



# Horse Boarding


# BUSINESS PLAN


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A Farm Where Your Horse Will Feel At Home


## Prepared By

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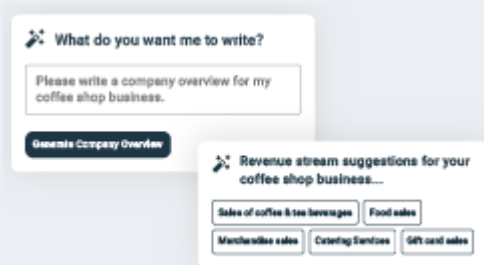
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# 1.

## Executive Summary

Mission Statement

Vision Statement

Objectives

Keys to Success

Sales Forecasts

Expansion Plan



## REMEMBER

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

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### Maxwell Horse Borders

Maxwell Horse Borders (MHB), LLC is a standard and leading facility that is located in central Oklahoma, here in the United States of America. We are in business to cater to the needs of casual and professional clients and will offer our various services whi

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## Mission Statement

### Maxwell Horse Borders

In order to achieve our vision, our mission is to ensure that we operate a clean, secured, and healthy boarding facility through the offering of competitive pricing, professional services, and a full-service facility that will meet all the needs of the horses that bo

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## Vision Statement

### Maxwell Horse Borders

Our vision is to be the preferred horse boarding facility here in Central Oklahoma by 2021 for all our clients all over the United States of America due to our standard operations and quality services.

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# Objectives

## Maxwell Horse Borders

There will be five primary objectives by which the success of Maxwell Horse Borders will be tracked:

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# Keys to Success

## Maxwell Horse Borders

The primary keys to the success of Maxwell Horse Borders are as follows:

1. Maintaining a 100% lease rate.

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# Sales Forecasts

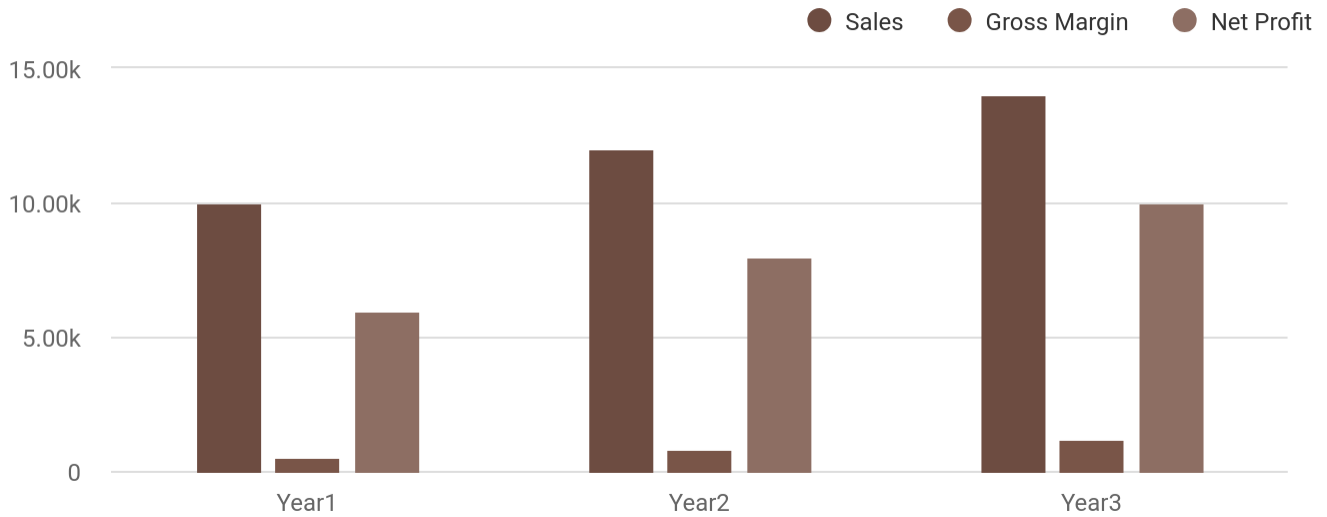
## Maxwell Horse Borders

The company aims to provide the highest quality service to its customers and become the best horse boarding center in Oklahoma.

