



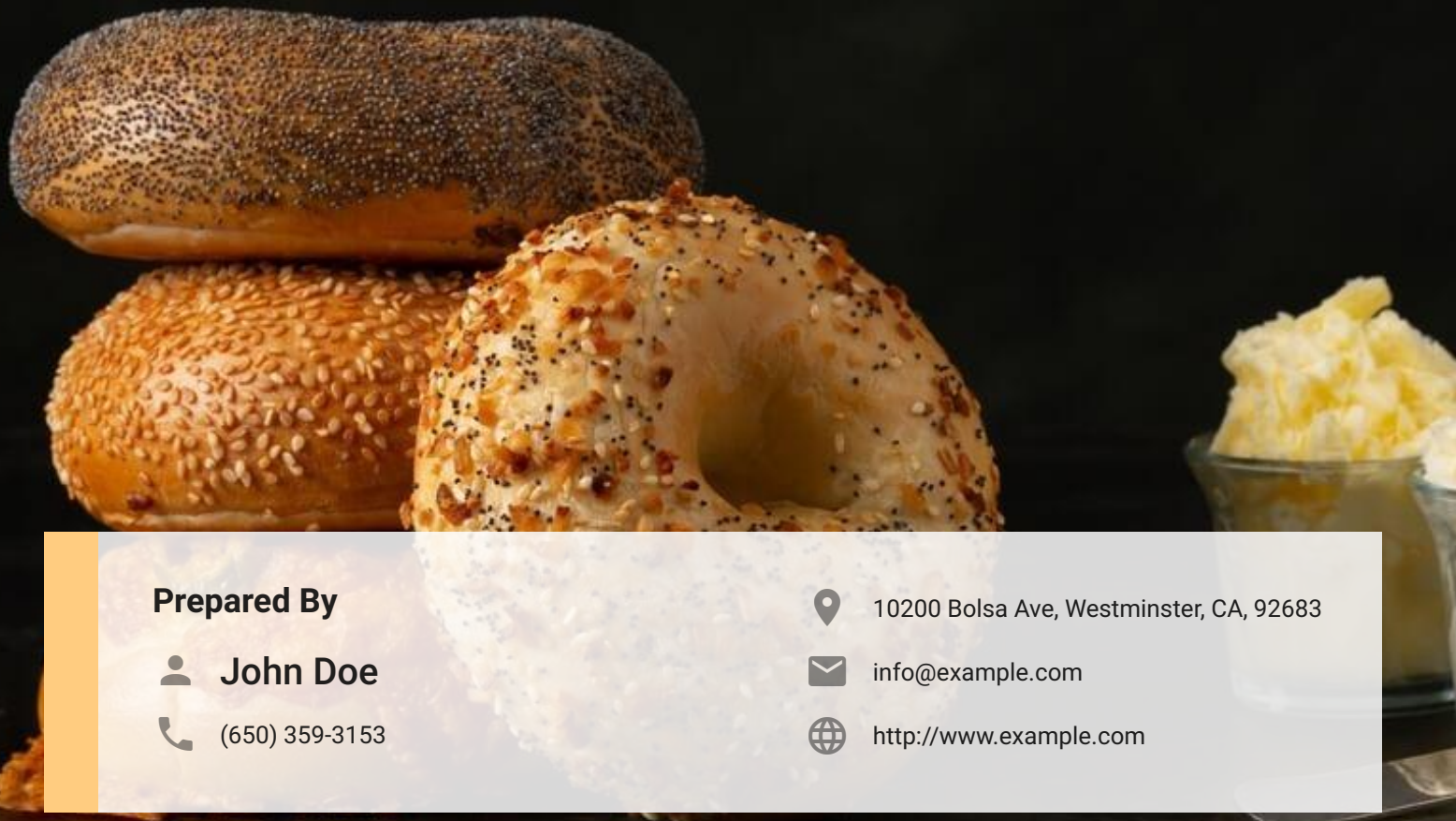
# Bagel Shop Business Plan

# Business Plan

[YEAR]

## Bagels Made with Love

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.



### Prepared By

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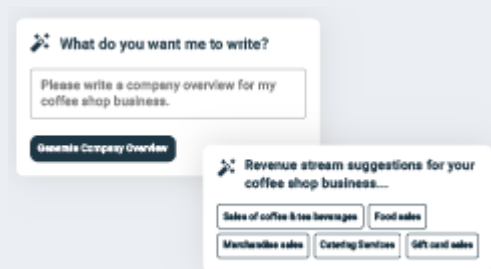
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# Business planning that's simpler and faster than you think

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.

Upmetrics has everything you need to create a comprehensive business plan.



## AI-powered Upmetrics Assistant

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1.

# Executive Summary

Market opportunity

Bagel Menu

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

### Bagel Shop Business Plan

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

This section may include the name of your bagel shop, its location when it was founded, and

To unlock help try Upmetrics!

*Start writing here..*

## Market opportunity

### Help tip

### Bagel Shop Business Plan

Summarize your market research, including market size, growth potential, and marketing trends.

To unlock help try Upmetrics!

*Start writing here..*

## Bagel Menu

### Help tip

### Bagel Shop Business Plan

Highlight the bagel shop products you offer your clients. The USPs and differentiators you offer are always a plus.

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# Marketing & Sales Strategies

