

BUSINESS PLAN [YEAR]



Hot Shot Trucking

Heart of Perfect Trucking

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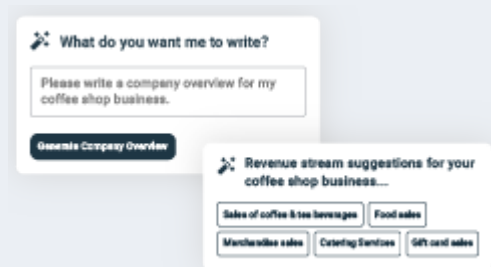
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1.

Executive summary

Problem Definition & Validation

Solution

Objectives

Mission statement

Keys to success

Financial highlights

Euro Trucks

Euro Trucks is the primary provider of expedited trucking services in New Jersey. The company will offer a wide range of services to meet the shipping, container, and heavy equipment industry requirements serving clients across the United States. An exp

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Problem Definition & Validation

Euro Trucks

Oil, gas, and manufacturing projects are often complex and time-sensitive. Oftentimes, necessary equipment or parts may be required to be delivered at the project site, failing which critical time may be lost. Most logistic services are incapable of hand

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Solution

Euro Trucks

Euro Trucks will offer same-day delivery that ensures clients get their equipment delivered to their destination on time. Meeting the need of shippers to move freight more quickly, cost-effectively, and with less hassle and planning required for most heavy

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Objectives

Euro Trucks

- To begin commercial operations in New Jersey by Q1 2021
- To build a fleet of five operator-owned vehicles within the first year of commercial operations

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Short Term (1 -3 Years)

Start writing here..

Euro Trucks

- To gain a competitive edge within the country's freight and logistics marketplace by establishing a presence in the world's leading manufacturing sector.

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Long Term (3-5 years)

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Mission statement

Euro Trucks

Our mission is to become an extension of our client's business operations by providing them with unparalleled freight and logistics management solutions acceding to our core values of reliability, accuracy, integrity, and service.

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Keys to success



Access To Established Network

Euro Trucks boasts access to a robust network of agents spread across United States. This established network will allow the company to meet any shipping requirements of prospective clients with confidence and efficiency.



Range of Hauling Gear

The company's fleet of vehicles feature a range of hauling gear from Lowboy to Gooseneck and Bumper pull allowing it to load and carry freight of any size and to any destination



Effective Marketing

The company will employ direct sales and marketing strategies to personally approach prospective clients so that they may provide a more efficient and highly personalised service.



Location

New Jersey is the most well connected state in the USA. Being headquartered here will allow the company to have easy access to regions across the US making management and operations efficient and cost-effective.



Access to Skilled Carriers

Euro Trucks will ensure on-boarding only experienced and skilled carriers. Highly experienced personnel will enhance its service offerings in the US



Superior Customer Support

Maintaining a laser-like focus on customer satisfaction will be of utmost priority to the company being vital for brand building and to establishing Euro Trucks as the go-to provider of all expedited freight and logistic solutions.

