


# BUSINESS PLAN [YEAR]




## Microgreens

Increasing Green to your future.

 John Doe

 10200 Bolsa Ave, Westminster, CA, 92683

 (650) 359-3153

 info@upmetrics.co

 <https://upmetrics.co>

Information provided in this business plan is unique to this business and confidential; therefore, anyone reading this plan agrees not to disclose any of the information in this business plan without prior written permission of the company.

# Table of Contents

---

<b>Executive summary</b>	5
<b>Problem Definition &amp; Validation</b>	6
<b>Problem Analysis</b>	6
Whom ?	6
Causes	6
Impact	6
<b>Solution</b>	7
<b>Solution Features</b>	7
<b>Objectives</b>	8
Short Term (1 -3 Years)	8
Long Term (3-5 years)	8
<b>Mission statement</b>	8
<b>Keys to success</b>	8
<b>Financial Highlights</b>	9
<b>Super Sprouts - 5 Year Highlights</b>	10
Chart	10
<b>Business overview</b>	11
<b>Company Ownership/Legal Entity</b>	12
<b>Location</b>	12
<b>Interior Operating Facilities</b>	12
<b>Hours of Operation</b>	13
<b>Startup summary</b>	13
<b>Products &amp; Services</b>	14
<b>Range of Microgreens</b>	15
Super Sprouts will offer the following Microgreens	15
<b>Efficient Sourcing &amp; Supply</b>	17
<b>Market Analysis</b>	18
<b>Market segmentation</b>	19
<b>Market Trends</b>	19
<b>Target market</b>	19
<b>Customer persona</b>	20
Demographics	20
Professional Role	20
<b>Competitive Advantage</b>	20

SWOT analysis .....	21
Strategy & implementation .....	23
Marketing and Promotion Programs .....	24
Direct Sales .....	24
Trade Publications .....	24
Trade shows .....	24
Website .....	25
Targeted Online Advertising .....	25
Positioning Statement .....	25
Sales strategy .....	25
Online Marketing Channels .....	25
Offline Marketing Channels .....	27
Pricing strategy .....	27
Operational Plan .....	28
Business Owners .....	29
Organization chart .....	29
Mr Grant .....	29
Chart .....	29
Jane Doe .....	29
Jane Green .....	29
John Doe .....	29
Jane Doe .....	29
Management Team .....	29
Personnel Plan .....	30
Hiring plan .....	30
Milestones .....	31
Super Sprouts .....	31
Financial plan .....	32
Important Assumptions .....	33
Break-even analysis .....	33
Projected Profit and Loss .....	33
Profit Yearly .....	35
Chart .....	35
Gross Margin Yearly .....	35
Chart .....	35
Projected Cash Flow .....	36
Projected Balance Sheet .....	37



# Easy to use Business Plan Software

Get started using a business plan template is always the fastest way to write your business plan, but as you know, you can't just fill in the blanks along with a template. You will need a collaborative tool that guides you on every step of your planning.

**Upmetrics** can help. With Upmetrics, you can easily bring your team to write a professional business plan with automated financial forecasts. You can also do:



## 200+ Sample business plans

Get access to hundreds of sample business plans covering almost all industries to kick start your business plan writing. This helps you to get an idea how the perfect business plan should look like.

[View Sample Business Plans](#)



## Step-By-Step Guide

You'll receive step-by-step instruction as soon as you select any business plan template. We made business planning easy with prompt help and examples on every step of your business plan writing.

[See How It Works](#)



## Conduct accurate financial projections

Do not worry about not having accounting skills. With Upmetrics, Simply enter your sales and costs figures, and we'll prepare all of your monthly/quarterly and yearly financial projections.

[See How It Works](#)



**Need professional business plans faster?**

Upmetrics is easy to use business planning tool for over 50K businesses

**Create your business plan today!**



# 1.

## Executive summary

Problem Definition & Validation

Objectives

Mission statement

Keys to success

Financial Highlights



TIP

Super Sprouts proposes to launch and expand a microgreens business that grows and propagates dietary superfoods. The company will retail and supply wholesale businesses, such as hotels and restaurants.

The company will operate as an independent wholesaler. To unlock help try Upmetrics!

Start Writing here...

## Problem Definition & Validation

### Problem Analysis

#### Whom ?

Individuals who lack daily physical activity and mostly have computer based, desk jobs

#### Causes

As more and more work shifts towards computer-based desk jobs, physical activity has come to a minimum. Statistics suggest About 80% of U.S. adults and children aren't getting enough exercise for optimal health.

#### Impact

About 31 million adults aged 50 or older are inactive, meaning that they get no physical activity beyond that of daily living. Low levels of physical activity can contribute to heart disease, type 2 diabetes, some kinds of cancer, and obesity.