 **Help tip**

 **Bagel Shop 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**

 **Bagel Shop Business Plan**

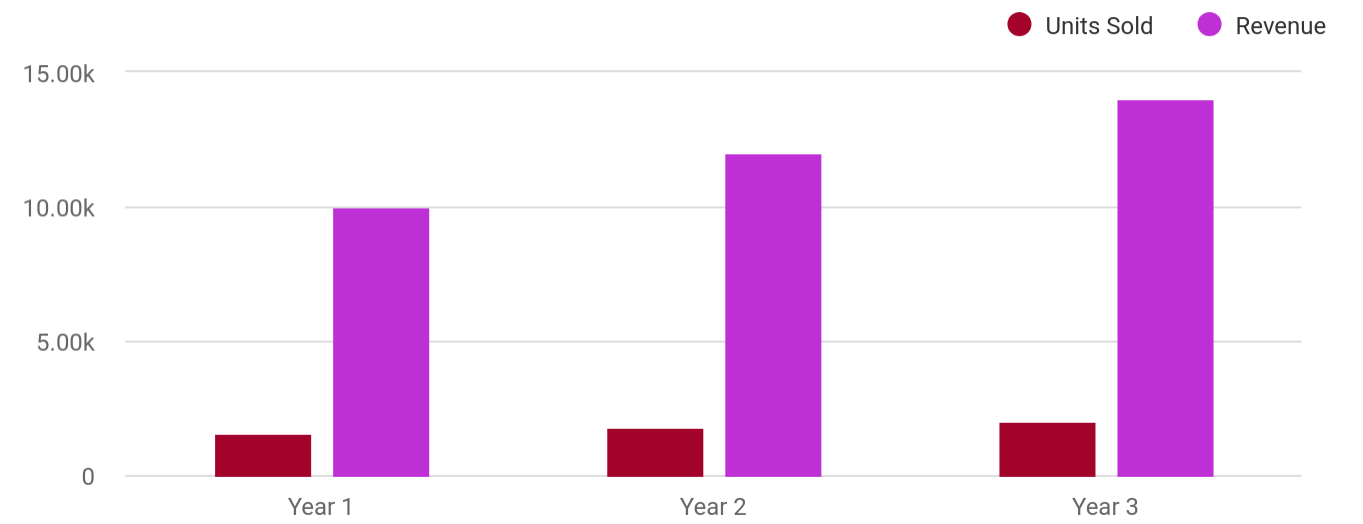
Briefly summarize your financial projections for the initial years of business operations. Include any capital or investment requirements, associated startup costs, projected revenues, and profit forecasts.

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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

Bagel Shop Business Plan

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

To unlock help try Upmetrics!

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.

To unlock help try Upmetrics!

### Help tip

### Bagel Shop Business Plan

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

Describe what kind of bagel shop you run and the name of it. You may specialize in one of the

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*Start writing here..*

## Ownership

### Help tip

### Bagel Shop Business Plan

List the names of your bagel shop'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

 Bagel Shop Business Plan

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

To unlock help try Upmetrics! 



**At [Doe's Bagel Delight], our mission is to craft memorable moments over delightful bagels. We are committed to providing the freshest, highest-quality offerings, served with warmth and authenticity. Every bite is a testament to tradition, innovation, and our unwavering commitment to excellence.**



## Business history

 Help tip

 Bagel Shop Business Plan

If you're an established bagel shop, 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

 Bagel Shop 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.

To unlock help try Upmetrics!

### Help tip

### Bagel Shop 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

### Bagel Shop 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

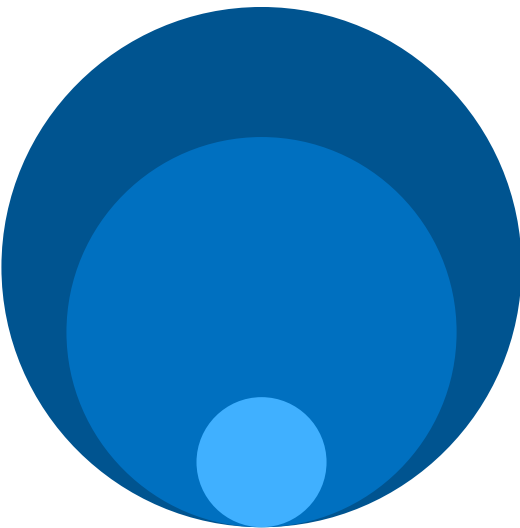
### Bagel Shop Business Plan

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

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*Start writing here..*

## Market Size



|                                                                                             |             |
|---------------------------------------------------------------------------------------------|-------------|
| <b>Available Market</b><br>All consumers who consume bakery products.                       | <b>200M</b> |
| <b>Served Market</b><br>Consumers specifically purchasing and consuming bagels.             | <b>150M</b> |
| <b>Target Market</b><br>Health-conscious urban consumers aged 20-45 seeking gourmet bagels. | <b>50M</b>  |

**Help tip**

**Bagel Shop Business Plan**

Identify and analyze your direct and indirect competitors. Identify their strengths and weaknesses, and describe what differentiates your bagel shop from them.

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## Competitive analysis

### Bagel Bliss Café

Located just a few blocks away from our establishment, Bagel Bliss Café has been serving the Westminster community for the past decade.

|                                                                                                                                                                                                                                  |                                                                                                                                                                                                                  |                                                                                                                                                                                                                                    |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Features</b><br><br>Broad menu including traditional bagels, gourmet spreads, and signature sandwiches.<br><br>Online ordering and delivery services.<br><br>Monthly subscription boxes featuring a mix of their bestsellers. | <b>Strengths</b><br><br>Established brand name with a loyal customer base.<br><br>Diverse menu catering to a broad audience.<br><br>Efficient home delivery system ensuring reach beyond the in-store customers. | <b>Weaknesses</b><br><br>Limited innovation in their menu over the past few years.<br><br>Customer feedback indicates inconsistency in the quality of delivered items<br><br>Lack of a cosy ambiance, more of a grab-and-go setup. |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

## Bakers & Bagels Food Truck

This mobile bagel truck is a recent entrant in the market but has rapidly gained popularity, especially among younger crowds.

| Features                                                 | Strengths                                                                     | Weaknesses                                                          |
|----------------------------------------------------------|-------------------------------------------------------------------------------|---------------------------------------------------------------------|
| Fresh bagels with a focus on quirky, innovative flavors. | Novelty factor of a bagel food truck.                                         | Limited seating or ambiance, purely a grab-and-go model.            |
| Quick service, perfect for those in a hurry.             | Regular introduction of new flavors, keeping the menu fresh.                  | Inconsistent locations can sometimes deter regular customers.       |
| Rotating locations, tapping different markets.           | Strong social media presence, especially on platforms popular with the youth. | Relatively limited menu due to space constraints in the food truck. |

## The Bagel Boutique & Deli

An upscale bagel shop with a gourmet twist, focusing on the premium market segment.

| Features                                                                        | Strengths                                                 | Weaknesses                                                        |
|---------------------------------------------------------------------------------|-----------------------------------------------------------|-------------------------------------------------------------------|
| Premium bagels with gourmet ingredients like truffle oil and artisanal cheeses. | Targets the premium market, allowing for higher pricing.  | Higher pricing can deter a broader base of customers.             |
| An in-house coffee bar serving specialty brews.                                 | Luxurious ambiance, attracting a niche clientele.         | Less focus on traditional bagel offerings, alienating purists.    |
| Catering services for corporate events and parties.                             | High-quality ingredients, ensuring customer satisfaction. | Primarily dependent on the upscale market, which can be volatile. |

## Market trends

 **Help tip**

 **Bagel Shop Business Plan**

Analyze 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

📄 Bagel Shop Business Plan

List regulations and licensing requirements that may affect your bagel shop, such as business registration & licensing, food safety & sanitation, health inspections, environmental regulations, etc.