Financial highlights

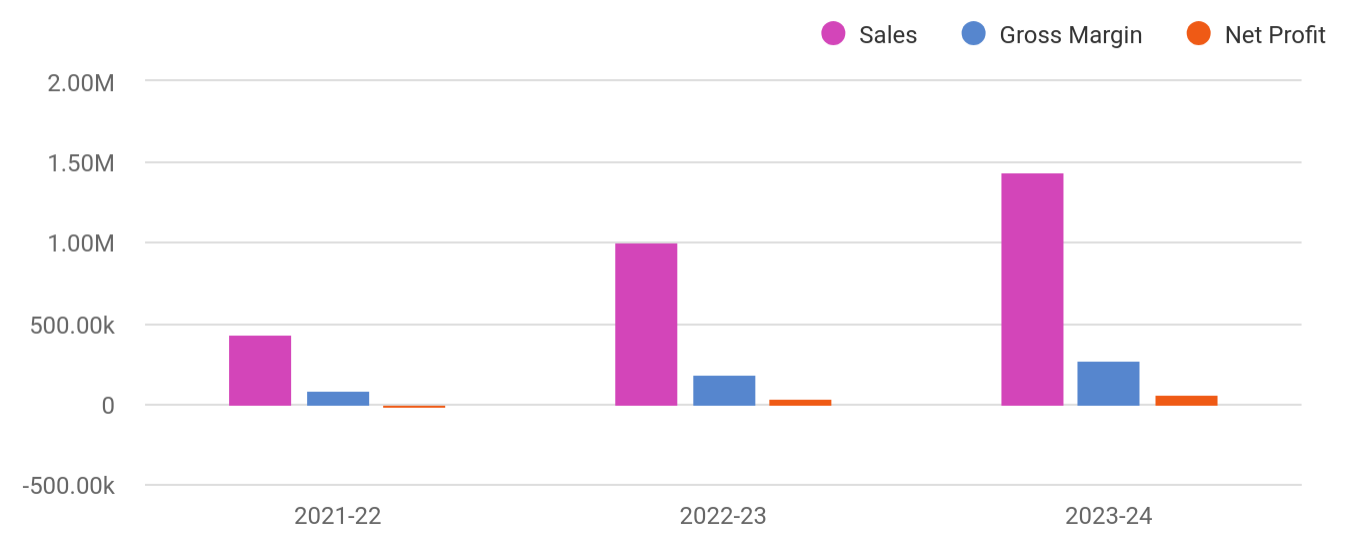
Euro Trucks

The company envisions raising an equity investment of \$50,000 through long-term borrowings, which will be used to set up and launch the business in the US. The company expects to break even in Year 2 and steadily grow its revenues through active efforts in

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Euro Trucks - 5 Year Highlights



Financial Year	Sales	Gross Margin	Net Profit
2021-22	438,937	83,512	-20,568
2022-23	1,005,905	189,844	40,379
2023-24	1,437,224	271,136	65,234

2.

Business overview

Company Ownership/Legal Entity

Location

Interior Operating Facilities

Hours of Operation

Startup summary

Euro Trucks

Euro Trucks will be established as a limited liability entity. The company will be the primary provider of transport, shipping, and heavy equipment hauling services with an expedited timeline. The company's management has been a part of the logistics

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Company Ownership/Legal Entity

Euro Trucks

The company will be registered as a limited liability entity with the Department of State. Further, since the company envisions setting up operations in New Jersey, it will also register with the local county. The business will be wholly owned and Managed by Four

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Location

Euro Truck

Euro Trucks will begin operations from an office space in New Jersey. Known as the "Crossroads of the East," New Jersey's economy is driven by several different industries, with the major league players being manufacturing and distribution. It is co

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Interior Operating Facilities

Euro Trucks

The company will begin operations from a rented office space in a commercial area in New Jersey. Initial investments in setting up the interior facilities, consumables, inventory, and client entertainment space will be set up. Additions to space will be made as needed.

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Hours of Operation

Euro Trucks

Euro Trucks will operate an 8-hour workday from 9 am to 5 pm. However, since the company's services are required to be available 24/7, it will have in-house operators working in shifts ensuring a customer operator is available at any given time to take queries.

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Startup summary

Euro Trucks

The Founder will infuse a capital sum of £50,000 into the company. Approximately £10,200 will be spent on a range of start-up expenses such as marketing, advertising, and professional fees. At the same time, another £7,100 will be earmarked for sales tax payments.

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3.

Products & Services

Range of Hauling Gear

Euro Trucks

Euro Trucks offers same-day delivery that ensures clients get their equipment delivered to their destination on time. With this premium service, a dedicated truck driver will be slotted for every expedited deliver and become responsible for the equipment from the

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Range of Hauling Gear



Bumper Pull

These are shorter, haul less materials, and weigh under 10,001 pounds when combined with your truck. You don't need a commercial driver's license (CDL) to haul with these.



Gooseneck

Stability, reliability, and requiring a special hitching system, they are usually 40 feet long, which puts them under the commercial category, and they are great for larger freight.



Deckover

Ideal for heavier hauls such as cars and tractors, these are wide and roomy as well as low to the ground. They can be used both commercially and recreationally.



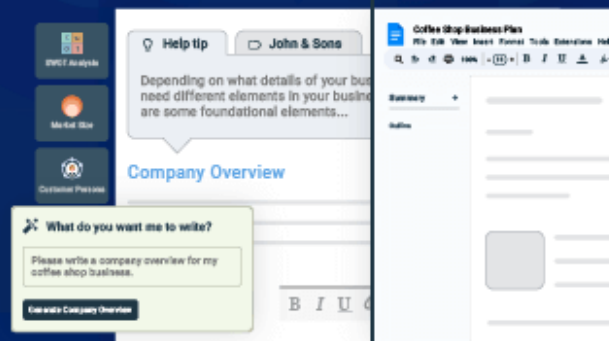
Lowboy

Lowboy offers the best stability for the heaviest loads and clearing height restrictions in most states is easy. But space can be limiting, so you may not be able to haul multiple items.

