



The Pinto's Bar and Grill

# BUSINESS PLAN

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A Moments of Happiness



**Prepared By**

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# 1.

## Executive Summary

Business Overview

Objectives

Mission Statement

Guiding Principles

Keys to Success

## Business Overview



TIP

It is a well-known fact that San Diego is a popular destination for all kinds of tourists ranging from travelers taking a weekend city break to shoppers looking for a greater selection of products and competitive pricing. The city offers its visitors a well-organized public transit system, a number of sites and landmarks to visit, world-class hotels to stay in, and

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## Objectives



TIP

The PBG will be a newly established bar and grill located in West Palm Beach, Florida. The bar will cater to office workers and tourists during the day, and at night, the bar will cater to local patrons coming home from work for some relaxation. The bar will provide a top-notch menu featuring traditional bar fare along with fine food offerings. On weekends the PBG

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## Mission Statement



TIP

The PBG will provide a comfortable place for locals to come and gather for relaxation, striving to be the bar of choice for the locals in the Cresthaven Pinto's and suburban West Palm Beach. The PBG will be known as the "Cheers Bar" – where everybody knows your name and the business will do this by providing a relaxed atmosphere encouraging

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## Guiding Principles



TIP

PBG's philosophy is simple: enjoy life and treat others as you'd want to be treated. These sound principles apply to all life situations, both personal and professional. At the PBG, these principles are applied to management, employees, customers, and suppliers alike.

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## Keys to Success



**TIP**

The PBG's key to success will be based on:

- Outstanding customer services – the PBG's goal is to be the place “where everyone knows your name”. All team members are hand-selected and love what they what do.

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# 2.

## About PBG

Business Overview

Ownership

Legal Form

Start-Up Summary

Location and Facilities

## Business Overview



TIP

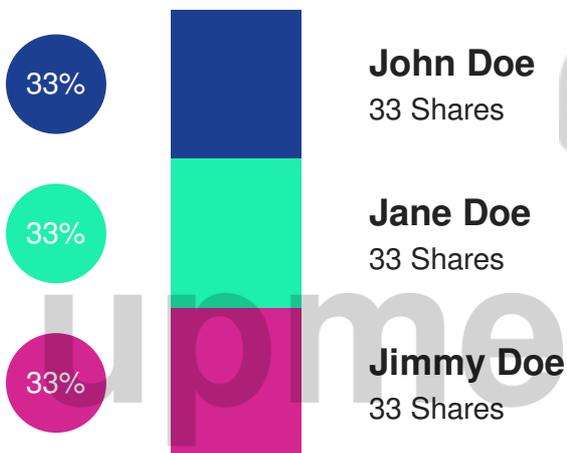


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## Ownership

### Owners





TIP

The PBG is C-Corporation, owned equally by John Doe, Jane Doe, and Jimmy Doe.

Mr. John has 20+ combined experience years in management and operations. A successful business owner, he currently owns two

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Start Writing here...

## Legal Form



TIP

The PBG is a registered C-Corporation, owned equally by Ben Davis, Roberta Gary, and Danny Zinn, doing business in the State of Florida.

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*Start Writing here...*

## Start-Up Summary



TIP

Following is a summary of the required funds to establish the business:

Tenant improvement costs have been in the form of new heating/air conditioning, electrical, plumbing, painting, carpentry, flooring, and smoke detectors.

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## Location and Facilities



TIP

The location was a key component for the PBG. The owners specifically sought this location because the demographics aligned with their target customers.

The 1,400 square foot PBG will be located in the Sh

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# 3.

## Products And Services

Products/Services Description

Competitive Comparison

Product/Service Sourcing

Inventory Management

Future Products/Services

# Products/Services Description



Products/Services Descriptions The NB&G will offer a broad and deep variety of specialty beers and wines which will appeal to the public's ever-changing and increasingly more sophisticated demands for variety in beer and wine. The bar will also offer a full-service liquor bar. Patrons desiring food will not be disappointed by the bar's food offerings either. One of the owners is an award-winning chef formerly trained at the Florida Culinary Institute and most recently employed by the Fontainebleau in Miami. Chef Danny Zinn will prepare traditional bar foods such as nachos, potato skins, and calamari, along with the local favorites of fish dip and fried grouper sandwiches. Dining patrons will also enjoy his daily specials including freshly caught Atlantic Snapper and Mahi Mahi. The kitchen will close at 8 pm, but patrons will still have the option of easily prepared foods, that the bartender can microwave or easily throw into the deep fryer. On Friday and Saturday nights, the NB&G will provide live entertainment performed by local jazz musicians. A cover charge will be applied to patrons to cover the band expenses. The bands will be responsible for setup and tear down of all equipment.