## Solution



Microgreens contain similar and often greater amounts of these nutrients than mature greens. As such, they may similarly reduce the risk of the following diseases:

---

## Solution Features



### Heart Disease

Microgreens are a rich source of polyphenols, a class of antioxidants linked to a lower risk of heart disease. Animal studies show that microgreens may lower triglyceride and “bad” LDL cholesterol levels



### Diabetes

Antioxidants may help reduce the type of stress that can prevent sugar from properly entering cells. In lab studies, fenugreek microgreens appeared to enhance cellular sugar uptake by 25–44%



### Certain Cancers

Antioxidant-rich fruits and vegetables, especially those rich in polyphenols, may lower the risk of various types of cancer. Polyphenol-rich microgreens may be expected to have similar effects



## Objectives



TIP

- To begin commercial operations in Jacksonville by Q1 2021
- To build a wide range of plants, bulbs, and flowers to meet the increasing market requirement for organic produce
- To achieve a minimum of 10% growth in revenue annually

To unlock help try Upmetrics!

### Short Term (1 -3 Years)

*Start writing here...*



TIP

- To gain a competitive edge within the country's microgreens industry marketplace by establishing a brand that is synonym with locally grown and organic
- To explore GM of plants and how a variety of customization in crops can be achieved

To unlock help try Upmetrics!

### Long Term (3-5 years)

*Start writing here...*

## Mission statement



TIP

Our mission is to become a synonym with words like domestic, organic, custom grown, environmentally friendly, and sustainable. We are dedicated to providing a wide variety of microgreens and superfoods to promote good health.

To unlock help try Upmetrics!

*Start Writing here...*

## Keys to success



### Automation

Minimising labour and employment costs through automation can boost productivity and efficiency. This enables Nature Box to deal with fierce foreign competition.



### Appropriate climatic conditions

Climatic conditions can dictate the quality and type of plant or flower produced. Being based in Florida, where its warm all year round will significantly benefit the company.



### Aligned with market Trends

The ability to alter the balance between the industry's crops and other agricultural products in response to changes in market conditions is important for a farm's viability. Ensuring domestic produce helps make this possible for Super Sprouts



### Prompt delivery to market

The perishability of microgreens makes timely delivery imperative for all growers in the market. Nature Box' local operations will allow the company to ensure prompt delivery to market.



### Access to Latest Technology

The latest technology can help profit margins and productivity, such as by maximizing water efficiency.



### Premium goods/services

Through investments in GM, Super Sprouts can reach various niche markets by producing premium microgreens, for which customers are willing to pay a higher price. This can boost revenue and help the company mitigate growing import competition.

## Financial Highlights



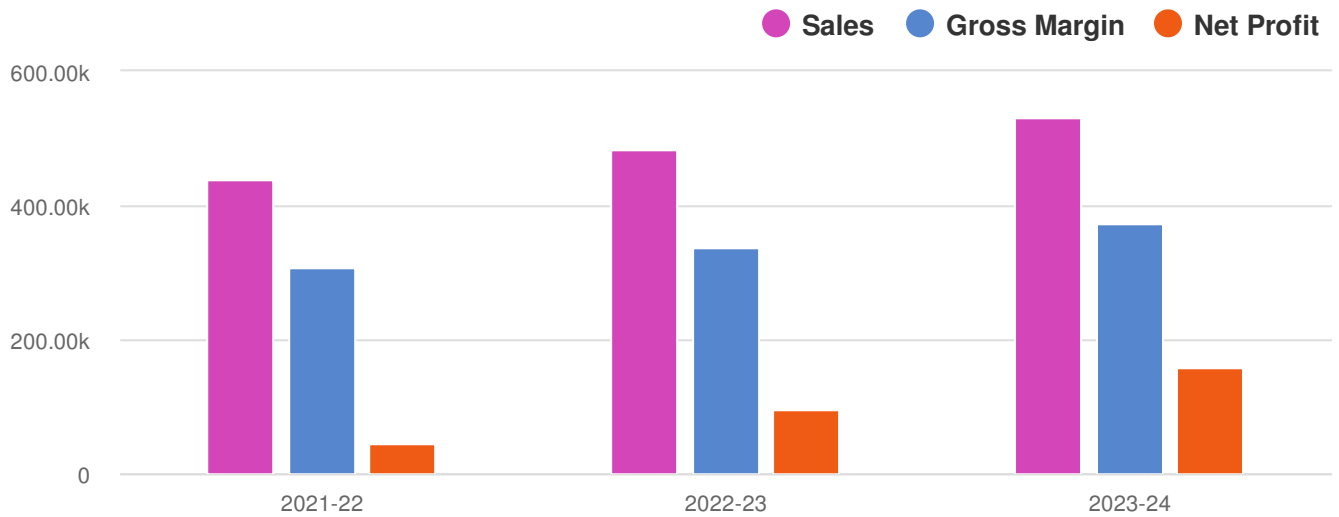
TIP

The company envisions raising an equity investment of \$50,000 through long-term borrowings, which will be used to set up and launch the business in the US. The company expects to maintain a gross margin of over 50% throughout the forecast period and steadily grow its revenues through active efforts in marketing, networking, excellent customer service,

To unlock help try Upmetrics!

