



Mortgage Broker Business Plan


Guiding Your Path to Ownership


Business Plan


2023

Prepared By

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1.

Executive Summary



REMEMBER

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

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Help tip

Mortgage Broker Business Plan

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

This section may include the name of your mortgage broker business, its location, when it was

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Start writing here..

Market opportunity

Help tip

Mortgage Broker 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

Mortgage Broker Business Plan


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

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Marketing & Sales Strategies

 Help tip

 Mortgage Broker 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

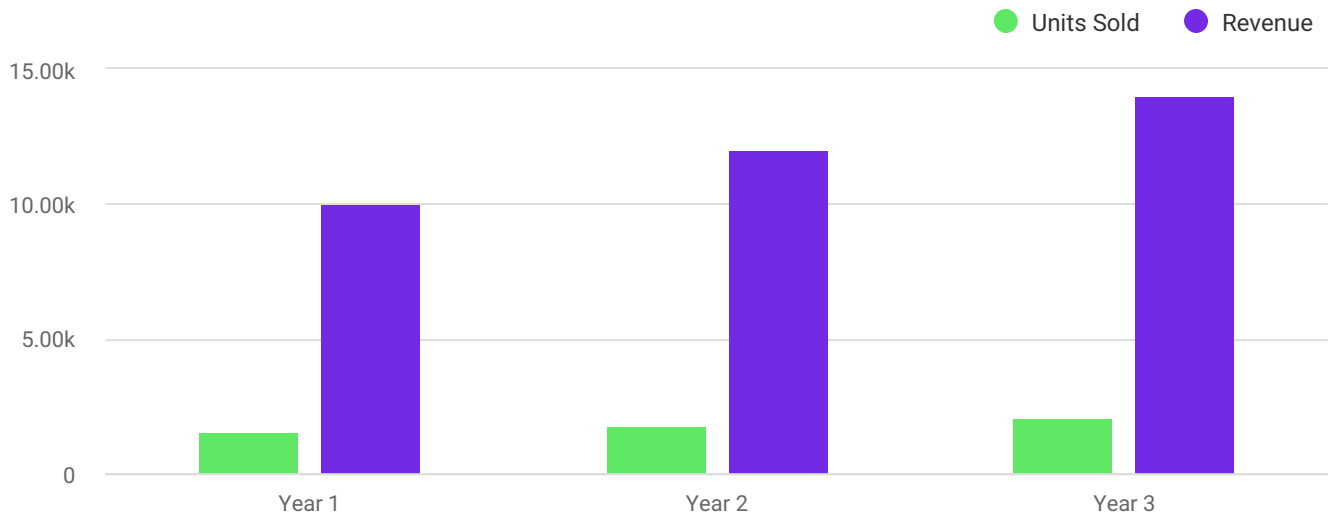
 Mortgage Broker Business Plan

Briefly summarize your financial projections for the initial years of business operations. Include any 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

📄 Mortgage Broker Business Plan

Summarize your executive summary section with a clear CTA, for example, 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



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

Mortgage Broker Business Plan

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

Describe what kind of mortgage broker company you run and the name of it. You may

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Ownership

Help tip

Mortgage Broker Business Plan

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

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Business Owners



Mission statement

 Help tip

 Mortgage Broker 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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At [Pinnacle Mortgage Partners], we are committed to lighting the path to homeownership by offering bespoke mortgage solutions tailored to individual aspirations.

Our core values revolve around integrity, transparency, and fostering long-lasting relationships with clients and financial institutions.



Business history

 Help tip

 Mortgage Broker Business Plan


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

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Future goals

 Help tip

 Mortgage Broker 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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3.

