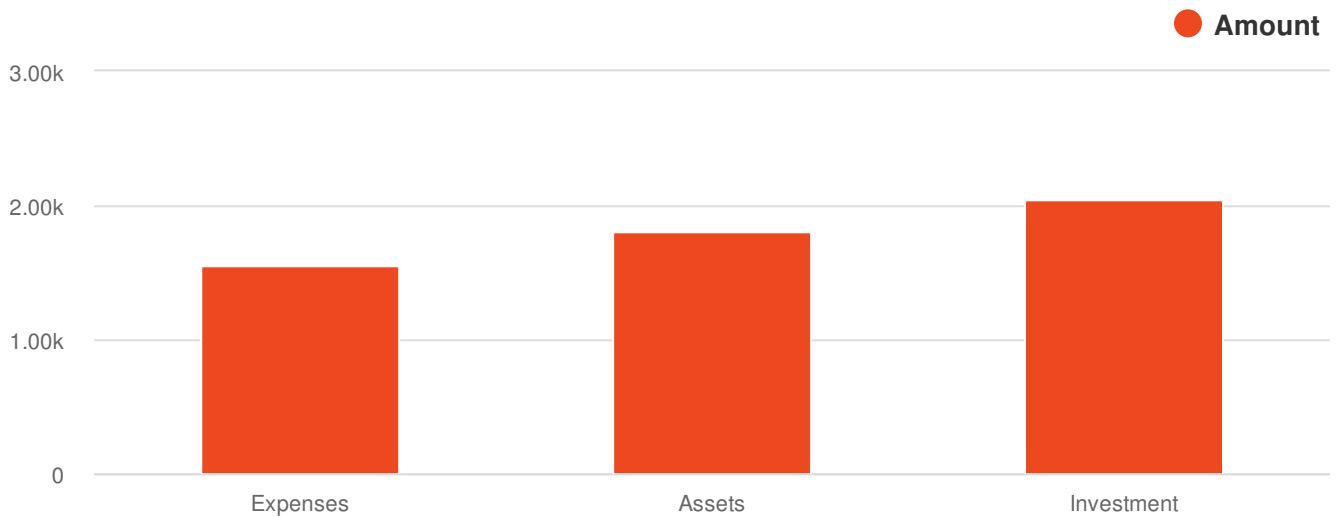
Interio will require total start-up expenses which include legal fees in setting up the business, stationery, sales brochures and collateral, insurance, expensed computer equipment, and a domain name.

Lord Gabby Marcus will be providing the investment

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## Startup cost



### Cost distribution

### Amount

<b>Expenses</b>	1550
<b>Assets</b>	1800
<b>Investment</b>	2050

## Funding Required

The detailed startup requirements and expenses are given in the table below.

Startup Expenses	Amount
Legal	\$1,000
Stationery etc.	\$250
Brochures	\$1,000
Insurance	\$500
Expensed Equipment	\$1,000
Domain Name	\$75
<b>TOTAL START-UP EXPENSES</b>	<b>\$3,825</b>
<b>Startup Assets</b>	
Cash Required	\$6,175
Other Current Assets	\$2,000

<b>Startup Expenses</b>	<b>Amount</b>
Long-term Assets	\$0
<b>TOTAL ASSETS</b>	<b>\$8,175</b>
Total Requirements	\$12,000

# 3.

## Products and Services



## REMEMBER

Before starting a furniture store business, you must take many things into consideration such as you must consider what types of furniture services will you be providing to your customers. Deciding your services is extremely important since it helps you plan other components of your business so make sure to consider it before you think about how to start.

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## TIP

Interio sells niche ergonomic products that are hard to find at standard office furniture or office supply stores. Our primary products include:

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## Products and services



### Chairs

There is a large number of specialty chairs that are built to solve various physical problems caused by sitting in an office chair all day. These chairs aim to solve back, hip, leg, neck, shoulder, arm, and wrist problems.



### Workstations

Computer and regular workstations that are specially designed to be ergonomically correct.