*Start Writing here...*

## Super Sprouts - 5 Year Highlights



Financial Year	Sales	Gross Margin	Net Profit
2021-22	438937	307255.9	43893.7
2022-23	482830.7	337981.49	96566.14
2023-24	531113.77	371779.639	159334.131

# 2.

## Business overview

Company Ownership/Legal Entity

Location

Interior Operating Facilities

Hours of Operation

Startup summary



TIP

Super Sprouts will build a reputation through superior quality products grown and sourced from GAP and APEDA approved sources. The company's fresh produce includes Broccoli, Collards, Kael, Peas, Radish, Wheatgrass, Sunflower, Beets, Arugula, and red cabbage. The company boasts a collaboration with contract farmers for its produce, a

To unlock help try Upmetrics!

Start Writing here...

## Company Ownership/Legal Entity



TIP

The company will be registered as a limited liability entity with the Department of State. Further, since the company envisions setting up operations in Florida, it will also register with the local county. The business will be wholly owned and managed by the Founder Mr. Grant, who will also be the principal investor of the business.

To unlock help try Upmetrics!

Start Writing here...

## Location



TIP

Location is vital for the successful operation of Super Sprout. Ideal weather conditions and connectivity are key to ensure the quality and cost-efficiency of products.

The United States Department of Agriculture breaks

To unlock help try Upmetrics!

Start Writing here...

## Interior Operating Facilities



TIP

Super Sprouts will be required to purchase automated potting equipment with the intention of reducing labor costs and increasing production. Also required is the construction of heated greenhouses to safely out weather crops. The greenhouses must be large enough to allow the variety of plants to be ideally spaced and must offer good ventilation. Additionally

To unlock help try Upmetrics!

Start Writing here...

## Hours of Operation



**TIP**

Super Sprouts will operate an 8-hour workday from 9 am to 5 pm. However, since the company will be required to manage the crops and ensure their safety, a security detail will be added to make sure there is a watch at all times.

To unlock help try Upmetrics!

*Start Writing here...*

## Startup summary



**TIP**

The Founder will infuse a capital sum of \$1,200,000 into the company. Approximately £92,350 will be spent on a range of start-up expenses such as marketing, advertising, and professional fees. At the same time, another £602,000 will be earmarked for sales tax payment and the acquisition of tractors and other office equipment. The balance fur

To unlock help try Upmetrics!

*Start Writing here...*

# 3.

## Products & Services

Range of Microgreens

Efficient Sourcing & Supply



**TIP**

Super Sprouts will operate as retailers and wholesalers of microgreens and other organic fruits and vegetables. The company enjoys access to a top-tier network of packers and farmers providing superior quality, standardized, GAP and APEDA approved products at competitive market prices.

To unlock help try Upmetrics!

*Start Writing here...*

## Range of Microgreens

Super Sprouts will offer the following Microgreens



### **Arugula**

Arugula microgreens have a peppery flavor that make them great for salads, eggs, and sandwiches.

They also grow quickly, germinating within two days and ready to harvest in as little as 10 days!

Plus, arugula microgreens contain eight times the calcium, five times the vitamins, and four times the iron as iceberg lettuce!



### **Beets**

Beets take longer to grow than other microgreens, but their mild earthy flavor make them well worth the wait!

Beet microgreens are vivid red, making them the perfect way to add color to salads.

Before planting, soak the seeds for about eight hours in cold water and then sow them in a thick layer.



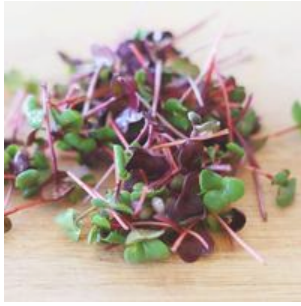
### **Broccoli**

Broccoli microgreens are one of the most nutritious options, with one study suggesting they have the power to decrease malnutrition.

They're also one of the fastest growing varieties, as they'll be ready to harvest in as little as six days!

Unlike most other microgreens, the best time to harvest broccoli microgreens, is before their first true leaves form.





### **Collards**

Collard microgreens have a strong flavor, sometimes even more intense than the fully grown vegetable!

Plus, they grow quickly and will be ready for harvest in only 10 days.

Use these thick microgreens as a flavorful addition to salads and sandwiches.



### **Kale**

In microgreen form, kale tastes more like romaine or leaf lettuce, than it's fully-grown flavor.

Kale microgreens contain four times the nutrients as it does when it's an adult, so it's extra healthy too!

