

# BUSINESS PLAN [YEAR]



## Freight Trucking Business Plan (Established)

Your only logistic partner

 John Doe

 10200 Bolsa Ave, Westminster, CA, 92683

 (650) 359-3153

 info@upmetrics.co

 <https://upmetrics.co>

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# 1.

## Executive Summary

Business Overview

Financial Considerations

Objectives

Mission

Keys to Success

## Business Overview



TIP

GL Trucking Company (GLTC) is a well-established trucking and freight company. The company is engaged in the services of delivering cargo for many of the manufacturers in Fort Thomas, Arizona, providing wood products, aluminum, fabricated building, and fencing products to locations across the country.

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TIP

GLTC is located in Fort Thomas, Arizona. The company is a family-owned and operated business, founded by John Doe, in October of 1983; they started with one delivery truck. GLTC has expanded its services and fleet of trucks and now has long term delivery contracts with many of the major manufacturers in the area.

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## The Company

*Start writing here...*



TIP

GLTC provides delivery services many of its larger competitors are unable to provide. They work with a schedule that is at a 90% to 95% capacity, most deliveries are scheduled two weeks in advance. The company has drivers on-call for rush deliveries, full load cargo (L), and Less than full load cargo (LTL) and will deliver anywhere the client needs them to go.

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## The Products

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TIP

There are approximately 126 manufacturing plants in the town of Fort Thomas, Arizona, many of whom are current clients of GLTC. By expanding their services and fleet of trucks, they will be able to offer delivery services for the other manufacturers.

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## The Market

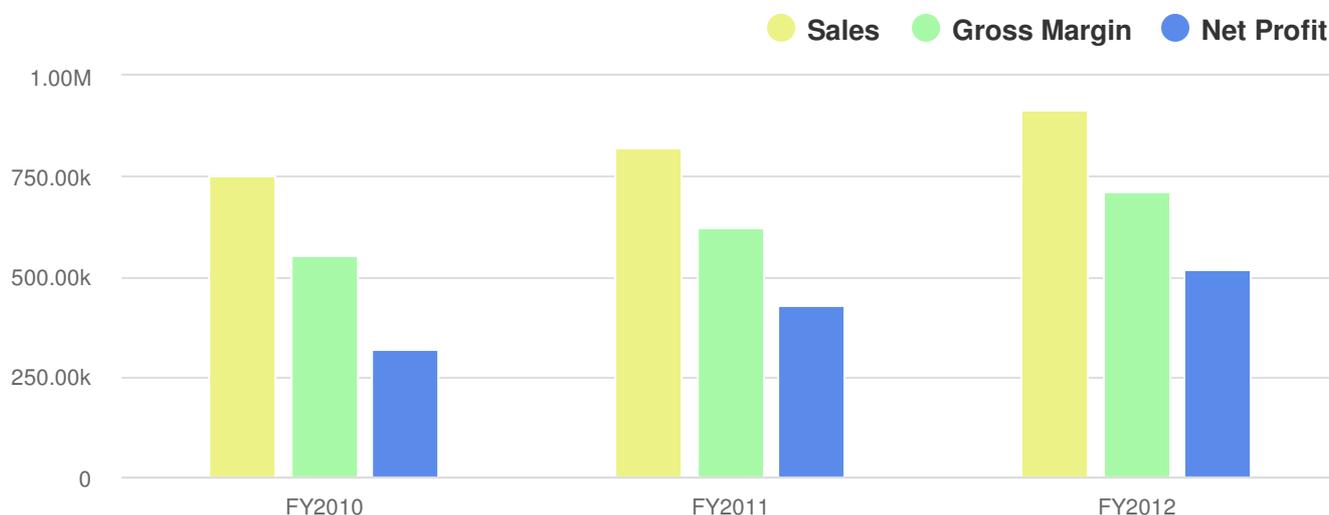
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## Financial Considerations

The marketing research and tailored marketing strategy projections described in this business plan will

increase GLTC profits over the next three years, this is only an estimate, and depends on how well the economy recovers over the next two to three years. Furthermore, with the ability to generate so much cash flow, it is assumed that the company will seek to use this asset to expand its markets and delivery capacity in the near future.

## Sales & Net Profit



## Objectives

The objectives of GLTC are to:

- Provide the best services possible to our existing and new clients
- Purchase 10 new fuel-efficient trucks with Auxiliary Power Units
- Stay ahead of our competition by providing competitive prices
- Obtain new accounts before the end of 2010.

## Mission

The mission of GLTC is to remain a leading freight and trucking operation, servicing the major manufacturing companies in Fort Thomas, Arizona area.

- GLTC offers quality, cost-effective freight services.
- The goal of GLTC is to hire 5 additional employees as they expand their business services.
- GLTC will continue to provide reliable, secure, on-time services; with an ongoing comprehensive quality control program providing 100% customer satisfaction.
- Maintain beneficial long-term relationships with our clients. This will increase profits through referrals and repeat business.

## Keys to Success

The Keys to Success for GLTC are:

- Family Owned and Operated by John Doe since 1983. John Doe has more than 37 years of experience in the trucking industry.
- Experience, knowledge, and quality service has appointed GLTC an icon in Fort Thomas, Arizona. GLTC delivers to 48 states.
- Knowledgeable staff with an excellent reputation in customer service.
- Drivers have excellent driving skills and knowledge, knowing the fastest and safest routes to deliver on time.
- Contracts with major manufacturers in Fort Thomas and other manufacturers across the Country.
- Competitive prices, quality services.

# 2.

## About GLTC

Company Summary

Company Ownership

Company History

## Company Summary



TIP

JOHN DOE started in the trucking industry 37 years ago, managing 73 coal trucks. GLTC was formed in 1983; starting from the ground up with only one delivery truck, delivering for Fort Thomas. The company now has 10 trucks and has several long-term contracts with the major manufacturers in Fort Thomas, Arizona.

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## Company Ownership



### JOHN DOE

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

JOHN DOE is the founder of GLTC and owns 100% of the stock of GLTC. He is in charge of all business administration, accounting, personnel, marketing, and business services for GLTC. He manages all of the trucking operations for GLTC and also manages the maintenance garage and current laws for the trucking industry.

