



Interiors Designer


Business Plan


[YEAR]


Interiors that reflect your style


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1.

Executive Summary

Mission Statement

Vision Statement

Objectives

Financial Considerations

Keys to Success



REMEMBER

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

To unlock help try Upmetrics!

Ex :: Topaz

Topaz Interiors, Inc. is a U.S based interior design company. We have been able to secure a standard and well – positioned office facility in a busy business district in Virginia Beach, Virginia. We are a world-class interior design company that is set to

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Start writing here..

Mission Statement

Ex :: Topaz

Our mission is to build an interior design company that will be known to execute top-notch designs and projects and to become the number one choice of real estate agencies and another stakeholder in the industry.

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Vision Statement

Ex :: Topaz

Our vision is to establish a standard interior design company whose services and brand will not only be accepted in Virginia Beach – Virginia but also all through the United States of America, but also in other parts of the world.


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Objectives

Ex :: Topaz

- Realize an average of \$3,870 of sales each business month for the first year, \$5,720 for the second, and \$6,600 for the third year.

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Financial Considerations

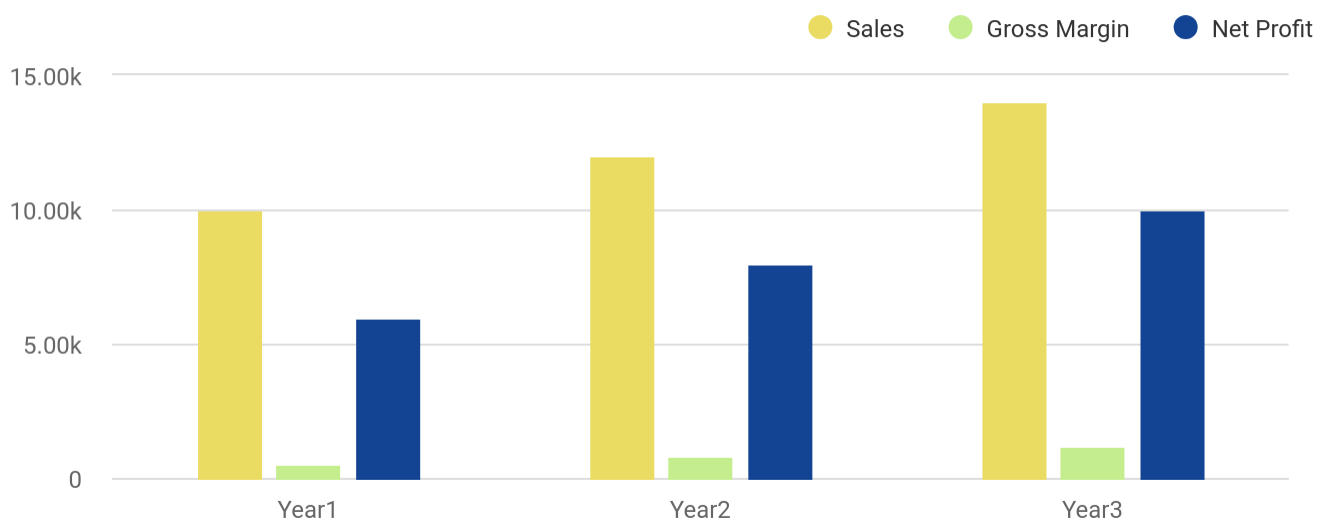
Ex :: Topaz

Total revenues in the first year are projected to exceed \$46,000 with a loss. The venture will show increasing profits in years two and three, with revenues projected to increase to almost \$80,000. This interior design business plan outlines the concept and i

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3 Year profit forecast



Financial Year	Sales	Gross Margin	Net Profit
Year1	10,000	500	6,000
Year2	12,000	800	8,000

Financial Year	Sales	Gross Margin	Net Profit
Year3	14,000	1,200	10,000

Keys to Success

Ex :: Topaz

The primary keys to success for Topaz Interiors will be based on the following factors:

1. Provide the highest quality interior design consulting experience possible

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2.

Business Summary

Overview

Company Ownership

Company Locations and Facilities

Overview

Ex :: Topaz

Topaz Interiors is a start-up business that will offer comprehensive interior design services for home and office.


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Company Ownership

Ex :: Topaz

Topaz Interiors, located in Virginia Beach, Virginia is registered in the State of Virginia as a sole proprietorship owned and operated by Taffy Sanders and Ms. Tanya Emerson.

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Company Locations and Facilities

Ex :: Topaz

Topaz Interiors is operated from the office located in a busy business district in Virginia Beach, Virginia. A room is dedicated to supporting a work area, a client contact work center, and display samples of design concepts, products, and past work.