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Start writing here..



SWOT Analysis

Market Size

Customer Profiles

Help tip

John & Sons

Depending on what details of your business you need different elements in your business plan are some foundational elements...

Company Overview

What do you want me to write?

Please write a company overview for my coffee shop business.

Create Company Overview

Coffee Shop Business Plan

File Edit View Insert Format Tools Extensions Help

Summary

Outline



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

Products

Toppings & Spreads

Quality Measures

Additional Services



## REMEMBER

The product and services section of a bagel shop 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

### Bagel Shop 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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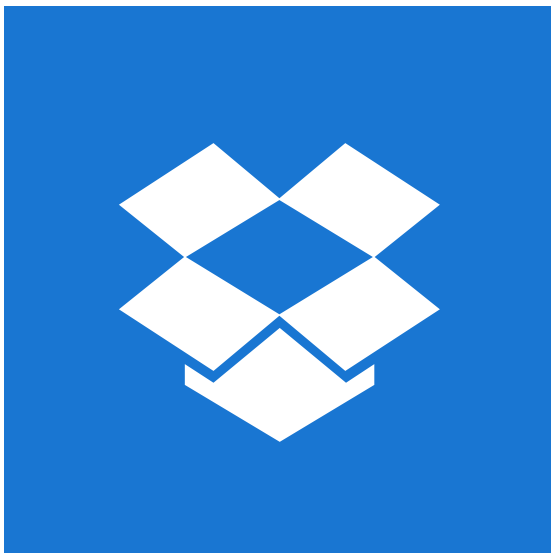
### Help tip

Mention the bagel shop products your business will offer. This list may include,

- Fresh bagel shops

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## Products



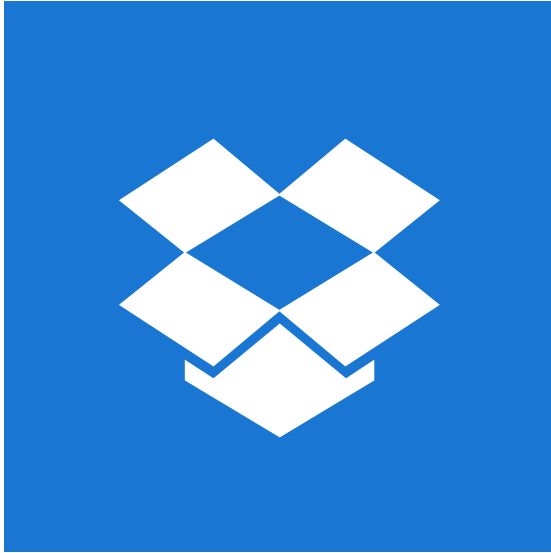
### Classic Plain Bagel

Price: **[\$1.50]**

A timeless favorite, our plain bagel is crafted to perfection, providing a chewy exterior and soft interior.

#### Product Specifications

- Ingredients: Premium wheat flour, water, malt syrup, salt, yeast.
- Size: 4-inch diameter.
- Weight: 3 oz.



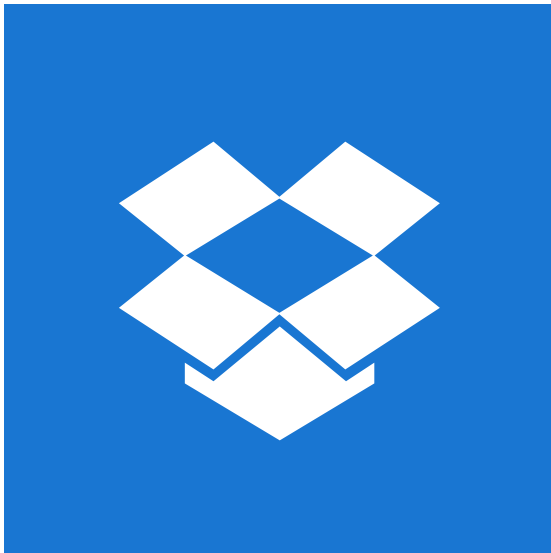
## Sesame Seed Bagel

Price: **[\$1.75]**

Toasted to golden perfection, our sesame seed bagel offers a delightful crunch and a nutty flavor.

### Product Specifications

- Ingredients: Premium wheat flour, water, malt syrup, sesame seeds, salt, yeast.
- Size: 4-inch diameter.
- Weight: 3.2 oz.



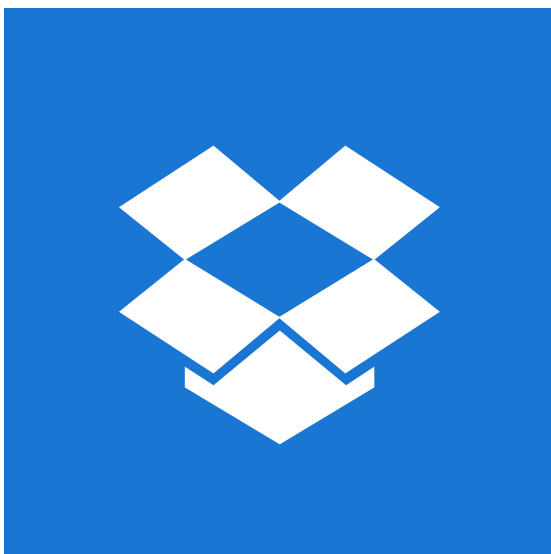
## Bagel Breakfast Sandwich

Price: **[\$4.50]**

A hearty breakfast option, loaded with scrambled eggs, cheese, and your choice of bacon or sausage.

### Product Specifications

- Base: Choice of any bagel variety.
- Fillings: Eggs, cheddar cheese, choice of bacon or sausage.
- Serving Temperature: Hot.