JOHN DOE(S) are paid a salary through the corporation as employees of GLTC.

## Company History



TIP

GLTC was founded by JOHN DOE and has been in operation since 1983; in the same location, providing delivery service to 48 States for the manufacturing plants in Fort Thomas, Arizona.

GLTC has been a long-term, steady client, using GLTC To unlock help try Upmetrics!

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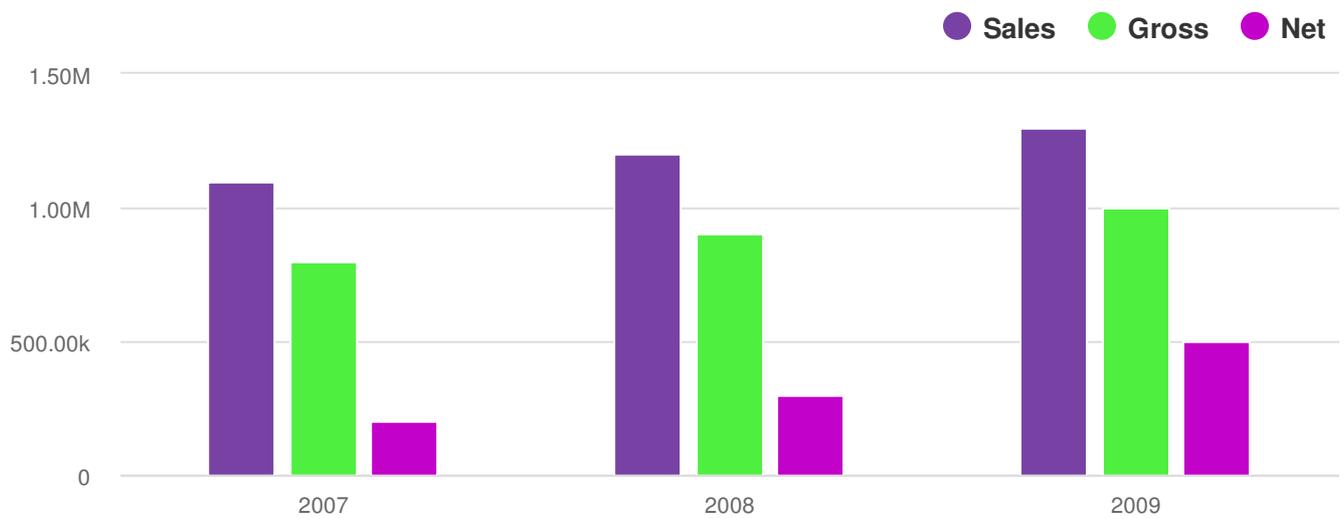
## Past Performance

	Year1	Year2	Year3
Sales	\$10,845,160	\$11,198,114	\$11,330,057
Gross Margin	\$9,586,091	\$10,535,916	\$10,136,458
Gross Margin %	88.39%	94.09%	89.47%

	Year1	Year2	Year3
Operating Expenses	\$6,160,621	\$6,636,273	\$5,573,254
<b>Balance Sheet</b>	<b>Year1</b>	<b>Year2</b>	<b>Year3</b>
Current Assets			
Cash	\$603,521	\$999,438	\$714,046
Other Current Assets	\$1,722,996	\$1,898,365	\$4,773,537
Total Current Assets	\$2,326,517	\$2,897,803	\$5,487,583
Long-term Assets			
Long-term Assets	\$5,167,910	\$4,258,180	\$4,136,556
Accumulated Depreciation	\$472,597	\$443,079	\$412,063
Total Long-term Assets	\$4,695,313	\$3,815,101	\$3,724,493
Total Assets	\$7,021,830	\$6,712,904	\$9,212,076
Current Liabilities			
Accounts Payable	\$75,117	\$130,950	\$55,764
Current Borrowing	\$0	\$0	\$0
Other Current Liabilities (interest free)	\$560,682	\$680,811	\$543,773
Total Current Liabilities	\$635,799	\$811,761	\$599,537
Long-term Liabilities	\$457,106	\$511,182	\$288,000
Total Liabilities	\$1,092,905	\$1,322,943	\$887,537
Paid-in Capital	\$0	\$0	\$0
Retained Earnings	\$2,503,455	\$1,490,318	\$3,761,335
Earnings	\$3,425,470	\$3,899,643	\$4,563,204
Total Capital	\$5,928,925	\$5,389,961	\$8,324,539

	Year1	Year2	Year3
Total Capital and Liabilities	\$7,021,830	\$6,712,904	\$9,212,076
<b>Other Inputs</b>			
Payment Days	30	30	30

## Past Performance



# 3.

Services



**TIP**

GLTC provides trucking and freight services to the local manufacturing companies in the Fort Thomas, Arizona area. They also have clients in other states throughout the country.

The National Carriers LLC is one of GLTC's main cl

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# 4.

## Market Analysis

Market Summary

Market Segmentation

Target Market Segment Strategy

Service Business Analysis

## Market Summary



TIP

The United States economy depends on trucks to deliver nearly 70 percent of all freight transported annually in the U.S., accounting for \$671 billion worth of manufactured and retail goods transported by truck in the U.S. alone.

The American Trucking Association, (The ATA) reports that... To unlock help try Upmetrics!

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## Market Segmentation



TIP

The most important market segment for GLTC is the larger manufacturers of wood, steel, aluminum products, fabricated building, and fence materials, and tire and rubber products, such as; Estella Inc, Ae Inc (Aluminum Production), WWSR Inc. (Logging & Wood Industry), Jackson Lumber Co. These are only a few of the many manufactures calling on us or the o

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## Manufacturing Corporations

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TIP

The medium-sized growth companies; particularly furniture makers, textile companies, and other related high-growth fields, will call on GLTC. They offer services that some of the larger freight companies do not offer.

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## The medium sized growth companies

*Start writing here...*

## Market Analysis

*Start writing here...*

## Target Market Segment Strategy



Currently, GLTC provides freight services to many of the major manufacturers located in Fort Thomas; Lumber companies, fencing companies, aluminum companies, and other manufacturers of wood and steel beams.