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## 3 Year profit forecast



Maxwell Horse Borders

Financial Summary

Year 1

Year 2

Year 3

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## Expansion Plan

Maxwell Horse Borders

John Moore expects that the business will aggressively expand during the first three years of operation. Mr. Moore intends to implement marketing campaigns that will effectively target individuals that enjoy vintage clothing within the target market.

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# 2.

## Company Summary

Business Structure

Company Locations and Facilities

Startup summary

### Maxwell Horse Borders

Maxwell Horse Borders is a unique community environment catering to the unfulfilled needs of the equine owner. It is not a new concept, it is only new to the equine market which is massive, particular in Oklahoma. Golf communities, tennis resorts, and weekend

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## Business Structure

### Maxwell Horse Borders

Having a solid business structure is very important if one intends to start and run a business properly without hitches. It is therefore important to us to ensure that our business runs smoothly and so we intend to hire the right employees who are not on


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## Company Locations and Facilities

### Maxwell Horse Borders

Maxwell Horse Borders will be situated on a 160 acre, unimproved, "section" of land within one mile of a State Highway, in Central Oklahoma. This location will be within a 30-minute drive from the following cities: Stillwater, Guthrie, Chandler, Cushing, and Pe


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## Startup summary

### Maxwell Horse Borders

Important notes about the Start-up Table:

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## Startup cost



### Cost distribution

### Amount

<b>Expenses</b>	50,000
<b>Assets</b>	80,000
<b>Investment</b>	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
<b>TOTAL START-UP EXPENSES</b>	<b>\$247,500</b>
Start-up Assets	\$0
Cash Required	\$322,500
Start-up Inventory	\$52,625
Other Current Assets	\$222,500

<b>Start-up Expenses</b>	<b>Amount</b>
Long-term Assets	\$125,000
<b>TOTAL ASSETS</b>	<b>\$121,875</b>
Total Requirements	\$245,000
<b>START-UP FUNDING</b>	<b>\$0</b>
<b>START-UP FUNDING</b>	<b>\$273,125</b>
Start-up Expenses to Fund	\$121,875
Start-up Assets to Fund	\$195,000
<b>TOTAL FUNDING REQUIRED</b>	<b>\$0</b>
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
<b>TOTAL ASSETS</b>	<b>\$0</b>
Liabilities and Capital	\$0
Liabilities	\$0
Current Borrowing	\$0
Long-term Liabilities	\$0
Accounts Payable (Outstanding Bills)	\$0
Other Current Liabilities (interest-free)	\$0
<b>TOTAL LIABILITIES</b>	<b>\$0</b>
Capital	\$0
Planned Investment	\$0
Investor 1	\$312,500
Investor 2	\$0
Other	\$0
Additional Investment Requirement	\$0
<b>TOTAL PLANNED INVESTMENT</b>	<b>\$695,000</b>

<b>Start-up Expenses</b>	<b>Amount</b>
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

Membership Lease

Feed and Hay

Tack and Supply

Web Service

Contract Services

Close Care

Horse Sales

Food Vendor

Special Events

Barn Rooms

### Maxwell Horse Borders

Maxwell Horse Borders is designed to provide, first and foremost, a single source for the equine owner. It will provide everything from a place of equine boarding, practice, and enjoyment, through a full range of products and services necessary to support the

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### Maxwell Horse Borders

- One 5-acre retreat with a private barn room, water, and electricity.
- Full board including twice a day feeding and visual inspection.
- Weekly computerized reports detailing all horse activity.