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3.

Products and Services

Product and Service Description

Competitive Comparison

Sales Literature



REMEMBER

Before starting an Interior design business, you must take many things into consideration such as you must consider what types of Interior design services will you be providing to your customers. De

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Ex :: Topaz

Topaz Interiors focuses on providing interior design consulting. This is complemented by specially purchased furniture, art pieces, decorator fabric, and accessories for the home and office. The sales process will begin with interior design consulting ser

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Start writing here..

Product and Service Description

Ex :: Topaz

Our primary points of differentiation offer these qualities:

- A unique client experience from a trained and professional interior designer that is

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Competitive Comparison

Ex :: Topaz

Our competition is primarily from other interior designers. Looking at a broader picture, there is also competition from the "do-it-yourself" resource providers that have retail stores and websites that include the following:

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Sales Literature

Ex :: Topaz

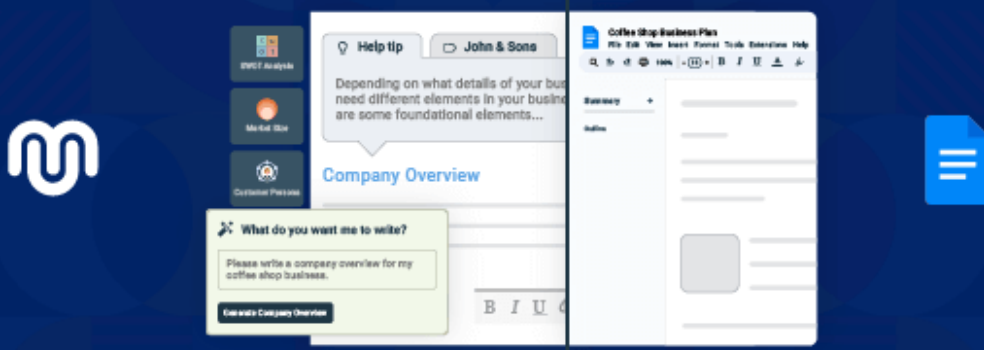
A simple and professional-looking brochure will be available to provide referral sources, leave at seminars, and on a select basis, use for direct mail purposes.

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Market Analysis

Service Business Analysis

Market Segmentation

Target Market Segment Strategy

Market Trends

Market Growth

Market Needs

Distributing a Service

Competition and Buying Patterns

Main Competitors

Business Participants



REMEMBER

The most important component of an effective Interior design business plan is its accurate marketing analysis. If you are starting on a smaller scale, you can do the market analysis yourself by taking help f

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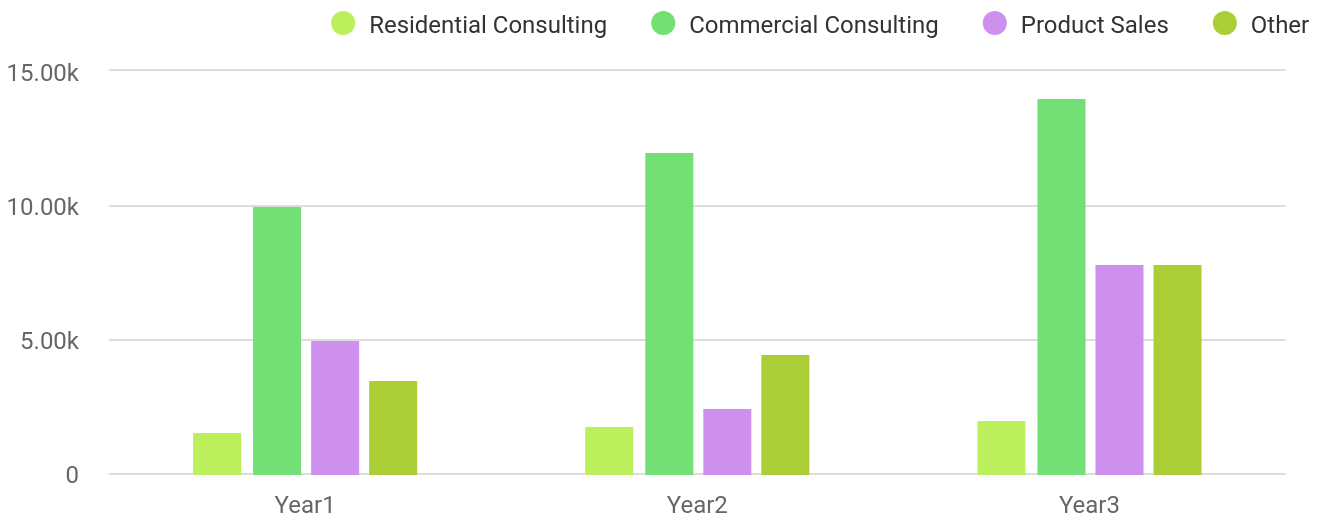
Ex :: Topaz

Topaz Interiors has a defined target market client that will be the basis of building this business. This client is identical for both the residence and office spaces, but the target market is identical based on her different roles for each of those spaces.

