



Travel Agency

Explore, journey, discover, adventure.

Business Plan [YEAR]



John Doe



10200 Bolsa Ave, Westminster, CA, 92683



(650) 359-3153



info@upmetrics.co



<https://upmetrics.co>

CONFIDENTIAL

Table of Contents

| | |
|--|----|
| Executive Summary | 4 |
| Business Overview | 5 |
| Objectives | 5 |
| Vision | 5 |
| Mission Statement | 5 |
| Products and Services | 7 |
| The following are the attractions that our tours will be showcasing: | 8 |
| Game and Nature Reserves | 8 |
| Natural Wonders | 8 |
| Cultural Experience | 9 |
| Activities | 9 |
| Marketing Plan | 10 |
| Customers | 11 |
| Competition | 11 |
| Pricing offering Plan | 11 |
| Communication or Promotions plans | 11 |
| Technology | 12 |
| Distribution Plan | 12 |
| Physical evidence plan | 12 |
| Internal Marketing Plan | 12 |
| Relationship Marketing | 13 |
| Operation Plan | 14 |
| Premises | 15 |
| Choice of locations and Premises | 15 |
| Business Target | 15 |
| Hours of Operation | 15 |
| Quality Control | 15 |
| Equipment | 16 |
| Staffing | 16 |
| Personnel Plan | 17 |
| Team | 18 |
| NDUDUZO VINCENT MIYA | 18 |
| SANELE MHLONGO | 19 |
| SYLVIA KHUMALO | 20 |

| | |
|--|-----------|
| BUHLE MCHUNU | 21 |
| WANDILE NINELA | 22 |
| Average Salary of Employees | 22 |
| Sustainability And Corporate Society Responsibility | 24 |
| Revenue growth | 25 |
| Cost savings | 25 |
| Access to capital | 25 |
| Human capital | 26 |
| Brand value and reputation | 26 |
| Preservation of destinations | 26 |
| Financial Plan | 27 |
| Important Assumptions | 28 |
| Brake-even Analysis | 28 |
| Projected Profit and Loss | 29 |
| Profit Yearly | 30 |
| Chart | 30 |
| Gross Margin Yearly | 30 |
| Chart | 30 |
| Projected Cash Flow | 31 |
| Projected Balance Sheet | 32 |
| Business Ratios | 33 |

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

Business Overview

Objectives

Vision

Mission Statement



REMEMBER

Before you think about how to start a Travel agency service, you must create a detailed Travel Agency 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!

Business Overview



TIP

Sunlight Tours will provide integrated eco and cultural travel packages to people in the KwaZulu- Natal province – the Zulu kingdom to explore their province. The founders and the employees of the Sunlight Tours have experienced travel industry professionals and are passionate about the packages and activities that Sunlight Tours will provide.

To unlock help try Upmetrics!

Start Writing here...



Objectives



TIP

- Achieve sales of 3,000,000 by year three.
- Maintain margins of 10 percent on all coach travel
- Develop strategic alliances with service providers nationally, internationally, and in the province.

To unlock help try Upmetrics!

Start Writing here...

Vision



TIP

To become the foremost provider of the integrated eco and cultural travel to the people of the KwaZulu-Natal province through responsible and sustainable tourism.

To unlock help try Upmetrics!

Start Writing here...

Mission Statement



TIP

- Internally we intend to create and nurture a healthy, exuberant, respectful, and enjoyable environment, in which our employees are fairly compensated and encouraged to respect the customer and the quality of the service we intend to provide.
- In addition, follow-up will be mandatory so as

To unlock help try Upmetrics!

Start Writing here...



TIP

The Sunlight Tours is a Close Corporation headquartered in Durban, KwaZulu-Natal, South Africa. Mr. Nduduzo Miya will serve as the Chief Executive Officer, Sanele Mhlongo as the Managing Director, Buhle Mchunu as the Chief Financial Officer, Sylvia Khumalo as the Sales and Marketing Manager, and Wandile Ninela as the Human Resource and Comm

To unlock help try Upmetrics!

Start Writing here...

2.

Products and Services

The following are the attractions that our tours will be showcasing:



REMEMBER

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

To unlock help try Upmetrics!



