





# Credit Repair Business Plan


BUSINESS PLAN


[YEAR]


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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>	<b>6</b>
Market opportunity .....	7
Services Offered .....	7
Marketing & sales strategies .....	8
Financial Highlights .....	8
Units Sold v/s Revenue .....	9
<b>Company Overview</b>	<b>10</b>
Ownership .....	11
Mission statement .....	12
Business history .....	12
Future goals .....	13
<b>Market Analysis</b>	<b>14</b>
Target Market .....	15
Market size and growth potential .....	15
Market Size .....	16
Competitive analysis .....	16
Lexington Law .....	16
CreditRepair.com .....	17
Sky Blue Credit .....	17
Market trends .....	17
Regulatory environment .....	18
<b>Products and Services</b>	<b>19</b>
Credit Repairing Services .....	20
Credit Report Analysis .....	20
Dispute Resolution .....	21
Debt Management .....	21
Credit Counseling .....	22
Additional Services .....	22

## Sales And Marketing Strategies 23

---

Unique Selling Proposition (USP) .....	24
Pricing Strategy .....	24
Marketing strategies .....	25
Online .....	25
Sales strategies .....	26
Customer retention .....	26

## Operations Plan 27

---

Staffing & Training .....	28
Operational Process .....	28
Technology .....	29

## Management Team 30

---

Key managers .....	31
John Doe .....	31
Jane Doe .....	32
Alice Brown .....	32
Robert Brown .....	33
Organizational structure .....	33
Organization chart .....	34
Compensation plan .....	34
Advisors/Consultants .....	35
Dr. Emma White .....	35
Mr. Tom Gray .....	35

## Financial Plan 36

---

Profit & loss statement .....	37
Cash flow statement .....	42
Balance sheet .....	44
Break-even Analysis .....	46
Financing needs .....	48



# Business planning that's simpler and faster than you think

Creating a business plan using Upmetrics to start and grow a business is literally the easiest thing in the World. Simply read the instructions and fill in the blanks. It's as simple as that.

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1.

# Executive Summary

Market opportunity

Services Offered

Marketing & sales strategies

Financial Highlights



## REMEMBER

An executive summary is the first section of the business plan intended to provide an overview of the whole business plan.

To unlock help try Upmetrics!

### Help tip

### Credit Repair Business Plan

Start your executive summary by briefly introducing your business to your readers.

This section may include the name of your credit repairing business, its location, when it was

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*Start writing here..*

## Market opportunity

### Help tip

### Credit Repair Business Plan

summarize your market research, including market size, growth potential, and marketing trends. Highlight the opportunities in the market and how your business will fit in to fill the gap.

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*Start writing here..*

## Services Offered

### Help tip

### Credit Repair Business Plan


Highlight the credit repair services you offer your clients. The USPs and differentiators you offer are always a plus.

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## Marketing & sales strategies

 **Help tip**

 **Credit Repair Business Plan**


Outline your sales and marketing strategies—what marketing platforms you use, how you plan on acquiring customers, etc.

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## Financial Highlights

 **Help tip**

 **Credit Repair Business Plan**

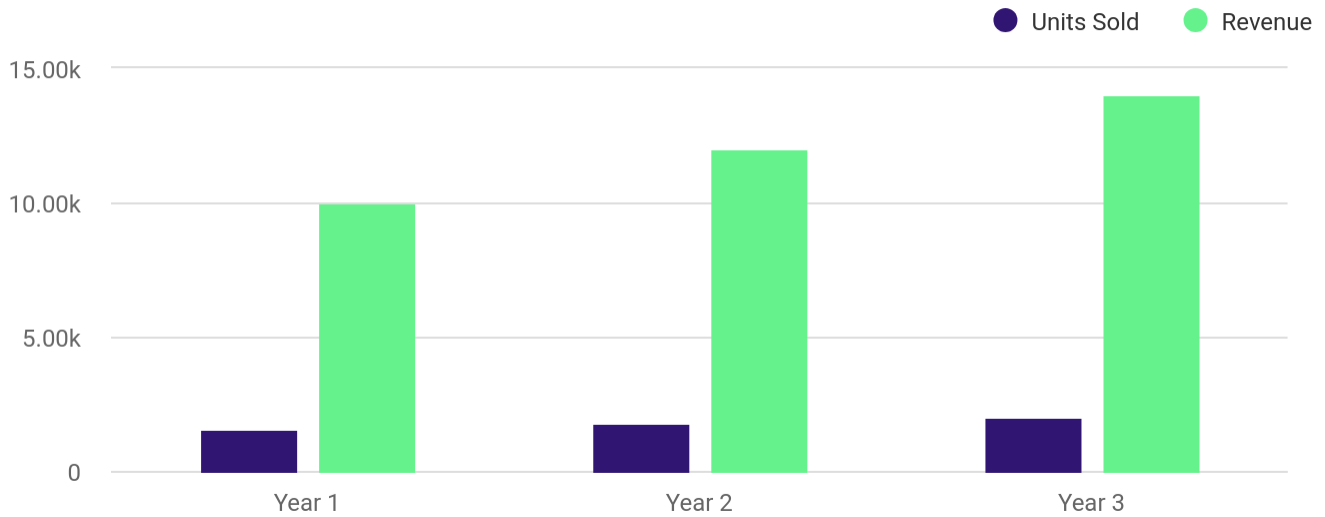
Briefly summarize your financial projections for the initial years of business operations. Include capital or investment requirements, associated startup costs, projected revenues, and profit forecasts.