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Sales Yearly



Financial Year	Residential Consultin...	Commercial Consulti...	Product Sales	Other
Year1	1,550	10,000	5,000	3,500
Year2	1,800	12,000	2,500	4,500
Year3	2,050	14,000	7,800	7,845

Service Business Analysis

Ex :: Topaz

The industry continues to be competitive with a "commodity" concern with "designers" of all skill and background levels available throughout the market.

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Market Segmentation

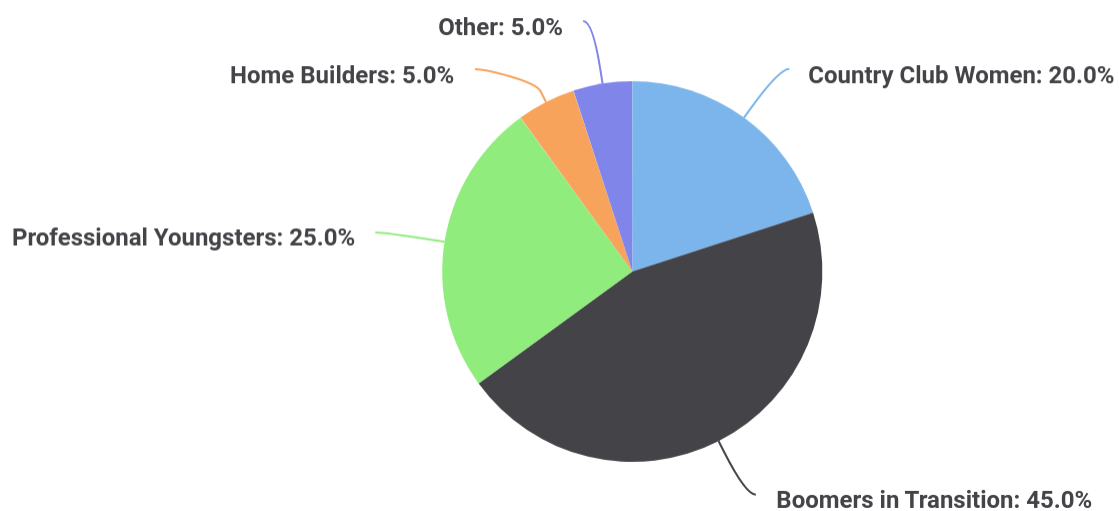
Ex :: Topaz

The profile of the Topaz Interior client consists of the following geographic, demographic, psychographic, and behavior factors:

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Market Analysis



Segments

Market share

Country Club Women

20

Boomers in Transition

45

Segments

Market share

Professional Youngsters	25
Home Builders	5
Other	5

Potential Customers	Growth	Year 1	Year 2	Year 3	Year 4	Year 5	CAGR
Country Club Women	12%	34,400	38,528	43,151	48,329	54,128	12.00%
Boomers in Transition	9%	12,000	13,080	14,257	15,540	16,939	9.00%
Professional Youngsters	8%	8,000	8,640	9,331	10,077	10,883	8.00%
Home Builders	5%	8,000	8,400	8,820	9,261	9,724	5.00%
Other	0%	0	0	0	0	0	0.00%
Total	10.09%	62,400	68,648	75,559	83,207	91,674	10.09%

Target Market Segment Strategy

Ex :: Topaz

Our marketing strategy will create awareness, interest, and appeal from our target market for what Topaz Interiors offers its clients. The target markets are separated into four segments; "Country Club Women," "Boomers in Transition," "Professional Youngsters"


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Market Trends

Ex :: Topaz

The home textile market, considered to include sheets, towels, draperies, carpets, blankets, and upholstery, accounts for 37% of all textile output. The trade publication "Home Textiles Today" estimates the size of the U.S. home textiles market at the wholesale level

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Market Growth

Ex :: Topaz

American Demographics projects the number of U.S. households will grow by 16% to 115 million by the year 2010. Almost half of the households comprised of people from 35 to 44 years old are married couples with children under the age of 18. Base

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Market Needs

Ex :: Topaz

Topaz Interiors will provide its clients with the opportunity to create a home environment to express who they are. They have the choice to actively participate in the design, look, and feel of their home. They desire their home to be personal, unique, and tast

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Distributing a Service

Ex :: Topaz

Our primary method of distribution will be on a direct sales basis for each individual client.