GLTC recognizes the importance of their current an

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## Service Business Analysis



Market Description of the Trucking Industry:

The trucking industry(also referred to as the transportation or logistics industry) involves the transport and distribution of commercial

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Although there are major players in the commercial carrier market segments, the market remains highly fragmented. According to online data research, there are twelve commercial trucking and freight companies in Fort Thomas, Arizona. They provide a range of different types of trucking services, delivery only, smaller freights under 100pounds to hauling la

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## Competition and Buying Patterns

*Start writing here...*

# 5.

## Website

Website Marketing Strategy  
Development Requirements



TIP

GLTC currently does not have a website. A website will be a consideration for the future, offering current information on the trucking industry, available services of GLTC, scheduling delivery, and for the client to check the delivery status of a recent shipment.

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*Start Writing here...*

## Website Marketing Strategy



TIP

The future website will be promoted on company trucks, advertising materials, invoices, and other business materials. Links to other websites that pertain to the trucking industry, such as the American Trucking Association website, [www.truckinginfo.net](http://www.truckinginfo.net), and other portals worldwide will be beneficial.

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## Development Requirements



TIP

The development of a website for GLTC would be developed by a professional company, perhaps with experience and knowledge in the logistics of the trucking industry. Pre-packaged solutions with various companies and Web hosting resources will also be considered.

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*Start Writing here...*

# 6.

## Strategy and Implementation

Summary

Competitive Edge

Marketing Strategy

Sales Strategy

Milestones

## Summary



TIP

GLTC will differentiate them by providing premium services to their clients. They will establish a new business by offering competitive prices and flexibility for our client's needs.

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## Emphasize service

*Start writing here...*



TIP

Building long-term relationships with customers is a strong attribute of GLTC, their clients give them their trust and confidence that they will provide them the delivery services they require.

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## Build a relationship-oriented business

*Start writing here...*



TIP

GLTC needs to focus their offerings to the manufacturing plants in Fort Thomas and other regions of the U.S. They do not want to compete with other trucking services that deliver only locally and definitely want to be able to sell their services to other manufacturers across the country, not just those in their local area of Fort Thomas, Arizona.

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## Focus on target markets

*Start writing here...*



TIP

GLTC has a valuable inventory of strengths that have contributed to the success of the company since 1983. These strengths include experienced, knowledgeable staff with a clear vision of the trucking industry, market needs, and excellent client services.

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## SWOT Analysis

*Start writing here...*

## Strengths

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The staff at GLTC is experienced and knowledgeable in the logistics of the trucking industry, they are courteous and provide excellent services to all of GLTC clients.

Strong relationships with clients, offering flexible arrangements for rush deliveries

Competitive prices provide repeat and referral business.

Long-term contracts with major manufacturing companies in Fort Thomas.

Premium quality service and on-time delivery.

S

## Weaknesses

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The business has been unpredictable during the uncertainty of economic conditions.

GLTC needs new trucks. New trucks will provide better fuel efficiency; better emissions control and lower our cost of overhead to maintain. These new trucks will allow us to expand our services, creating more revenue to pay our debts.

W

## Opportunities

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Increasing sales opportunities beyond the "100-mile" targeted area.

Current clients with manufacturing plants in other cities and states.

Strategic alliances offering resources for referrals and marketing to extend GLTC reach to potential new clients.

O

## Threats

---

The downturn in the economy has impacted the sales of GLTC in the first quarter of 2010.

The rising cost of fuel, maintenance, and repairs.

The winter weather in Arizona during the months of December, January and February can be a safety hazard, getting around the mountains to the main highway can difficult and dangerous for 18 wheeler trucks.

T

## Competitive Edge



TIP

GLTC will succeed in establishing a competitive edge, contacting more companies in their targeted market, increase their level of customer contacts, and provide services that their competitors seem to lack.

Additionally, GLTC possesses all the necessary skills [To unlock help try Upmetrics!](#)

Start Writing here...

## Marketing Strategy



TIP

GLTC has positioned itself as an icon in Fort Thomas. Their clients are provided with high-quality services at a very competitive price.

Their main source of advertising has been by referral and repeat business. this has been a successful method for GLTC in obtaining [To unlock help try Upmetrics!](#)

Start Writing here...

## Sales Strategy



TIP

GLTC sales forecast is based on their existing client base.

They have had a well-planned sales strategy that works well for their business for many years. Keeping customers happy and providing efficient services is an implicit part of building strong relationships with the [To unlock help try Upmetrics!](#)

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## Sales Forecast

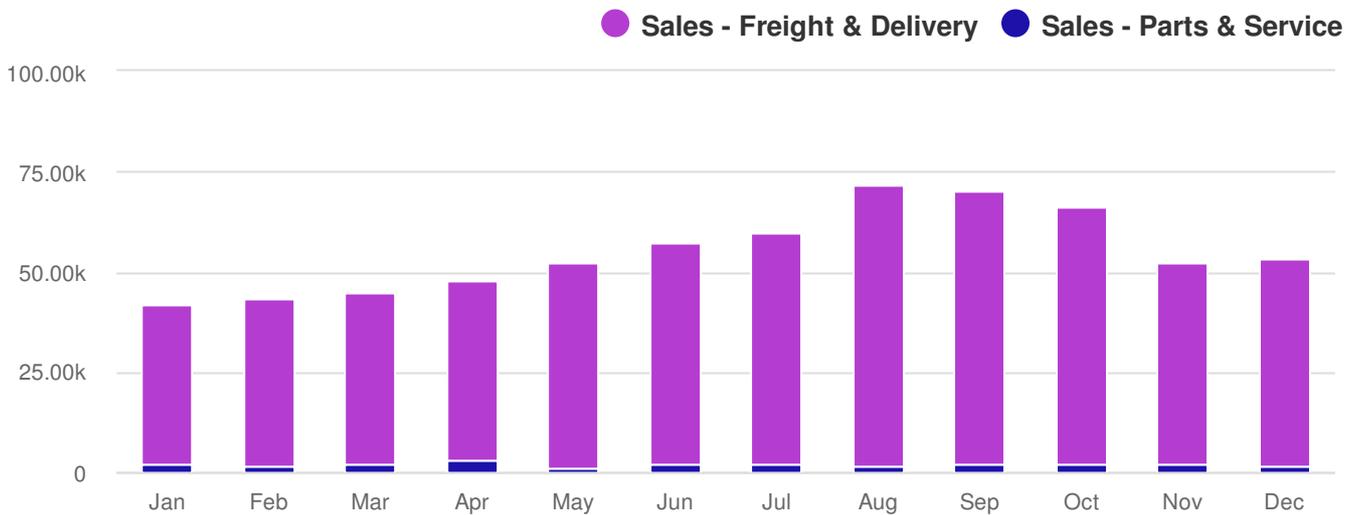
The Sales Forecast is divided into two categories; the main category of revenue of sales is from freight and delivery services. 60% of this revenue comes from Fort Thomas; the remaining 30% is from other local clients, and 10% from clients in other states.