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## Units Sold v/s Revenue



Financial Year	Units Sold	Revenue
Year 1	1,550	\$10,000
Year 2	1,800	\$12,000
Year 3	2,050	\$14,000

Help tip

Credit Repair Business Plan

Summarize your executive summary section with a clear CTA, inviting angel investors to discuss the potential business investment.

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*Write a call to action for your business plan.*

# 2.

## Company Overview

Ownership

Mission statement

Business history

Future goals



## REMEMBER

Depending on what details of your business are essential, you'll need different elements in your business overview.

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### Help tip

### Credit Repair Business Plan

Describe your business in this section by providing all the basic information:

Describe what kind of credit repair company you run and the name of it. You may specialize in

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*Start writing here..*

## Ownership

### Help tip

### Credit Repair Business Plan


List the names of your credit repair company's founders or owners. Describe what shares they own and their responsibilities for efficiently managing the business.

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*Start writing here..*

## Mission statement

 Help tip

 Credit Repair Business Plan

Summarize your business' objective, core principles, and values in your mission statement. This statement needs to be memorable, clear, and brief.

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**Our mission at [Credit Repair Solutions] is to empower our clients with the knowledge and tools they need to improve their credit scores and achieve financial freedom.**

**We are committed to providing personalized and results-driven services that are tailored to the unique needs of each client, guided by our core principles of integrity, transparency, and customer satisfaction.**



## Business history

 Help tip

 Credit Repair Business Plan


If you're an established credit repair service provider, briefly describe your business history, like —when it was founded, how it evolved over time, etc.

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*Start writing here..*

## Future goals

 **Help tip**

 **Credit Repair Business Plan**

It's crucial to convey your aspirations and vision. Mention your short-term and long-term goals; they can be specific targets for revenue, market share, or expanding your services.

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*Start writing here..*

# 3.

## Market Analysis

Target Market

Market size and growth potential

Competitive analysis

Market trends

Regulatory environment



## REMEMBER

Market analysis provides a clear understanding of the market in which your printing business will run along with the target market, competitors, and growth opportunities.

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### Help tip

### Credit Repair Business Plan

To write the introduction section of your market analysis, start by clearly identifying your primary target market.

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*Start writing here..*

## Target Market

### Help tip

### Credit Repair Business Plan

Start this section by describing your target market. Define your ideal customer and explain what types of services they prefer. Creating a buyer persona will help you easily define your target market to your readers.

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## Market size and growth potential

### Help tip

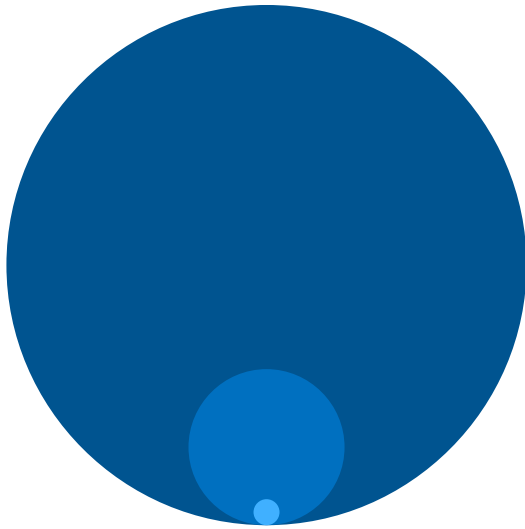
### Credit Repair Business Plan

Describe your market size and growth potential and whether you will target a niche or a much broader market.

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## Market Size



### Available Market

Total potential individuals seeking credit repair in the U.S.

**100M**

### Served Market

Individuals actively seeking credit repair services.


**30M**

### Target Market

Individuals with poor credit scores aged 25-45.

**5M**

 Help tip

 Credit Repair Business Plan

Identify and analyze your direct and indirect competitors. Identify their strengths and weaknesses, and describe what differentiates your credit repairing services from them.

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## Competitive analysis

### Lexington Law

Founded in 2004, Lexington Law is one of the oldest and most respected firms in the credit repair industry. They combine legal expertise with credit repair services, leveraging a team of lawyers and paralegals to challenge negative report items.

#### Features

- Personalized credit repair plans
- Legal consultation and intervention
- Credit score analysis
- Online dashboard & mobile app for real-time tracking

#### Strengths

- Legal expertise and credibility due to their team of lawyers.
- Long-standing reputation and extensive industry experience
- Technological tools allowing clients to monitor their credit repair progress

#### Weaknesses

- Higher pricing compared to some competitors
- Services might be overwhelming for those seeking simple credit repair solutions



## CreditRepair.com

CreditRepair.com focuses on a technology-driven approach to credit repair. Established in 1997, they offer tools and solutions aimed at not only improving credit scores but also educating clients.

### Features

- Customized credit repair game plan
- Mobile app for tracking & alerts
- Credit report analysis
- Monthly credit score updates

### Strengths

- User-friendly interface and easy-to-use digital tools
- Strong emphasis on customer education
- Transparent process with monthly progress reports

### Weaknesses

- Lack of legal consultation services
- Pricing might be on the higher side for some of the services offered

## Sky Blue Credit

Sky Blue Credit offers a straightforward and user-friendly approach to credit repair. Founded in 1989, their no-nonsense methodology appeals to individuals seeking transparent and easy-to-understand services.