Plus, they store well, lasting about a week in the refrigerator—just make sure to keep them dry.



### **Peas**

Pea microgreens are great to grow in containers because they regrow after harvest!

This means you won't need to keep replanting every couple weeks.

Plus, they have eight times the folic acid of bean sprouts, which is an important vitamin for young women.



### Radish

Like broccoli, radishes are one of the fastest growing microgreens and ready to harvest in as little as six days.

They taste great too, with the same crisp spicy flavor that mature radishes are famous for.

Plus, opal and green daikon varieties have especially high concentrations of vitamin E, which helps slow cell damage.



### Red Cabbage

With their purple coloring, red cabbage microgreens look as good as they taste.

They're also one of the most nutritious microgreen options.

One study showed they have the potential to lower cholesterol, and another study showed they have 280 times more vitamin A than mature cabbages.



### Wheatgrass

Wheatgrass is the microgreen version of the common wheat crop.

And like peas, the shoots will continue to grow after harvest, so you can keep on growing without replanting!

This superfood is most commonly used in juice and smoothies, but it goes great in sauces and soups as well.

## Efficient Sourcing & Supply



**TIP**

Super Sprouts will source its products directly from APEDA (Agricultural and Processed Food Products Export Development Authority) approved pack houses and GAP (Good Agricultural Practice) certified farmers. These standards and certifications ensure the company's products are in compliance with food safety requirements and sourced responsibly.

To unlock help try Upmetrics!

*Start Writing here...*

# 4.

## Market Analysis

Market segmentation

Market Trends

Target market



TIP

The microgreens market is projected to register a CAGR of 7.5% during the forecast period, 2021 - 2026.

As the COVID-19 pandemic has changed people's attitudes about their food shopping habits, do-it-yourself microgreens have of

To unlock help try Upmetrics!

Start Writing here...

## Market segmentation



TIP

The Microgreens Market is Segmented by Type (Broccoli, Lettuce and Chicory, Arugula, Basil, Fennel, Carrots, Sunflower, Radish, Peas, and Other Types), Farming (Indoor Farming, Vertical Farming, Commercial Greenhouses, and Other Farming), Growth Medium (Coconut Coir, Peat Moss, Soil, Tissue Paper, and Other Growth Mediums), Distribution Channel

To unlock help try Upmetrics!

Start Writing here...

## Market Trends



TIP

The growing health consciousness has led people to consume a diet full of nutrients, which has led to the adoption of indoor farming practices. Consumers not only practice indoor farming at home, but it is also largely being cultivated in major greenhouses. Thus, the market for microgreens is anticipated to grow in the years to come. According to Agrilyst, an intell

To unlock help try Upmetrics!

Start Writing here...

## Target market



TIP

Super Sprouts will strive to become an active choice of health-conscious individuals and gourmet restaurants and hotels across the United States. Individuals looking to boost their immunity with superfoods will find the range of options available with the company attractive. Furthermore, a one-stop shop for all decorative, garnishing, and healthy microgreens

To unlock help try Upmetrics!

Start Writing here...



*Health Conscious  
Consumer*

### **Demographics**

Individuals living an active lifestyle who are on the go and do not have time to have a balanced diet

### **Professional Role**

Working individuals

## Customer persona



### **Identifiers / Personality Traits**

Health-conscious consumers living in urban areas have the means to bear the cost of the more expensive microgreens. They are educated and are aware of the various health benefits microgreens can offer. Furthermore, these individuals live a very busy life and don't often get the time to have a balanced meal. Hence, a serving of immunity-boosting microgreens can offer the nutrition they need to keep going.



### **Goals**

Live a healthy active life



### **Challenges**

Lack of time to eat a balanced diet

## Competitive Advantage



### **Price**

Automation in planting will help the company reduce its input costs which will reflect in its competitive pricing strategy



### **Genetic Mutation**

Innovation in plants through genetic mutation will allow the company to offer a wider variety of plants



### **Organic**

All of the company's offerings are free of pesticides and other harmful chemicals making them 100% organic



### **Range of Plants**

The company will ensure stocking a wide selection of microgreens from rare plants to everyday booster greens

# 5.

## SWOT analysis



### TIP

A SWOT (Strength, Weakness, Opportunity, and Threat) analysis is a useful tool for businesses to evaluate their position in the market against the potential internal and external factors that could assist or jeopardize their operations and existence. A SWOT has been conducted for Super Sprouts and is presented below.

To unlock help try Upmetrics!

Start Writing here...

## Strengths

---

1. The company benefits from extensive insight and market expertise.
2. The flexible and robust range of products ensures the company's capabilities to cater to a more significant market share.
3. The company is based in Florida, which contains the right weather conditions to support year-round growth
4. Strategic collaborations with agriculture and horticulturists enrich the products of the company with leading industry experts and technology experts to support genetic mutation

S

## Weaknesses

---

1. An increasing number of competitors within the industry leads to market share erosion.
2. The company is relatively new to the US market, in which seasoned players dominate.
3. The high rate of competition within the industry and the fragmented nature of the market makes the sector price sensitive.