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4.

Market Analysis

Market segmentation

Market Trends

Target market

Euro Trucks

America's trucking industry is the lifeblood of the U.S. economy. In fact, nearly every good consumed in the U.S. is put on a truck at some point. As a result, the trucking industry hauled 72.5% of all freight transported in the United States in 2019, equating

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Market segmentation

Euro Trucks

FTL carriers haul large amounts of homogenous cargo, generally enough to fill an entire semi-trailer or container. Fleets in the FTL sector can be either privately owned, for example, by a large manufacturer who needs to distribute their goods, or available o

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Full Truckload Carriers

Start writing here..

Euro Trucks

Conversely, LTL carriers transport shipments larger than parcels but not large enough to fill a full trailer. Many LTL carriers will transport multiple shipments simultaneously to optimize their operations. The largest LTL carrier is FedEx Freight, which in 2019 rep

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Less-Than-Truckload Carriers

Start writing here..

Euro Trucks

Finally, the courier sector is comprised of carriers of non-palletized and light goods, such as parcels. Three main companies dominate this sector in the United States: the U.S. Postal Service, FedEx, and UPS. Revenues in this sector appear higher than f

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Couriers

Start writing here..

Market Trends

Euro Trucks

Trucking is providing one of the few bright spots to the flagging U.S. economy as tight capacity and a driver shortage push contract and spot rates higher across vans, flatbeds, and refrigerated trucks.

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Target market

Euro Trucks

Euro Trucks will provide B2B services to businesses in the construction industry, oil & gas segment, manufacturing sector, food companies who need to transport time-sensitive cargo. Euro Trucks will establish a physical office at the epicenter of the US I

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Competitive Advantage



Access to a Network of Drivers

The company will operate a comprehensive network of drivers who will be able to meet deliveries in a timely manner



Myriad Hauling Gear

Euro Trucks will ensure it houses a range of hauling gear to increase its capabilities to carry cargo of any size and weight



Experience

The management of the company has been in the logistics industry for over a decade allowing it to bring enhanced experience to the business



Price

Operating operator owned trucks will reduce the company's initial capital outlay which can be transferred onto the customer through competitive pricing

5.

SWOT analysis

📁 Euro Trucks

A SWOT (Strength, Weakness, Opportunity, and Threat) analysis is a useful tool for businesses to evaluate their position in the market against the potential internal and external factors that could assist or jeopardize their operations and existence. A SWOT has

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Strength

1. The company benefits from extensive insight and market expertise.
2. The flexible and robust range of services ensures the company's capabilities to cater to a more significant market share.
3. The company is based in New Jersey, which contains the right talent, infrastructure, support services, and capital availability.
4. The Founder's success portfolio and global clientele provide credibility and increase trust among its potential clients.
5. Strategic collaborations enrich the services of the company with leading industry experts and global logistic providers.

Weakness

1. An increasing number of competitors within the industry leads to market share erosion.
2. The company is relatively new to the US market, in which seasoned players dominate.
3. The high rate of competition within the industry and the fragmented nature of the market makes the sector price sensitive.

Opportunity

1. Partnering with leading logistic providers to extend their market offering
2. Ms. Marshall's skill in tactfully combining customer relationship management and supply networks to achieve an organizational goal opens up opportunities within challenging and risk intensive markets
3. The company possess the capabilities to extend its offerings globally

Threat

- Competitors eroding the market
- Low barriers to entry
- Competitors poaching B2B clients
- Any change in the trading regulations of the country will impact the operations of the company

6.

Strategy & implementation

Marketing and Promotion Programs

Positioning Statement

Sales strategy

Pricing strategy

Euro Trucks

The company will predominantly rely on online advertising and lead generation strategies as many seeking logistic services first search online for information. As such, a full-fledged online marketing campaign will be launched inclusive of paid, social media, and email.

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Marketing and Promotion Programs

Euro Trucks

Euro Trucks will approach potential commercial clients directly, either through cold-calling or e-mail to arrange pitch meetings. The company's sales representatives will use these opportunities to display the product catalog directly.

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Direct Sales

Start writing here..

Euro Trucks

The Company will advertise in specific trade publications that are targeted towards the appropriate target markets. To this end, the company has received quotations from a leading trade magazine, HCB.

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Trade Publications

Start writing here..