**Beers**



**Wine**



**whisky**

Write something about a feature.



**Nachos**



**Calamari**



**Fish Dip**

## Competitive Comparison

Within a five mile radius of the subject are three Comparable:



**Applebee's Pinto's Bar and Grill 6706**

Forest Hill Blvd West Palm Beach



**Cococabana Bar & Grill**

2944 S Jog Rd, Lake Worth Florida cococabanabg.com



**Flanigans Seafood Bar & Grill**

2401 10th Ave N, Lake Worth, Florida www.flanigans.net

## Product/Service Sourcing



The key food suppliers for the business will be Sysco Foods and Treasure Coast Food Service. Having two suppliers assures the PBG exceptional delivery times, and better overall prices.

Restaurant supplies (pots, pans, cutlery, and cookin

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## Inventory Management



**TIP**

The POS system will be instrumental in the PBG's success. Bartender theft and employee theft can quickly be the financial demise of any business. The POS systems will alert the chef when inventory levels are low and the bar manager when to place his order.

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## Future Products/Services



**TIP**

The owners of the PBG realize the customer is the key to the success of the business and will work continually to improve/enhance the patron experience. Comment cards will be available throughout the bar and management will keenly review these comments, making adjustments as needed. For example, the owners might consider open mic nights, creating

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# 4.

## Market Analysis

Industry Analysis

Main Competitors

Market Segments

Market Tests

Target Market Segment Strategy

# Industry Analysis



TIP

Although people still gather to socialize in bars, just as they have for hundreds of years, other factors have come into play for the industry as well. Problems with driving while intoxicated have changed the drinking patterns of people in the United States. The growing concern with health and fitness toward the end of the 20th century took its toll on the bar industry. [To unlock help try Upmetrics!](#)

Start Writing here...



TIP

The US bar and nightclub industry include about 45,000 establishments (single-location companies and branches of multi-location companies) with combined annual revenue of about \$20 billion. No major companies dominate; varying state liquor laws complicate the ability to form large chains. The industry is highly fragmented: the 50 largest companies account for about 5%. [To unlock help try Upmetrics!](#)

## Market Size

Start writing here...



TIP

There are few barriers to entry in the Pinto's bar industry, and the capital costs of starting a new Pinto's bar are low. However, competition among bars and taverns is intense due to the large number of bars in the target market. When combined with a small industry growth rate, market share gains by one bar will be at the expense of others. [To unlock help try Upmetrics!](#)

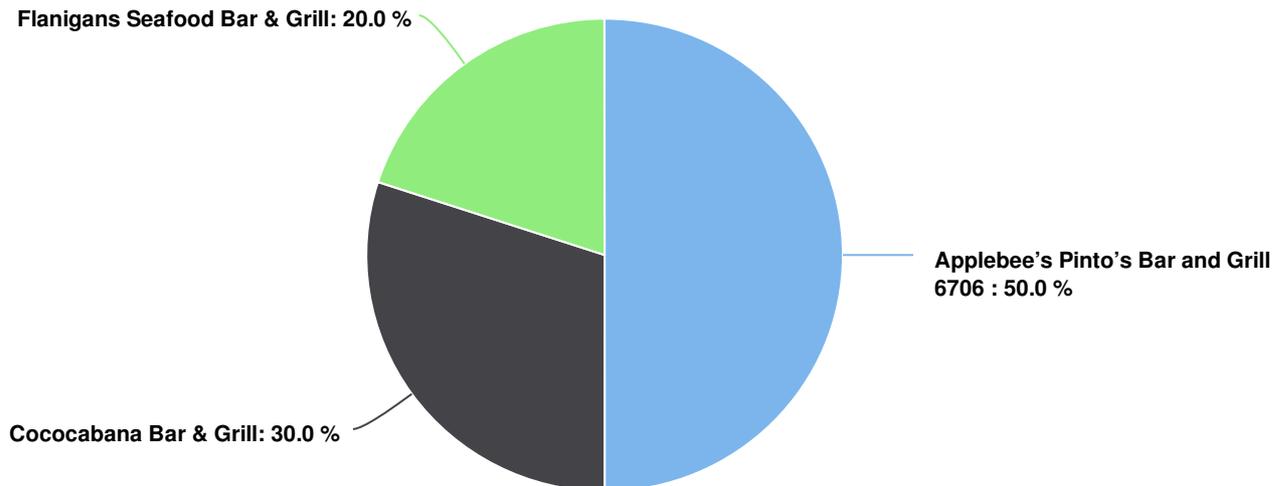
## Industry Participants

Start writing here...