TIP

Sunlight Tours will be a domestic tour operating company that specializes in eco and cultural integrated travel and tourism. It will provide consulting and custom travel arrangements and packages. Sunlight Tours' vision is to become the foremost provider of the integrated eco and cultural travel to the people of the KwaZulu-Natal province. Sunlight Tours' employ

To unlock help try Upmetrics!

Start Writing here...

The following are the attractions that our tours will be showcasing:



TIP

Our eco-tours will consist of various activities that range from Adventure to cultural activities as we are all about showcasing the distinctions of the Zulu Kingdom and marketing its natural sphere. Our tours will be zoning around all the directions of the province, from the North-East where lies a great nature game reserve Elephant Coast incorporating the bes

To unlock help try Upmetrics!

Start Writing here...



TIP

On all directions of the Zulu Kingdom lies numerous game reserves which the Sunlight Tours will be offering tours to:

- Tembe Elephant Reserve
- Kosi Bay Nature Reserve

To unlock help try Upmetrics!

Game and Nature Reserves

Start writing here...



TIP

Tourists will be fascinated by the natural wonders consisting of the lakes and lagoons to the botanic gardens of the Zulu Kingdom which are the tourist's favorite attractions.

- UKhahlamba – Drakensberg Mountain This n

To unlock help try Upmetrics!

Natural Wonders

Start writing here...



TIP

KwaZulu-Natal has a long, proud history. It is renowned as the home of the Zulu kingdom and has a diverse racial, cultural and natural heritage, making it attractive to both domestic and foreign visitors. Hence, Sunlight Tours will design tours that will educate tourists about the roots of the Zulu kingdom and having to experience the traditional deeds of the Zulu.

To unlock help try Upmetrics!

Cultural Experience

Start writing here...



TIP

While on tour, the Sunlight Tours will design specific activities for different tourists to engage in to accelerate the amusement.

- Bungee Jumping
- Sky diving

To unlock help try Upmetrics!

Activities

Start writing here...



TIP

We will offer the tourists a chance to explore the Zulu kingdom and having to know the root of the region would help them understand the Zulu Culture and deeds.

Sunlight Tours will be a full-service tour operator and

To unlock help try Upmetrics!

Start Writing here...

3.

Marketing Plan

Customers

Competition

Pricing offering Plan

Communication or Promotions plans

Distribution Plan

Physical evidence plan

Internal Marketing Plan

Relationship Marketing



TIP

Sunlight Tours plans to focus its initial efforts on the integrated eco and cultural travel market in the Zulu Kingdom. Sunlight Tours will be located in the capital of events in Africa, Durban. Deviating from the most offered travel in KwaZulu-Natal [leisure] to the integrated eco and cultural travel will gain us a market share. The natural beauty of the Zulu Kingdom and

To unlock help try Upmetrics!

Start Writing here...

Customers



TIP

Sunlight Tours' target markets are natural and cultural-oriented individuals, couples, and groups. They are interested in promoting conservation, responsibility, and embracing indigenous deeds by participating in tours, and both soft and hard adventurous activities. Sunlight Tours' target markets are located in urban areas and sub-urban areas in KwaZulu-Natal.

To unlock help try Upmetrics!

Start Writing here...

Competition



TIP

The travel industry has high competition, hence, Sunlight Tours seeks to stand out of the competition by positioning itself as the provincial tour operating company specializing in the integrated market. There are large national chains, small home-based businesses, consolidators on the internet, etc. Sunlight has approximately 20 immediate competitors in the KwaZulu-Natal region.

To unlock help try Upmetrics!

Start Writing here...

Pricing offering Plan



TIP

Sunlight Tours sells freedom that is part of conservation and education oriented. Sunlight seeks to remind people frequently that there is more to life than just work. Sunlight Tours will provide clients with all the arrangements they can think of and many possibly would not have thought of. Our marketing strategy will be based mainly on ensuring customer satisfaction.

To unlock help try Upmetrics!

Start Writing here...

Communication or Promotions plans



TIP

Sunlight Tours intends to implement advertising, personal selling, and direct marketing strategies to the target markets. Our personal selling marketing strategies will rotate around keeping in touch with accommodations that we work in partnership with and travel agencies for major customers, and advertising for more individual customers. Our adve

To unlock help try Upmetrics!

Start Writing here...