### Computer Accessories

Special mice, keyboards, glare screens, keyboard trays, wrist rests, monitor supports, and other computer accessories.



### Document Holders

Copy holders to allow the head to stay looking up at eye level.



### Foot Rests

A proper foot rest complements an ergonomic chair for better posture alignment.



### Lighting

Various types of lighting to make things easier on the eyes while working.



### Back/Arm/Wrist Supports

Various supports for various reasons.



### Headsets/Microphones

For phone-related problems.

# 4.

## Market Analysis

Market Segmentation

Target Market Segment Strategy

Industry Analysis



#### REMEMBER

The most important component of an effective furniture store business plan is its accurate marketing analysis. If you are starting on a smaller scale, you can do marketing analysis yourself by taking help from this furniture store business plan sample or other furniture store business plans available online.

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#### TIP

As computer and office jobs get more and more common, the general working population will experience more health problems caused by improper office working environments. It may be it's their wrists aching from typing, their back hurting from their chair being bad, or their eyes damaged from staring at a computer screen. Ergonomic products focus on solving these problems.

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## Market Segmentation

We have broken down our target market into the following categories:



#### TIP

This segment is the huge market of people running businesses from their homes. We estimate there to be about 20,000,000 home office businesses in the United States, with about a 5% growth rate. Since we can reach the whole United States with our website, we can, potentially, reach the entire market.

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### Home Office

*Start writing here...*



#### TIP

The small office market is also quite large, with a 5% growth rate. Most of these businesses have office workers who would be in need of ergonomic products.

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### Small Office Managers

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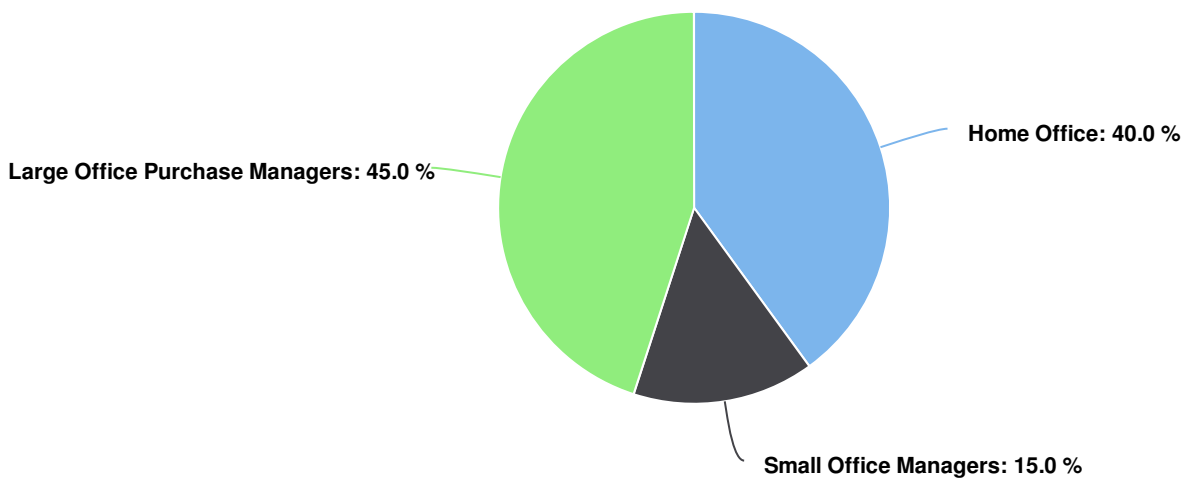
This market segment is much smaller in size but has huge potential for sales as purchase managers usually make bulk buying decisions for multiple workers. It has a slower 2% growth rate due to fewer large businesses being created.

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## Large Office Purchase Managers

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### Marketing share



#### Segments

#### Market share

Home Office	40
Small Office Managers	15
Large Office Purchase Managers	45

Potential Customers	Growth	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5
Home Office	5%	20,000,00	21,000,00	22,050,00	23,152,50	24,310,12
Small Office Managers	5%	2,000,000	2,100,000	2,205,000	2,315,250	2,431,013
Large Business Purchase Managers	2%	500,000	510,000	520,200	530,604	541,216
Total	4.94%	22,500,00	23,610,0	24,775,20	25,998,35	27,282,35

## Target Market Segment Strategy



**TIP**

The following are our market segments along with our reasoning for targeting each segment:

**Home Office** - This segment is very large, and because most home offices now involve people spending long hours on a computer.