The sales revenue from the Parts and Services Dept. assists the GLTC in offsetting some of their operating expenses. The projection for total sales for Year1, Year2, and Year3 is based on a 10% increase in sales per year. This projection of total sales for all three years may be different and depends on current economic conditions and how well the economy starts to recover in the following years.

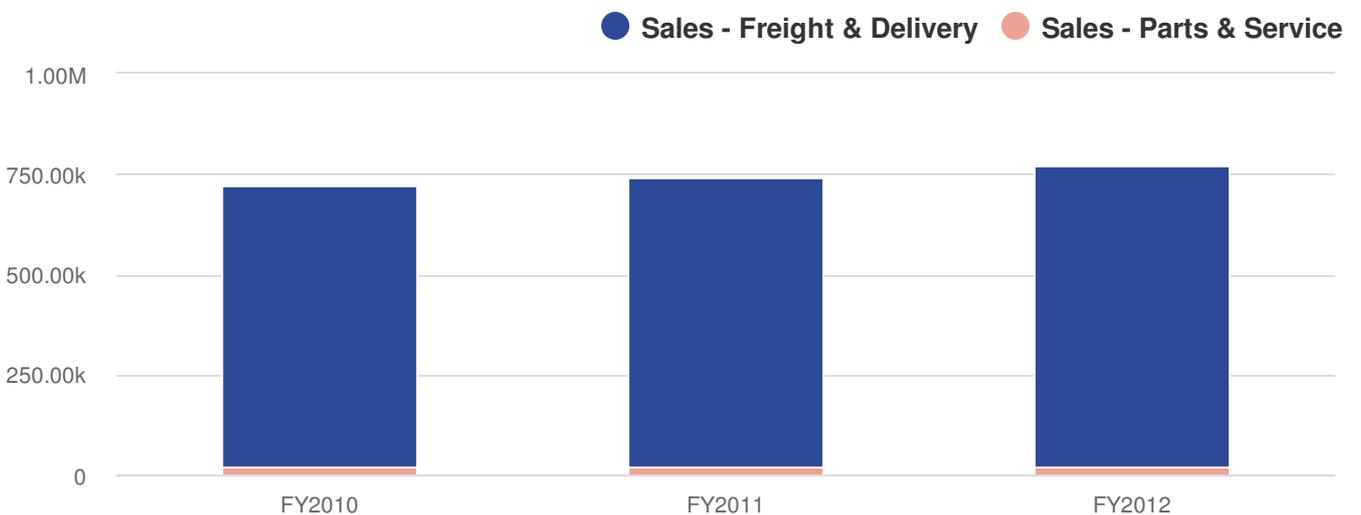
Sales Forecast	Year1	Year2	Year3
Sales			

Sales Forecast	Year1	Year2	Year3
Sales - Freight & Delivery	\$7,112,387	\$7,850,000	\$8,635,000
Sales - Parts & Service	\$289,900	\$324,900	\$359,900
<b>Total Sales</b>	<b>\$7,402,287</b>	<b>\$8,174,900</b>	<b>\$8,994,900</b>
Direct Cost of Sales	2010	2011	2012
Total Operating Expenses	\$469,368	\$516,304	\$567,934
<b>Subtotal Direct Cost of Sales</b>	<b>\$469,368</b>	<b>\$516,304</b>	<b>\$567,934</b>

### Sales Monthly



### Sales by Year



## Milestones



**TIP**

The milestone table is set up as flow-chart. The Milestone table is specified in detail, allowing for the smooth flow of functions that are necessary to implement GLTC plan into action, complete their projects in a timely manner, and begin adding additional income to the company revenue.

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Milestones	Start Date	End Date	Budget	Department
10 New Fuel Efficient Trucks	10/4/2010	10/29/2010	\$1,035,000	Operations
10 Auxiliary Power Units	10/4/2010	10/29/2010	\$80,000	Operations
Repair & Restore Parking Lot	10/1/2010	10/8/2010	\$45,000	Operations
Advertising	9/15/2010	9/22/2010	\$5,000	Bus. Admin.
Maintenance Garage	9/22/2010	9/30/2010	\$35,000	Operations
<b>Totals</b>			\$1,200,000	

# 7.

## Management

Team

Personnel Plan

## Team



TIP

GLTC is a family-owned and operated business. The following team of owners, managers, and employees all play a vital part and contribute to the success of its organization. Once the expansion is in place and revenue has increased, GLTC will hire four to five more drivers and personnel staff.

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### JOHN DOE

Founder & Owner [john.doe@example.com](mailto:john.doe@example.com)

JOHN DOE is the founder of GLTC and owns 100% of the stock of GLTC. He is in charge of all business administration, accounting, personnel, marketing, and business services for GLTC. He manages all of the trucking operations for GLTC and also manages the maintenance garage and current laws for the trucking industry.

JOHN DOE(S) are paid a salary through the corporation as employees of GLTC.



### JANE DOE

Manager of Operations [jane.doe@example.com](mailto:jane.doe@example.com)

Jane is john's sister, she is managing operations of garage and employees and Drivers.