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Competition and Buying Patterns

Ex :: Topaz

Competition in the area is strong, with designers ranging from home-based, no formal training individuals to the more formalized storefront, American Association of Interior Designers (ASID) certified designers that have close relationships with prestigious

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Main Competitors

Ex :: Topaz

The current local competition includes the following:

- **Interior Designers:** There are 37 interior designers listed in the Virginia Beach Yellow

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Business Participants

Ex :: Topaz

Industry participants in the area of interior design come from six general categories; interior designers, traditional furniture stores, traditional fabric retail stores, catalog, and Web-based sales, click and mortar discounters, and individually owned stores. Mo

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5.

Strategy and Implementation Summary

SWOT Analysis

Strategy Pyramid

Value Proposition

Competitive Edge

Marketing Strategy

Pricing Strategy

Promotion Strategy

Distribution Strategy

Marketing Programs

Positioning Statement

Web Plan Summary

Sales Strategy

Sales Programs

Strategic Alliances

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

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Ex :: Topaz

The primary sales and marketing strategy for Topaz Interiors includes these factors:

- A premier interior design consulting experience that provides impressive client service

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SWOT Analysis

The following SWOT analysis captures the key strengths and weaknesses relating to the market analysis summary and describes the opportunities and threats facing Topaz Interiors.

<h3>Strength</h3> <p>The proven ability to establish excellent personalized client service.</p> <p>Strong relationships with suppliers that offer flexibility and respond to special product requirements.</p> <p>Good referral relationships with architects, complementary vendors, and local realtors.</p> <p>Client loyalty developed through a solid reputation among repeat, high-dollar purchase clients.</p>	<h3>Weakness</h3> <p>The owner is still climbing the "retail experience learning curve."</p> <p>Not established in a market where a variety of interior design options exist.</p> <p>Challenges of the seasonality of the business.</p>
<h3>Opportunity</h3> <p>A significant portion of our target market is desperately looking for the services Topaz Interiors will offer.</p> <p>Strategic alliances offering sources for referrals and joint marketing activities to extend our reach.</p> <p>Promising activity from new home construction activity.</p> <p>Changes in design trends can initiate home updating and, therefore, generate sales.</p>	<h3>Threat</h3> <p>Continued price pressure due to competition or the weakening market reducing contribution margins.</p> <p>Dramatic changes in design, including fabric colors and styles, can present challenges to keeping pace with what is desired by what is expected to be a leading-edge client base.</p> <p>Expansion of products and services offered by other sources including national discount stores into the local market including Target, Wal-Mart, and Home Depot.</p> <p>Catalog resources, including Calico Corners and Pottery Barn, with aggressively priced trend-setting fabric products including drapery, bedding, and slipcovers.</p>

This analysis indicates solid potential success, but the weaknesses and threats must be recognized throughout the life of the venture.

Strategy Pyramid

Ex :: Topaz


The following three strategies summarize our implementation process for the upcoming year. They address in-store retail revenue, expansion to non-fabric revenue sources, and Web-based sales activities.

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Start writing here..

Ex :: Topaz

Tactic #1A - Build a client base through leveraging existing contacts from former clients of the architecture firm.

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STRATEGY #1 - Generating Referrals

Start writing here..

Ex :: Topaz

Tactic #2A - Promotion of products available through Topaz Interiors.

- **Program #2A** - Seminars and demonstration promotions.


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STRATEGY #2 - Product Sales

Start writing here..

Ex :: Topaz

Tactic #3A - Better facilitate and communicate Topaz Interiors services and products through the website.

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STRATEGY #3 - Generate Awareness Through the Website

Start writing here..

Value Proposition

Ex :: Topaz

Topaz Interiors offers the highest interior design experience for the home and office conveniently available for those in the Virginia Beach area. The concept is unique through the selection of antiques, home accessories, and complementary products.

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Start writing here..

Competitive Edge

Ex :: Topaz

Topaz Interiors will be differentiated from other interior designers by the value it offers in quality, sought-after products not found through other designers or store choices, and through the excellent service and support it offers. Client follow-through will be

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Marketing Strategy

Ex :: Topaz

The marketing strategy is based on establishing Topaz Interiors as the resource of choice for people in need of interior design ideas and products. The more involved "do-it-yourself" and the "buy-it-yourself" clients will find the consulting and guidance helpful. C

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Pricing Strategy

Ex :: Topaz

Product pricing is based on offering high value to our clients compared to others in the market. Value is determined based on the best design services, providing a "picture" of what space will look like before the work begins, convenience, and timeliness in accordance with the industry standard.