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## Industry Analysis



**TIP**

The ergonomic industry is growing by leaps and bounds. As the use of computers increases in offices, people are experiencing lots of health problems from the repetitious use of computers all day long. The ailments can really vary, but knowledge of ergonomic products is growing as people realize these problems exist.

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**TIP**

People shopping for ergonomic products choose their retailer based on the following criteria:

**Product selection:** They want to work with a company that provides a number of ergonomic products to choose from, including computers.

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## Competition and Buying Patterns

*Start writing here...*

# 5.

## Strategy

Competitive Edge

Marketing Strategy

Sales Strategy

Milestones



#### 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, sales strategy is also an important component of a furniture store business startup and must be properly planned before you think about starting your own furniture store.

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#### TIP

The primary strategies of Interio are:

- Sell niche ergonomic products that are hard to find in normal sales channels and usually take some education to understand and use.
- Educate our customers and nurture relationships.

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## Competitive Edge



#### TIP

The primary competitive edge of Interio is our product selection and how we educate our customers. We carry hard-to-find products that solve specific ergonomic needs. These are products you can't find at local office furniture stores or superstores such as Office Depot, Staples, etc. These products are only carried by a few ergonomic specialty retailers.

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## Marketing Strategy



**TIP**

Our marketing strategy has two categories that both hit our three target markets:

**Local Marketing Strategy** - We intend to hit our three target markets locally "the old-fashioned way."

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## Sales Strategy



**TIP**

Our sales strategy is broken down into two different areas:

**Local Sales** - We will sell to local customers and employ a traditional local business sales strategy. Lord Gabby Marcus will be our primary salesman, and he'll work in a normal fashion of calling on local bus

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**TIP**

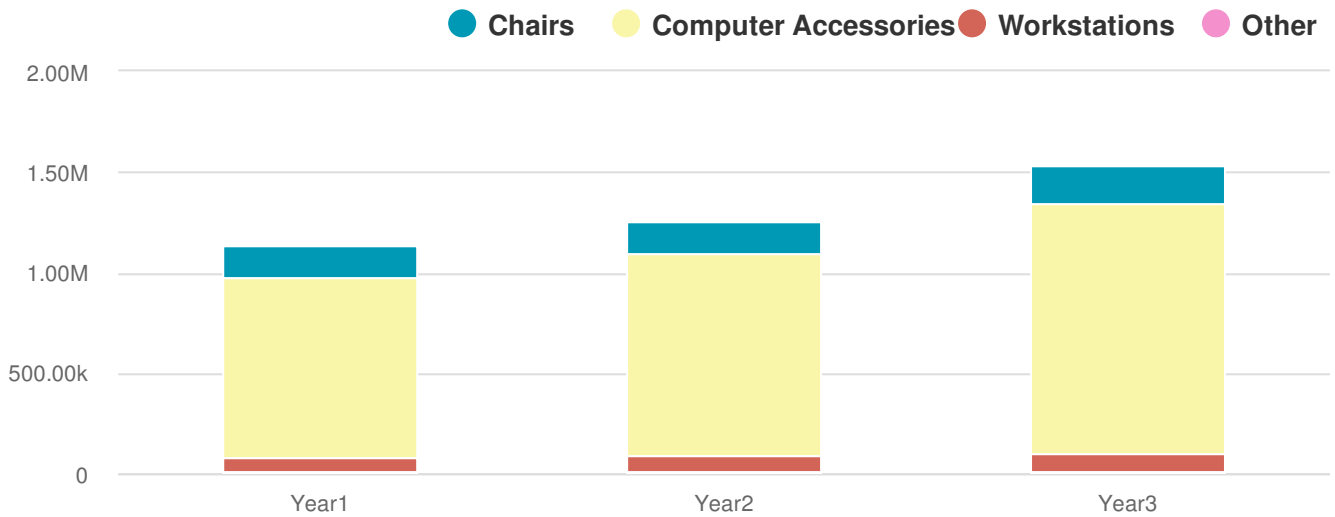
The Sales Forecast table outlines sales and cost projections for our four product groups. We expect to be able to sell products in the first month due to the relationships we already have with customers who have agreed to purchase our products. As our name grows in the local community and as our website gets more links and better search placemer