## Other Staff

# of Position	Designation
32	Truck Drivers on the payroll
3	Dispatchers - in charge of truckloads and scheduling
1	Payroll Clerk - Payroll & Related Accounting
1	Payroll Assistant - Payroll & Related Accounting
2	Safety & Legal Dept. Assistants
1	Parts Person - Maintenance & Garage Orders & Receiving
5	Mechanics - Maintenance, Repairs, Tires
2	Wash Boys - Cleaning Maintenance of trucks, Maintenance garage

## Personnel Plan



### TIP

The personnel table shows the number of total staff and employees, including the principles of GLTC.

The payroll was estimated based on 2009 income for 2010. Drivers are paid at 22% to 25% of the truck gross and fluctuate from month to month. To unlock help try Upmetrics!

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## Salary Table

Personnel Plan	Year1	Year2	Year3
JOHN DOE	\$69,996	\$72,795	\$75,706
JOHN DOE	\$69,996	\$72,795	\$75,706
Drivers	\$600,276	\$625,000	\$650,000
Office Personnel	\$54,000	\$56,160	\$59,400
Mechanics	\$110,400	\$114,816	\$119,408
Dispatchers	\$62,400	\$64,868	\$67,462
Wash Boys	\$33,600	\$34,994	\$36,391
Parts Technician	\$31,200	\$32,448	\$33,745
Total People	47	47	47
<b>Total Payroll</b>	<b>\$1,031,868</b>	<b>\$1,073,876</b>	<b>\$1,117,818</b>

# 8.

## Financial Plan

Financial Assumptions

Break-even Analysis

Projected Profit and Loss

Projected Cash Flow

Projected Balance Sheet

Business Ratios



TIP

The financial plan is to obtain grant funding of \$1,200,000 to purchase 10 new 18 wheelers and sell or trade-in the older trucks. Re-surface the parking lot, remodel the garage.

In order to run GLTC efficiently with the least amount [To unlock help try Upmetrics!](#)

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## Financial Assumptions



TIP

The average percent variable cost is estimated to be 6%. The estimated monthly fixed cost is \$142,724.

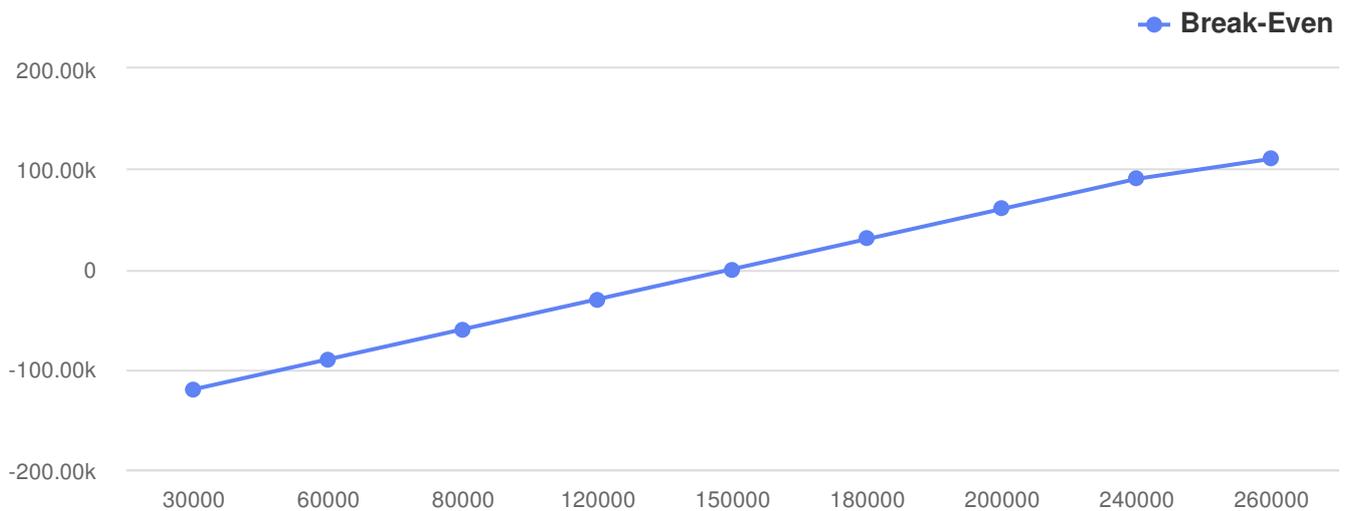
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## Break-even Analysis

Break-even Analysis	Amount
Monthly Revenue Break-even	\$152,387
<b>Assumptions:</b>	
Average Percent Variable Cost	6%
Estimated Monthly Fixed Cost	\$142,724

## Units Sold v/s Revenue chart



## Projected Profit and Loss

Outlined in the projected profit and loss table are operating expenses and cost of sales necessary to efficiently run GLTC.

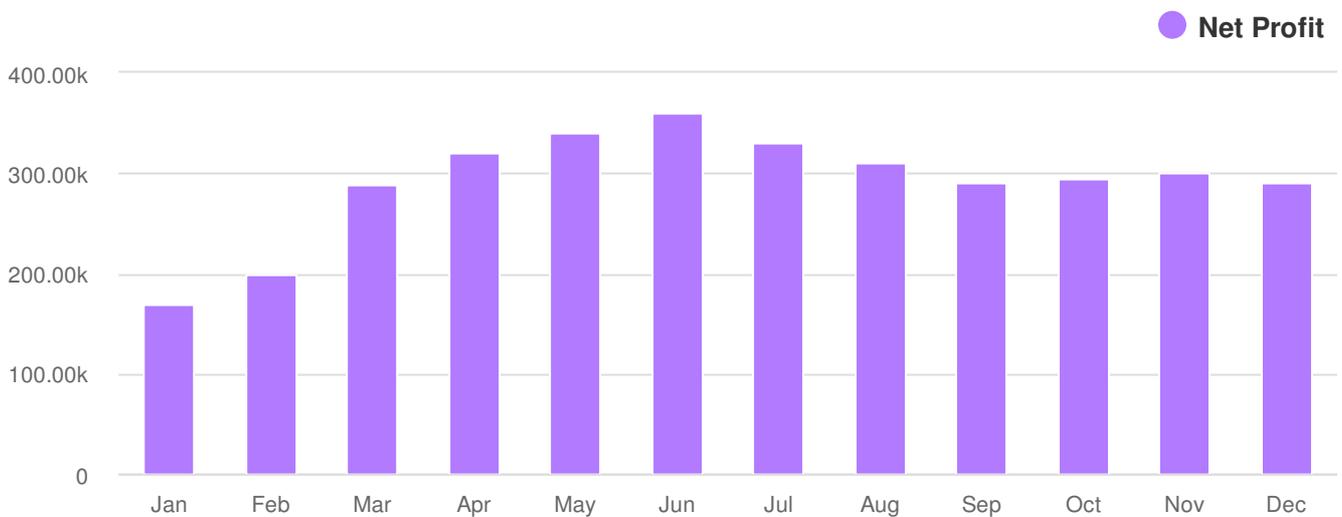
The sales for Year1, Year2 and Year3 are \$7,402,287, 8,174,900 and \$8,994,900, respectively. The net profit for the same period is \$3,640,805, \$4,449,543 and \$4,951,405, respectively. The percentages of the net profit sales for this period were 49.18%, 54.43% and 55.05% respectively.