TIP

Sunlight Tours will strive to ensure that it contains the latest, or extremely recent personal computer including relevant software so as to ensure that the company is continuously at the forefront in our market arena. The one certainty in our industry is that technology will continue to evolve and develop, changing what we market as well as how we market it. Our ai

To unlock help try Upmetrics!

Technology

Start writing here...

Distribution Plan



TIP

Sunlight Tours have, on their research, discovered that the use of intermediaries is lucrative. Since Sunlight Tours is an intermediary itself with an integrated offering, it has 3 channels of distribution that it will be using and plans to create a strong relationship with its intermediaries in order to escalate sales.

To unlock help try Upmetrics!

Start Writing here...

Physical evidence plan



TIP

The marketing will convey the sense of quality in every picture, every promotion, and every publication. We also intend to have well-designed brochures and other promotional material that will enable clients to have an understanding of the types of services we offer and the advantages of utilizing them. In addition, well-done, informative brochures,

To unlock help try Upmetrics!

Start Writing here...

Internal Marketing Plan



TIP

Internally we intend to create and nurture a healthy, exuberant, respectful, and enjoyable environment, in which our employees are fairly compensated and encouraged to respect the customer and the quality of the service we intend to provide. In addition, follow-up will be mandatory so as to ensure customer satisfaction and make any improvements as recom

To unlock help try Upmetrics!

Start Writing here...

Relationship Marketing



TIP

The most significant competition is hotels and travel agencies offering travel excursions to their clients. They undertake this service in order to establish a competitive advantage over their competitors. However, instead of directly competing with them we intend to establish good working relationships in the form of strategic alliances such that we are able to c

To unlock help try Upmetrics!

Start Writing here...

4.

Operation Plan

Premises

Choice of locations and Premises

Business Target

Hours of Operation

Quality Control

Equipment

Staffing

Premises



TIP

Sunlight Tours has identified three potential locations for office spaces. Headquarters will be at the Durban Central Business District, having another office at Bergville, where all ecotours will be administered and lastly, we will have another office located in Zululand, where all the cultural tours will be administered. Once successfully established, Sunlight Tours will be able to offer a wide range of services to its customers.

To unlock help try Upmetrics!

Start Writing here...

Choice of locations and Premises



TIP

- Headquarters in Durban, this is due to easy accessibility to Durban, and as a capital city of events in Africa, it has a great number of tourists flocking in that consists of eco and culturally oriented people.
- In Bergville, as eco-tours will be administered with its nature and scenic beauty, and natural resources.

To unlock help try Upmetrics!

Start Writing here...

Business Target

Hours of Operation



TIP

The telephone lines will be staffed 24 hours a day by live operators. During the period from 08 h, 00 am to 18 h 00, this will be done mostly by our staff. However, overload calls during the day, and after-hours calls will go to our live telemarketing bureau. Sunlight Tours understands that people consider vacation decisions at home in the evenings after dinner.

To unlock help try Upmetrics!

Start Writing here...

Quality Control



TIP

(See appendix A). We will be developing outline scripts to help the sales staff manage inquiries. This will ensure that all incoming phone calls are dealt with in the same way and meet a high standard. We will encourage people inquiring about vacations to give us feedback on our service:

To unlock help try Upmetrics!

Start Writing here...

Equipment



TIP

We will have a telephone/database system from the outset. This will allow up to ten sales staff to answer calls and have full on-screen data on clients and products. As service is one of our key components, it is essential that we have full access to all relevant data speedily and efficiently.

To unlock help try Upmetrics!

Start Writing here...

Staffing



TIP

Sunlight Tours will have 10 permanent employees at the outset and 5 part-time employees. Voluntarism will be considered as the operations continue. From the outset, all staff will have job descriptions, a career and training history file, and a record of employee reviews. New staff will take the travel agency Psychometric Aptitude Test and then spend time with

To unlock help try Upmetrics!

Start Writing here...

5.

Personnel Plan

Team

Average Salary of Employees



REMEMBER

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

To unlock help try Upmetrics!