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Promotion Strategy

Ex :: Topaz

The promotion strategy will focus on generating referrals. Other potential sources of promotion include:


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Distribution Strategy

Ex :: Topaz

The primary source of distribution is through the traditional retail distribution channel. On a secondary basis, it will be through the website via email inquiries and phone sales, or directly from the site itself.

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Marketing Programs

Ex :: Topaz

The single objective is to position Topaz Interiors as the premier source for home decorator fabrics in the Virginia Beach area, commanding a majority of the market share within three years. The marketing strategy will seek to first create client awareness

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Ex :: Topaz

INCREASED AWARENESS and IMAGE - Informing those not yet aware of what Topaz Interiors offers.

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Strategy #1

Start writing here..

Ex :: Topaz

LEVERAGING EXISTING CLIENT BASE - Our best sales in the future will come from our current client base.

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Strategy #2

Start writing here..

Ex :: Topaz

CROSS SELLING - Increasing the average dollar amount per transaction.

- Internal

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Strategy #3

Start writing here..

Positioning Statement

Ex :: Topaz

For the person that seeks to create a personalized and unique impression of her home, Topaz Interiors is the source for client-oriented design services. Clients will be impressed with, and return for, the services they receive and the outcome they have enjoyed.

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Start writing here..

Web Plan Summary

Ex :: Topaz

The website of www.topazinteriors.com will be used for information only purposes at this time. Contact information will be presented with a complete portfolio of work accomplished. Additional information will be provided regarding the product-based revenue stream.

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Sales Strategy

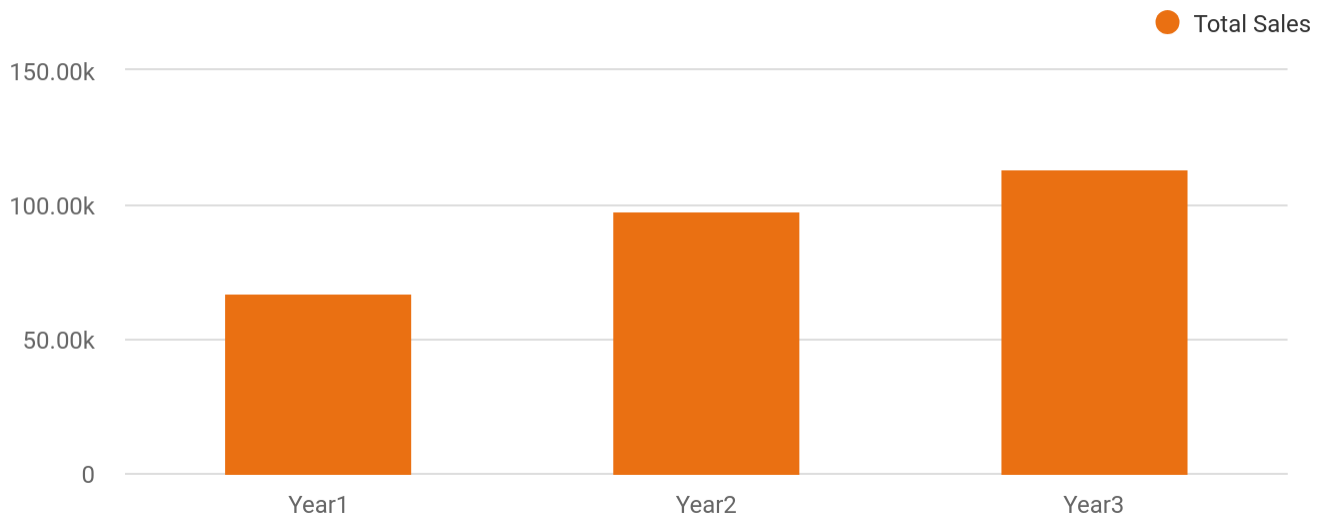
Ex :: Topaz

The sales forecast is broken down into three main revenue streams; residential consulting revenue, commercial consulting revenue, and product sales. The goal is to have these two revenue streams be equal by the second year, with product sales slow