These expenses are projections based only on estimation. The projections for Year1 and Year2 were based on a 4% increase. Depreciation was based on a 7-year life of assets.

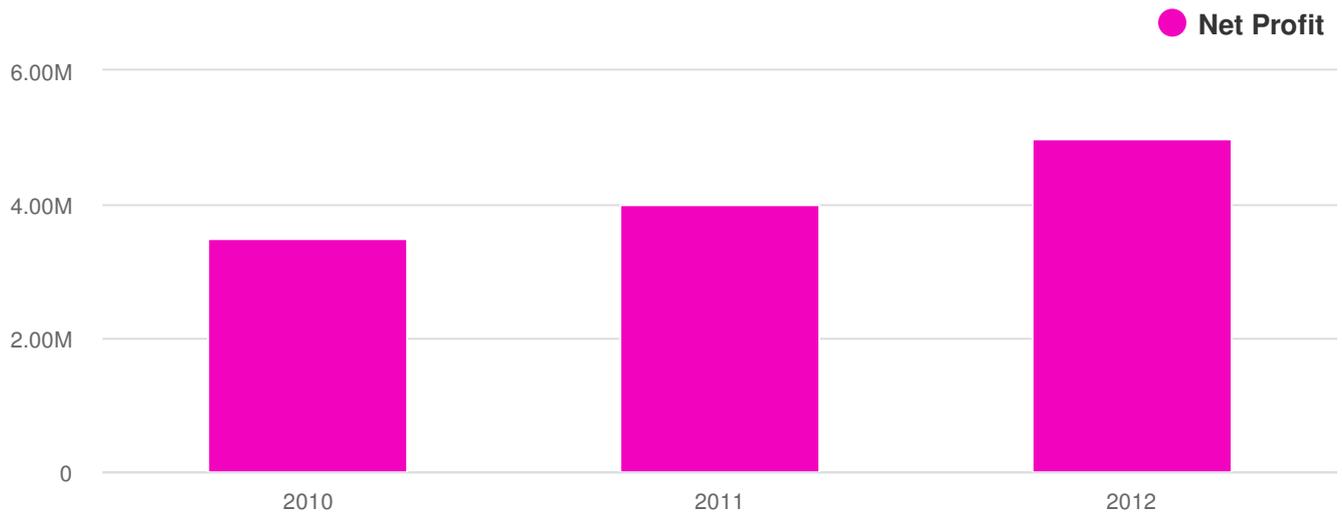
Pro Forma Profit and Loss	Year1	Year2	Year3
Sales	\$7,402,287	\$8,174,900	\$8,994,900
Direct Cost of Sales	\$469,368	\$516,304	\$567,934
	\$0		
<b>Total Cost of Sales</b>	\$469,368	\$516,304	\$567,934
<b>Gross Margin</b>	\$6,932,919	\$7,658,596	\$8,426,966
Gross Margin %	93.66%	93.68%	93.69%
Expenses			
Payroll	\$1,031,868	\$1,073,876	\$1,117,818
Marketing/Promotion	\$1,020	\$1,100	\$1,200

Pro Forma Profit and Loss	Year1	Year2	Year3
Depreciation	\$34,800	\$41,800	\$48,800
Utilities	\$13,820	\$14,372	\$14,946
Insurance	\$324,000	\$343,440	\$364,046
Payroll Taxes	\$154,780	\$161,081	\$167,673
Inventory	\$180,000	\$185,400	\$196,524
Office Equipment & Supplies	\$7,200	\$7,488	\$7,780
<b>Total Operating Expenses</b>	<b>\$1,747,488</b>	<b>\$1,828,557</b>	<b>\$1,918,179</b>
Profit Before Interest and Taxes	\$5,185,430	\$5,830,039	\$6,508,179
<b>EBITDA</b>	<b>\$5,220,230</b>	<b>\$5,871,839</b>	<b>\$6,556,979</b>
Interest Expense	\$10,080	\$10,080	\$10,080
Taxes Incurred	\$1,552,605	\$1,745,988	\$1,949,430
<b>Net Profit</b>	<b>\$3,622,745</b>	<b>\$4,073,971</b>	<b>\$4,548,670</b>
<b>Net Profit/Sales</b>	<b>48.94%</b>	<b>49.84%</b>	<b>50.57%</b>