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## Membership Lease

*Start writing here..*

### Maxwell Horse Borders

Maxwell Horse Borders (MHB) will offer feed and hay for purchase by members. Current business contacts and volume purchase capability will provide the ability for MHB to purchase well below market cost. Since the feed and hay will be available at MHB

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## Feed and Hay

*Start writing here..*

### Maxwell Horse Borders

MHB will also offer tack and horse supply in the same scenario as cited above. However, MHB will also continue the resale of tack-related items via the Internet. The Internet resale of these products has been well established in past and present business operations.

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## Tack and Supply

*Start writing here..*

### Maxwell Horse Borders

MHB will offer website design and hosting to its members. This will be available at a low cost as an additional “page” on the MHB home page, and at a higher cost as a completely independent website. MHB possesses the business contacts and ne

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## Web Service

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### Maxwell Horse Borders

MHB will contract with local horse services. This may include “vet on call,” farrier, trainers, and more to-be-decided services. MHB will contract to receive a percentage of revenue from contractors in exchange for marketing their services to MHB member

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## Contract Services

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### Maxwell Horse Borders

MHB will offer four stalls in the central barn for close care of member horses for an additional per night fee. Uses might include sick horses, foaling mares, and horses being prepared for show/sale.


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## Close Care

*Start writing here..*

### Maxwell Horse Borders

MHB will offer a service by which a horse may be featured on the MHB home page for sale. MHB will also be available to field calls about the horse, show the horse to prospective buyers, and provide a “showroom” for horses being offered to sale. A separate

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## Horse Sales

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### Maxwell Horse Borders

MHB will contract with a local mobile food vendor (event style) for weekends and special events. A percentage will be paid to MHB.


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## Food Vendor

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### Maxwell Horse Borders

MHB will host special events on a regular basis (one per month). These may include clinics, play-days, and barn dances. Each of these will provide an opportunity for additional incremental revenue from guests and hosts alike.

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## Special Events

*Start writing here..*

### Maxwell Horse Borders

MHB has contracted with a local builder to design and build these unique Barn Rooms for resale as an external product. MHB cost to purchase these prefabricated kits is \$1,000 each and the market will easily bear resale at \$2,000 each.

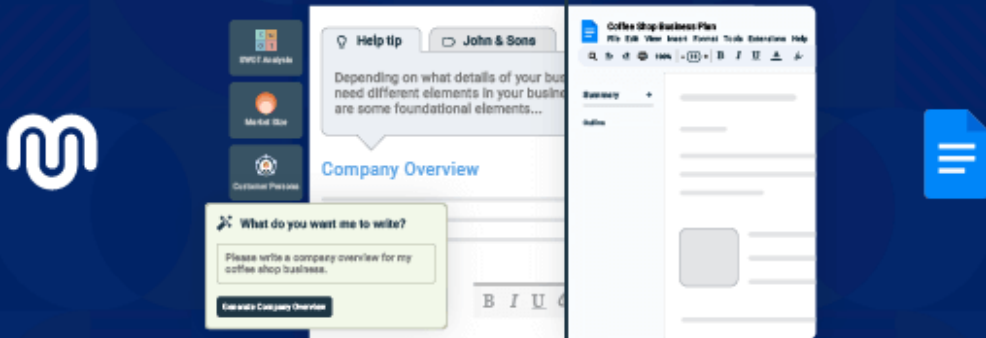
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## Barn Rooms

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You have a unique business with a distinct vision, and your business plan must reflect that. Although it won't be possible with generic templates.



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# 4.

## Market Analysis

Market Trends

Target Market

Marketing Segmentation



## REMEMBER

The most important component of an effective Horse Borders 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

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## Market Trends

### Maxwell Horse Borders

There are over 9 million horses that are being used in the United States yearly for sports and recreation purposes, which has not only led to a strong demand for the horse boarding business but one that is growing steadily as well. The horse boarding

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## Target Market

### Maxwell Horse Borders

Determining our target market is very important as it allows us to better understand who our target market is while also helping us draft effective strategies that would help us gain a huge share of the market. We know that our target market is determined by