### Features

- Customized dispute letters to credit bureaus
- Debt validation and negotiation services
- Pause your service feature, offering flexibility in the credit repair journey

### Strengths


- Simplified, transparent pricing model
- Flexibility in choosing and pausing services
- Extensive industry experience with a clean track record

### Weaknesses


- Limited digital tools for tracking and reporting
- Absence of specialized legal consultation services

## Market trends

 **Help tip**

 **Credit Repair Business Plan**

Analyse emerging trends in the industry, such as technology disruptions, changes in customer behavior or preferences, etc. Explain how your business will cope with all the trends.

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*Start writing here..*

# Regulatory environment

Help tip

Credit Repair Business Plan

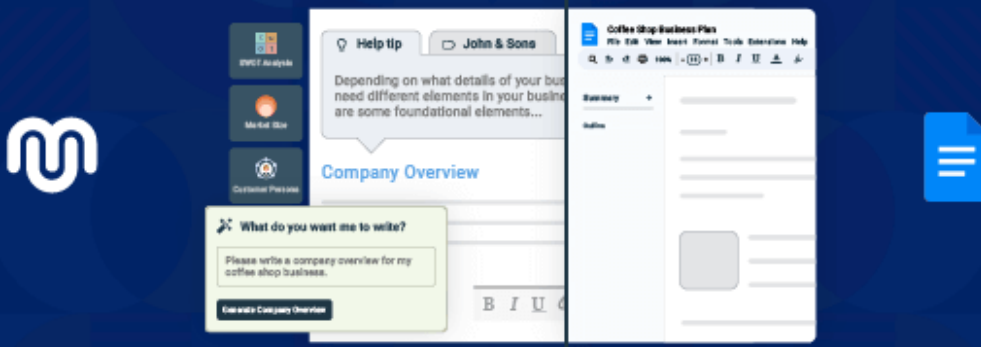
List regulations and licensing requirements that may affect your credit repair company, such as the Consumer Financial Protection Bureau (CFPB), Fair Credit Reporting Act (FCRA), state laws, etc.

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Start writing here..

## Upmetrics vs Business Plan Templates

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



Upmetrics guided builder prompts you with tailored questions and helps answer them to create your business plan. You also have access to AI Assistant and other resources to seek guidance and ensure you're on the right track.

[Start your planning today](#)

# 4.

## Products and Services

Credit Repairing Services

Additional Services



## REMEMBER

The product and services section of a credit repair business plan should describe the specific services and products that will be offered to customers. To write this section should include the following:

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### Help tip

### Credit Repair Business Plan

To craft the introduction for your "Products and Services" chapter, begin by positioning your business within its industry, emphasizing its unique strengths or value proposition.

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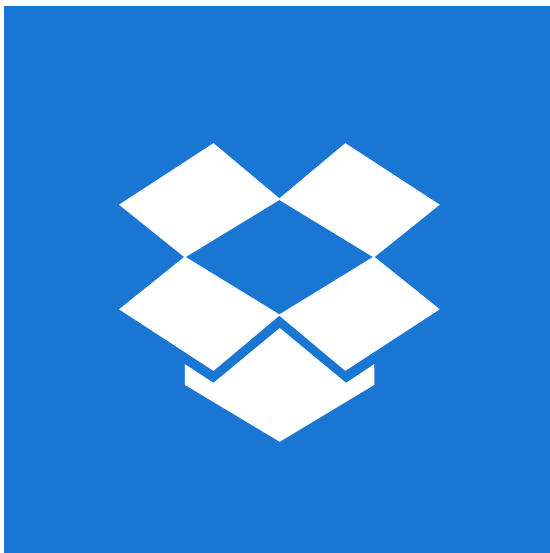
### Help tip

Mention the credit repair services your business will offer. This list may include services like,

- Credit report analysis

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## Credit Repairing Services



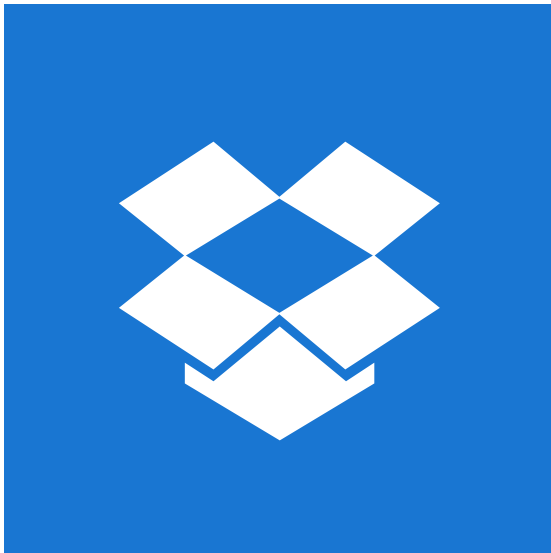
### Credit Report Analysis

Price: **[\$99.99] per analysis**

A thorough examination of a client's credit report to pinpoint inaccuracies and areas for improvement.

#### Specifications

- Comprehensive review of all three major credit bureau reports.
- Identification of errors, discrepancies, and potential fraud.
- Detailed report highlighting areas of concern and recommended actions.



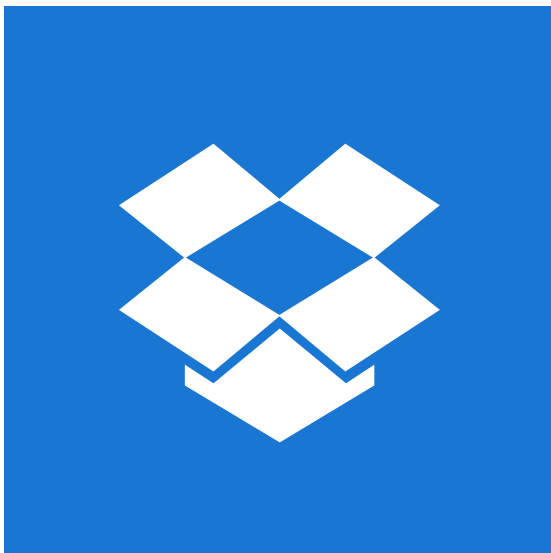
## Dispute Resolution

Price: **[\$149.99] per disputed item**

A professional engagement with credit bureaus and creditors to challenge inaccuracies and advocate for the removal of erroneous entries.