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## Sales Forecast

*Start writing here...*

## Sales Yearly



Financial Year	Chairs	Computer Acces...	Workstations	Other
Year1	158745	895665	78451	5000
Year2	164548	1004512	78542	7845
Year3	186541	1245587	89561	9845

## Detailed Sales Forecast

Detailed sales forecast data is provided in below table:

SALES FORECAST	YEAR 1	YEAR 2	YEAR 3
Chairs	\$79,161	\$94,993	\$113,992
Computer Accessories	\$11,601	\$13,921	\$16,705
Workstations	\$29,002	\$34,802	\$41,762
Other	\$19,790	\$23,748	\$28,498
TOTAL SALES	\$139,554	\$167,464	\$200,957
Direct Cost of Sales	Year 1	Year 2	Year 3
Chairs	\$39,581	\$41,560	\$43,638
Computer Accessories	\$5,800	\$6,091	\$6,395
Workstations	\$14,501	\$15,226	\$15,987
Other	\$9,895	\$10,390	\$10,910
Subtotal Direct Cost of Sales	\$69,777	\$73,266	\$76,929

## Milestones

The accompanying table is a list of our initial milestones for the launch of Interio. It lists the actual milestone, the date that we start working on the milestone, the date the milestone should be accomplished, the employee in charge, and the department. We are not rushed to get this business going, but we still feel it's crucial to hit our milestones on time to get the business going before the slow summer season hits. We'd like to use the summer season to fine-tune our website and make sure our relationships with our manufacturers are all solid and working well.

Milestone	Start Date	End Date	Budget	Manager	Department
Corporation Formed	1/4/2002	1/15/2002	\$1,000	Jake	Executive
Product Selection Finalized	1/1/2002	2/1/2002	\$0	Jake and Mira	Executive
Website	1/1/2002	2/15/2002	\$75	Peter	Web
Search Engine Submissions	2/15/2002	3/1/2002	\$500	Peter	Web
Link Campaign	3/1/2002	3/15/2002	\$0	Peter	Web
Affiliate Program Launch	4/1/2002	4/15/2002	\$0	Peter	Web
Business Groups Joined	4/1/2002	4/1/2002	\$0	Jake and Mira	Executive
Cold Calls Launch	4/1/2002	4/1/2002	\$0	Jake	Sales
<b>Totals</b>			<b>\$1,575</b>		

# 6.

## Web Plan Summary

Website Marketing Strategy  
Development Requirements





TIP

The Interio' website will be more than just a brochure for our local business, it will be a huge sales channel in the online world.

The focus of our site will be a combination of a store front and an economic educational resource.

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## Website Marketing Strategy



TIP

Our overall online marketing strategy falls into the following strategies:

**Search Engines** - We will be paying for listings in the paid inclusion engines as well as submitting to free engines like Google. Peter Wilson is an expert in this field and he will be designing our site from the s

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## Development Requirements



TIP

The development of the Interio website will start on January 1st of 2002. The estimated finish date of the website will be February 15, 2002. Peter Wilson will be developing all aspects of the website.

**Front End** - The front end of the website is the grap

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7.

# Management Plan

Personnel Plan



### REMEMBER

The management plan is also an important component of a furniture store business plan since it gives you an estimate of the staff required for your startup as well as the costs incurred on their salaries. So, make sure to duly consider it before thinking about how to start an auto detailing business. The management plan of the furniture store is as follows

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### TIP

Interio is owned and managed by Lord Gabby Marcus. The only other employee is our manager of the website, Peter Wilson. We don't initially plan on hiring any additional employees, but there is a possibility of adding a local salesperson in the future.