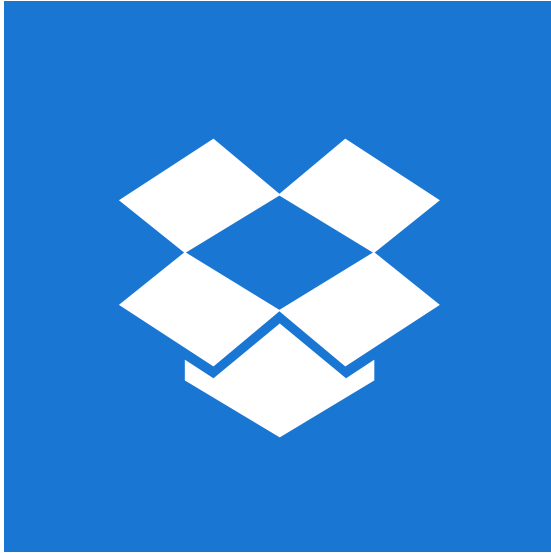
## Berry Cream Cheese Spread

Price: **[\$2.00]**

A luscious blend of fresh berries and cream cheese, offering a sweet and tangy spread for your bagel.

### Product Specifications

- Ingredients: Fresh mixed berries (strawberries, blueberries, raspberries), cream cheese, sugar.
- Serving Size: 2 oz.



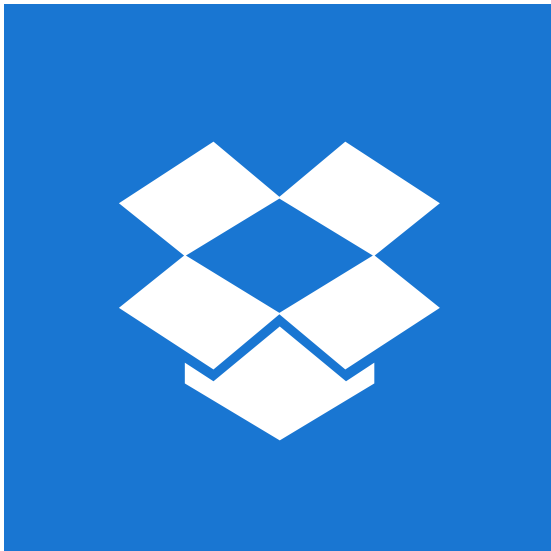
## Bagel Pizza - Margherita

Price: **[\$3.50]**

A delicious twist to the traditional pizza, our bagel-based Margherita is topped with fresh tomatoes, mozzarella, and basil.

### Product Specifications

- Base: Choice of any bagel variety.
- Toppings: Sliced tomatoes, mozzarella cheese, fresh basil, olive oil.
- Serving Temperature: Hot.



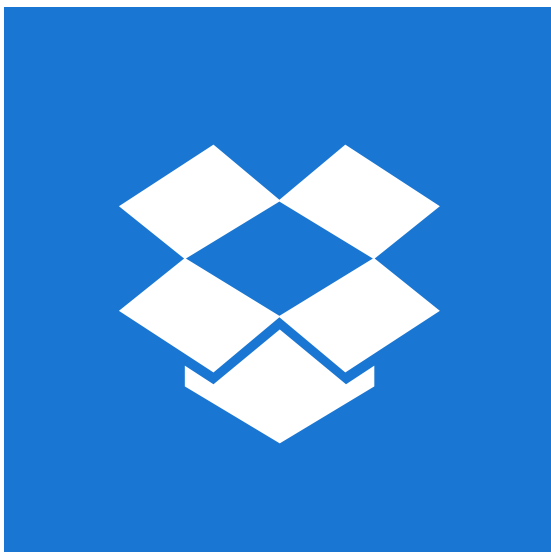
## Cinnamon Raisin Bagel

Price: **[\$2.00]**

A sweet treat, our cinnamon raisin bagel is dotted with juicy raisins and a hint of cinnamon.

### Product Specifications

- Ingredients: Premium wheat flour, water, raisins, cinnamon, malt syrup, salt, yeast.
- Size: 4-inch diameter.
- Weight: 3.3 oz.



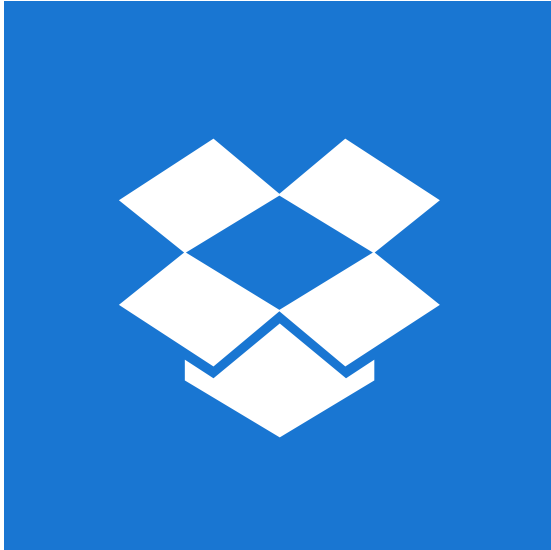
## Cold Brew Coffee

Price: **[\$3.00]**

A refreshing and robust coffee, brewed cold for over 12 hours to ensure maximum flavor extraction.

### Product Specifications

- Ingredients: Premium coffee beans, water.
- Serving Size: 12 oz.



## Bagel Platter - Assorted

Price: **[\$15.00]** (serves 5)

A mix of our best-selling bagels, perfect for events or group breakfasts.

### Product Specifications

- Bagel Varieties: Plain, sesame seed, cinnamon raisin, [other flavors].
- Total Pieces: 10 bagels (2 of each variety)

## Toppings & Spreads

 Help tip

 Bagel Shop Business Plan

Talk about the toppings and spreads that go with bagel shops. Various varieties of cream cheese, butter, jam, peanut butter, and other specialty spreads are some examples.

To unlock help try Upmetrics! 

*Start writing here..*

## Quality Measures

 Help tip

 Bagel Shop Business Plan

The quality of your ingredients, the freshness of your products, and any unique sourcing or preparation techniques that set your bagel shop apart from rivals should all be highlighted.

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*Start writing here..*

# Additional Services

 **Help tip**

 **Bagel Shop Business Plan**

Mention if your bagel shop offers any additional services. You may include services like breakfast & delivery, online ordering, custom orders, event handling, etc.

To unlock help try Upmetrics! 