Market Analysis



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

Mortgage Broker Business Plan

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

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Target Market

Help tip

Mortgage Broker 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

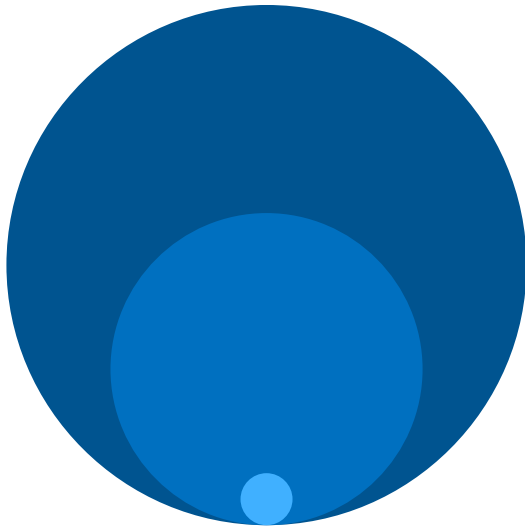
Mortgage Broker Business Plan

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

All homebuyers in the region seeking mortgage services. Served Market

5M

Served Market

Homebuyers actively use mortgage brokerage services in the region.

3M

Target Market

First-time homebuyers in the region seeking tailored mortgage guidance.

500k

Help tip

Mortgage Broker Business Plan

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

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Competitive analysis

MortgageMasters

MortgageMasters has been in operation since [year, e.g., "2005"], making it one of the stalwarts in the industry. With a network spanning [specific region, e.g., "the entire West Coast"], they have processed loans valued at over [\$XXX billion] in the last year.

Features

Comprehensive Online Mortgage Portal

Interactive Loan Calculator

Dedicated Account Managers for each client

Mobile App for loan tracking

Strengths

Over [X years, e.g., "15 years"] of industry presence gives them a robust network of lenders.

Their online portal and mobile app are user-friendly, providing clients with real-time loan tracking.

Dedicated account managers ensure personalized attention.

Weaknesses

Their service fees tend to be on the higher end of the spectrum.

They have fewer brick-and-mortar offices, which can be a deterrent for those preferring face-to-face consultations.

HomeTrust Brokers

HomeTrust Brokers, founded in [year, e.g., "2010"], places a premium on client education, hosting numerous workshops and webinars to demystify the mortgage process.

Features

Mortgage 101 Webinars and Workshops

AI-driven loan Recommendation Engine

Specialty Loans for Self-Employed Borrowers

Strengths

Their commitment to client education sets them apart.

Their AI-driven tool provides tailored loan recommendations.

Their speciality loans cater to underserved market segments.

Weaknesses

Loan approval processes can be slower compared to industry benchmarks

Beyond their niche solutions, their loan variety is somewhat limited.

FinanceFirst

A newer entrant, FinanceFirst, launched in [year, e.g., "2018"], emphasizes speed, promising loan approvals in record turnaround times.

Features

Rapid Loan Approval Process

Mobile-First Application System

24/7 Customer Support

Strengths

They live up to their promise of rapid approvals, often within [X hours/days, e.g., "48 hours"].

Their mobile-first approach and round-the-clock support cater to the modern client's expectations.

As a newer player, they bring innovative solutions to the table.


Weaknesses

Being relatively new, they lack the extensive network some older firms boast.


Rapid growth has led to occasional system outages and operational hiccups.

Market trends

 **Help tip**

 **Mortgage Broker 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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Regulatory environment

Help tip

Mortgage Broker Business Plan

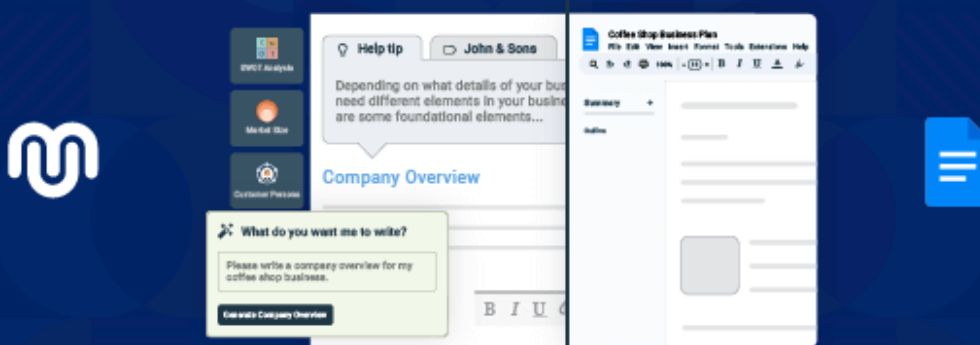
List regulations and licensing requirements that may affect your mortgage broker company, such as business registration, licensing, fiduciary duty, etc.