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Sales Yearly



Financial Year	Total Sales
Year1	66,840
Year2	97,760
Year3	113,402

SALES FORECAST	YEAR 1	YEAR 2	YEAR 3
Residential Consulting	\$22,700	\$31,200	\$46,000
Commercial Consulting	\$3,960	\$6,240	\$7,200
Product Sales	\$19,800	\$31,200	\$46,000
Other	\$0	\$0	\$0
TOTAL SALES	\$46,460	\$68,640	\$99,200
Direct Cost of Sales			
Residential Consulting	\$3,405	\$4,680	\$6,900
Commercial Consulting	\$594	\$936	\$1,080
Product Sales	\$10,890	\$17,160	\$25,300
Other	\$0	\$0	\$0
Subtotal Direct Cost of Sales	\$14,889	\$22,776	\$33,280

Sales Programs

Ex :: Topaz

In brief, our marketing mix is comprised of these approaches to pricing, distribution, advertising and promotion, and client service.

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Strategic Alliances

Ex :: Topaz

Topaz Interiors does have some dynamic alliances. Based on initial research and contacts, several architect firms are willing to refer clients to Topaz Interiors, including Jill's existing employer, Gibson & Sawyer, LLC. Other alliances include a retail store

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Milestones

The milestone chart below accompanied by the graphic outlines key activities that will be critical to Topaz Interiors' success in the coming year.

Milestone	Start Date	End Date	Budget	Manager	Department
Year Buying Program	1/2/2002	1/30/2002	\$560	Jill	Products
Membership Strategy	2/2/2002	2/15/2002	\$225	Jill	Promotions
Seminar Schedule & Prep.	3/1/2002	4/1/2002	\$45	Jill	Marketing
Seminars	4/1/2002	5/30/2002	\$540	Jill	Marketing
Client Review/Analysis	6/1/2002	6/15/2002	\$250	Jill	Marketing
Furniture Market (High Point, N.C.)	11/10/2002	11/20/2002	\$1,800	Jill	Products
Year-End Evaluation	12/20/2002	12/31/2002	\$250	Jill & CPA	Management
Totals			\$3,670		

6.

Management Summary

Organizational Structure

Personnel Plan

Ex :: Topaz

Taffy Sanders is the founder and owner of Topaz Interiors. Jill received a Bachelor of Arts degree from the University of Oregon in 1990 through the College of Architecture and Interior Design and is ASID certified. After working for three years at a prestig

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Organizational Structure

Ex :: Topaz

The organization structure is simplistic. Jill manages all employees and professional contacts and will be interfacing with more than 12 account executives/vendors. Jill will determine resource requirements and monitor expenses for all aspects of the fir

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Personnel Plan

Jill will act as a sole proprietor without employees at this point. Contract labor may be required for upholstery and fabrication purposes, but that will be included in the cost of goods for each client's project. Jill's salary will begin at a modest \$1,200 per month, increase quarterly, and then is projected at \$2,400 per month for year two and \$3,000 for year three.

PERSONNEL PLAN	YEAR 1	YEAR 2	YEAR 3
Taffy Sanders	\$19,800	\$28,800	\$36,000
Other	\$0	\$0	\$0
TOTAL PEOPLE	1	1	1
Total Payroll	\$19,800	\$28,800	\$36,000

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 an Interior design 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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Ex :: Topaz

The initial funding of \$25,000 will be invested by the owner. The goal is to fund the growth of the business from its earnings. The financial plan contains these essential factors:

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Important Assumptions

We are assuming approximately 50% sales on credit and average interest rates of 10%. These are considered to be conservative in case our predictions are erroneous.

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

Brake-even Analysis

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

Projected Profit and Loss

	2024	2025	2026
Revenue	\$442,629.20	\$948,091.40	\$1,766,808.30
Interior Design Consultation	\$85,132	\$121,350	\$173,006
Unit Sales	426	607	865
Unit Price	\$200	\$200	\$200
Furniture and Decor Sales	\$225,400	\$360,935	\$577,900
Unit Sales	451	722	1,156
Unit Price	\$500	\$500	\$500
Online Interior Design Courses	\$132,097.20	\$465,806.40	\$1,015,902.30
Users	722	1,864	3,792
Recurring Charges	\$30	\$30	\$30
Cost Of Sales	\$96,410.92	\$155,415	\$245,793.23
General Costs	\$96,410.92	\$155,415	\$245,793.23
Raw Materials	\$54,818.16	\$72,875.67	\$97,204.91
Wood Purchase	\$33,530.16	\$42,524.15	\$53,930.79
Fabric Purchase	\$21,288	\$30,351.52	\$43,274.12
Labor and Manufacturing	\$41,592.76	\$82,539.33	\$148,588.32
Carpenter Labor Costs	\$35,410.35	\$75,847.30	\$141,344.68
Machinery Maintenance	\$6,182.41	\$6,692.03	\$7,243.64
Revenue Specific Costs	\$0	\$0	\$0
Personnel Costs (Direct Labor)	\$0	\$0	\$0