*Start writing here..*

# 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.

To unlock help try Upmetrics!

#### Help tip

#### Bagel Shop 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.

To unlock help try Upmetrics!

## Unique Selling Proposition (USP)

#### Help tip

#### Bagel Shop 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

#### Bagel Shop Business Plan

Describe your pricing strategy—how you plan to price your products and stay competitive in the local market.

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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, brochures, content marketing, and print marketing.

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## Marketing strategies

### Online



#### Social Media Marketing

Platforms like Instagram and Facebook will be pivotal, in showcasing our products, sharing customer testimonials, and promoting daily specials.

Paid promotions targeting [local demographic] will enhance our reach.



#### Content Marketing

A dedicated blog on our website, focusing on topics like the history of bagels, and baking techniques, and spotlighting our local suppliers, will engage visitors and improve website SEO

### Offline



#### Brochures

Distributed in strategic locations such as [local gyms, offices, and community centres], our brochures will detail our offerings, highlight our USPs, and carry promotional coupons



#### Print Marketing

Local newspapers and magazines will carry our advertisements, especially around the holiday season and special occasions.

 **Help tip**

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

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## Sales strategies



### Partnerships

Collaborating with local businesses, such as coffee shops or delis without their own bagel offerings, can open up new sales channels.



### Referral Programs

Encouraging our regular customers to refer friends and family, rewarding them with discounts or complimentary items for successful referrals.

 **Help tip**

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

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## Customer retention



### Loyalty Programs

Points-based or stamp-based loyalty cards will ensure repeat visits, offering rewards after a certain number of purchases.



### Bulk Order Discounts

Encouraging customers to place larger orders by offering scaled discounts for bulk purchases.



### Personalized Service

Recognizing regular customers, understanding their preferences, and occasionally surprising them with complimentary upgrades or items will foster goodwill and loyalty.

# 6.

## Operations Plan

Staffing & Training

Operational Process

Equipment & Machinery



#### REMEMBER

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

To unlock help try Upmetrics!

#### Help tip

#### Bagel Shop 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

#### Bagel Shop Business Plan

Mention your business's staffing requirements, including the number of employees, bakers, or counter staff needed.

To unlock help try Upmetrics!

*Start writing here..*

## Operational Process

#### Help tip

#### Bagel Shop Business Plan

Outline the processes and procedures you will use to run your bagel shop. Your operational processes may include bagel shop production, inventory management, menu preparation, quality control, staff management, etc.

To unlock help try Upmetrics!

*Start writing here..*

# Equipment & Machinery

 **Help tip**

 **Bagel Shop Business Plan**

Include the list of equipment and machinery required for a bagel shop, such as a bagel shop dough mixer, bagel shop kettle, bagel shop oven, bagel shop slicer, etc.

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*Start writing here..*

# 7.

## Management Team

Key managers

Organizational structure

Compensation plan

Board of advisors



## REMEMBER

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

To unlock help try Upmetrics!

### Help tip

### Bagel Shop 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

### Bagel Shop 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/CEO - [john.doe@example.com](mailto:john.doe@example.com)

John Doe serves as the CEO and primary founder of Doe's Bagel Delight.

Role & Responsibilities: John oversees the overall strategy, financial health, and vision of the business.

His responsibilities encompass stakeholder communication, finalizing partnerships, and ensuring the company stays true to its mission and values.

Background: With a degree in [Business Administration] from [University Name] and over [XX years] of experience in the food industry, John has the acumen and expertise essential for the role.





---

## Alice Brown

Chief Operating Officer (COO) - [alice.brown@example.com](mailto:alice.brown@example.com)

Alice adeptly manages the daily operations of Doe's Bagel Delight, ensuring efficiency across all branches and supervising the implementation of new operational strategies.

Her strategic foresight and attention to detail are instrumental in the company's daily success.

- Educational Background: Alice holds an MBA with a specialization in Operations Management from Harvard Business School.
- Professional Background: Prior to joining Doe's Bagel Delight, Alice served as the Director of Operations for [Previous Company Name], a renowned bakery chain, where she managed over 50 outlets across the country for a span of 10 years.



---

## Robert Brown

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

Robert leads all marketing endeavors for Doe's Bagel Delight.

His visionary approach to branding, advertising, and market analysis has significantly boosted our brand's recognition and customer base.

- Educational Background: Robert graduated with a Masters in Marketing from Stanford Graduate School of Business.
- Professional Background: Robert's professional journey includes a notable 8-year stint as the Vice President of Marketing at [Previous Company Name], a prominent food and beverage brand, where he helmed several award-winning marketing campaigns.



## Jane Doe

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

Jane's meticulous approach to operations ensures that every facet of Doe's Bagel Delight runs seamlessly.



From inventory management to supplier negotiations, her capabilities ensure operational excellence.

- **Educational Background:** Jane acquired her Bachelor's degree in Supply Chain Management from the University of Michigan's Ross School of Business.
- **Professional Background:** Before gracing our team, Jane worked as an Assistant Operations Manager for [Previous Company Name], gaining hands-on experience in managing large teams and complex supply chains for 6 years.



## Tom Smith

Kitchen Manager - [tom.smith@example.com](mailto:tom.smith@example.com)

Tom oversees the heart of our business - the kitchen.

His dedication ensures the quality of our products and the efficiency of our kitchen staff, guaranteeing every bagel is a testament to our brand's promise.



- **Educational Background:** Tom trained at the Culinary Institute of America, specializing in Bakery and Pastry Arts.
- **Professional Background:** Tom's culinary journey spans over 12 years, including a role as a Senior Baker at [Previous Company Name], where he refined his craft and leadership skills.