Team



NDUDUZO VINCENT MIYA

Chief Executive Officer

Mr. Miya will serve as the Chief Executive Officer of the Sunlight Tours. Previously, before Sunlight Tours, he headed a sub-brand of the largest travel agent in the world, the Thompson Africa, an international agency offering tours to Africa. Prior to that, He managed the Pen-travel branch of one of the larger regional chains of general travel agencies operating throughout the world, where he was responsible for managing the operating systems of all the retailers of the product. Mr. Miya worked as a Managing Director at the European tour operating company, Euro travel for 10 years. Prior to that, he was working in South Africa for the Serabi Tours, a domestic tour operating company. Educationally, he has a Master's Degree in Tourism Management obtained from Oxford University, a Postgraduate Degree in Marketing from Harvard University, a Bachelor's Degree in Business Management from Cambridge University, and a National Diploma in Eco-Travel and Tourism Practice.

Summary of duties:

- Will be responsible for determining the strategic direction of the company and ensuring that strategies are implemented through functional steps.
- He will take the helm in creating the organization's culture.
- Overseeing the complete operation of an organization in accordance with the direction established in the strategic plans.
- Maintaining awareness of both the external and internal competitive landscape, opportunities for expansion, customers, markets, new industry developments and standards, and so forth.
- Provides general oversight of all Sunlight Tours activities, manages the day-to-day operations, and assures a smoothly functioning, efficient organization.
- Assures program quality and organizational stability through development and implementation of standards and controls, systems and procedures, and regular evaluation



SANELE MHLONGO

Managing Director

Mr. Mhlongo will be the Managing Director. Before Sunlight Tours, he was working for the Greyhound Transportation Company as a Director of Operation for 5 years. Prior to that, he worked as a Product Manager at the Ushaka Marine World. He has been a Travel Agent for 4 years, working for the Flight Center Travel Agency. Educationally, he has a Bachelor's Degree in Travel and Tourism obtained from the University of Cape Town, a National Diploma in Office Management from Witwatersrand University, and a Postgraduate Certificate in Business Administration from the University of South Africa.

Summary of duties:

- Direct the activities and productivity of a department or the entire company.
- Provide training and guidance.
- Delegate duties such as typing, copying, and scanning.
- Create schedules.
- Work with the Assistant Director to sustain and grow programs and services.
- Participate in strategic planning.
- Represent the organization to the public, key stakeholders, and business partners.
- Plan and implement the annual calendar of activities including fundraising initiatives, special events, and the official administrative acts.
- Help create budgets and track expenditures.
- Create presentations for meetings



SYLVIA KHUMALO

Sales and Marketing Manager

Ms. Khumalo will serve as the Sales and Marketing Manager. Before Sunlight Tours, she served as the Head of the marketing department at the Elephant Coast Tours. Prior to that, she was working as the Junior Sales manager at the Drakensberg Safaris. Educationally, she holds a Bachelor's Degree in Marketing obtained from the University of KwaZulu-Natal and an Advanced Diploma in Travel and Tourism.

Summary of duties:

- Develops and implements strategic marketing plans and sales plans and forecasts to achieve corporate objectives for products and services.
- Develops and manages sales/marketing operating budgets.
- Plans and oversees advertising and promotion activities including print, online, electronic media, and direct mail.
- Develops and recommends product positioning, packaging, and pricing strategy to produce the highest possible long-term market share.
- Achieves satisfactory profit/loss ratio and market share in relation to preset standards and industry and economic trends. Ensures effective control of marketing results, and takes corrective action to guarantee that achievement of marketing objectives falls within designated budgets.
- Oversees and evaluates market research and adjusts marketing strategy to meet changing market and competitive conditions.
- Monitors competitor products, sales, and marketing activities.
- Establishes and maintains relationships with industry influences and key strategic partners.



BUHLE MCHUNU

Chief Financial Officer

Before Sunlight Tours, she served as the Financial Manager for the Intercape Tours. Prior to that, she worked as an Accountant and Bookkeeper at the Bayside Hotel. Educationally, she has a Bachelor's Degree in Cost and Auditing Management obtained from the Durban University of Technology and a National Diploma in Bookkeeping from the University of Johannesburg.