W

## Opportunities

---

1. Partnering with leading horticulturist providers to extend their market offering
2. Mr. Grant's skill in tactfully combining customer relationship management and supply networks to achieve an organizational goal opens up opportunities within challenging and risk intensive markets
3. The company possess the capabilities to extend its offerings globally

O

## Threats

---

- Competitors eroding the market
- Low barriers to entry
- Competitors poaching B2B clients
- Any change in the trading regulations of the country will impact the operations of the company

T

# 6.

## Strategy & implementation

Marketing and Promotion Programs

Positioning Statement

Sales strategy

Pricing strategy





TIP

The company will predominantly rely on online advertising and lead generation strategies as many seeking logistic services first search online for information. As such, a full-fledged online marketing campaign will be launched inclusive of paid, social media, and website campaigns.

To unlock help try Upmetrics!

*Start Writing here...*

## Marketing and Promotion Programs



TIP

Super Sprouts will approach potential commercial clients directly, either through cold-calling or e-mail to arrange pitch meetings. The company's sales representatives will use these opportunities to display the product catalog directly.

To unlock help try Upmetrics!

### Direct Sales

*Start writing here...*



TIP

The Company will advertise in specific trade publications that are targeted towards the appropriate target markets.

To unlock help try Upmetrics!

### Trade Publications

*Start writing here...*



TIP

Super Sprouts will establish a presence at various trade shows that are relevant to the target market. For example, the health and lifestyle event is an annual exhibition that is considered the US's premier superfoods and healthy food manufacturers and wholesalers

To unlock help try Upmetrics!

### Trade shows

*Start writing here...*



TIP

The Company will operate a professional and compelling website dedicated to hotels, restaurants, and chefs

To unlock help try Upmetrics!

## Website

*Start writing here...*



TIP

The focus will be on Google Ads, which are more likely to drive commercial leads than other online advertising platforms (such as Facebook). The advertising will target specific keywords relevant to Super Sprouts's offering.

To unlock help try Upmetrics!

## Targeted Online Advertising

*Start writing here...*

## Positioning Statement



TIP

The company seeks to carve a niche for its products in the US market by capitalizing on its homegrown, organic plant grower brand. Consumers are embracing more natural, locally sourced flowers with fewer air miles. Leveraging this trend, the company will continue to market the provenance and quality of its products. Rising environmental awareness

To unlock help try Upmetrics!

*Start Writing here...*

## Sales strategy



TIP

Health-conscious individuals, gourmet chefs, restaurants, and hotels form the company's primary target market. While push marketing efforts will be deployed to reach these companies and make them aware of the range of services provided, pull marketing efforts will drive engagement for the company's product. These efforts will have an interl

To unlock help try Upmetrics!

*Start Writing here...*

## Online Marketing Channels



### **Electronic Direct Mail Marketing**

Gourmet chefs and restaurant owners looking for a variety of microgreens will stand out prominently as viable marketing targets for this channel. Super Sprouts will mail professionally designed materials with its value proposition to these companies and provide quotes for its range of microgreens



### **Social Media**

Millennials and consumers in general spend a considerable time browsing social media platforms. Reaching to them through this channel will be an effective way to capture attention and position its services.



### **Google Ad Campaigns**

The advertising will target specific keywords relevant to Super Sprout's offering

## Offline Marketing Channels



### Networking

Participate in leading consumers exhibitions and lifestyle events. Display a range of samples and distribute flyers at these events. The company will also keep a record of visitors to their stalls as leads for its email marketing campaigns.



### Referral

The company will offer referral discounts and packaged services to valued, regular clients



### Conferences

The company will participate in leading conferences and make their presence known through marketing materials and presentations

## Pricing strategy



**TIP**

Super Sprouts will trade a range of microgreens. The direct cost is primarily attributable to the procurement cost of the produce plus transportation. This will allow the company to earn a margin of around 20% on each variety of microgreens.

To unlock help try Upmetrics!

*Start Writing here...*

# 7.

## Operational Plan

Management Team

Personnel Plan

Milestones



The team will be headed by Managing Director Mr. Grant who will also oversee the company's operations. Joining Mr. Grant in the Management Team, the company will onboard an office, sales, potting, and shipping staff.

To unlock help try Upmetrics!

Start Writing here...