## Organizational structure

 **Help tip**

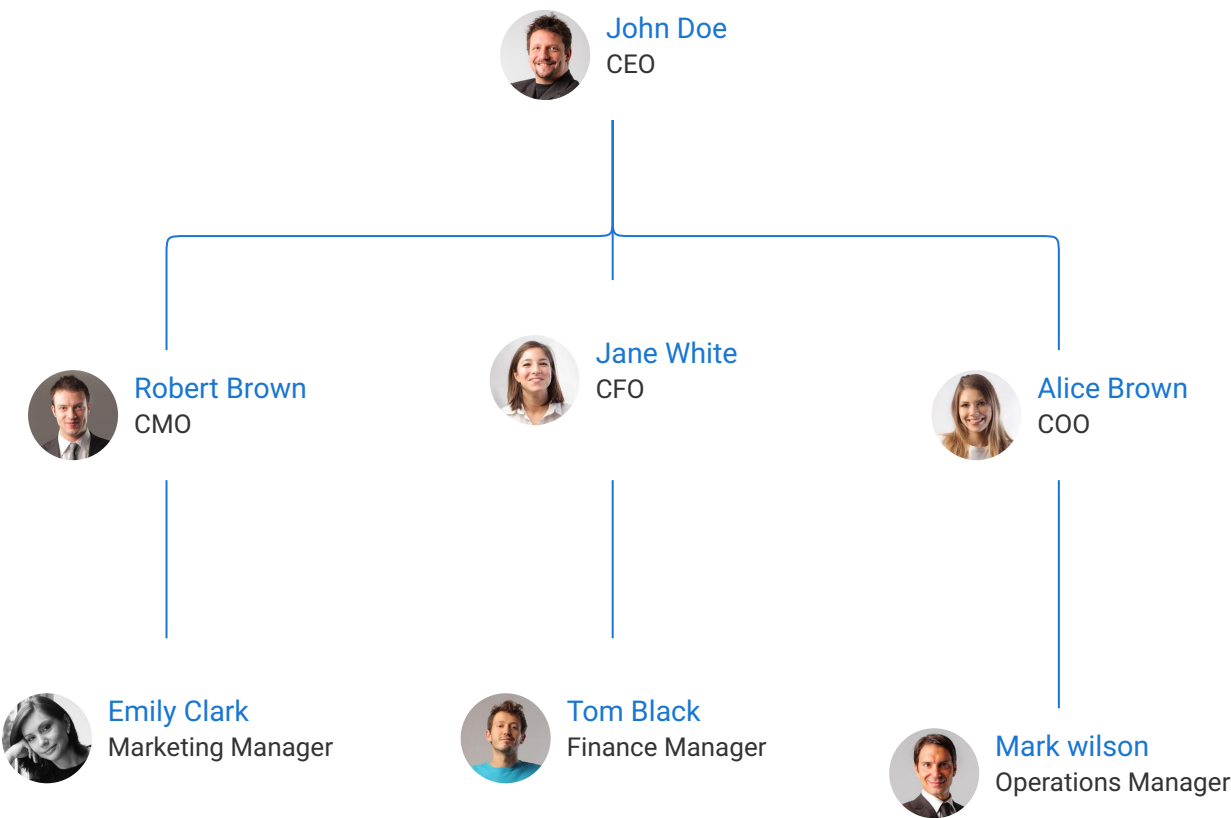
 **Bagel Shop Business Plan**

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**

**Bagel Shop Business Plan**

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

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 **Help tip**

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

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## Board of advisors



**[ADVISOR]**

[DOMAIN]

A renowned figure in the bakery industry, lending expertise in product innovation and market trends.



**[Consultant Name]**

[DOMAIN]

A seasoned business strategist, assisting us in business expansion and strategic partnerships.

# 8.

## Financial Plan

Profit & loss statement

Cash flow statement

Balance sheet

Break-even Point

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

## Bagel Shop 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

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>\$227,861.62</b> | <b>\$422,345.71</b> | <b>\$784,910.81</b> |
| Traditional Bagel Sales | \$60,731.67         | \$122,203.71        | \$245,897.31        |

|                           | 2024               | 2025               | 2026               |
|---------------------------|--------------------|--------------------|--------------------|
| Unit Sales                | 20,244             | 40,735             | 81,966             |
| Unit Price                | \$3                | \$3                | \$3                |
| Artisanal Bagel Creations | \$71,626.80        | \$128,631.60       | \$231,005.30       |
| Unit Sales                | 14,325             | 25,726             | 46,201             |
| Unit Price                | \$5                | \$5                | \$5                |
| Bagel Café Beverages      | \$95,503.15        | \$171,510.40       | \$308,008.20       |
| Unit Sales                | 19,101             | 34,302             | 61,602             |
| Unit Price                | \$5                | \$5                | \$5                |
|                           |                    |                    |                    |
| <b>Cost Of Sales</b>      | <b>\$14,635.83</b> | <b>\$20,644.35</b> | <b>\$31,699.43</b> |
| General Costs             | \$14,635.83        | \$20,644.35        | \$31,699.43        |
| Bagel Ingredients         | \$7,800            | \$7,974            | \$8,152.08         |
| Flour                     | \$6,000            | \$6,120            | \$6,242.40         |
| Yeast                     | \$1,800            | \$1,854            | \$1,909.68         |
| Packaging & Delivery      | \$6,835.83         | \$12,670.35        | \$23,547.35        |
| Packaging                 | \$4,557.21         | \$8,446.91         | \$15,698.23        |
| Delivery Expenses         | \$2,278.62         | \$4,223.44         | \$7,849.12         |

|                                  | 2024                | 2025                | 2026                |
|----------------------------------|---------------------|---------------------|---------------------|
| Revenue Specific Costs           | \$0                 | \$0                 | \$0                 |
| Personnel Costs (Direct Labor)   | \$0                 | \$0                 | \$0                 |
|                                  |                     |                     |                     |
| <b>Gross Margin</b>              | <b>\$213,225.79</b> | <b>\$401,701.36</b> | <b>\$753,211.38</b> |
| <b>Gross Margin (%)</b>          | <b>93.58%</b>       | <b>95.11%</b>       | <b>95.96%</b>       |
|                                  |                     |                     |                     |
| <b>Operating Expense</b>         | <b>\$254,636.54</b> | <b>\$266,951.84</b> | <b>\$283,703.77</b> |
| Payroll Expense (Indirect Labor) | \$241,140           | \$248,347.20        | \$255,780.60        |
| Bakery Staff                     | \$124,500           | \$128,760           | \$133,168.80        |
| Bagel Bakers                     | \$72,000            | \$74,160            | \$76,384.80         |
| Pastry Chef                      | \$52,500            | \$54,600            | \$56,784            |
| Front End Staff                  | \$55,200            | \$56,304            | \$57,430.08         |
| Cashiers                         | \$55,200            | \$56,304            | \$57,430.08         |
| Management                       | \$61,440            | \$63,283.20         | \$65,181.72         |
| Store Manager                    | \$61,440            | \$63,283.20         | \$65,181.72         |