## Main Competitors

A recent analysis revealed six bars/restaurants with bars or a \$16.7 million market as classified under the NAICS (North American Industry Classification System) code 722410 – bars and nightclubs - within a 5-mile radius of the subject. The following is a summary of the comparable:

## Market Share



TIP

This 16,500 square foot corporate restaurant and bar was established in 1997. Pinto's restaurant/bar generates approximately \$5.5 million annually and has 55 employees. The Applebee's target market is not the same as the subject, catering primarily to families and as a restaurant; it will not compete directly with the subject.

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### Applebee's Pinto's Bar and Grill 6706

Start writing here...



TIP

Privately owned, this is a 3,300 square foot restaurant/bar with 11 employees and generates approximately \$1.1 million annually in revenues. The restaurant specializes in Dominican food and drinks. With a focus on black beans and rice and mojitos, the theme is quite different from the subject. However, based on its size, its proximity to the subject, and its uniqueness

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### Cococabana Bar & Grill

Start writing here...



TIP

Established in 1990, the iconic restaurant and bar are one of the twenty-two facilities in the South Florida area. Flannigan is well known and has a loyal following. The 9,900 square foot bar and restaurant are privately owned and generate \$3.3 million annually. The restaurant and bar have 33 employees. Because of its unique target focus as primarily a res

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### Flanigans Seafood Bar & Grill

Start writing here...

## Market Segments



TIP

- Middle class, 'white-collar' office workers on their way home from work. These are the patrons that will become the bar's 'regulars', patronizing the bar on their way home from work and stopping for a glass of wine paired with some light appetizers and unwinding prior to heading home.
- Tourists and workers on their lunch hour – the

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## Market Tests



TIP

The owners specifically targeted this location because of the lack of finer 'Pinto's bars' in the suburbs – a bar that is quaint and cozy – but also provides a great option to take out of town guests with finer food and beverage offerings.

While patrons can find similar bars in the trendier do

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## Target Market Segment Strategy



TIP

The PBG specifically targets individuals in the local market with incomes greater than \$50,000 desiring a quiet Pinto's bar and grille to relax and unwind. The marketing strategy is designed to target this group.

This target group was selected primarily because of

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TIP

As the owner of two South Florida wine bars, Mr. Davis was constantly told by his patrons, that while they loved the local taverns, they'd be more interested in trying some finer quality food offerings along with some finer beverage choices, especially when they had guests visiting from out of town.

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## Market Needs

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- Recent market trends focus increasingly on healthier lifestyles. Studies have shown that although consumers are drinking less alcohol, their tastes are becoming more discriminating.
- A greater emphasis on technology (POS) and (“Smart POS Systems for Bartenders”) resulting in increased productivity.

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## Market Trends

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Liquor sales and the bar industry overall is demonstrating improving trends. The following is a summary from the February 2012 U.S. Distilled Spirits Council Report:

- Volume / revenue growth at pre-recession lev

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## Market Growth

*Start writing here...*



The PBG will position itself as the bar and grill of choice for patrons desiring a comfortable and relaxed bar and grill experience. Designed like its competitor’s downtown and midtown, the central location will appeal to suburbanites living in the area who don’t care to travel more than a few minutes from home.

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## Positioning

*Start writing here...*

# 5.

## Marketing Strategy and Implementation

SWOT Analysis

Strategy Pyramid

Unique Selling Proposition (USP)

Competitive Edge

Marketing Strategy and Positioning

Sales Strategy

Legal

Milestones

Exit Strategy



**TIP**

The PBG will position itself as the bar and grille of choice by providing top-notch service, offering a vast selection of beverages, and providing both traditional bar fare as well as daily market specials prepared by its culinary chef. The ambiance and décor will be comfortable and relaxing and with the benefit of light jazz in the background, the bar and grille will be a place where customers can enjoy a great meal and a great drink.