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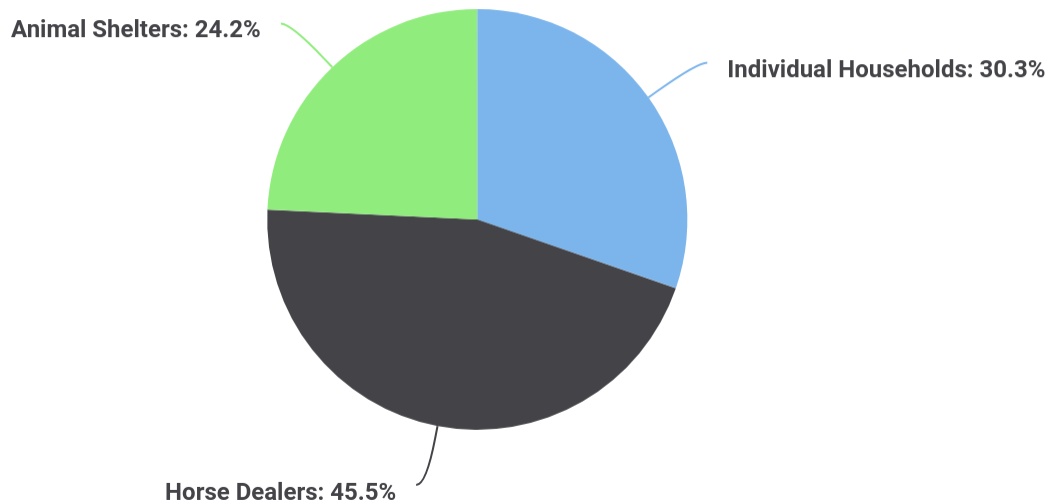
## Marketing Segmentation

### Maxwell Horse Borders

The success or failure of any startup depends upon how thoroughly you know your potential customers. By adding a part of marketing segmentation you will help yourself in gaining and maintaining customers. Our experts have claimed the following categories

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Maxwell Horse Borders

The biggest category of our customers will be formed by the residents living in New Jersey. Most people require guidance on taking care and training their animals or a place where they can leave their animals anytime. As we are in an area where people have a lot of horses, we will offer special packages and free transportation facilities to attract them.

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## Individual Households

Start writing here..

Maxwell Horse Borders

The next category of our customers will be the horse dealers near our vicinity, who'll need our services of training and grooming their horses. Although there are not many, we'll offer special packages and free transportation facilities to attract them.

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## Horse Dealers

Start writing here..

Maxwell Horse Borders

There are more than 3500 animal shelters in the United States for accommodating stray or abandoned animals. Such shelters also need horse boarding centers for the training and medication of stray horses.

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# Animal Shelters

Start writing here..

Maxwell Horse Borders					
Potential Customers	Growth	Year1	Year2	Year3	CAGR
To unlock help try Upmetrics!					

Start writing here..

# 5.

## SWOT Analysis

☞ **Maxwell Horse Borders**

Due to the fact that we expect to excel in this business, we have decided to hire the services of a reputable business consultant who thoroughly understands the horse business and will help us know what will be needed to run a standard horse boarding business.

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## Strength

---

As a relatively new business, we have several advantages working in our favor. We have a strong relationship with several associations and this means we are correctly positioned in getting reliable vendors for all the necessary services and products we intend to offer. We also have a full team of professionals that understand horses thoroughly and how to care for them.

All our employees take good care of horses and do not subject them to cruel treatment. We also offer excellent customer care to our clients who have enabled us to retain a high number of our clients and make them not only loyal to us but also refer our business to others. Finally, our owner has over 20 years of experience in the field that will ensure that we not only attain our desired goals and objectives but that we remain in business for a long time.

## Opportunity

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Horses are used for different purposes, recreation, sports and work; and so various opportunities are opened to us in this market as there are various clients that would make use of our facilities. Also, the fact that we will be boarding more than one horse would mean that our fixed costs will remain the same no matter the number of horses we have.

## Weakness

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Our weakness stems from our relative newness in the market, and the limited budget we have in terms of vigorously promoting our business to allow our target market to become fully aware of us. Also, we have a limited capacity as to the number of horses we can board for a certain period of time.