	2024	2025	2026
Gross Margin	\$346,218.28	\$792,676.40	\$1,521,015.07
Gross Margin (%)	78.22%	83.61%	86.09%
Operating Expense	\$600,424.51	\$644,868.25	\$701,844.34
Payroll Expense (Indirect Labor)	\$545,640	\$566,965.20	\$589,159.32
Design Team	\$239,040	\$247,824	\$256,952.16
Senior Interior Designer	\$80,640	\$84,672	\$88,905.60
Junior Interior Designer	\$158,400	\$163,152	\$168,046.56
Administration	\$112,800	\$116,850	\$121,048.20
Office Manager	\$66,600	\$69,264	\$72,034.56
Administrative Assistant	\$46,200	\$47,586	\$49,013.64
Sales and Marketing	\$193,800	\$202,291.20	\$211,158.96
Marketing Manager	\$73,920	\$77,616	\$81,496.80
Sales Representative	\$119,880	\$124,675.20	\$129,662.16
General Expense	\$48,786.91	\$71,903.05	\$106,685.02
Marketing and Advertising	\$15,948.53	\$29,078.98	\$49,760.73
Online Advertising	\$7,095.96	\$10,117.14	\$14,424.58
Print Media Advertising	\$8,852.57	\$18,961.84	\$35,336.15
Office Expenses	\$23,047.29	\$26,539.20	\$30,626.82
Office Rent	\$19,023.72	\$21,436.34	\$24,155.06
Utilities	\$4,023.57	\$5,102.86	\$6,471.76
Professional Services	\$9,791.09	\$16,284.87	\$26,297.47
Legal Fees	\$4,426.30	\$9,480.93	\$17,668.10
Accounting Services	\$5,364.79	\$6,803.94	\$8,629.37
Bad Debt	\$0	\$0	\$0

	2024	2025	2026
Amortization of Current Assets	\$5,997.60	\$6,000	\$6,000
EBITDA	(\$254,206.23)	\$147,808.15	\$819,170.73
Additional Expense	\$13,216.80	\$10,973.24	\$8,567.49
Long Term Depreciation	\$7,200	\$7,200	\$7,200
Gain or loss from Sale of Assets	\$0	\$0	\$0
EBIT	(\$261,406.23)	\$140,608.15	\$811,970.73
Interest Expense	\$6,016.82	\$3,773.25	\$1,367.48
EBT	(\$267,423.03)	\$136,834.91	\$810,603.24
Income Tax Expense / Benefit	\$0	\$0	\$0
Total Expense	\$710,052.23	\$811,256.49	\$956,205.06
Net Income	(\$267,423.03)	\$136,834.91	\$810,603.24
Net Income (%)	(60.42%)	14.43%	45.88%
Retained Earning Opening	\$0	(\$295,423.03)	(\$166,588.12)
Owner's Distribution	\$28,000	\$8,000	\$8,000
Retained Earning Closing	(\$295,423.03)	(\$166,588.12)	\$636,015.12

Projected Cash Flow

	2024	2025	2026
Cash Received	\$442,629.20	\$948,091.40	\$1,766,808.30
Cash Paid	\$696,854.63	\$798,056.49	\$943,005.06
COS & General Expenses	\$145,197.83	\$227,318.05	\$352,478.25
Salary & Wages	\$545,640	\$566,965.20	\$589,159.32
Interest	\$6,016.82	\$3,773.25	\$1,367.48
Sales Tax	\$0	\$0	\$0
Income Tax	\$0	\$0	\$0
Net Cash From Operations	(\$254,225.43)	\$150,034.91	\$823,803.24
Assets Sell	\$0	\$0	\$0
Assets Purchase	\$46,000	\$6,000	\$6,000
Net Cash From Investments	(\$46,000)	(\$6,000)	(\$6,000)
Amount Received	\$150,000	\$0	\$0
Loan Received	\$100,000	\$0	\$0
Common Stock	\$0	\$0	\$0
Preferred Stock	\$0	\$0	\$0
Owner's Contribution	\$50,000	\$0	\$0
Amount Paid	\$59,035.72	\$41,279.28	\$43,685.02
Loan Capital	\$31,035.70	\$33,279.27	\$35,685.03
Dividends & Distributions	\$28,000	\$8,000	\$8,000
Net Cash From Financing	\$90,964.28	(\$41,279.28)	(\$43,685.02)