Summary of duties:

- Manage the accounting, investor relations, legal, tax, and treasury departments
- Oversee the financial operations of subsidiary companies and foreign operations
- Manage any third parties to which functions have been outsourced
- Oversee the company's transaction processing systems
- Implement operational best practices
- Oversee employee benefit plans, with particular emphasis on maximizing a cost-effective benefits package
- Supervise acquisition due diligence and negotiate acquisitions



WANDILE NINELA

Human Resource and Communication Manager

Before Sunlight Tours, he was working for the Durban Pentravel as the Human Resource Manager. Prior to that, he was working as a Senior Communication Manager Assistant at Tsogo Travel and Tours. He has also worked independently as a Website Developer for 3 years. Educationally, he has a Bachelor's Degree in Computer Programming obtained from the University of Cape Peninsula, a National Diploma in Human Resource and Public Relations Management from the University of Witwatersrand.

Summary of duties:

- Plan and manage recruitment and selection of staff
- Plan and conduct new employee orientation
- Identify and manage training and development needs for employees
- Develop and implement human resources policies and procedures
- Administer policies and procedures
- Administer compensation and benefits
- Ensure compensation and benefits are in line with company policies and legislation
- Benchmark compensation and benefits
- Support annual salary review
- Implement and monitor performance management system
- Supervises and coordinates the work of the communications team.
- Oversees and writes or edits Development documents including:
 - fundraising proposals to individuals, foundations, and corporations fundraising publications; communications materials, such as press releases, cultivation, solicitation and acknowledgment letters documents present official Institutional
- Responsible for all communication materials

Average Salary of Employees

The following table shows the forecast data about the salaries of the employees for the next three years:

| Personnel Plan | Year 1 | Year 2 | Year 3 |
|-----------------------------|-----------|-----------|-----------|
| Chief Executive Officer | \$85,000 | \$95,000 | \$105,000 |
| Sales and Marketing Manager | \$45,000 | \$50,000 | \$55,000 |
| Managing Director | \$550,000 | \$650,000 | \$750,000 |

| Personnel Plan | Year 1 | Year 2 | Year 3 |
|--|--------------------|--------------------|--------------------|
| Chief Financial Officer | \$145,000 | \$152,000 | \$159,000 |
| Human Resource and Communication Manager | \$50,000 | \$55,000 | \$60,000 |
| Technical Assistant | \$87,000 | \$94,000 | \$101,000 |
| Customer Representative | \$42,000 | \$45,000 | \$48,000 |
| Total Salaries | \$1,004,000 | \$1,141,000 | \$1,278,000 |

6.

Sustainability And Corporate Society Responsibility



TIP

Being an integrated eco and cultural travel business, Sunlight Tours seek to effect on rural development, sustainability, and conservation and give back to society. To ensure that Sunlight gives back to the environment, all of its operations will be orientated towards carbon reduction and recycling. As this business will be established in a high unemployment

To unlock help try Upmetrics!

Start Writing here...



TIP

Being seen to be sustainable can help us increase income by securing the loyalty of current customers and attracting new ones, resulting in increased market share.

To unlock help try Upmetrics!

Revenue growth

Start writing here...



TIP

Sustainable actions can help lower operating costs and improve overall productivity and efficiency by reducing resource use, decreasing waste output, and avoiding non-compliance fines.

To unlock help try Upmetrics!

Cost savings

Start writing here...



TIP

As environmental and social criteria are becoming a standard part of lending risk assessments, as a sustainable tour operator, we are more likely to be able to attract capital from banks and investors.

To unlock help try Upmetrics!

Access to capital

Start writing here...



TIP

Our staff will feel proud of working for us as employers that take their responsibilities to society seriously. Our sustainable policies will have an increase in the capacity to attract and retain skilled and talented employees and contract labor, thus increasing their ability to innovate and compete.

To unlock help try Upmetrics!

Human capital

Start writing here...



TIP

A reputation for being sustainable will add value to our brand and strengthens our market position, making us less vulnerable to short-term market and economic changes.

To unlock help try Upmetrics!

Brand value and reputation

Start writing here...



TIP

Acting sustainably will help make tourist destinations more pleasant places to visit and live in. Ensuring the long-term quality of the destination also helps guarantee business viability.

To unlock help try Upmetrics!

Preservation of destinations

Start writing here...

Our challenge here is to design holiday packages that have lower environmental and social burdens while still yielding acceptable economic returns.

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 a travel agency business plan is an in-depth financial plan. The financial plan crafts a detailed map of all the expenses needed for the startup and how these expenses will be met by the earned profits. It is recommended that you use [our financial planning tool](#) for guiding you through all financial aspects needed to be considered for startup. To unlock help try Upmetrics!