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## SWOT Analysis



**TIP**

The following information summarizes the SWOT analysis. SWOT stands for strengths, weaknesses, opportunities, and threats. A SWOT analysis is a method for strategic planning that evaluates these four elements as they relate to the business objectives.

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## Strengths

- Relatively easy entry and low capital outlay.
- Committed owners with combined 35 years industry experience.
- The PBG will be a unique one of a kind experience in its suburban location.
- Targeted, specific focus on its customers creates a memorable experience for its patrons resulting in repeat business.

S

## Weaknesses

- Disorderly patrons can potentially harm both business reputations or cause collateral damage
- Employee theft can make or break a bar business. Management's exclusive use of the POS system mitigates this risk.
- Very specific target market – if the target market was broader the owners could increase market share in the segment that was the strongest.
- High turnover in bar industry – many bars are here today and gone tomorrow

W

## Opportunities

- Opportunity to obtain a share of a \$16.7 million market

O

## Threats

- Another new entrant could potentially hurt market share; competition is fierce

T

## Strategy Pyramid

<b>Strategy</b>	Be the Pinto's bar and grille of choice
<b>Tactics</b>	Provide exceptional customer service in a relaxed and inviting environment encouraging patrons to return again
<b>Programs</b>	<p>Extensive and ongoing employee training. Employees will be rewarded financially for providing impeccable service with opportunities to benefit in profit sharing.</p> <p>All staff are hand-selected and share the same core beliefs of the owners; everyone will be trained to be keenly aware of patrons and anticipate their needs before the customer does, for example always offering to promptly show them to their table, graciously asking to hang their coats, and bring them their drinks expediently.</p>

## Unique Selling Proposition (USP)



TIP

The PBG will be a small, casual local bar. The bar features a vast selection of handcrafted beers – both local and imported, as well as an impressive wine selection. The bar features traditional pub fare as well as daily specials prepared by a formally trained culinary chef. With its ‘lighter’ music including live jazz and acoustic guitar performances on week

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## Competitive Edge



TIP

The PBG specifically caters to its target market and is truly a unique local bar experience. The bar differs in its décor, its extensive beer and wine offerings, culinary choices, and music style; the PBG patrons cannot get this experience in any other bar within a 5-mile radius.

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*Start Writing here...*

## Marketing Strategy and Positioning



TIP

The PBG is centrally located on the northwest corner of Cresthaven Boulevard and Military Trail. Traffic counts approximately 42,000 daily. In addition to its prime location, the PBG will rely on:

- Advertising

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*Start Writing here...*



TIP

The owners have a combined 35 years of industry experience in restaurant and bar management and fully support the operation. The PBG will provide a vast collection of handcrafted beers and wine, provide jazz music and gourmet food, and will strive to be the premier bar ‘where the locals go’ in suburban San Diego.

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## Positioning Statement

*Start writing here...*



TIP

The PBG's pricing will be similar to the competitor's (competition-based pricing) initially and management may consider lowering drink prices initially to attract initial patrons. However, near term, when the PBG captures at least 2% of the local market, management plans to price alcohol and food to be more reflective of acquisition costs.

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## Pricing Strategy

*Start writing here...*



TIP

PBG's primary promotion and advertising strategy will be outdoor street signage and word of mouth. Additionally, the bar is planning a grand opening in September, 20XX.

The PBG will open mid-August 20XX with a grand o

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## Promotion and Advertising Strategy

*Start writing here...*



TIP

The PBG will have a website featuring the menu items, phone number, hours of operation, events calendar, and map. The website will also have links to its Facebook Page.

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## Website

*Start writing here...*



TIP

The owners of the PBG will rely on a combination of customer feedback/sales reports captured from the POS to determine how well the bar is performing. Customer comment cards will be available tableside and guests will have the option to receive discounts on appetizers when the card is submitted.