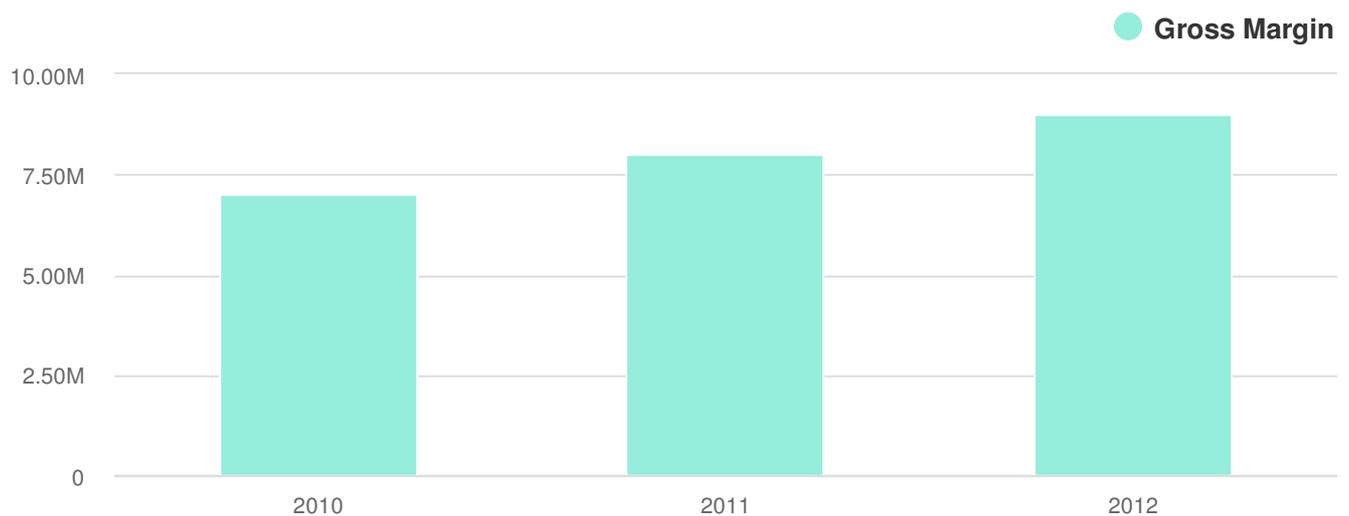
## Profit Monthly



## Profit Yearly



## Gross Margin Yearly



Financial Year	Gross Margin
2010	7000000
2011	8000000
2012	9000000

## Projected Cash Flow

The cash flow projection shows that the provisions for ongoing expenses are adequate to meet the needs of the company as the business generates sufficient cash flow to support operations.

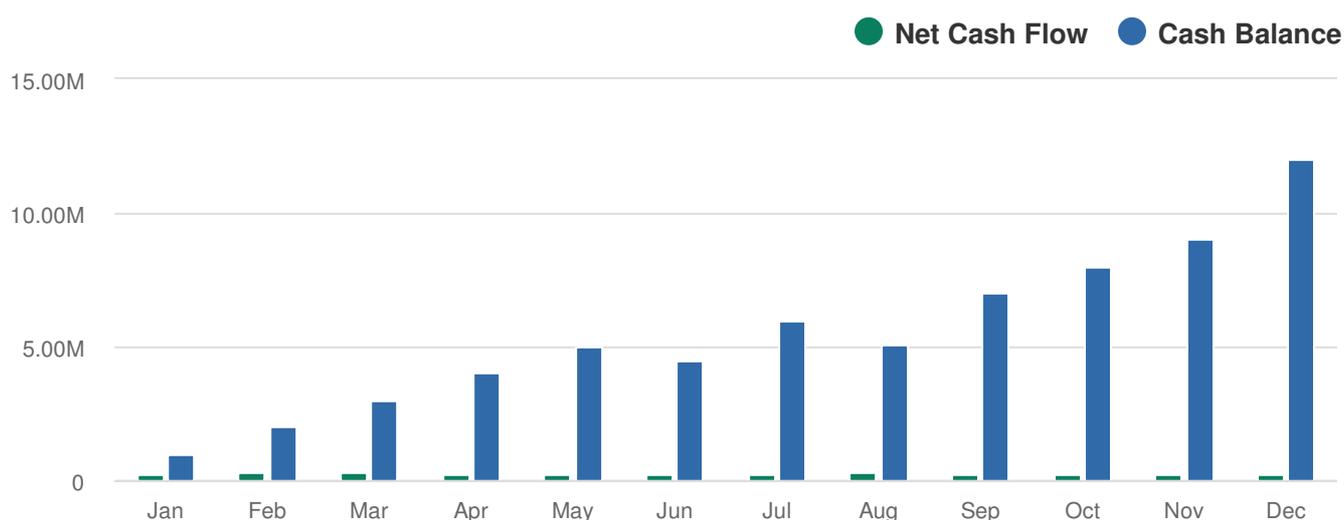
GLTC has applied for a grant of \$1,200,000. In 2010, GLTC has forecast that it will receive \$1,200,000

in the month of October. During this period, the company will use \$1,035,000 to purchase 10 new fuel-efficient trucks, \$80,000 for 10 auxiliary power units and \$35,000 for the maintenance garage. These purchases are reflected in the purchase of long-term assets.

<b>Pro Forma Cash Flow</b>	<b>Year1</b>	<b>Year2</b>	<b>Year3</b>
Cash Received			
Cash from Operations			
Cash Sales	\$7,402,287	\$8,174,900	\$8,994,900
<b>Subtotal Cash from Operations</b>	\$7,402,287	\$8,174,900	\$8,994,900
Additional Cash Received			
Sales Tax, VAT, HST/GST Received	\$0	\$0	\$0
New Current Borrowing	\$0	\$0	\$0
New Other Liabilities (interest-free)	\$0	\$0	\$0
New Long-term Liabilities	\$0	\$0	\$0
Sales of Other Current Assets	\$0	\$0	\$0
Sales of Long-term Assets	\$0	\$0	\$0
New Investment Received	\$1,200,000	\$0	\$0
<b>Subtotal Cash Received</b>	\$8,602,287	\$8,174,900	\$8,994,900
<b>Expenditures</b>	<b>Year1</b>	<b>Year2</b>	<b>Year3</b>
Expenditures from Operations			
Cash Spending	\$1,031,868	\$1,073,876	\$1,117,818
Bill Payments	\$2,551,895	\$2,956,632	\$3,255,419
<b>Subtotal Spent on Operations</b>	\$3,583,764	\$4,030,508	\$4,373,237
Additional Cash Spent			
Sales Tax, VAT, HST/GST Paid Out	\$0	\$0	\$0
Principal Repayment of Current Borrowing	\$0	\$0	\$0

Pro Forma Cash Flow	Year1	Year2	Year3
Other Liabilities Principal Repayment	\$0	\$0	\$0
Long-term Liabilities Principal Repayment	\$0	\$0	\$0
Purchase Other Current Assets	\$0	\$0	\$0
Purchase Long-term Assets	\$1,150,000	\$0	\$0
Dividends	\$0	\$0	\$0
<b>Subtotal Cash Spent</b>	<b>\$4,733,764</b>	<b>\$4,030,508</b>	<b>\$4,373,237</b>
<b>Net Cash Flow</b>	<b>\$3,836,527</b>	<b>\$4,214,142</b>	<b>\$4,700,920</b>
<b>Cash Balance</b>	<b>\$4,582,569</b>	<b>\$8,726,962</b>	<b>\$13,348,625</b>

## Cash



## Projected Balance Sheet

GLTC net worth is \$7,653,676, \$12,128,420 and \$17,105,025 for 2010, 2011, and 2012, respectively.