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## Personnel Plan

The accompanying Personnel Table explains the salaries of the three employees of Interio. Lord Gabby Marcus will not be taking salaries until the business has sales up and running in the middle of the year. Peter will be paid a modest salary for his part-time work from the start and will remain consistent at that level until 2003 when he will see a slight rise. Lord Gabby Marcus will also see a rise in 2003 when the business has reached a high enough level of sales to make that possible.

PERSONNEL PLAN	YEAR 1	YEAR 2	YEAR 3
Lord Gabby Marcus	\$21,000	\$36,000	\$36,000
Mira Wilson	\$21,000	\$36,000	\$36,000
Peter Wilson	\$12,000	\$12,000	\$20,000
TOTAL PEOPLE	3	3	3
Total Payroll	\$54,000	\$84,000	\$92,000

# 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 furniture store 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 earned profits. It is recommended that you use [our financial planning tool](#) for guiding you through all financial aspects needed to be considered for startup.

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#### TIP

The financial plan of Interio is very simple and conservative. We aim to keep our expenses low while growing sales very slowly and under control. Because we don't have any major expenditures to make, we don't need to have huge amounts of cash on hand. We just need enough to pay our bills and our salary and provide additional cushion to our account.

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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

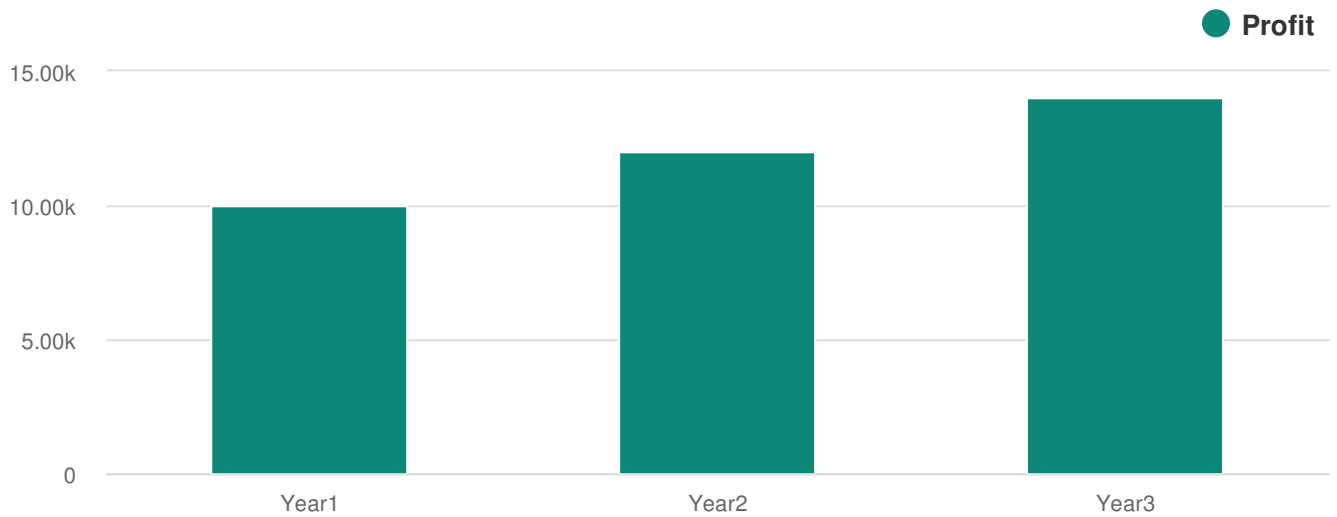
## Brake-even Analysis

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

	Year 1	Year 2	Year 3
<b>Sales</b>	\$309 069	\$385 934	\$462 799
Direct Cost of Sales	\$15 100	\$19 153	\$23 206
Other	\$0	\$0	\$0
<b>TOTAL COST OF SALES</b>	\$15 100	\$19 153	\$23 206
Gross Margin	\$293 969	\$366 781	\$439 593
Gross Margin %	94,98%	94,72%	94,46%
<b>Expenses</b>			
Payroll	\$138 036	\$162 898	\$187 760
Sales and Marketing and Other Expenses	\$1 850	\$2 000	\$2 150
Depreciation	\$2 070	\$2 070	\$2 070
Leased Equipment	\$0	\$0	\$0
Utilities	\$4 000	\$4 250	\$4 500
Insurance	\$1 800	\$1 800	\$1 800
Rent	\$6 500	\$7 000	\$7 500
Payroll Taxes	\$34 510	\$40 726	\$46 942
Other	\$0	\$0	\$0
Total Operating Expenses	\$188 766	\$220 744	\$252 722
Profit Before Interest and Taxes	\$105 205	\$146 040	\$186 875
<b>EBITDA</b>	\$107 275	\$148 110	\$188 945
Interest Expense	\$0	\$0	\$0
Taxes Incurred	\$26 838	\$37 315	\$47 792
Net Profit	\$78 367	\$108 725	\$139 083
<b>Net Profit/Sales</b>	30,00%	39,32%	48,64%