Additionally, the Pinto's market will utilize a local 'm

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## Marketing Programs

*Start writing here...*

## Sales Strategy



TIP

The patrons will be warmly greeted immediately upon entering the bar. The objective at the PBG is to make everyone feel at home and be the place 'where everyone knows your name'. Upon finding a comfortable location either at the bar, a cozy booth, or a high top table, patrons will be asked for their drink and food order. Employees will be trained to cross-sell h

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## Sales Forecast

The following table demonstrates the annual sales forecast:

Annual Sales Forecast	Year1	Year2	Year3
Average Drink			
Average Appetizer			
Average Meal			
<b>Total Income</b>			
<b>Cost of Sales</b>			
Average Drink			
Average Appetizer			
Average Meal			
<b>Total Cost Of Sales</b>			
<b>Gross Margin</b>			



TIP

The PBG employees will be the primary salespeople and will participate daily in the tip pool. Employees will participate in ongoing training and be compensated for their accomplishments as well. The PBG has a strong belief that the bar only performs as well as its employees.

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## Sales Programs

Start writing here...

## Legal



The PBG will be a C Corporation recognized in the State of Florida. The bar is currently in the process of obtaining the following licenses: liquor liability license, food service license, sales tax license, an entertainment permit.

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## Milestones

The following milestones will guide the PBG to meet its goals:

Milestone	Date
Secure space and negotiate lease terms	[Date]
Complete Retrofit and Build-Out	[Date]
Furnish restaurant and bar area	[Date]
Obtain and meet necessary licensing requirements	[Date]
Purchase inventory, kitchen equipment, and POS system	[Date]
Interview and hire employees	[Date]
Grand Opening	[Date]
Hire an accountant when revenues exceed \$500,000	[Date]

## Exit Strategy



In the event that sales drop more than 5% for more than four consecutive quarters, the bar will have to liquidate. After employee's compensation, furniture, and equipment will be sold at auction to repay lenders.

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*Start Writing here...*

# 6.

## Organization and Management

Organizational Structure

Management Team

Management Team Gaps

Personnel Plan

The following information provides the organizational components germane to the PBG.

## Organizational Structure



TIP

The PBG will be owned equally by John Doe, Jane Doe, and Jimmy Doe each with 33.3% ownership interest.

General duties will include a review of daily operations, inventory control, employee training, employee hiring, and firing, ordering supplies, and routine

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## Management Team



### JOHN DOE

Co-Owner & Marketing Executive [johnd@example.com](mailto:johnd@example.com)

Mr. John Doe, a graduate of Florida Atlantic University left the corporate world of Pratt and Whitney behind over ten years ago to establish two Pinto's-based, independently owned wine bars. These gathering places showcase fine wines with exemplary food offerings. Mr. John Doe has over a decade of experience in management, project development, and marketing providing the foundation for his business operations, including site selection, rehabilitation and construction, and investor financing. In addition to overseeing the day to day operations ("back end"), Mr. John Doe fully enjoys the "front end" of the business as well, by interacting with customers to ensure their experience is constantly improving.



### JANE DOE

Co-Owner & Manager [janed@example.com](mailto:janed@example.com)

Ms. Jane Doe brings over ten years of business and nightclub experience. A Florida native with a Masters of Business Administration from the University of Florida, Ms. Gary began her career as an Event Coordinator for the Radisson and then moved to Miami to act as nightclub manager for two South Beach bars. Ms. Gray is a keen talent scout and will screen local acts for live performances.



## JIMMY DOE

Co-Owner & Master Chef [jimmyd@example.com](mailto:jimmyd@example.com)

Chef Jimmy Doe was formally trained at the Florida Culinary Institute and has over fifteen years' experience in the restaurant industry. Most recently he was employed at Miami's famous Fontainebleau. Mr. Zinn will prepare traditional both traditional bar fare along with local specialties such as fresh Atlantic Grouper and Mahi Mahi. Mr. Zinn, a colleague of Ms. Gary, met her while they were both employed at the Radisson.

## Management Team Gaps



TIP

Until the PBG reaches \$500,000 in annual revenues, they will utilize a part-time bookkeeper to assist in payroll and income tax preparation (Reference legal and accounting line item on the income statement).

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## Personnel Plan

The following chart shows employee salaries over the next three year period:

Position	Year1	Year2	Year3
Bartender 1	11520	11520	11520
Bartender 2	11520	11520	11520
Line Cook	19200	19200	19200
Prep Cook	19200	19200	19200
Waitress 1	5760	5760	5760
Waitress 2	5760	5760	5760
<b>Total Personnel Costs</b>	72960	72960	72960

While the salaries appear low, these employees all benefit from the daily tip pool. Average take-home pay is \$60,000 and compares favorably with industry peers.