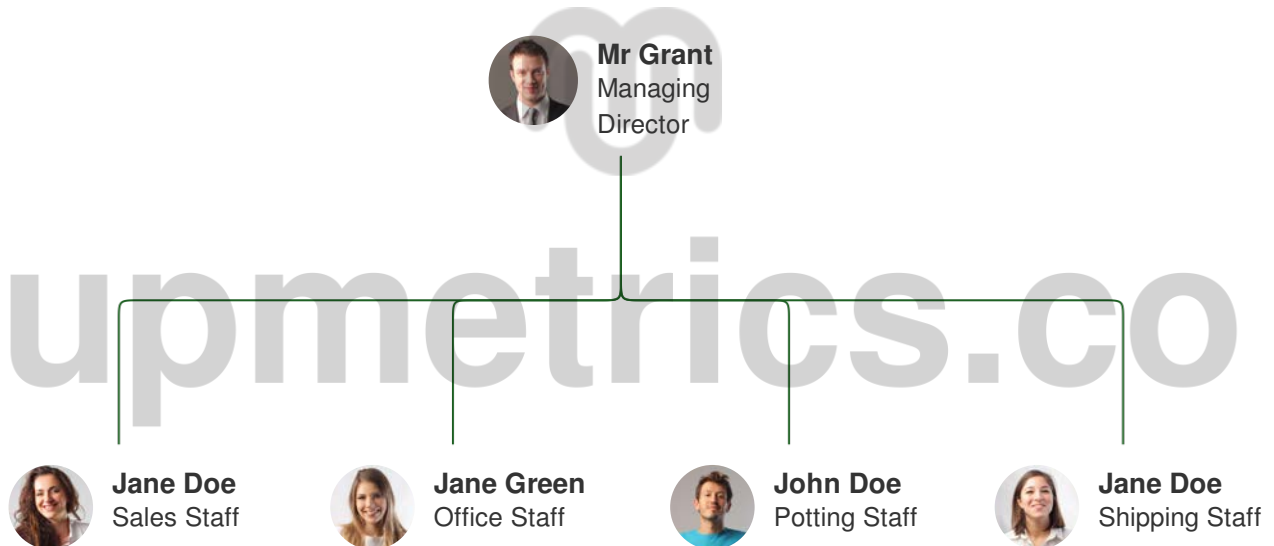
## Business Owners

100%



**Mr Grant**  
100 Shares

## Organization chart



## Management Team



Mr. Grant counts 20 years of administrative and management experience, taking on various business development activities during the period. His ability to attract key players and build strong and lasting business relationships enabled her to grow in capacity and responsibility. Recognized as a task-focused, interactive leader with meticulous attention

To unlock help try Upmetrics!

Start Writing here...

# Personnel Plan



**TIP**

The company plans to create two full-time equivalent jobs within the first five years of operations.

To unlock help try Upmetrics!