## Profit Yearly



### Financial Year

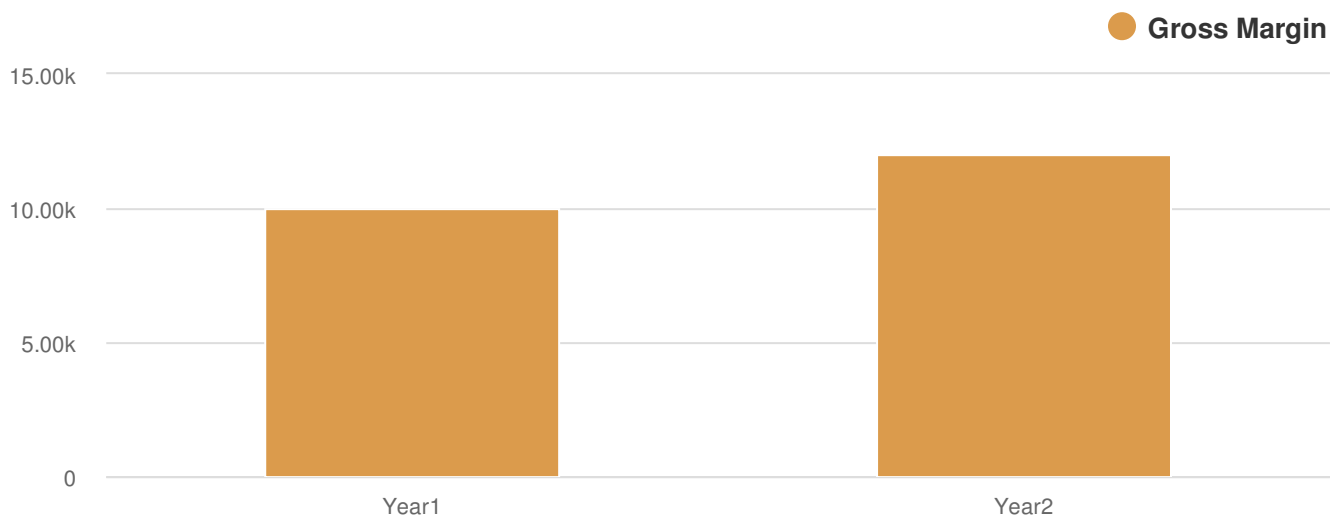
### Profit

Year1	10000
-------	-------

Year2	12000
-------	-------

Year3	14000
-------	-------

## Gross Margin Yearly



### Financial Year

### Gross Margin

Year1	10000
-------	-------

Year2	12000
-------	-------

## Projected Cash Flow

Cash Received	Year 1	Year 2	Year 3
<b>Cash from Operations</b>			
Cash Sales	\$40 124	\$45 046	\$50 068
Cash from Receivables	\$7 023	\$8 610	\$9 297
<b>SUBTOTAL CASH FROM OPERATIONS</b>	<b>\$47 143</b>	<b>\$53 651</b>	<b>\$59 359</b>
<b>Additional Cash Received</b>			
Sales Tax, VAT, HST/GST Received	\$0	\$0	\$0
New Current Borrowing	\$0	\$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	\$0	\$0	\$0
<b>SUBTOTAL CASH RECEIVED</b>	<b>\$47 143</b>	<b>\$53 651</b>	<b>\$55 359</b>
<b>Expenditures from Operations</b>			
Cash Spending	\$21 647	\$24 204	\$26 951
Bill Payments	\$13 539	\$15 385	\$170 631
<b>SUBTOTAL SPENT ON OPERATIONS</b>	<b>\$35 296</b>	<b>\$39 549</b>	<b>\$43 582</b>
<b>Additional Cash Spent</b>			
Sales Tax, VAT, HST/GST Paid Out	\$0	\$0	\$0
Principal Repayment of Current Borrowing	\$0	\$0	\$0
Other Liabilities Principal Repayment	\$0	\$0	\$0
Long-term Liabilities Principal Repayment	\$0	\$0	\$0
Purchase Other Current Assets	\$0	\$0	\$0
Purchase Long-term Assets	\$0	\$0	\$0
Dividends	\$0	\$0	\$0
<b>SUBTOTAL CASH SPENT</b>	<b>\$35 296</b>	<b>\$35 489</b>	<b>\$43 882</b>
<b>Net Cash Flow</b>	<b>\$11 551</b>	<b>\$13 167</b>	<b>\$15 683</b>



<b>Cash Received</b>	<b>Year 1</b>	<b>Year 2</b>	<b>Year 3</b>
<b>Cash Balance</b>	\$21 823	\$22 381	\$28 239