Euro Trucks

Euro Trucks will establish a presence at various trade shows that are relevant to the target market. For example, the Multimodal event (www.multimodal.org) is an annual exhibition that is considered the US's premier freight transport, logistics, and supply chain event.

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Trade shows

Start writing here..

📁 Euro Trucks

The Company will operate a professional and compelling website dedicated to specific industries and specialized cargos

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Website

Start writing here..

📁 Euro Trucks

The focus will be on Google Ads, which are more likely to drive commercial leads than other online advertising platforms (such as Facebook). The advertising will target specific keywords relevant to Euro Truck's offering (e.g. "freight services", "Receiving goods from overseas")

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Targeted Online Advertising

Start writing here..

Positioning Statement

📁 Euro Trucks

The company seeks to carve a niche for its services in the US market by capitalizing on its position between the country's leading manufacturing sector and its ability to formulate the most competitive business development strategies through a diversified approach

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Start writing here..

Sales strategy

📁 Adore

Companies in the construction, oil, gas, and manufacturing industry form the company's primary target market. While push marketing efforts will be deployed to reach these companies and make them aware of the range of services provided, pull marketing

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Start writing here..

Online Marketing Channels



Electronic Direct Mail Marketing

Companies handling complex onsite projects will stand out prominently as viable marketing targets for this channel. Euro Trucks will mail professionally designed materials with its value proposition to these companies and provide quotes for its hauling and expedited delivery services



Social Media

Millennials and consumers in general spend a considerable time browsing social media platforms. Reaching to them through this channel will be an effective way to capture attention and position its services.



Google Ad Campaigns

The advertising will target specific keywords relevant to Euro Truck's offering (e.g. "freight services", "Receiving goods to the US" etc.).

Offline Marketing Channels



Networking

Participate in leading consumers exhibitions and beauty events. Display a range of samples and distribute flyers at these events. The company will also keep a record of visitors to their stalls as leads for its email marketing campaigns.



Referral

The company will offer referral discounts and packaged services to valued, regular clients



Conferences

The company will participate in leading conferences and make their presence known through marketing materials and presentations

Pricing strategy

Euro Trucks

Freight forwarding income depends upon several factors including the size of the shipment, destination, and transportation method. The average shipment income is estimated at \$22,802 based on the parent company's historical sales data. The direct cost i

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7.

Operational Plan

Management Team

Personnel Plan

Milestones

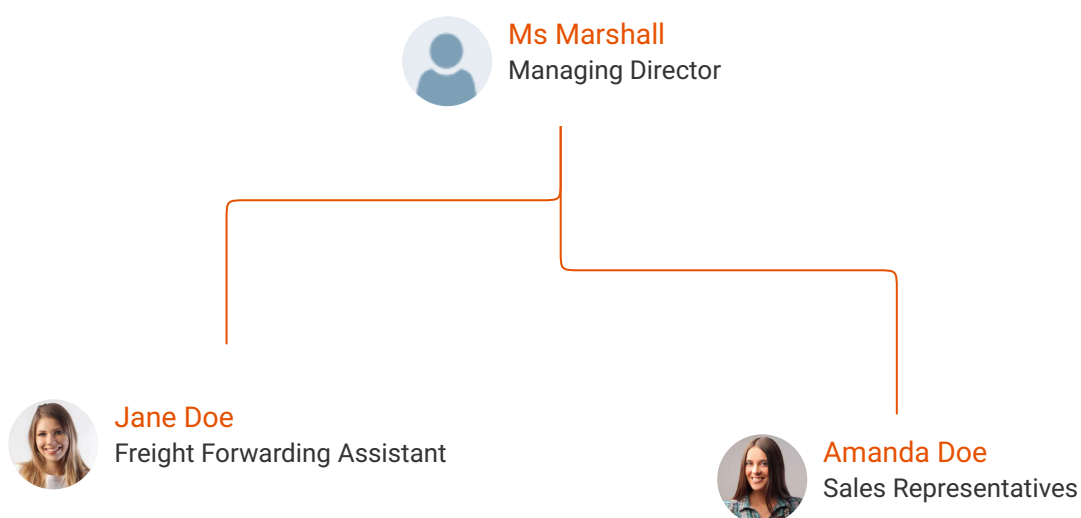
Euro Trucks

The team will be headed by Managing Director Ms. Marshall who will also oversee the company's operations. Joining Ms. Marshall in the Management Team, the company will onboard a freight forwarding assistant and a sales and marketing executive.