	2024	2025	2026
Summary			
Starting Cash	\$0	(\$209,261.15)	(\$106,505.52)
Cash In	\$592,629.20	\$948,091.40	\$1,766,808.30
Cash Out	\$801,890.35	\$845,335.77	\$992,690.08
Change in Cash	(\$209,261.15)	\$102,755.63	\$774,118.22
Ending Cash	(\$209,261.15)	(\$106,505.52)	\$667,612.70

Projected Balance Sheet

	2024	2025	2026
Assets	(\$176,458.75)	(\$80,903.12)	\$686,015.10
Current Assets	(\$209,258.75)	(\$106,503.12)	\$667,615.10
Cash	(\$209,261.15)	(\$106,505.52)	\$667,612.70
Accounts Receivable	\$0	\$0	\$0
Inventory	\$0	\$0	\$0
Other Current Assets	\$2.40	\$2.40	\$2.40
Long Term Assets	\$32,800	\$25,600	\$18,400
Gross Long Term Assets	\$40,000	\$40,000	\$40,000
Accumulated Depreciation	(\$7,200)	(\$14,400)	(\$21,600)
Liabilities & Equity	(\$176,458.74)	(\$80,903.10)	\$686,015.12
Liabilities	\$68,964.29	\$35,685.02	\$0
Current Liabilities	\$33,279.27	\$35,685.02	\$0
Accounts Payable	\$0	\$0	\$0
Income Tax Payable	\$0	\$0	\$0

	2024	2025	2026
Sales Tax Payable	\$0	\$0	\$0
Short Term Debt	\$33,279.27	\$35,685.02	\$0
Long Term Liabilities	\$35,685.02	\$0	\$0
Long Term Debt	\$35,685.02	\$0	\$0
Equity	(\$245,423.03)	(\$116,588.12)	\$686,015.12
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	(\$295,423.03)	(\$166,588.12)	\$636,015.12
Check	\$0	\$0	\$0

Business Ratios

	Year 1	Year 2	Year 3	Industry Profile
Sales Growth	4,35%	30,82%	63,29%	4,00%
Percent of Total Assets				
Accounts Receivable	5,61%	4,71%	3,81%	9,70%
Inventory	1,85%	1,82%	1,79%	9,80%
Other Current Assets	1,75%	2,02%	2,29%	27,40%
Total Current Assets	138,53%	150,99%	163,45%	54,60%
Long-term Assets	-9,47%	-21,01%	-32,55%	58,40%
TOTAL ASSETS	100,00%	100,00%	100,00%	100,00%
Current Liabilities	4,68%	3,04%	2,76%	27,30%
Long-term Liabilities	0,00%	0,00%	0,00%	25,80%
Total Liabilities	4,68%	3,04%	2,76%	54,10%

	Year 1	Year 2	Year 3	Industry Profile
NET WORTH	99,32%	101,04%	102,76%	44,90%
Percent of Sales				
Sales	100,00%	100,00%	100,00%	100,00%
Gross Margin	94,18%	93,85%	93,52%	0,00%
Selling, General & Administrative Expenses	74,29%	71,83%	69,37%	65,20%
Advertising Expenses	2,06%	1,11%	0,28%	1,40%
Profit Before Interest and Taxes	26,47%	29,30%	32,13%	2,86%
Main Ratios				
Current	25,86	29,39	32,92	1,63
Quick	25,4	28,88	32,36	0,84
Total Debt to Total Assets	2,68%	1,04%	0,76%	67,10%
Pre-tax Return on Net Worth	66,83%	71,26%	75,69%	4,40%
Pre-tax Return on Assets	64,88%	69,75%	74,62%	9,00%
Additional Ratios				
Net Profit Margin	19,20%	21,16%	23,12%	N.A.
Return on Equity	47,79%	50,53%	53,27%	N.A.
Activity Ratios				
Accounts Receivable Turnover	4,56	4,56	4,56	N.A.
Collection Days	92	99	106	N.A.
Inventory Turnover	19,7	22,55	25,4	N.A.
Accounts Payable Turnover	14,17	14,67	15,17	N.A.
Payment Days	27	27	27	N.A.
Total Asset Turnover	1,84	1,55	1,26	N.A.
Debt Ratios				
Debt to Net Worth	0	-0,02	-0,04	N.A.
Current Liab. to Liab.	1	1	1	N.A.
Liquidity Ratios				
Net Working Capital	\$120 943	\$140 664	\$160 385	N.A.

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

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