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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.

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4.

Products and Services



REMEMBER

The product and services section of the mortgage broker business plan should describe the specific services and products offered to customers. To write this section should include the following:

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Help tip

Mortgage Broker 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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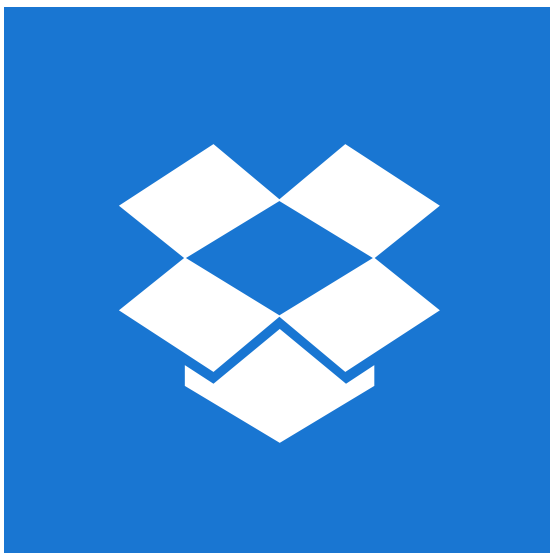
Start writing here..

Help Tip

Mention the mortgage broker services your business will offer. This list may include services like,

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Mortgage services



Fixed-rate Mortgages

Price: **[2.75%] interest rate**

A home loan solution where the interest rate remains consistent throughout the loan term, ensuring that monthly payments are predictable for borrowers.

Specifications

- Loan Term Options: 15, 20, or 30 years
- Minimum Down Payment: [10%]
- Eligibility: Minimum credit score of [650], verified employment, and consistent income.



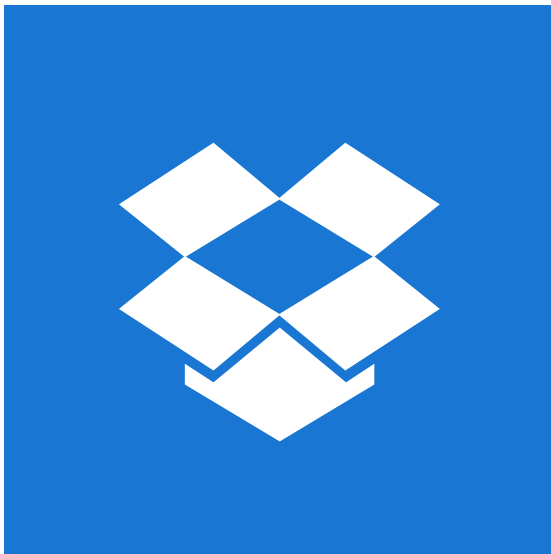
Adjustable Rate Mortgages (ARMs)

Price: **Initial rate of [2.25%], adjusting to market rates after [5 years]**

ARMs offer an initially lower interest rate, which adjusts after a predetermined period, potentially benefiting those expecting their financial circumstances to change.

Specifications

- Initial Fixed Rate Term: [5 years], after which the rate adjusts annually
- Rate Cap: Max increase of [2%] annually, not exceeding [6%] over the loan's lifetime
- Eligibility: Minimum credit score of [630], proof of future income potential.



Government-backed Loans (FHA Loan example)

Price: **The interest rate of [2.5%]**

Insured by the Federal Housing Administration, these loans are designed for low-to-moderate-income borrowers who can't make a large down payment.

Specifications

- Loan Term Options: 15 or 30 years
- Minimum Down Payment: [3.5%] with a credit score of [580] or higher
- Mortgage Insurance: Required for loan amounts exceeding [80%] of the home's value.
- Eligibility: Must have a steady employment history or worked with the same employer for the past two years.