## Threat

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Even though every business either start-up or fully operational will face threats every now and then, we are fully prepared for that which we are likely to encounter. The threats that we would likely face in the course of running our business include the arrival of new competitors into the same location where we are operating from here in Central Oklahoma.

Another threat we are likely to face includes having challenges health-wise with the horses we board and getting used by owners; a downturn in the economy will result in fewer people wanting to own horses much less spend onboarding facilities. However, in order to combat this threat, we intend to offer other services as well.

# 6.

## Strategy & Implementations

Sales Strategy

Sales Forecast

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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## Sales Strategy

### Maxwell Horse Borders

The sales strategy behind Maxwell Horse Borders is simple:

1. Sell "Retreat Leases" to 100% of capacity.

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*Start writing here..*

## Sales Forecast

### Maxwell Horse Borders

Important points about the Forecast:

- This forecast is based on experience.

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*Start writing here..*

## Advertising Strategy

### Maxwell Horse Borders

Every business requires publicity whether it is a new start-up or an existing business. Publicity is the art of promoting a business in such a way that the intended target market is aware of the business and is so attracted so as to seek to patronize such services.

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# Pricing Strategy

## Maxwell Horse Borders

Giving the correct pricing is very important for a horse boarding facility because the pricing should reflect the quality and yet fair competition; this is why we would need to conduct extensive market research before deciding on what the rates for Maxwell Horse Borders should be.

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*Start writing here..*

# 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 the Horse Borders 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

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### Maxwell Horse Borders

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 Horse Borders business start-up, no equity funding or outside loans will be required. With the h

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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
<b>Revenue</b>	<b>\$363,915.50</b>	<b>\$833,564.37</b>	<b>\$1,977,176.53</b>
Boarding Services	\$284,625	\$716,770	\$1,805,015
Unit Sales	569	1,434	3,610
Unit Price	\$500	\$500	\$500
Training and Riding Lessons	\$35,484.50	\$50,600.50	\$72,138
Unit Sales	710	1,012	1,443
Unit Price	\$50	\$50	\$50
Event Hosting	\$43,806	\$66,193.87	\$100,023.53
<b>Cost Of Sales</b>	<b>\$36,419.83</b>	<b>\$66,448.46</b>	<b>\$137,149.79</b>
General Costs	\$36,419.83	\$66,448.46	\$137,149.79
Horse Maintenance Costs	\$16,624.65	\$31,437.81	\$66,561.92
Horse Feed	\$5,707.17	\$6,430.87	\$7,246.62
Veterinary Care	\$10,917.48	\$25,006.94	\$59,315.30
Facility Maintenance Costs	\$19,795.18	\$35,010.65	\$70,587.87
Stable Upkeep	\$8,877.70	\$10,003.71	\$11,272.57
Equipment Maintenance	\$10,917.48	\$25,006.94	\$59,315.30
Revenue Specific Costs	\$0	\$0	\$0
Personnel Costs (Direct Labor)	\$0	\$0	\$0
<b>Gross Margin</b>	<b>\$327,495.67</b>	<b>\$767,115.91</b>	<b>\$1,840,026.74</b>
<b>Gross Margin (%)</b>	<b>89.99%</b>	<b>92.03%</b>	<b>93.06%</b>