|                                | 2024          | 2025         | 2026         |
|--------------------------------|---------------|--------------|--------------|
| General Expense                | \$13,496.54   | \$18,604.64  | \$27,923.17  |
| Utilities and Rent             | \$3,000       | \$3,066      | \$3,133.56   |
| Electricity                    | \$2,400       | \$2,448      | \$2,496.96   |
| Water                          | \$600         | \$618        | \$636.60     |
| Marketing and Advertising      | \$9,296.54    | \$14,302.64  | \$23,516.53  |
| Social Media Marketing         | \$5,696.54    | \$10,558.64  | \$19,622.77  |
| Local Ads                      | \$3,600       | \$3,744      | \$3,893.76   |
| Maintenance and Repairs        | \$1,200       | \$1,236      | \$1,273.08   |
| Equipment Maintenance          | \$1,200       | \$1,236      | \$1,273.08   |
| Bad Debt                       | \$0           | \$0          | \$0          |
| Amortization of Current Assets | \$0           | \$0          | \$0          |
| EBITDA                         | (\$41,410.75) | \$134,749.52 | \$469,507.61 |
| Additional Expense             | \$12,737.48   | \$11,770.38  | \$10,743.63  |
| Long Term Depreciation         | \$10,164      | \$10,164     | \$10,164     |

|                                  | 2024                 | 2025                | 2026                |
|----------------------------------|----------------------|---------------------|---------------------|
| Gain or loss from Sale of Assets | \$0                  | \$0                 | \$0                 |
| EBIT                             | (\$51,574.75)        | \$124,585.52        | \$459,343.61        |
| Interest Expense                 | \$2,573.47           | \$1,606.38          | \$579.64            |
| EBT                              | (\$54,148.23)        | \$122,979.14        | \$458,763.98        |
| Income Tax Expense / Benefit     | \$0                  | \$0                 | \$0                 |
|                                  |                      |                     |                     |
| <b>Total Expense</b>             | <b>\$282,009.85</b>  | <b>\$299,366.57</b> | <b>\$326,146.83</b> |
| <b>Net Income</b>                | <b>(\$54,148.23)</b> | <b>\$122,979.14</b> | <b>\$458,763.98</b> |
| <b>Net Income (%)</b>            | <b>(23.76%)</b>      | <b>29.12%</b>       | <b>58.45%</b>       |
|                                  |                      |                     |                     |
| Retained Earning Opening         | \$0                  | (\$64,148.23)       | \$53,830.91         |
| Owner's Distribution             | \$10,000             | \$5,000             | \$5,000             |
| <b>Retained Earning Closing</b>  | <b>(\$64,148.23)</b> | <b>\$53,830.91</b>  | <b>\$507,594.89</b> |

#### 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

|                                 | 2024                 | 2025                | 2026                |
|---------------------------------|----------------------|---------------------|---------------------|
| <b>Cash Received</b>            | <b>\$227,861.62</b>  | <b>\$422,345.71</b> | <b>\$784,910.81</b> |
| <b>Cash Paid</b>                | <b>\$271,845.85</b>  | <b>\$289,202.57</b> | <b>\$315,982.83</b> |
| COS & General Expenses          | \$28,132.37          | \$39,248.99         | \$59,622.60         |
| Salary & Wages                  | \$241,140            | \$248,347.20        | \$255,780.60        |
| Interest                        | \$2,573.47           | \$1,606.38          | \$579.64            |
| Sales Tax                       | \$0                  | \$0                 | \$0                 |
| Income Tax                      | \$0                  | \$0                 | \$0                 |
| <b>Net Cash From Operations</b> | <b>(\$43,984.23)</b> | <b>\$133,143.14</b> | <b>\$468,927.98</b> |
| Assets Sell                     | \$0                  | \$0                 | \$0                 |

|                                  | 2024               | 2025                 | 2026                 |
|----------------------------------|--------------------|----------------------|----------------------|
| Assets Purchase                  | \$45,000           | \$0                  | \$0                  |
| <b>Net Cash From Investments</b> | <b>(\$45,000)</b>  | <b>\$0</b>           | <b>\$0</b>           |
|                                  |                    |                      |                      |
| <b>Amount Received</b>           | <b>\$80,000</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             | \$30,000           | \$0                  | \$0                  |
| <b>Amount Paid</b>               | <b>\$25,679.72</b> | <b>\$21,646.82</b>   | <b>\$22,673.45</b>   |
| Loan Capital                     | \$15,679.73        | \$16,646.82          | \$17,673.44          |
| Dividends & Distributions        | \$10,000           | \$5,000              | \$5,000              |
| <b>Net Cash From Financing</b>   | <b>\$54,320.28</b> | <b>(\$21,646.82)</b> | <b>(\$22,673.45)</b> |
|                                  |                    |                      |                      |
| <b>Summary</b>                   |                    |                      |                      |
| Starting Cash                    | \$0                | (\$34,663.95)        | \$76,832.37          |

|                    | 2024                 | 2025               | 2026                |
|--------------------|----------------------|--------------------|---------------------|
| Cash In            | \$307,861.62         | \$422,345.71       | \$784,910.81        |
| Cash Out           | \$342,525.57         | \$310,849.39       | \$338,656.28        |
| Change in Cash     | (\$34,663.95)        | \$111,496.32       | \$446,254.53        |
| <b>Ending Cash</b> | <b>(\$34,663.95)</b> | <b>\$76,832.37</b> | <b>\$523,086.90</b> |