# 7.

## Financial Plan

Important Assumptions

Start-Up Costs

Profit & Loss Statement

Balance Sheet

Cash Flow Statement

## Important Assumptions



TIP

- All 6 employees will be hired from day one of operations (the analysis does not assume employee growth during the initial three years of operations)
- Zero growth in employees' salaries over the first three years, then after the initial three years, employees will have the opportunity for profit

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## Start-Up Costs

Tenant (leasehold) improvement costs consist of new heating/air conditioning, electrical, plumbing, and painting, carpentry, flooring, and smoke detectors.

The equipment consists of two stoves and ovens, one walk-in refrigerator, a freezer, two microwaves, and a deep fryer.

Furniture and fixtures consist of leather chairs, stools, and small booths along with a front and back bar. The back bar was secured from a consignment shop. The front bar will be constructed by Mr. John Doe's brother-in-law who owns a cabinet company.

To date, the owners have invested almost \$60,000 out of pocket (42% equity) to meet these startup costs including payment of rent and security deposit.

The owners are seeking a \$22,000 working capital loan to meet start-up inventory requirements and, licensing requirements. The loan will be secured by UCC filings on all inventories and receivables.

They are seeking a commercial loan in the amount of \$61,000 to purchase kitchen equipment, supplies, and bar supplies.

Total start-up costs a\$142,512.

## Startup Expenses

Startup Expenses	Amount
Operating Capital	[Amount]
Salaries and wages	[Amount]
Insurance Premiums	[Amount]
Beginning Inventory	[Amount]
Legal and Accounting Fees	[Amount]
Rent Deposits	[Amount]

Startup Expenses	Amount
Utility Deposits	[Amount]
Supplies	[Amount]
Advertising and promotions	[Amount]
Licenses	[Amount]
Other Initial Costs	[Amount]
Working Capital (cash on hand)	[Amount]
<b>Total Startup Expenses</b>	[Total Amount]

## Startup Assets

Startup	Amount
Real Estate	[Amount]
Buildings	[Amount]
Leasehold Improvements	[Amount]
Equipment	[Amount]
Furniture and Fixtures	[Amount]
Vehicles	[Amount]
Other Fixed Assets	[Amount]
<b>Total Startup Assets</b>	[Total Amount]

## Source And Use Of Funds

Sources of Funds	Amount
Owner's Contribution	[Amount]
Commercial Loan	[Amount]
Commercial Mortgage	[Amount]
Inventory and working capital loan	[Amount]
<b>Total Source Of Funds</b>	[Total Amount]

Use of Funds	Amount
Fixed Assets	[Amount]
Operating Capital	[Amount]

Use of Funds	Amount
Total Use Of Funds	[Total Amount]

## Profit & Loss Statement

	Year1	Year2	Year3	Year4	Year5
Revenues					
Product/Service-A	\$151,200	\$333,396	\$367,569	\$405,245	\$446,783
Product/Service B	\$100,800	\$222,264	\$245,046	\$270,163	\$297,855
<b>Total Revenues</b>	<b>\$252,000</b>	<b>\$555,660</b>	<b>\$612,615</b>	<b>\$675,408</b>	<b>\$744,638</b>
Expenses & Costs					
Cost of goods sold	\$57,960	\$122,245	\$122,523	\$128,328	\$134,035
Lease	\$60,000	\$61,500	\$63,038	\$64,613	\$66,229
Marketing	\$20,000	\$25,000	\$25,000	\$25,000	\$25,000
Salaries	\$133,890	\$204,030	\$224,943	\$236,190	\$248,000
Other Expenses	\$3,500	\$4,000	\$4,500	\$5,000	\$5,500
<b>Total Expenses &amp; Costs</b>	<b>\$271,850</b>	<b>\$412,775</b>	<b>\$435,504</b>	<b>\$454,131</b>	<b>\$473,263</b>
<b>EBITDA</b>	<b>(\$19,850)</b>	<b>\$142,885</b>	<b>\$177,112</b>	<b>\$221,277</b>	<b>\$271,374</b>
Depreciation	\$36,960	\$36,960	\$36,960	\$36,960	\$36,960
EBIT	(\$56,810)	\$105,925	\$140,152	\$184,317	\$234,414
Interest	\$23,621	\$20,668	\$17,716	\$14,763	\$11,810
PRETAX INCOME	(\$80,431)	\$85,257	\$122,436	\$169,554	\$222,604
Net Operating Loss	(\$80,431)	(\$80,431)	\$0	\$0	\$0
Income Tax Expense	\$0	\$1,689	\$42,853	\$59,344	\$77,911
<b>NET INCOME</b>	<b>(\$80,431)</b>	<b>\$83,568</b>	<b>\$79,583</b>	<b>\$110,210</b>	<b>\$144,693</b>
<b>Net Profit Margin (%)</b>	<b>-</b>	<b>15.00%</b>	<b>13.00%</b>	<b>16.30%</b>	<b>19.40%</b>