	<b>2024</b>	<b>2025</b>	<b>2026</b>
<b>Operating Expense</b>	<b>\$358,178.53</b>	<b>\$409,622.92</b>	<b>\$522,212.61</b>
Payroll Expense (Indirect Labor)	\$304,500	\$311,022	\$317,696.04
Stable Management	\$105,300	\$106,974	\$108,677.16
Stable Manager	\$43,200	\$43,632	\$44,068.32
Stable Hands	\$62,100	\$63,342	\$64,608.84
Riding Instructors	\$105,600	\$108,216	\$110,899.44
Senior Instructor	\$50,400	\$51,912	\$53,469.36
Junior Instructors	\$55,200	\$56,304	\$57,430.08
Administration	\$93,600	\$95,832	\$98,119.44
Office Manager	\$36,000	\$37,080	\$38,192.40
Administrative Assistants	\$57,600	\$58,752	\$59,927.04
General Expense	\$53,678.53	\$98,600.92	\$204,516.57
Facility Operations	\$17,424.26	\$28,103.97	\$52,426.22
Utility Bills	\$10,145.95	\$11,432.68	\$12,882.69
Facility Insurance	\$7,278.31	\$16,671.29	\$39,543.53
Horse Care	\$18,526.96	\$33,581.59	\$68,977.48
Feed and Supplements	\$7,609.48	\$8,574.65	\$9,662.18
Veterinary Services	\$10,917.48	\$25,006.94	\$59,315.30
Marketing and Administration	\$17,727.31	\$36,915.36	\$83,112.87
Marketing and Advertising	\$14,556.62	\$33,342.57	\$79,087.06
Office Supplies and Software	\$3,170.69	\$3,572.79	\$4,025.81
Bad Debt	\$0	\$0	\$0
Amortization of Current Assets	\$0	\$0	\$0



	2024	2025	2026
<b>EBITDA</b>	<b>(\$30,682.86)</b>	<b>\$357,492.99</b>	<b>\$1,317,814.13</b>
<b>Additional Expense</b>	<b>\$25,712.44</b>	<b>\$24,091.41</b>	<b>\$22,387.41</b>
Long Term Depreciation	\$21,432	\$21,432	\$21,432
Gain or loss from Sale of Assets	\$0	\$0	\$0
<b>EBIT</b>	<b>(\$52,114.86)</b>	<b>\$336,060.99</b>	<b>\$1,296,382.13</b>
Interest Expense	\$4,280.43	\$2,659.39	\$955.41
<b>EBT</b>	<b>(\$56,395.30)</b>	<b>\$333,401.58</b>	<b>\$1,295,426.72</b>
Income Tax Expense / Benefit	\$0	\$0	\$0
<b>Total Expense</b>	<b>\$420,310.80</b>	<b>\$500,162.79</b>	<b>\$681,749.81</b>
<b>Net Income</b>	<b>(\$56,395.30)</b>	<b>\$333,401.58</b>	<b>\$1,295,426.72</b>
<b>Net Income (%)</b>	<b>(15.50%)</b>	<b>40%</b>	<b>65.52%</b>
Retained Earning Opening	\$0	<b>(\$76,395.30)</b>	\$237,006.28
Owner's Distribution	\$20,000	\$20,000	\$20,000
<b>Retained Earning Closing</b>	<b>(\$76,395.30)</b>	<b>\$237,006.28</b>	<b>\$1,512,433</b>

## Projected Cash Flow

	2024	2025	2026
<b>Cash Received</b>	<b>\$363,915.50</b>	<b>\$833,564.37</b>	<b>\$1,977,176.53</b>
<b>Cash Paid</b>	<b>\$398,878.80</b>	<b>\$478,730.79</b>	<b>\$660,317.81</b>

	2024	2025	2026
COS & General Expenses	\$90,098.36	\$165,049.38	\$341,666.36
Salary & Wages	\$304,500	\$311,022	\$317,696.04
Interest	\$4,280.43	\$2,659.39	\$955.41
Sales Tax	\$0	\$0	\$0
Income Tax	\$0	\$0	\$0
<b>Net Cash From Operations</b>	<b>(\$34,963.30)</b>	<b>\$354,833.58</b>	<b>\$1,316,858.72</b>
Assets Sell	\$0	\$0	\$0
Assets Purchase	\$580,000	\$0	\$0
<b>Net Cash From Investments</b>	<b>(\$580,000)</b>	<b>\$0</b>	<b>\$0</b>
<b>Amount Received</b>	<b>\$150,000</b>	<b>\$0</b>	<b>\$0</b>
Loan Received	\$100,000	\$0	\$0
Common Stock	\$0	\$0	\$0
Preferred Stock	\$0	\$0	\$0
Owner's Contribution	\$50,000	\$0	\$0
<b>Amount Paid</b>	<b>\$51,684.64</b>	<b>\$53,305.67</b>	<b>\$55,009.66</b>
Loan Capital	\$31,684.65	\$33,305.69	\$35,009.66
Dividends & Distributions	\$20,000	\$20,000	\$20,000
<b>Net Cash From Financing</b>	<b>\$98,315.36</b>	<b>(\$53,305.67)</b>	<b>(\$55,009.66)</b>
<b>Summary</b>			
Starting Cash	\$0	(\$516,647.94)	(\$215,120.03)
Cash In	\$513,915.50	\$833,564.37	\$1,977,176.53