### Specifications

- 
- Drafting of legally compliant dispute letters.
- Persistent follow-ups with credit bureaus until the resolution is achieved.
- Client updates at every stage of the process.



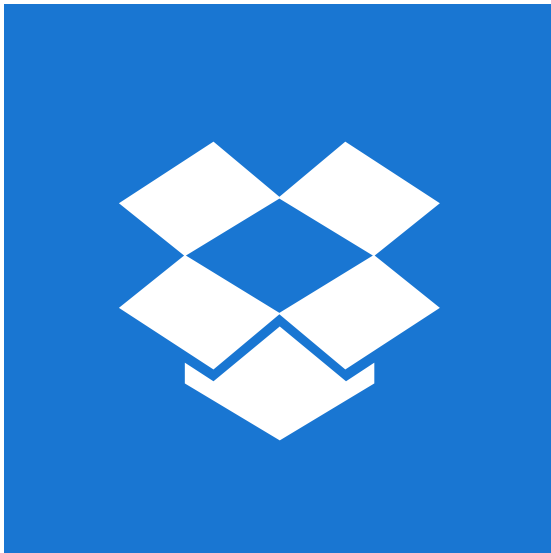
## Debt Management

Price: **[\$299.99] setup fee + \$49.99/month**

A structured program designed to help clients manage, reduce, and ultimately eliminate their debts.

### Specifications

- Customized debt reduction plan based on client's financial situation.
- Negotiations with creditors for reduced interest rates or payment terms.
- Periodic reviews and adjustments to ensure optimal progress.



## Credit Counseling

Price: **[\$79.99] per session**


Personalized sessions aimed at educating clients about credit management, improving credit scores, and maintaining good financial health.

### Specifications

- One-on-one sessions with certified credit counselors.
- Comprehensive assessment of client's financial situation.
- Education on credit principles, best practices, and future strategies.

## Additional Services

 Help tip

 Credit Repair Business Plan

Mention if your credit repair company offers any additional services. You may include services like credit monitoring, financial education, debt settlement, etc.

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# 5.

## Sales And Marketing Strategies

Unique Selling Proposition (USP)

Pricing Strategy

Marketing strategies

Sales strategies

Customer retention



## REMEMBER

Writing the sales and marketing strategies section means a list of strategies you will use to attract and retain your clients.

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### Help Tip

### Credit Repair Business Plan

To create an effective introduction for your "Sales and Marketing Strategies" chapter, start by setting the stage within your specific industry or market.

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*Start writing here..*

## Unique Selling Proposition (USP)

### Help tip

### Credit Repair Business Plan

Define your business's USPs depending on the market you serve, the equipment you use, and the unique services you provide. Identifying USPs will help you plan your marketing strategies.

To unlock help try Upmetrics!

*Start writing here..*

## Pricing Strategy

### Help tip

### Credit Repair Business Plan

Describe your pricing strategy—how you plan to price your services and stay competitive in the local market. You can mention any discounts you plan on offering to attract new customers.

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*Start writing here..*



Discuss your marketing strategies to market your services. You may include some of these marketing strategies in your business plan—blog posts, creating educational content, whitepapers, or other forms of content.

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## Marketing strategies

### Online



#### **Blog Posts**

Regular blog posts on topics related to credit repair, finance management, and industry trends, driving organic traffic to our website.



#### **Educational Content**

Offering free webinars, eBooks, and video content that positions [Credit Repair Solutions] as an authority in the credit repair niche.



#### **Whitepapers**

Publishing detailed whitepapers highlighting industry research, case studies, and client success stories.

💡 Help tip

📄 Credit Repair Business Plan

Outline the strategies you'll implement to maximize your sales. Your sales strategies may include partnering with other businesses, consultations, etc.

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## Sales strategies



### Partnerships

Collaborating with local businesses, especially those in the finance sector, to offer bundled services or exclusive discounts.



### Consultations

Offering free initial consultations, where potential clients can get a glimpse of our service quality and the tangible results they can expect.

💡 Help tip

📄 Credit Repair Business Plan

Describe your customer retention strategies and how you plan to execute them. For instance, introducing personalized service, offering discounts, etc.

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## Customer retention



### Personalized Service

Regular follow-ups post-service to address any concerns and ensure clients' credit health remains optimal.



### Loyalty Discounts

Offering special discounts or complementary services for returning clients, further solidifying our long-term relationships.

# 6.

## Operations Plan

Staffing & Training

Operational Process

Technology



## REMEMBER

When writing the operations plan section, it's important to consider the various aspects of your business operations.

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### Help tip

### Credit Repair Business Plan

To create an effective introduction for your "Operational Plan" chapter, start by emphasizing the pivotal role of efficient operations in the success of your business, underscoring how they directly impact the quality of services delivered.

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*Start writing here..*

## Staffing & Training

### Help tip

### Credit Repair Business Plan

Mention your business's staffing requirements, including the number of employees or customer service representatives needed. Include their qualifications, the training required, and the duties they will perform.