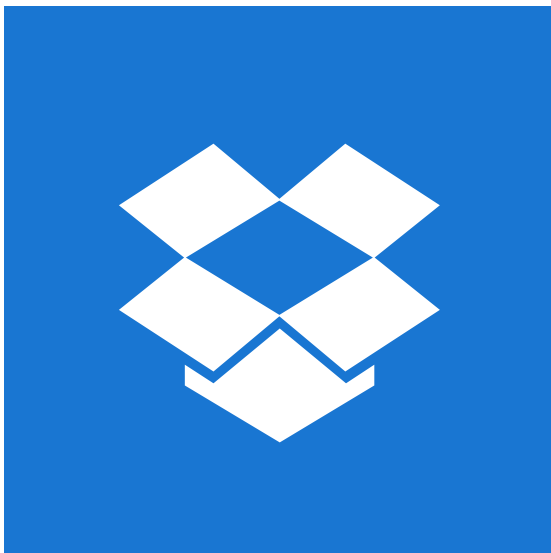
Pre-qualification Consultation

Price: **[Free]**

An initial assessment where clients provide an overview of their financial status, which allows us to gauge the potential loan amount they might be eligible for.

Specifications

- Duration: Approximately [30 minutes]
- Documentation: Recent pay stubs, tax returns, employment details.
- Outcome: An estimate of the loan amount the client may qualify for.



Loan Application Assistance

Price: **[\$150] flat fee**

Expert guidance throughout the mortgage application process, ensuring all documentation is correctly submitted, and all inquiries are addressed.

Specifications

- Duration: Varies based on client needs, typically between [2-4 hours]
- Documentation Assistance: Help in collating necessary documents like credit reports, employment verification, and property appraisal.
- Support: Dedicated agent to answer queries and expedite the application process.

5.

Sales And Marketing Strategies



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

Mortgage Broker 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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Unique Selling Proposition (USP)

Help tip

Mortgage Broker 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.

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Start writing here..

Pricing Strategy

Help tip

Mortgage Broker 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—social media marketing, Google ads, brochures, and print marketing.

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Marketing strategies

Online



Social Media

Leveraging platforms like Facebook, LinkedIn, and Instagram to engage with potential clients, share testimonials, and provide insights into the mortgage industry.



Google Ads

Targeted advertisements to capture potential clients actively seeking mortgage broker services.

Offline



Brochures & Print Marketing

High-quality printed materials distributed in strategic locations to cater to the local market and those less inclined towards digital platforms.

Outline the strategies you'll implement to maximize your sales. Your sales strategies may include direct sales calls, partnering with other businesses, offering referral programs, etc.

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Sales strategies



Partner with Businesses

Partner with Other Businesses, such as real estate agents and property developers, creating a symbiotic relationship that benefits our mutual clientele.



Direct Sales Calls

Engage in Direct Sales Calls to potential leads, offering them insights into how our services can simplify their mortgage journey.



Referral Programs

Foster a Referral Program, incentivizing satisfied clients to introduce our services to their network.

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

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Customer retention



Loyalty Programs

We've introduced a Loyalty Program, offering discounts and benefits to returning clients.



Personalized Service

Our focus on Personalized Service ensures that clients aren't just another number; they're valued members of the [Pinnacle Mortgage Partners] family.

6.

Operations Plan



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

Mortgage Broker 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

Mortgage Broker Business Plan

Mention your business's staffing requirements, including the number of employees, licensed loan officers, underwriters, processors, and administrative staff to support the day-to-day operations of your business.

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Start writing here..

Operational Process

Help tip

Mortgage Broker Business Plan

Outline how your company will collaborate with customers to obtain a mortgage. It can contain information on how you will gather client data, compare mortgage rates, and assist clients in selecting the best mortgage choice for their requirements.

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Start writing here..

Equipment & Software

 **Help tip**

 **Mortgage Broker Business Plan**

Include the list of equipment and machinery required for a mortgage broker, such as software, computer & office equipment, office supplies, etc.

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Start writing here..

7.

Management Team



REMEMBER

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

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Help tip

Mortgage Broker 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

Mortgage Broker 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

CEO & Co-founder - john.doe@example.com

John stands at the forefront of [Pinnacle Mortgage Partners], shaping its vision and ensuring that the company consistently delivers on its promises to clients.

With a keen understanding of the mortgage industry, John's leadership guarantees the firm's strategic direction is not only innovative but also client-centric.