	2024	2025	2026
Cash Out	\$1,030,563.44	\$532,036.46	\$715,327.47
Change in Cash	(\$516,647.94)	\$301,527.91	\$1,261,849.06
<b>Ending Cash</b>	<b>(\$516,647.94)</b>	<b>(\$215,120.03)</b>	<b>\$1,046,729.03</b>

## Projected Balance Sheet

	2024	2025	2026
<b>Assets</b>	<b>\$41,920.06</b>	<b>\$322,015.97</b>	<b>\$1,562,433.03</b>
<b>Current Assets</b>	<b>(\$516,647.94)</b>	<b>(\$215,120.03)</b>	<b>\$1,046,729.03</b>
Cash	(\$516,647.94)	(\$215,120.03)	\$1,046,729.03
Accounts Receivable	\$0	\$0	\$0
Inventory	\$0	\$0	\$0
Other Current Assets	\$0	\$0	\$0
<b>Long Term Assets</b>	<b>\$558,568</b>	<b>\$537,136</b>	<b>\$515,704</b>
Gross Long Term Assets	\$580,000	\$580,000	\$580,000
Accumulated Depreciation	(\$21,432)	(\$42,864)	(\$64,296)
<b>Liabilities &amp; Equity</b>	<b>\$41,920.05</b>	<b>\$322,015.94</b>	<b>\$1,562,433</b>
<b>Liabilities</b>	<b>\$68,315.35</b>	<b>\$35,009.66</b>	<b>\$0</b>
<b>Current Liabilities</b>	<b>\$33,305.69</b>	<b>\$35,009.66</b>	<b>\$0</b>
Accounts Payable	\$0	\$0	\$0
Income Tax Payable	\$0	\$0	\$0
Sales Tax Payable	\$0	\$0	\$0
Short Term Debt	\$33,305.69	\$35,009.66	\$0
<b>Long Term Liabilities</b>	<b>\$35,009.66</b>	<b>\$0</b>	<b>\$0</b>
Long Term Debt	\$35,009.66	\$0	\$0

	2024	2025	2026
<b>Equity</b>	<b>(\$26,395.30)</b>	<b>\$287,006.28</b>	<b>\$1,562,433</b>
Paid-in Capital	\$0	\$0	\$0
Common Stock	\$0	\$0	\$0
Preferred Stock	\$0	\$0	\$0
Owner's Contribution	\$50,000	\$50,000	\$50,000
Retained Earnings	(\$76,395.30)	\$237,006.28	\$1,512,433
<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%
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%

	Year 1	Year 2	Year 3	Industry Profile
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.
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.

	Year 1	Year 2	Year 3	Industry Profile
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 compares two financial planning tools. On the left is the Upmetrics interface, which features a clean, modern design with a 'Financial Plan' section containing a 'Profit & Loss' table. The table shows data for two periods: 2023-04 and 2024-03. Below the table is a user-friendly input form asking 'What price will you charge for each unit?' with a 'Constant Amount' button and a 'Varying amounts over time' button. On the right is a traditional spreadsheet interface, which is more cluttered and shows a grid with formulas like '=IF(C2=0,0)' and a less intuitive layout.

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

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