TIP

The company will be financed by Mr. Miya himself and he will control the direction of the business to make sure that it is expanding at the forecasted rate. As for the travel agency business start-up, no equity funding or outside loans will be required. With the help of financial experts, Miya has developed the following financial plan for his travel agency startup. To unlock help try Upmetrics!

Start Writing here...

Important Assumptions

The financial projections of the company are forecasted 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 |

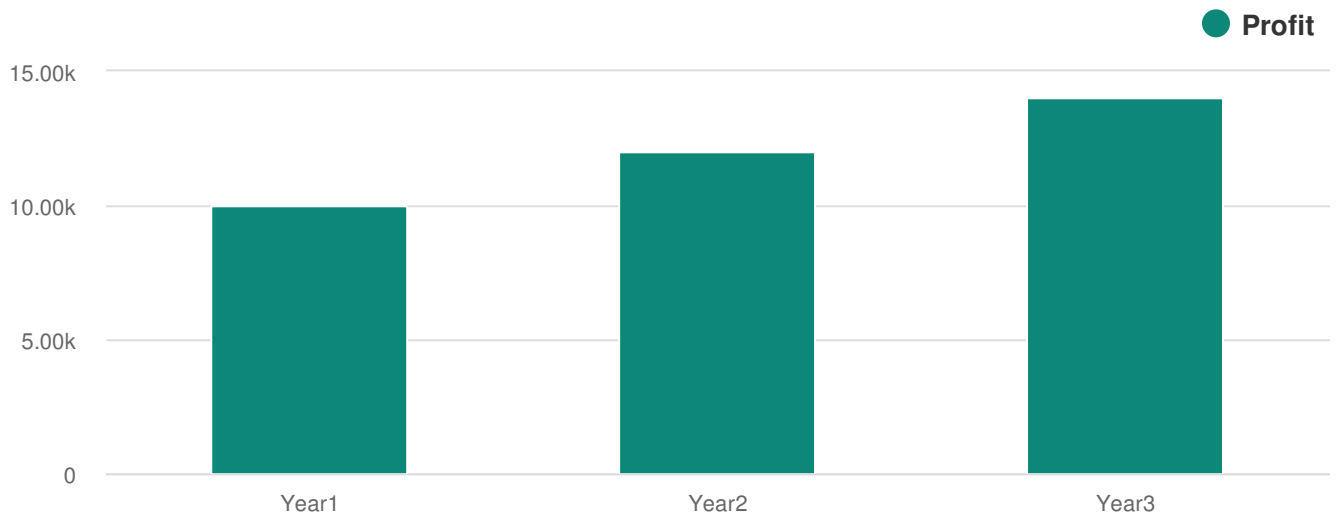
Brake-even Analysis

| | |
|--------------------------------|-----------|
| Monthly Units Break-even | 5530 |
| Monthly Revenue Break-even | \$159 740 |
| Assumptions: | |
| 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 |
|--|-----------|-----------|-----------|
| Sales | \$309 069 | \$385 934 | \$462 799 |
| Direct Cost of Sales | \$15 100 | \$19 153 | \$23 206 |
| Other | \$0 | \$0 | \$0 |
| 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% |
| Expenses | | | |
| 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 |
| EBITDA | \$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 |
| Net Profit/Sales | 30,00% | 39,32% | 48,64% |