- Educational Background: John holds an MBA from [Prestigious University] and a Bachelor's degree in Finance from [Renowned College].
- Professional Background: With over 20 years of experience in the mortgage industry, John has previously held executive roles at [Major Mortgage Company A] and [Leading Financial Institution B], where he spearheaded numerous successful initiatives.



JANE DOE

Chief Operating Officer (COO) - jane.doe@example.com

As COO, Jane is the driving force behind the day-to-day operations, ensuring that every process runs smoothly and meets the company's high standards of excellence.



Her methodical approach, combined with deep industry knowledge, ensures operational agility.

- Educational Background: Jane graduated with a Master's degree in Business Administration from [Top-tier University] and a Bachelor's in Economics from [Well-known College].
- Professional Background: Before joining [Pinnacle Mortgage Partners], Jane was the Vice President of Operations at [Prominent Mortgage Firm C], where she implemented streamlined operational procedures.



ALICE BROWN

CMO - alice.brown@example.com

Alice leads the company's marketing and branding efforts, constantly innovating and adapting to the ever-evolving market dynamics.



Her strategies are data-driven, focused on client acquisition and brand visibility.

- Educational Background: Alice holds a Master's degree in Marketing from [Leading University] and a Bachelor's degree in Communications from [Esteemed College].
- Professional Background: With a rich history in strategic marketing roles, Alice was previously the Director of Marketing at [Notable Mortgage Company D], where she drove significant brand growth.

Organizational structure

Help tip

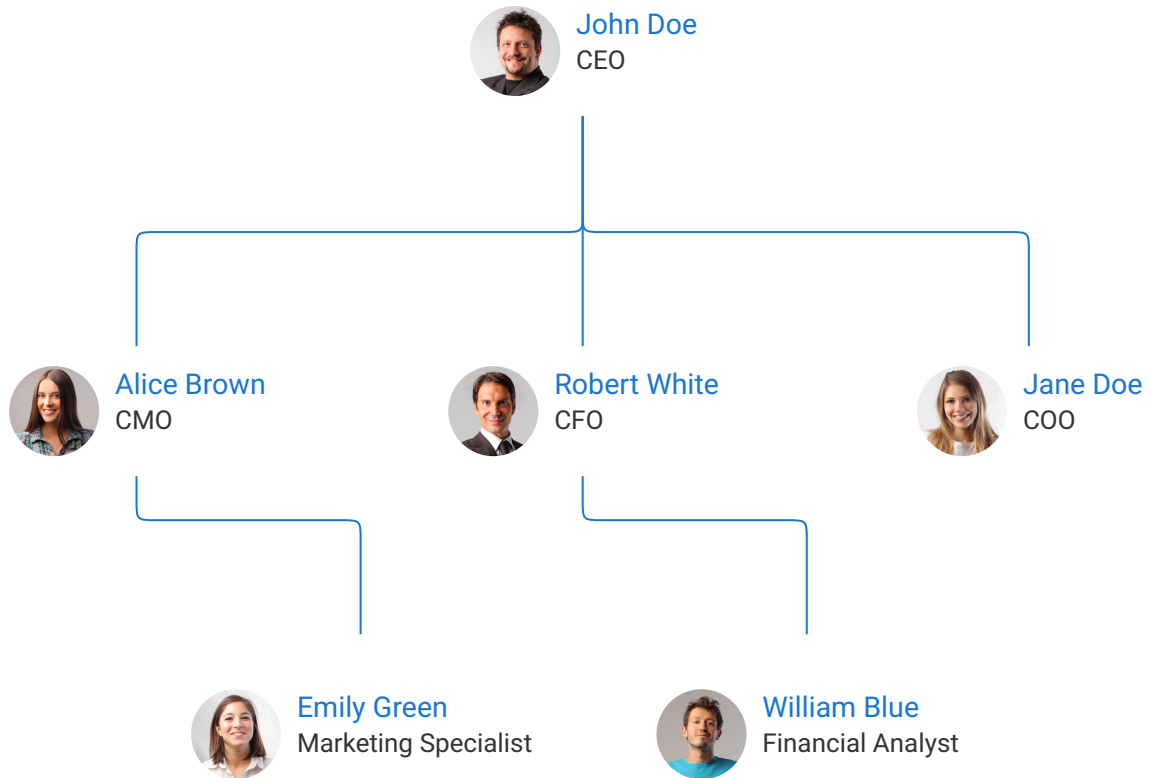
Mortgage Broker Business Plan

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**

 **Mortgage Broker 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



[ADVISOR NAME]

Advisor

Expert in [specific field or aspect, e.g., regulatory compliance], with [X years] of experience in [specific roles or companies].