*Start Writing here...*

## Hiring plan

**20**

Filled

**5**

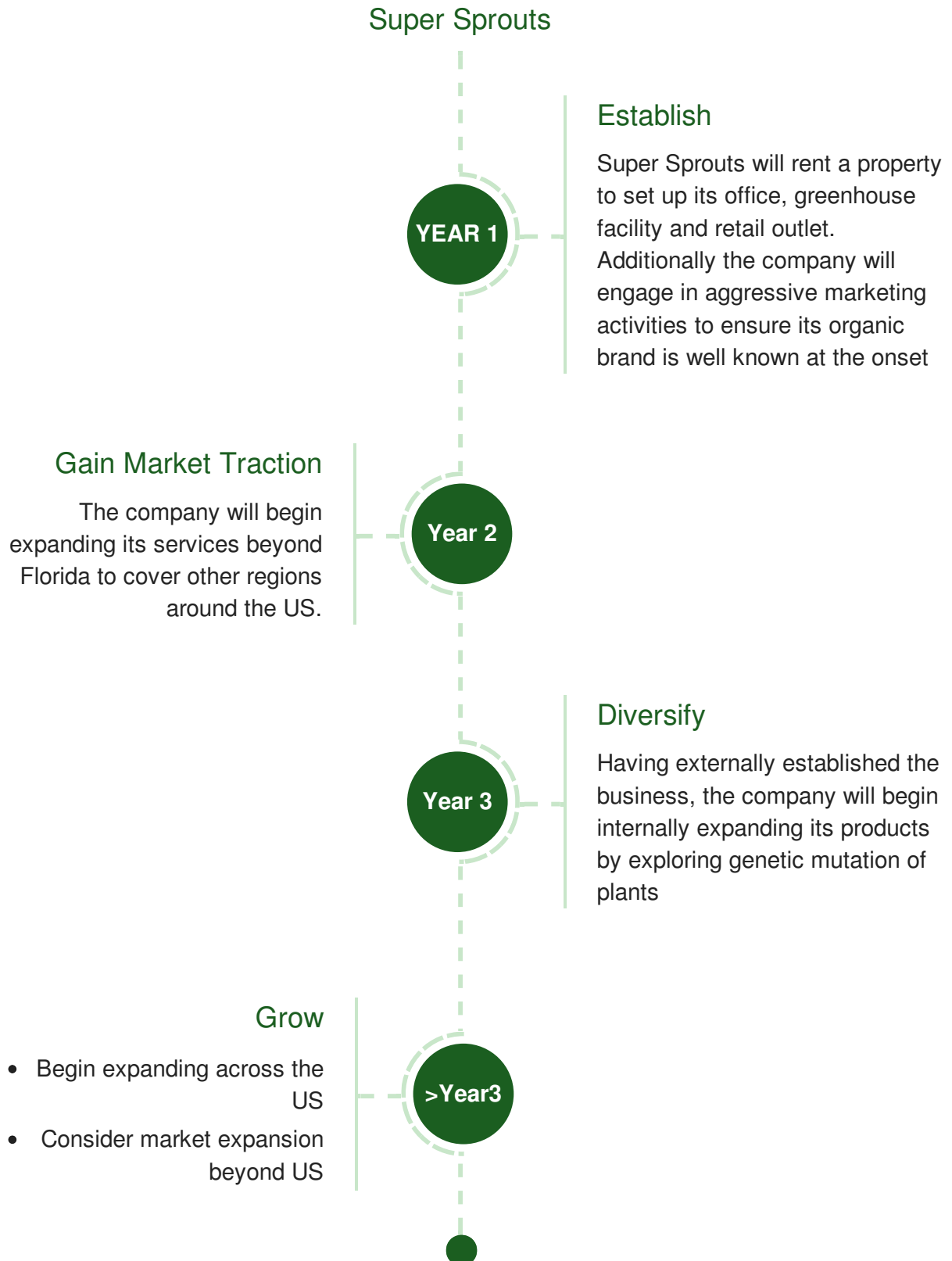
Hired

**25**

Open

Group By Department	Position Filled	Time of Hire	Time of Start	Filled On Time
Sales Staff	1 of 20	10 days	121 days	100%
Office Staff	3 of 23	30 days	21 days	80%
Potting Staff	4 of 15	158 days	127 days	0%
Shipping Staff	5 of 20	149 days	136 days	100%

# Milestones





# 8.

## Financial plan

Important Assumptions

Break-even analysis

Projected Profit and Loss

Projected Cash Flow

Projected Balance Sheet

Business Ratios



## REMEMBER

If you are going to start your own microgreens business, then make sure you will pay special attention to your financial plan. Your financial plan should include the details about how well you manage your incomes and expenses, and how will you recover investments from the profit, etc. So, you should focus on your financial plan if you want to expand your business.

To unlock help try Upmetrics!

## Important Assumptions

The company's financial projections are forecasted on the basis of the following assumptions. These assumptions are quite conservative and are also 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

## Break-even analysis

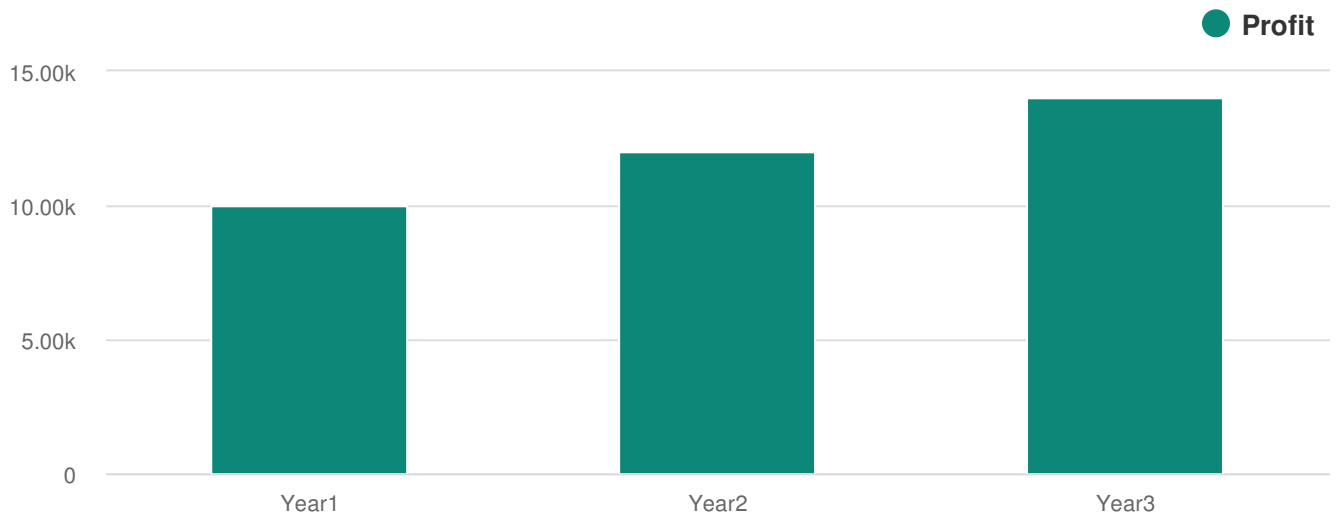
Monthly Units Break-even	5530
Monthly Revenue Break-even	\$159 740
<b>Assumptions:</b>	
Average Per-Unit Revenue	\$260,87
Average Per-Unit Variable Cost	\$0,89
Estimated Monthly Fixed Cost	\$196 410