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*Start writing here..*

## Operational Process

### Help tip

### Credit Repair Business Plan

Outline the procedure the business will use to provide its clients with credit repair services.


It could involve an initial consultation, a review of your credit report, resolving any disputes, and

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*Start writing here..*

# Technology

 **Help tip**

 **Credit Repair Business Plan**

Describe the technologies that the business will employ to efficiently provide its services.

It might include customer relationship management (CRM) programs, credit monitoring,

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*Start writing here..*

# 7.

## Management Team

Key managers

Organizational structure

Compensation plan

Advisors/Consultants



## REMEMBER

The management team section provides an overview of the individuals responsible for running your business plan.

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### Help tip

### Credit Repair Business Plan

To craft an introduction for your "Management Team" chapter, begin by emphasizing the crucial role of leadership in the success of any business.

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Start writing here..

## Key managers

### Help tip

### Credit Repair Business Plan

Introduce your management and key members of your team, and explain their roles and responsibilities.

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Start writing here..



### John Doe

Founder and CEO - [john.doe@example.com](mailto:john.doe@example.com)

John Doe is the visionary founder and CEO of [Credit Repair Solutions]. With a strong background in financial services and credit repair, John has guided the company from a start-up to a leading player in the industry.



His strategic foresight and unwavering commitment to customer satisfaction are the driving forces behind the company's success.

- Education: John holds a Bachelor's degree in Finance from [University Name].
- Professional Background: John has over 15 years of experience in the credit repair industry, having worked with leading firms and amassed a wealth of knowledge and expertise in the field.



## Jane Doe

Chief Operating Officer (COO) - [jane.doe@example.com](mailto:jane.doe@example.com)

Jane Doe is the Chief Operating Officer at [Credit Repair Solutions]. Her role involves overseeing the day-to-day operations, ensuring optimal performance and customer satisfaction.



Jane brings a strategic perspective to the operational challenges and is committed to driving the company towards its objectives.

- Education: Jane has a Bachelor's degree in Business Administration from [University Name].
- Professional Background: With over 10 years of experience in operations management, Jane has a proven track record of enhancing operational efficiency and fostering a positive work environment.



## Alice Brown

Chief Marketing Officer (CMO) - [alice.brown@example.com](mailto:alice.brown@example.com)

Alice Brown, the Chief Marketing Officer at [Credit Repair Solutions], is responsible for steering the company's marketing strategies and brand positioning.



Her innovative approach to marketing and deep understanding of customer needs have significantly contributed to the company's market presence.

- Education: Alice holds a Master's degree in Marketing from [University Name].
- Professional Background: With over 8 years of experience in marketing, especially in the credit repair industry, Alice has a rich experience in developing effective marketing campaigns that resonate with the target audience.





## Robert Brown

Customer Support Manager - [robert.brown@example.com](mailto:robert.brown@example.com)

Robert Brown is the Customer Support Manager at [Credit Repair Solutions]. His main role is to ensure that customers receive the highest level of service and support.




Robert is dedicated to fostering a customer-centric culture within the team and is always looking for ways to improve customer satisfaction.

- Education: Robert has a Bachelor's degree in Customer Relationship Management from [University Name].
- Professional Background: With over 6 years of experience in customer support and relationship management, Robert has developed strong problem-solving skills and an empathetic approach to customer interactions.