[CONSULTANT NAME]

Consultant

Specialist in [specific domain, e.g., technology implementation], assisting us in [specific tasks or projects].

8.

Financial Plan



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

Mortgage Broker 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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Start writing here..

Help tip

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

	2023-24	2024-25	2025-26	2026-27	2027-28
Revenue	\$0	\$0	\$0	\$0	\$0

	2023-24	2024-25	2025-26	2026-27	2027-28
Cost Of Sales	\$0	\$0	\$0	\$0	\$0
General Costs	\$0	\$0	\$0	\$0	\$0
Revenue Specific Costs	\$0	\$0	\$0	\$0	\$0
Personnel Costs (Direct Labor)	\$0	\$0	\$0	\$0	\$0
Gross Margin	\$0	\$0	\$0	\$0	\$0
Gross Margin (%)	0%	0%	0%	0%	0%
Operating Expense	\$0	\$0	\$0	\$0	\$0
Payroll Expense (Indirect Labor)	\$0	\$0	\$0	\$0	\$0
General Expense	\$0	\$0	\$0	\$0	\$0
Bad Debt	\$0	\$0	\$0	\$0	\$0
Amortization of Current Assets	\$0	\$0	\$0	\$0	\$0
EBITDA	\$0	\$0	\$0	\$0	\$0

	2023-24	2024-25	2025-26	2026-27	2027-28
Additional Expense	\$0	\$0	\$0	\$0	\$0
Long Term Depreciation	\$0	\$0	\$0	\$0	\$0
Gain or loss from Sale of Assets	\$0	\$0	\$0	\$0	\$0
EBIT	\$0	\$0	\$0	\$0	\$0
Interest Expenses	\$0	\$0	\$0	\$0	\$0
EBT	\$0	\$0	\$0	\$0	\$0
Income Tax Expense	\$0	\$0	\$0	\$0	\$0
Total Expense	\$0	\$0	\$0	\$0	\$0
Net Income	\$0	\$0	\$0	\$0	\$0
Net Income (%)	0%	0%	0%	0%	0%
Retained Earning Opening	\$0	\$0	\$0	\$0	\$0
Owner's Distribution	\$0	\$0	\$0	\$0	\$0

	2023-24	2024-25	2025-26	2026-27	2027-28
Retained Earning Closing	\$0	\$0	\$0	\$0	\$0

 **Help tip**

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

	2023-24	2024-25	2025-26	2026-27	2027-28
Cash Received	\$0	\$0	\$0	\$0	\$0
Cash Paid	\$0	\$0	\$0	\$0	\$0
COS & General Expenses	\$0	\$0	\$0	\$0	\$0
Salary & Wages	\$0	\$0	\$0	\$0	\$0
Interest	\$0	\$0	\$0	\$0	\$0
Sales Tax	\$0	\$0	\$0	\$0	\$0
Income Tax	\$0	\$0	\$0	\$0	\$0

	2023-24	2024-25	2025-26	2026-27	2027-28
Net Cash From Operations	\$0	\$0	\$0	\$0	\$0
Assets Sell	\$0	\$0	\$0	\$0	\$0
Assets Purchase	\$0	\$0	\$0	\$0	\$0
Net Cash From Investments	\$0	\$0	\$0	\$0	\$0
Amount Received	\$0	\$0	\$0	\$0	\$0
Loan Received	\$0	\$0	\$0	\$0	\$0
Common Stock					
Preferred Stock	\$0	\$0	\$0	\$0	\$0
Owner's Contribution	\$0	\$0	\$0	\$0	\$0
Amount Paid	\$0	\$0	\$0	\$0	\$0
Loan Capital	\$0	\$0	\$0	\$0	\$0
Dividends & Distributions	\$0	\$0	\$0	\$0	\$0
Net Cash From Financing	\$0	\$0	\$0	\$0	\$0