The balance sheet is quite solid and they do not project any real trouble meeting their debt obligations--as long as they can achieve their specific objectives.

Pro Forma Balance Sheet	Year1	Year2	Year3
Assets			
Current Assets			

Pro Forma Balance Sheet	Year1	Year2	Year3
Cash	\$4,582,569	\$8,26,962	\$13,348,625
Other Current Assets	\$4,773,537	\$4,773,537	\$4,773,537
<b>Total Current Assets</b>	\$9,356,106	\$13,500,499	\$18,122,162
Long-term Assets			
Long-term Assets	\$5,286,556	\$5,286,556	\$5,286,556
Accumulated Depreciation	\$446,863	\$488,663	\$563,463
Total Long-term Assets	\$4,839,693	\$4,797,843	\$4,749,093
<b>Total Assets</b>	\$14,195,799	\$18,298,392	\$22,871,255
<b>Liabilities and Capital</b>	<b>Year1</b>	<b>Year2</b>	<b>Year3</b>
Current Liabilities			
Accounts Payable	\$219,545	\$238,866	\$263,041
Current Borrowing	\$0	\$0	\$0
Other Current Liabilities	\$543,773	\$543,773	\$543,773
<b>Subtotal Current Liabilities</b>	\$760,515	\$789,136	\$813,330
Long-term Liabilities	\$288,000	\$288,000	\$288,000
<b>Total Liabilities</b>	\$1,048,515	\$1,077,136	\$1,101,330
Paid-in Capital	\$1,200,000	\$1,200,000	\$1,200,000
Retained Earnings	\$8,322,539	\$11,947,284	\$16,021,255
Earnings	\$3,622,745	\$4,073,971	\$4,548,670
Total Capital	\$13,147,284	\$17,221,255	\$21,769,925
<b>Total Liabilities and Capital</b>	\$14,195,799	\$18,298,392	\$22,871,255
<b>Net Worth</b>	\$13,147,284	\$17,221,255	\$21,769,925

## Business Ratios

The following table shows the projected business ratios. GLTC expects to maintain healthy ratios for profitability, risk, and return, The industry profile ratios are based on the Standard Industrial Classification or the trucking industry.

Ratio Analysis	2010	2011	2012	Industry Profile
Sales Growth	-34.67%	10.44%	10.03%	1.90%
Percent of Total Assets				
Other Current Assets	33.63%	26.09%	20.87%	37.68%
Total Current Assets	65.91%	73.38%	79.24%	54.28%
Long-term Assets	34.09%	26.22%	20.76%	45.72%
Total Assets	100.00%	100.00%	100.00%	100.00%
Current Liabilities	5.36%	4.31%	3.56%	28.46%
Long-term Liabilities	2.03%	1.57%	1.26%	71.54%
Total Liabilities	7.39%	5.89%	4.82%	100.00%
Net Worth	92.61%	94.11%	95.18%	0.00%
Percent of Sales				
Sales	100.00%	100.00%	100.00%	100.00%
Gross Margin	93.66%	93.68%	93.69%	62.79%
Selling, General & Administrative Expenses	44.72%	71.32%	75.35%	17.10%
Advertising Expenses	0.01%	0.01%	0.01%	0.21%
Profit Before Interest and Taxes	70.52%	71.32%	72.35%	5.93%
Main Ratios				
Current	12.30	17.11	22.28	1.35
Quick	12.30	17.11	22.28	1.28

Total Debt to Total Assets	7.39%	5.89%	4.82%	100.00%
Pre-tax Return on Net Worth	39.36%	33.80%	29.85%	-6021979.59%
Pre-tax Return on Assets	36.46%	31.81%	28.41%	31.52%
Additional Ratios	2010	2011	2012	
Net Profit Margin	48.94%	49.84%	50.57%	n.a
Return on Equity	27.56%	23.66%	20.89%	n.a
Activity Ratios				
Accounts Payable Turnover	12.52	12.17	12.17	n.a
Payment Days	28	28	29	n.a
Total Asset Turnover	0.52	0.45	0.39	n.a
Debt Ratios				
Debt to Net Worth	0.08	0.06	0.05	n.a
Current Liab. to Liab.	0.73	0.73	0.74	n.a
Liquidity Ratios				
Net Working Capital	\$8,595,591	\$12,711,362	\$17,308,832	n.a
Interest Coverage	514.43	578.38	645.65	n.a
Additional Ratios				
Assets to Sales	1.92	2.24	2.64	n.a
Current Debt/Total Assets	5%	4%	4%	n.a
Acid Test	12.20	17.11	22.28	n.a
Sales/Net Worth	0.56	0.47	0.41	n.a
Dividend Payout	0.00	0.00	0.00	n.a

# 9.

## Appendix

Monthly Sales Forecast

Monthly Personnel

Monthly Profit and Loss

Monthly Cash Flow

Monthly Balance Sheet

## Monthly Sales Forecast

*Add monthly sales forecast sheet here ...*

## Monthly Personnel

*Add personnel forecast sheet here...*

## Monthly Profit and Loss

*Add monthly profit & loss forecast here...*

## Monthly Cash Flow

*Add monthly cashflow forecast here...*

## Monthly Balance Sheet

*Add monthly balance sheet forecast here...*



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