## Organizational structure

 Help tip

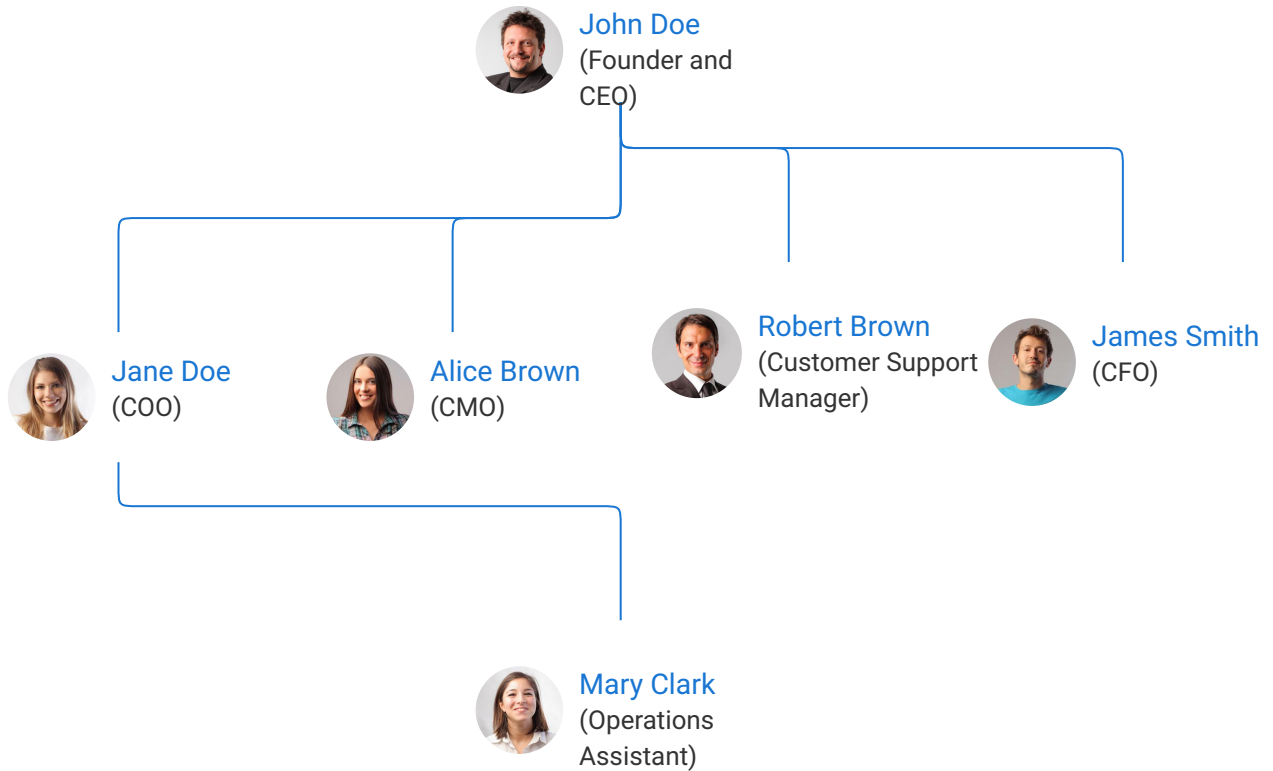
 Credit Repair Business Plan

Explain the organizational structure of your management team. Include the reporting line and decision-making hierarchy.

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*Start writing here..*

## Organization chart



## Compensation plan

 **Help tip**

 **Credit Repair Business Plan**

Describe your compensation plan for the management and staff. Include their salaries, incentives, and other benefits.

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*Start writing here..*

Mentioning advisors or consultants in your business plans adds credibility to your business idea.

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## Advisors/Consultants



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### Dr. Emma White

Financial Advisory Consultant

Dr. White, with her [20+] years of experience in finance and credit repair, provides invaluable insights into financial planning and strategic growth.



---

### Mr. Tom Gray

Regulatory and Compliance Consultant

With [15+] years under his belt, Mr. Gray advises on adherence to industry regulations, ensuring [Credit Repair Solutions] always remains compliant.

# 8.

## Financial Plan

Profit & loss statement

Cash flow statement

Balance sheet

Break-even Analysis

Financing needs



### REMEMBER

When writing the financial plan section of a business plan, it's important to provide a comprehensive overview of your financial projections for the first few years of your business, You may provide the following:

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### Help tip

### Credit Repair Business Plan

To create an effective introduction for your "Financial Plan" chapter, begin by stressing the critical role of a well-structured financial plan in the success of your venture.

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### Help tip

### Credit Repair Business Plan

Describe details such as projected revenue, operational costs, and service costs in your projected profit and loss statement. Make sure to include your business's expected net profit or loss.

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## Profit & loss statement

	2024	2025	2026
<b>Revenue</b>	<b>\$305,465</b>	<b>\$725,533.50</b>	<b>\$1,263,571.50</b>
Credit Repair Services	\$79,591	\$142,936	\$256,692

	<b>2024</b>	<b>2025</b>	<b>2026</b>
Unit Sales	796	1,429	2,567
Unit Price	\$100	\$100	\$100
<b>Credit Counselling Services</b>	<b>\$63,849</b>	<b>\$91,012.50</b>	<b>\$129,754.50</b>
Unit Sales	426	607	865
Unit Price	\$150	\$150	\$150
<b>Credit Education Workshops</b>	<b>\$162,025</b>	<b>\$491,585</b>	<b>\$877,125</b>
Users	51	110	179
Recurring Charges	\$500	\$500	\$500
<b>Cost Of Sales</b>	<b>\$12,006.40</b>	<b>\$13,594.37</b>	<b>\$15,705.22</b>
General Costs	\$12,006.40	\$13,594.37	\$15,705.22
Service Delivery Costs	\$3,469.94	\$4,736.21	\$6,484.63
Credit Report Analysis	\$1,341.15	\$1,701.01	\$2,157.20
Dispute Processing	\$2,128.79	\$3,035.20	\$4,327.43
Support Costs	\$8,536.46	\$8,858.16	\$9,220.59

	2024	2025	2026
Client Support	\$2,536.46	\$2,858.16	\$3,220.59
Software Licensing	\$6,000	\$6,000	\$6,000
Revenue Specific Costs	\$0	\$0	\$0
Personnel Costs (Direct Labor)	\$0	\$0	\$0
<b>Gross Margin</b>	<b>\$293,458.60</b>	<b>\$711,939.13</b>	<b>\$1,247,866.28</b>
<b>Gross Margin (%)</b>	<b>96.07%</b>	<b>98.13%</b>	<b>98.76%</b>
<b>Operating Expense</b>	<b>\$373,473.28</b>	<b>\$404,526.69</b>	<b>\$441,803.31</b>
Payroll Expense (Indirect Labor)	\$326,400	\$336,390	\$346,703.52
Management	\$148,200	\$152,646	\$157,225.44
Business Manager	\$78,000	\$80,340	\$82,750.20
Operations Manager	\$70,200	\$72,306	\$74,475.24
Core Services	\$99,000	\$102,960	\$107,078.40
Credit Counselor	\$51,000	\$53,040	\$55,161.60

	<b>2024</b>	<b>2025</b>	<b>2026</b>
Dispute Specialist	\$48,000	\$49,920	\$51,916.80
Support Staff	\$79,200	\$80,784	\$82,399.68
Administrative Assistant	\$43,200	\$44,064	\$44,945.28
Customer Service Representative	\$36,000	\$36,720	\$37,454.40
<b>General Expense</b>	<b>\$47,073.28</b>	<b>\$68,136.69</b>	<b>\$95,099.79</b>
Administrative Expenses	\$6,000	\$6,000	\$6,000
Office Supplies	\$2,400	\$2,400	\$2,400
Utilities	\$3,600	\$3,600	\$3,600
<b>Marketing and Advertising</b>	<b>\$20,073.28</b>	<b>\$41,076.69</b>	<b>\$67,978.59</b>
Online Advertising	\$15,273.28	\$36,276.69	\$63,178.59
Print Advertising	\$4,800	\$4,800	\$4,800
<b>Operational Costs</b>	<b>\$21,000</b>	<b>\$21,060</b>	<b>\$21,121.20</b>
Rent	\$18,000	\$18,000	\$18,000
Insurance	\$3,000	\$3,060	\$3,121.20
<b>Bad Debt</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
<b>Amortization of Current Assets</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>