## 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

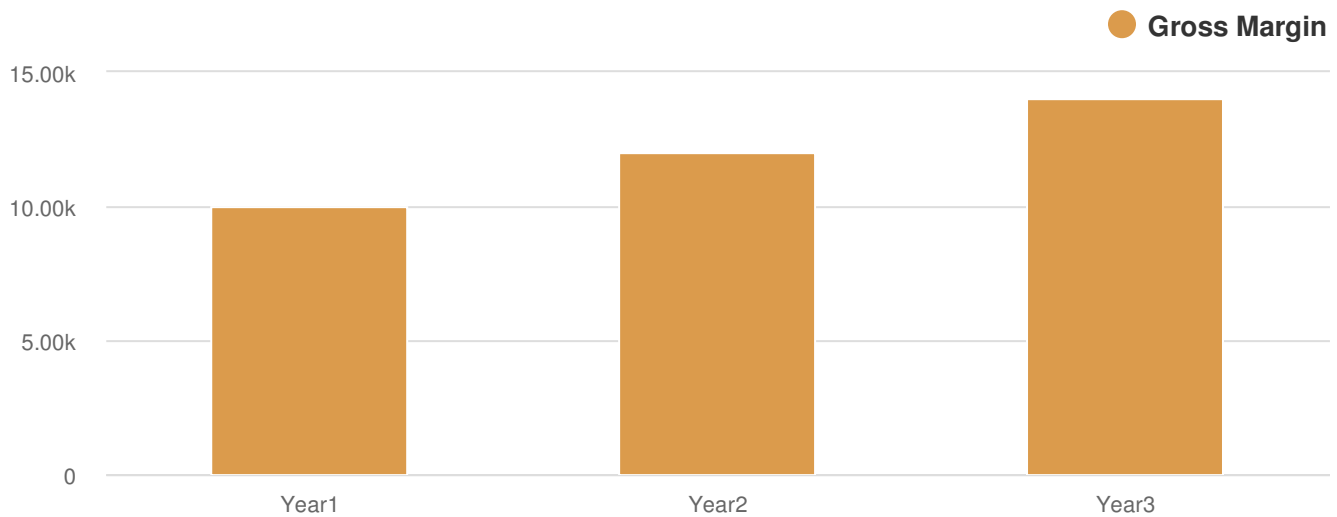
	Year 1	Year 2	Year 3
TOTAL COST OF SALES	\$15 100	\$19 153	\$23 206
Gross Margin	\$293 969	\$366 781	\$439 593
Gross Margin %	94,98%	94,72%	94,46%
<b>Expenses</b>			
Payroll	\$138 036	\$162 898	\$187 760
Sales and Marketing and Other Expenses	\$1 850	\$2 000	\$2 150
Depreciation	\$2 070	\$2 070	\$2 070
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
Year3	14000

## 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>

Cash Received	Year 1	Year 2	Year 3
Cash Balance	\$21 823	\$22 381	\$28 239

## Projected Balance Sheet

Assets	Year 1	Year 2	Year 3
Current Assets			
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?

You'll save time and can write your professional business plan effectively and faster with Upmetrics' business plan software.

- Every feature you need to convert your great business idea into a reality.
- Write your plan easily and faster without any hassles.
- Structure your idea and create stunning pitches that awe your investors.
- Get access to Upmetrics software, invite your team members and start writing your business plan.

### 1. Get tried and tested tips

Upmetrics business plan builder gives you everything you need to stay in sync and guides you on every step of your business plan writing.

### 2. Write an interactive plan

Use our business plan sections - competitive Analysis, comparison tables, SWOT Analysis, charts, timelines, milestones, etc to create a visually impactful business plan.

### 3. Stunning business plan cover pages

Upmetrics business plan builder comes with beautifully designed cover pages. Choose professional, creative cover pages to make your business plan stand out.

### 4. Financial forecasting

With Upmetrics you don't have to worry about navigating complex spreadsheets. Just input your numbers and we'll provide you with well-structured financial reports that you and your investors understand.

### 5. Share easily with anyone

Upmetrics plans are easily shareable in pdf and word documents. And if either doesn't work, you can share it with a quick link too and track the reader's activity!

### 6. Real-time and Collaborative

Invite your team members to initiate conversations, discuss ideas and strategies in real-time, share respective feedback, and write your business plan.

Join over 100k+ entrepreneurs who have used Upmetrics to create their business plans.

Start writing your business plan today