#### Help tip

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

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## Balance sheet

|                       | 2024                 | 2025                | 2026                |
|-----------------------|----------------------|---------------------|---------------------|
| <b>Assets</b>         | <b>\$172.05</b>      | <b>\$101,504.37</b> | <b>\$537,594.90</b> |
| <b>Current Assets</b> | <b>(\$34,663.95)</b> | <b>\$76,832.37</b>  | <b>\$523,086.90</b> |
| Cash                  | (\$34,663.95)        | \$76,832.37         | \$523,086.90        |
| Accounts Receivable   | \$0                  | \$0                 | \$0                 |
| Inventory             | \$0                  | \$0                 | \$0                 |

|                                 | 2024                 | 2025                | 2026                |
|---------------------------------|----------------------|---------------------|---------------------|
| Other Current Assets            | \$0                  | \$0                 | \$0                 |
| <b>Long Term Assets</b>         | <b>\$34,836</b>      | <b>\$24,672</b>     | <b>\$14,508</b>     |
| Gross Long Term Assets          | \$45,000             | \$45,000            | \$45,000            |
| Accumulated Depreciation        | (\$10,164)           | (\$20,328)          | (\$30,492)          |
|                                 |                      |                     |                     |
| <b>Liabilities &amp; Equity</b> | <b>\$172.03</b>      | <b>\$101,504.35</b> | <b>\$537,594.89</b> |
| <b>Liabilities</b>              | <b>\$34,320.26</b>   | <b>\$17,673.44</b>  | <b>\$0</b>          |
| <b>Current Liabilities</b>      | <b>\$16,646.82</b>   | <b>\$17,673.44</b>  | <b>\$0</b>          |
| Accounts Payable                | \$0                  | \$0                 | \$0                 |
| Income Tax Payable              | \$0                  | \$0                 | \$0                 |
| Sales Tax Payable               | \$0                  | \$0                 | \$0                 |
| Short Term Debt                 | \$16,646.82          | \$17,673.44         | \$0                 |
| <b>Long Term Liabilities</b>    | <b>\$17,673.44</b>   | <b>\$0</b>          | <b>\$0</b>          |
| Long Term Debt                  | \$17,673.44          | \$0                 | \$0                 |
| <b>Equity</b>                   | <b>(\$34,148.23)</b> | <b>\$83,830.91</b>  | <b>\$537,594.89</b> |
| Paid-in Capital                 | \$0                  | \$0                 | \$0                 |
| Common Stock                    | \$0                  | \$0                 | \$0                 |

|                      | 2024          | 2025        | 2026         |
|----------------------|---------------|-------------|--------------|
| Preferred Stock      | \$0           | \$0         | \$0          |
| Owner's Contribution | \$30,000      | \$30,000    | \$30,000     |
| Retained Earnings    | (\$64,148.23) | \$53,830.91 | \$507,594.89 |
| <b>Check</b>         | <b>\$0</b>    | <b>\$0</b>  | <b>\$0</b>   |

💡 Help tip

📄 Example title..

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 Point

|                        | 2024                | 2025                | 2026                  |
|------------------------|---------------------|---------------------|-----------------------|
| Starting Revenue       | \$0                 | \$227,861.62        | \$650,207.33          |
| Net Revenue            | \$227,861.62        | \$422,345.71        | \$784,910.81          |
| <b>Closing Revenue</b> | <b>\$227,861.62</b> | <b>\$650,207.33</b> | <b>\$1,435,118.14</b> |

|                           | 2024                | 2025                | 2026                |
|---------------------------|---------------------|---------------------|---------------------|
| Starting Expense          | \$0                 | \$282,009.85        | \$581,376.42        |
| Net Expense               | \$282,009.85        | \$299,366.57        | \$326,146.83        |
| <b>Closing Expense</b>    | <b>\$282,009.85</b> | <b>\$581,376.42</b> | <b>\$907,523.25</b> |
|                           |                     |                     |                     |
| <b>Is Break Even?</b>     | <b>No</b>           | <b>Yes</b>          | <b>Yes</b>          |
| <b>Break Even Month</b>   | <b>0</b>            | <b>Sep '25</b>      | <b>0</b>            |
| <b>Days Required</b>      | <b>0</b>            | <b>1 Days</b>       | <b>0</b>            |
| <b>Break Even Revenue</b> | <b>\$282,009.85</b> | <b>\$480,934.30</b> | <b>\$0</b>          |
| Traditional Bagel Sales   | \$0                 | \$132,812.59        | \$0                 |
| Artisanal Bagel Creations | \$0                 | \$149,194.29        | \$0                 |
| Bagel Café Beverages      | \$0                 | \$198,927.41        | \$0                 |
| <b>Break Even Units</b>   |                     |                     |                     |
| Traditional Bagel Sales   | 0                   | 44,271              | 0                   |
| Artisanal Bagel Creations | 0                   | 29,839              | 0                   |
| Bagel Café Beverages      | 0                   | 39,785              | 0                   |



## Financing needs

 **Help tip**

 **Bagel Shop Business Plan**

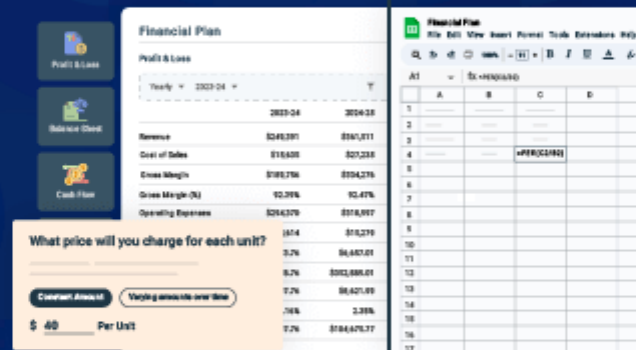
Calculate costs associated with starting a bagel shop business, and estimate your financing needs and how much capital you need to raise to operate your business.

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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 the Upmetrics Financial Plan interface. On the left, there are three buttons: 'Profit & Loss', 'Balance Sheet', and 'Cash Flow'. The 'Profit & Loss' button is selected. Below these buttons is a form titled 'What price will you charge for each unit?' with a 'Calculate Amount' button and a 'Vary prices by unit size' button. The main part of the interface is a table with columns for '2023-04' and '2024-04'. The table contains the following data:

|                    | 2023-04   | 2024-04      |
|--------------------|-----------|--------------|
| Revenue            | \$245,391 | \$181,111    |
| Cost of Sales      | \$18,608  | \$27,238     |
| Gross Margin       | \$196,783 | \$154,273    |
| Gross Margin (%)   | 80.21%    | 85.17%       |
| Operating Expenses | \$284,379 | \$118,957    |
|                    | 1814      | \$15,279     |
|                    | 3.7%      | \$6,657.01   |
|                    | 6.7%      | \$912,695.01 |
|                    | 7.2%      | \$6,621.00   |
|                    | .16%      | 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.

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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 more.

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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.

Upmetrics has all the features required to help you create a comprehensive business plan—from start to finish. Make no mistakes, it's the modern way of planning to structure ideas, make plans, and create stunning pitch decks to awe investors.

## 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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