	2024	2025	2026
<b>EBITDA</b>	<b>(\$80,014.68)</b>	<b>\$307,412.44</b>	<b>\$806,062.97</b>
<b>Additional Expense</b>	<b>\$8,645</b>	<b>\$8,052.51</b>	<b>\$7,429.72</b>
Long Term Depreciation	\$6,408	\$6,408	\$6,408
Gain or loss from Sale of Assets	\$0	\$0	\$0
<b>EBIT</b>	<b>(\$86,422.68)</b>	<b>\$301,004.44</b>	<b>\$799,654.97</b>
Interest Expense	\$2,237	\$1,644.52	\$1,021.73
<b>EBT</b>	<b>(\$88,659.68)</b>	<b>\$299,359.93</b>	<b>\$798,633.25</b>
Income Tax Expense / Benefit	\$0	\$0	\$0
<b>Total Expense</b>	<b>\$394,124.68</b>	<b>\$426,173.57</b>	<b>\$464,938.25</b>
<b>Net Income</b>	<b>(\$88,659.68)</b>	<b>\$299,359.93</b>	<b>\$798,633.25</b>
<b>Net Income (%)</b>	<b>(29.02%)</b>	<b>41.26%</b>	<b>63.20%</b>

	2024	2025	2026
Retained Earning Opening	\$0	(\$93,659.68)	\$198,700.25
Owner's Distribution	\$5,000	\$7,000	\$0
<b>Retained Earning Closing</b>	<b>(\$93,659.68)</b>	<b>\$198,700.25</b>	<b>\$997,333.50</b>

Help tip

Credit Repair Business Plan

The cash flow for the first few years of your operation should be estimated and described in this section.

This may include billing invoices, payment receipts, loan payments, and any other cash flow statements.

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## Cash flow statement

	2024	2025	2026
<b>Cash Received</b>	<b>\$305,465</b>	<b>\$725,533.50</b>	<b>\$1,263,571.50</b>
<b>Cash Paid</b>	<b>\$387,716.68</b>	<b>\$419,765.57</b>	<b>\$458,530.25</b>
COS & General Expenses	\$59,079.68	\$81,731.06	\$110,805.01
Salary & Wages	\$326,400	\$336,390	\$346,703.52
Interest	\$2,237	\$1,644.52	\$1,021.73
Sales Tax	\$0	\$0	\$0


	2024	2025	2026
Income Tax	\$0	\$0	\$0
<b>Net Cash From Operations</b>	<b>(\$82,251.68)</b>	<b>\$305,767.93</b>	<b>\$805,041.25</b>
Assets Sell	\$0	\$0	\$0
Assets Purchase	\$30,000	\$0	\$0
<b>Net Cash From Investments</b>	<b>(\$30,000)</b>	<b>\$0</b>	<b>\$0</b>
<b>Amount Received</b>	<b>\$150,000</b>	<b>\$0</b>	<b>\$0</b>
Loan Received	\$50,000	\$0	\$0
Common Stock	\$0	\$0	\$0
Preferred Stock	\$0	\$0	\$0
Owner's Contribution	\$100,000	\$0	\$0
<b>Amount Paid</b>	<b>\$16,580.52</b>	<b>\$19,173.01</b>	<b>\$12,795.80</b>
Loan Capital	\$11,580.52	\$12,173	\$12,795.79
Dividends & Distributions	\$5,000	\$7,000	\$0

	2024	2025	2026
<b>Net Cash From Financing</b>	\$133,419.48	(\$19,173.01)	(\$12,795.80)
<b>Summary</b>			
Starting Cash	\$0	\$21,167.80	\$307,762.72
Cash In	\$455,465	\$725,533.50	\$1,263,571.50
Cash Out	\$434,297.20	\$438,938.58	\$471,326.05
Change in Cash	\$21,167.80	\$286,594.92	\$792,245.45
<b>Ending Cash</b>	<b>\$21,167.80</b>	<b>\$307,762.72</b>	<b>\$1,100,008.17</b>

Help tip

Credit Repair Business Plan

Create a projected balance sheet documenting your credit repair business's assets, liabilities, and equity.