Profit Yearly



Financial Year

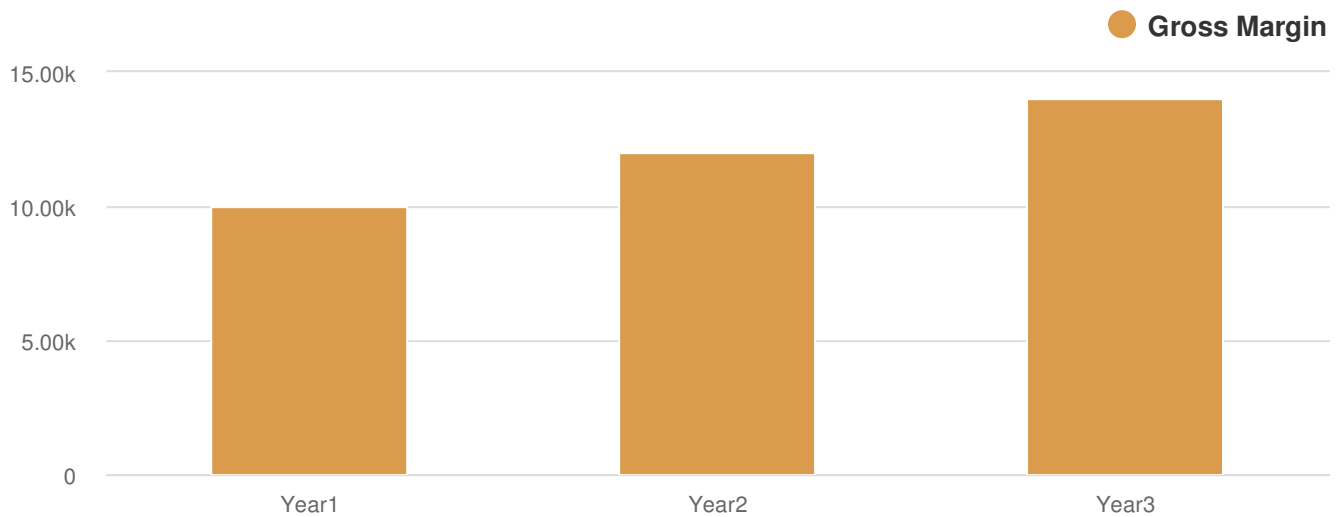
Profit

| | |
|-------|-------|
| 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 |
|---|-----------------|-----------------|-----------------|
| Cash from Operations | | | |
| Cash Sales | \$40 124 | \$45 046 | \$50 068 |
| Cash from Receivables | \$7 023 | \$8 610 | \$9 297 |
| SUBTOTAL CASH FROM OPERATIONS | \$47 143 | \$53 651 | \$59 359 |
| Additional Cash Received | | | |
| 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 |
| SUBTOTAL CASH RECEIVED | \$47 143 | \$53 651 | \$55 359 |
| Expenditures from Operations | | | |
| Cash Spending | \$21 647 | \$24 204 | \$26 951 |
| Bill Payments | \$13 539 | \$15 385 | \$170 631 |
| SUBTOTAL SPENT ON OPERATIONS | \$35 296 | \$39 549 | \$43 582 |
| Additional Cash Spent | | | |
| 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 |
| SUBTOTAL CASH SPENT | \$35 296 | \$35 489 | \$43 882 |
| Net Cash Flow | \$11 551 | \$13 167 | \$15 683 |

| 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 |
| TOTAL CURRENT ASSETS | \$201 259 | \$237 468 | \$273 677 |
| Long-term Assets | | | |
| Long-term Assets | \$10 000 | \$10 000 | \$10 000 |
| Accumulated Depreciation | \$12 420 | \$14 490 | \$16 560 |
| TOTAL LONG-TERM ASSETS | \$980 | \$610 | \$240 |
| TOTAL ASSETS | \$198 839 | \$232 978 | \$267 117 |
| Current Liabilities | | | |
| Accounts Payable | \$9 482 | \$10 792 | \$12 102 |
| Current Borrowing | \$0 | \$0 | \$0 |
| Other Current Liabilities | \$0 | \$0 | \$0 |
| SUBTOTAL CURRENT LIABILITIES | \$9 482 | \$10 792 | \$12 102 |
| Long-term Liabilities | \$0 | \$0 | \$0 |
| TOTAL LIABILITIES | \$9 482 | \$10 792 | \$12 102 |
| Paid-in Capital | \$30 000 | \$30 000 | \$30 000 |
| Retained Earnings | \$48 651 | \$72 636 | \$96 621 |
| Earnings | \$100 709 | \$119 555 | \$138 401 |
| TOTAL CAPITAL | \$189 360 | \$222 190 | \$255 020 |
| TOTAL LIABILITIES AND CAPITAL | \$198 839 | \$232 978 | \$267 117 |
| Net Worth | \$182 060 | \$226 240 | \$270 420 |

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% |
| 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 | Year 1 | Year 2 | Year 3 | |
| 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 |
|------------------------------|-----------|-----------|-----------|------------------|
| 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. |
| 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. |

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