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Organization chart



Management Team

Euro Trucks

Ms. Marshall counts over 13 years of administrative and management experience, taking on various business development activities during the period. Her ability to attract key players and build strong and lasting business relationships enabled her to grow in the industry.

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Personnel Plan

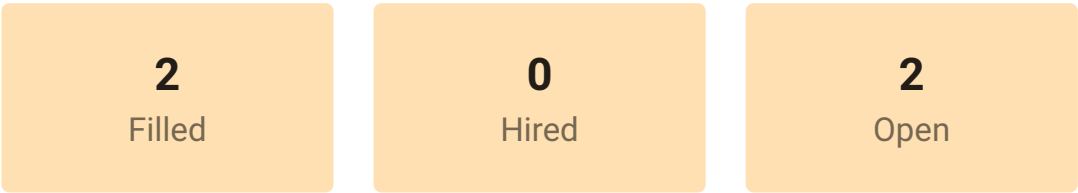
Euro Trucks

The company plans to create two full-time equivalent jobs within the first five years of operations.

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Hiring plan



Group By Department	FY2021	FY2022	FY2023	FY2024
Freight Forwarding Assistant	0	1	1	1
Sales & Marketing Assistantq	0	0	1	1



Jane Doe
Freight Forwarding Assistant

Ability to cope with fast-paced and pressured work, accuracy, strong attention to detail and a strong analytical mind, ability to notice patterns within statistics, an interest in psychology and behavior, good organizational skills, excellent (spoken and written) communication skills.



Amanda Doe

Sales Representatives

Preferably bilingual with ability to speak English and French fluently, problem-solving, ability to convert leads into sales, active listener, patience, and understanding of the company's products and services. Additionally, skills in social media marketing, search engine optimization, newsletter marketing, other forms of digital marketing will also be required

Milestones

Euro Trucks

Establish

Euro Trucks will rent an office space at the heart of New Jersey's commercial hub alongside developing a fully optimized and informative website. During this period, the company will also acquire operator licenses for trucks. Marketing activities will also begin during this stage to build awareness and launch the brand into the market.

YEAR 1

Gain Market Traction

The company will begin expanding its services beyond New Jersey to cover other regions around the US.

Year 2

Diversify

Having externally established the business, the company will begin internally expanding its service capabilities

Year 3

Grow

- Begin expanding across the US
- Consider market expansion beyond US

>Year3

8.

Financial plan

Important Assumptions

Break-even Analysis

Projected Profit and Loss

Projected Cash Flow

Projected Balance Sheet

Business Ratios



REMEMBER

If you are going to start your own Hot Shot Trucking business, then make sure you will pay special attention to your financial plan. Your financial plan should include the details about how well you manage your finances.

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Important Assumptions

The company's financial projections are forecasted on the basis of the following assumptions. These assumptions are quite conservative and are also expected to show deviation but to a limited level such that the company's major financial strategy will not be affected.

	Year 1	Year 2	Year 3
Plan Month	1	2	3
Current Interest Rate	10,00%	11,00%	12,00%
Long-term Interest Rate	10,00%	10,00%	10,00%
Tax Rate	26,42%	27,76%	28,12%
Other	0	0	0

Brake-even Analysis

Monthly Units Break-even	5530
Monthly Revenue Break-even	\$159 740
Assumptions:	
Average Per-Unit Revenue	\$260,87
Average Per-Unit Variable Cost	\$0,89
Estimated Monthly Fixed Cost	\$196 410

Projected Profit and Loss

	2024	2025	2026
Revenue	\$2,170,342.50	\$3,838,977	\$6,181,723.50
Hot Shot Trucking Business Plan	\$354,845	\$506,005	\$721,380
Unit Sales	710	1,012	1,443
Unit Price	\$500	\$500	\$500
Long Haul Trucking	\$1,307,689.50	\$1,658,644	\$2,103,575.50
Unit Sales	2,012	2,552	3,236
Unit Price	\$650	\$650	\$650
Equipment Rental	\$507,808	\$1,674,328	\$3,356,768
Users	408	974	1,811
Recurring Charges	\$200	\$200	\$200
Cost Of Sales	\$426,517.14	\$521,888.87	\$651,444.41
General Costs	\$426,517.14	\$521,888.87	\$651,444.41
Vehicle Operating Costs	\$228,517.14	\$317,948.87	\$441,386.21
Vehicle Operating Costs	\$120,000	\$126,000	\$132,300
Maintenance and Repairs	\$108,517.14	\$191,948.87	\$309,086.21
Personnel Costs	\$198,000	\$203,940	\$210,058.20
Driver Salaries	\$180,000	\$185,400	\$190,962
Liquor Store Business Plan	\$18,000	\$18,540	\$19,096.20
Revenue Specific Costs	\$0	\$0	\$0
Personnel Costs (Direct Labor)	\$0	\$0	\$0
Gross Margin	\$1,743,825.36	\$3,317,088.13	\$5,530,279.09