## Projected Balance Sheet

Assets	Year 1	Year 2	Year 3
<b>Current Assets</b>			
Cash	\$184 666	\$218 525	\$252 384
Accounts Receivable	\$12 613	\$14 493	\$16 373
Inventory	\$2 980	\$3 450	\$3 920
Other Current Assets	\$1 000	\$1 000	\$1 000
<b>TOTAL CURRENT ASSETS</b>	<b>\$201 259</b>	<b>\$237 468</b>	<b>\$273 677</b>
Long-term Assets			
Long-term Assets	\$10 000	\$10 000	\$10 000
Accumulated Depreciation	\$12 420	\$14 490	\$16 560
<b>TOTAL LONG-TERM ASSETS</b>	<b>\$980</b>	<b>\$610</b>	<b>\$240</b>
<b>TOTAL ASSETS</b>	<b>\$198 839</b>	<b>\$232 978</b>	<b>\$267 117</b>
<b>Current Liabilities</b>			
Accounts Payable	\$9 482	\$10 792	\$12 102
Current Borrowing	\$0	\$0	\$0
Other Current Liabilities	\$0	\$0	\$0
<b>SUBTOTAL CURRENT LIABILITIES</b>	<b>\$9 482</b>	<b>\$10 792</b>	<b>\$12 102</b>
Long-term Liabilities	\$0	\$0	\$0
<b>TOTAL LIABILITIES</b>	<b>\$9 482</b>	<b>\$10 792</b>	<b>\$12 102</b>
Paid-in Capital	\$30 000	\$30 000	\$30 000
Retained Earnings	\$48 651	\$72 636	\$96 621
Earnings	\$100 709	\$119 555	\$138 401
<b>TOTAL CAPITAL</b>	<b>\$189 360</b>	<b>\$222 190</b>	<b>\$255 020</b>
<b>TOTAL LIABILITIES AND CAPITAL</b>	<b>\$198 839</b>	<b>\$232 978</b>	<b>\$267 117</b>
<b>Net Worth</b>	<b>\$182 060</b>	<b>\$226 240</b>	<b>\$270 420</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%
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.

	Year 1	Year 2	Year 3	Industry Profile
<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.
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.

# Want to make it more presentable?

## Want help tips on each section?

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