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## Balance sheet

	2024	2025	2026
<b>Assets</b>	<b>\$44,759.80</b>	<b>\$324,946.72</b>	<b>\$1,110,784.17</b>
<b>Current Assets</b>	<b>\$21,167.80</b>	<b>\$307,762.72</b>	<b>\$1,100,008.17</b>
Cash	\$21,167.80	\$307,762.72	\$1,100,008.17
Accounts Receivable	\$0	\$0	\$0
Inventory	\$0	\$0	\$0
Other Current Assets	\$0	\$0	\$0
<b>Long Term Assets</b>	<b>\$23,592</b>	<b>\$17,184</b>	<b>\$10,776</b>
Gross Long Term Assets	\$30,000	\$30,000	\$30,000
Accumulated Depreciation	(\$6,408)	(\$12,816)	(\$19,224)
<b>Liabilities &amp; Equity</b>	<b>\$44,759.81</b>	<b>\$324,946.74</b>	<b>\$1,110,784.20</b>
<b>Liabilities</b>	<b>\$38,419.49</b>	<b>\$26,246.49</b>	<b>\$13,450.70</b>
<b>Current Liabilities</b>	<b>\$12,173</b>	<b>\$12,795.79</b>	<b>\$0</b>
Accounts Payable	\$0	\$0	\$0
Income Tax Payable	\$0	\$0	\$0
Sales Tax Payable	\$0	\$0	\$0
Short Term Debt	\$12,173	\$12,795.79	\$0


	2024	2025	2026
<b>Long Term Liabilities</b>	<b>\$26,246.49</b>	<b>\$13,450.70</b>	<b>\$13,450.70</b>
Long Term Debt	\$26,246.49	\$13,450.70	\$13,450.70
<b>Equity</b>	<b>\$6,340.32</b>	<b>\$298,700.25</b>	<b>\$1,097,333.50</b>
Paid-in Capital	\$0	\$0	\$0
Common Stock	\$0	\$0	\$0
Preferred Stock	\$0	\$0	\$0
Owner's Contribution	\$100,000	\$100,000	\$100,000
Retained Earnings	(\$93,659.68)	\$198,700.25	\$997,333.50
<b>Check</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>

 **Help tip**

 **Credit Repair Business Plan**

Determine and mention your business's break-even point—the point at which your business costs and revenue will be equal.

This exercise will help you understand how much revenue you need to generate to sustain or be profitable.

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## Break-even Analysis

	2024	2025	2026
Starting Revenue	\$0	\$305,465	\$1,030,998.50
Net Revenue	\$305,465	\$725,533.50	\$1,263,571.50
<b>Closing Revenue</b>	<b>\$305,465</b>	<b>\$1,030,998.50</b>	<b>\$2,294,570</b>
Starting Expense	\$0	\$394,124.68	\$820,298.25
Net Expense	\$394,124.68	\$426,173.57	\$464,938.25
<b>Closing Expense</b>	<b>\$394,124.68</b>	<b>\$820,298.25</b>	<b>\$1,285,236.50</b>
<b>Is Break Even?</b>	<b>No</b>	<b>Yes</b>	<b>Yes</b>
<b>Break Even Month</b>	<b>0</b>	<b>Jun '25</b>	<b>0</b>
<b>Days Required</b>	<b>0</b>	<b>22 Days</b>	<b>0</b>
<b>Break Even Revenue</b>	<b>\$394,124.68</b>	<b>\$593,918.67</b>	<b>\$0</b>
Credit Repair Services	\$0	\$137,614.73	\$0
Credit Counselling Services	\$0	\$103,350.60	\$0
Credit Education Workshops	\$0	\$352,953.33	\$0


	2024	2025	2026
<b>Break Even Units</b>			
Credit Repair Services	0	1,376	0
Credit Counselling Services	0	689	0
Credit Education Workshops	0	78	0

## Financing needs

 **Help tip**

 **Credit Repair Business Plan**

Calculate costs associated with starting a credit repair business, and estimate your financing needs and how much capital you need to raise to operate your business.

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*Start writing here..*



# Upmetrics vs Financial Spreadsheets

Spreadsheets can be a powerful tool for preparing complex financial reports and forecasts. However, using them can be quite time-consuming, intimidating, and frustrating.



The image shows two side-by-side screenshots. On the left is the Upmetrics 'Financial Plan' interface, which is clean and user-friendly. It features a sidebar with 'Profit & Loss', 'Balance Sheet', and 'Cash Flow' options. The main area displays a 'Profit & Loss' statement for the year 2023-24, comparing 2023-24 and 2024-25. Below this is a calculator for 'What price will you charge for each unit?' with a 'Calculate Amount' button and a 'View previous calculations' link. On the right is a screenshot of a standard spreadsheet, showing a grid with columns A-E and rows 1-17. A formula '=PERC(100)' is visible in cell C4. The spreadsheet interface is cluttered with various icons and menus.

	2023-24	2024-25
Revenue	\$245,391	\$361,811
Cost of Sales	\$18,608	\$27,238
Gross Margin	\$198,776	\$294,276
Gross Margin (%)	80.9%	81.4%
Operating Expenses	\$294,329	\$318,957
	1814	\$15,239
	3.2%	\$6,657.01
	0.2%	\$321,895.01
	7.2%	\$6,621.00
	.18%	3.38%
	7.2%	\$184,675.77



Upmetrics could be your way out of boring & clumsy spreadsheets. Simply enter the numbers, and get accurate and easy-to-understand financial reports made in minutes - no more remembering complex formulas or fussing in the spreadsheet.

[Start your planning today](#)

9.

Appendix



**REMEMBER**

When writing the appendix section, you should include any additional information that supports the main content of your plan. This may include financial statements, market research data, legal documents, and other relevant information.

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# Create a winning business plan that gets you funded

Creating a stunning and investment-ready plan requires no writing, graphic designing, or financial planning expertise.

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## Pitch decks that impress investors

Create pitch decks that provide a visual representation of your business, engage investors, and make them want to invest in your business idea.

## Stunning cover page designs

With Upmetrics, you have the liberty to choose from multiple stunning cover page designs. Choose a creative design and make your plan stand out.

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**Mariia Yevlash**



Student, Sumy State University – Ukraine

The most helpful feature was to make a business plan out of a simple idea. Thankful for all the tools provided, **especially AI which did a great impact on my work.**

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