## Balance Sheet

	Year1	Year2	Year3	Year4	Year5
<b>ASSETS</b>					
Cash	\$16,710	\$90,188	\$158,957	\$258,570	\$392,389
Accounts receivable	\$0	\$0	\$0	\$0	\$0
Inventory	\$21,000	\$23,153	\$25,526	\$28,142	\$31,027
<b>Total Current Assets</b>	<b>\$37,710</b>	<b>\$113,340</b>	<b>\$184,482</b>	<b>\$286,712</b>	<b>\$423,416</b>
Fixed assets	\$246,450	\$246,450	\$246,450	\$246,450	\$246,450
Depreciation	\$36,960	\$73,920	\$110,880	\$147,840	\$184,800
<b>Net fixed assets</b>	<b>\$209,490</b>	<b>\$172,530</b>	<b>\$135,570</b>	<b>\$98,610</b>	<b>\$61,650</b>
<b>TOTAL ASSETS</b>	<b>\$247,200</b>	<b>\$285,870</b>	<b>\$320,052</b>	<b>\$385,322</b>	<b>\$485,066</b>
<b>LIABILITIES &amp; EQUITY</b>					
Debt	\$317,971	\$272,546	\$227,122	\$181,698	\$136,273
Accounts payable	\$9,660	\$10,187	\$10,210	\$10,694	\$11,170
<b>Total Liabilities</b>	<b>\$327,631</b>	<b>\$282,733</b>	<b>\$237,332</b>	<b>\$192,391</b>	<b>\$147,443</b>
Share Capital	\$0	\$0	\$0	\$0	\$0
Retained earnings	(\$80,431)	\$3,137	\$82,720	\$192,930	\$337,623
<b>Total Equity</b>	<b>(\$80,431)</b>	<b>\$3,137</b>	<b>\$82,720</b>	<b>\$192,930</b>	<b>\$337,623</b>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>\$247,200</b>	<b>\$285,870</b>	<b>\$320,052</b>	<b>\$385,322</b>	<b>\$485,066</b>

## Cash Flow Statement

	Year1	Year2	Year3	Year4	Year5
<b>CASH FLOW FROM OPERATIONS</b>					
Net Income (Loss)	(\$80,431)	\$83,568	\$79,583	\$110,210	\$144,693
Change in working capital	(\$11,340)	(\$1,625)	(\$2,350)	(\$2,133)	(\$2,409)
Depreciation	\$36,960	\$36,960	\$36,960	\$36,960	\$36,960
<b>Net Cash Flow from Operations</b>	(\$54,811)	\$118,902	\$114,193	\$145,037	\$179,244
<b>CASH FLOW FROM INVESTMENTS</b>					
Investment	(\$246,450)	\$0	\$0	\$0	\$0
<b>Net Cash Flow from Investments</b>	(\$246,450)	\$0	\$0	\$0	\$0
<b>CASH FLOW FROM FINANCING</b>					
Cash from equity	\$0	\$0	\$0	\$0	\$0
Cash from debt	\$317,971	(\$45,424)	(\$45,424)	(\$45,424)	(\$45,424)
<b>Net Cash Flow from Financing</b>	\$317,971	(\$45,424)	(\$45,424)	(\$45,424)	(\$45,424)
<b>SUMMARY</b>					
Net Cash Flow	\$16,710	\$73,478	\$68,769	\$99,613	\$133,819
Cash at Beginning of Period	\$0	\$16,710	\$90,188	\$158,957	\$258,570
<b>Cash at End of Period</b>	\$16,710	\$90,188	\$158,957	\$258,570	\$392,389

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