	2023-24	2024-25	2025-26	2026-27	2027-28
Summary					
Starting Cash	\$0	\$0	\$0	\$0	\$0
Cash In	\$0	\$0	\$0	\$0	\$0
Cash Out	\$0	\$0	\$0	\$0	\$0
Change in Cash	\$0	\$0	\$0	\$0	\$0
Ending Cash	\$0	\$0	\$0	\$0	\$0

 **Help tip**

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


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Balance sheet

	2023-24	2024-25	2025-26	2026-27	2027-28
Assets	\$0	\$0	\$0	\$0	\$0
Current Assets	\$0	\$0	\$0	\$0	\$0

	2023-24	2024-25	2025-26	2026-27	2027-28
Cash	\$0	\$0	\$0	\$0	\$0
Accounts Receivable	\$0	\$0	\$0	\$0	\$0
Inventory	\$0	\$0	\$0	\$0	\$0
Other Current Assets	\$0	\$0	\$0	\$0	\$0
Long Term Assets	\$0	\$0	\$0	\$0	\$0
Gross Long Term Assets	\$0	\$0	\$0	\$0	\$0
Accumulated Depreciation	\$0	\$0	\$0	\$0	\$0
Liabilities & Equity	\$0	\$0	\$0	\$0	\$0
Liabilities	\$0	\$0	\$0	\$0	\$0
Current Liabilities	\$0	\$0	\$0	\$0	\$0
Accounts Payable	\$0	\$0	\$0	\$0	\$0
Income Tax Payable	\$0	\$0	\$0	\$0	\$0
Sales Tax Payable	\$0	\$0	\$0	\$0	\$0
Short Term Debt	\$0	\$0	\$0	\$0	\$0
Long Term Liabilities	\$0	\$0	\$0	\$0	\$0
Long Term Debt	\$0	\$0	\$0	\$0	\$0

	2023-24	2024-25	2025-26	2026-27	2027-28
Equity	\$0	\$0	\$0	\$0	\$0
Paid-in Capital	\$0	\$0	\$0	\$0	\$0
Common Stock	\$0	\$0	\$0	\$0	\$0
Preferred Stock	\$0	\$0	\$0	\$0	\$0
Owner's Contribution	\$0	\$0	\$0	\$0	\$0
Retained Earnings	\$0	\$0	\$0	\$0	\$0
Check	\$0	\$0	\$0	\$0	\$0

 **Help tip**

 **Mortgage Broker 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.

To unlock help try Upmetrics! 


Break-even Analysis

	2023-24	2024-25	2025-26	2026-27	2027-28
Starting Revenue	\$0	\$0	\$0	\$0	\$0

	2023-24	2024-25	2025-26	2026-27	2027-28
Net Revenue	\$0	\$0	\$0	\$0	\$0
Closing Revenue	\$0	\$0	\$0	\$0	\$0
Starting Expense	\$0	\$0	\$0	\$0	\$0
Net Expense	\$0	\$0	\$0	\$0	\$0
Closing Expense	\$0	\$0	\$0	\$0	\$0
Is Break Even?	0	0	0	0	0
Break Even Month	0	0	0	0	0
Days Required	0	0	0	0	0
Break Even Revenue	\$0	\$0	\$0	\$0	\$0
Break Even Units					

Financing needs

 **Help tip**

 **Mortgage Broker Business Plan**

Calculate costs associated with starting a mortgage broker 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' report for the year 2023-04, with a table showing Revenue, Cost of Sales, Gross Margin, and Operating Expenses. Below the table is a form titled 'What price will you charge for each unit?' with a 'Calculate Amount' button and a 'View price schedule over time' button. On the right is a screenshot of a standard spreadsheet interface, showing a grid of cells with a formula bar and various toolbars, representing a more complex and cluttered environment.



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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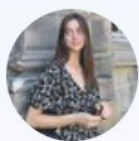
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Mariia Yevlash



Student, Sumy State University – Ukraine

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