	2024	2025	2026
Gross Margin (%)	80.35%	86.41%	89.46%
Operating Expense	\$2,302,390.29	\$2,416,471.73	\$2,552,787.13
Payroll Expense (Indirect Labor)	\$1,775,280	\$1,829,582.40	\$1,885,675.80
Drivers	\$1,101,600	\$1,131,192	\$1,161,602.64
Truck Drivers	\$756,000	\$778,680	\$802,040.40
Local Delivery Drivers	\$345,600	\$352,512	\$359,562.24
Logistics and Operations	\$406,200	\$423,948	\$442,480.92
Logistics Coordinators	\$256,200	\$266,448	\$277,105.80
Operations Managers	\$150,000	\$157,500	\$165,375.12
Administrative and Support Staff	\$267,480	\$274,442.40	\$281,592.24
Administrative Assistants	\$106,200	\$108,324	\$110,490.48
Customer Service Representatives	\$161,280	\$166,118.40	\$171,101.76
General Expense	\$527,110.29	\$586,889.33	\$667,111.35
Fleet and Equipment Expenses	\$408,000	\$416,640	\$425,467.20
Vehicle Insurance	\$360,000	\$367,200	\$374,544
Vehicle Leasing Fees	\$48,000	\$49,440	\$50,923.20
Office and Administration Expenses	\$57,703.44	\$74,749.79	\$98,540.88
Office Rent	\$36,000	\$36,360	\$36,723.60
Office Supplies	\$21,703.44	\$38,389.79	\$61,817.28
Marketing and Advertising Expenses	\$61,406.85	\$95,499.54	\$143,103.27
Digital Marketing	\$18,000	\$18,720	\$19,468.80
Print and Media Advertising	\$43,406.85	\$76,779.54	\$123,634.47

	2024	2025	2026
Bad Debt	\$0	\$0	\$0
Amortization of Current Assets	\$0	\$0	\$0
EBITDA	(\$558,564.93)	\$900,616.42	\$2,977,491.95
Additional Expense	\$10,614.73	\$8,680.57	\$6,627.11
Long Term Depreciation	\$5,467.80	\$5,467.80	\$5,467.80
Gain or loss from Sale of Assets	\$0	\$0	\$0
EBIT	(\$564,032.73)	\$895,148.62	\$2,972,024.15
Interest Expense	\$5,146.94	\$3,212.76	\$1,159.29
EBT	(\$569,179.66)	\$891,935.85	\$2,970,864.84
Income Tax Expense / Benefit	\$0	\$0	\$0
Total Expense	\$2,739,522.16	\$2,947,041.15	\$3,210,858.66
Net Income	(\$569,179.66)	\$891,935.85	\$2,970,864.84
Net Income (%)	(26.23%)	23.23%	48.06%
Retained Earning Opening	\$0	(\$594,179.66)	\$292,756.19
Owner's Distribution	\$25,000	\$5,000	\$5,000
Retained Earning Closing	(\$594,179.66)	\$292,756.19	\$3,258,621.03

Projected Cash Flow

	2024	2025	2026
Cash Received	\$2,170,342.50	\$3,838,977	\$6,181,723.50
Cash Paid	\$2,734,054.34	\$2,941,573.37	\$3,205,390.84
COS & General Expenses	\$953,627.41	\$1,108,778.20	\$1,318,555.73
Salary & Wages	\$1,775,280	\$1,829,582.40	\$1,885,675.80
Interest	\$5,146.94	\$3,212.76	\$1,159.29
Sales Tax	\$0	\$0	\$0
Income Tax	\$0	\$0	\$0
Net Cash From Operations	(\$563,711.84)	\$897,403.63	\$2,976,332.66
Assets Sell	\$0	\$0	\$0
Assets Purchase	\$30,500	\$0	\$0
Net Cash From Investments	(\$30,500)	\$0	\$0
Amount Received	\$150,000	\$0	\$0
Loan Received	\$100,000	\$0	\$0
Common Stock	\$0	\$0	\$0
Preferred Stock	\$0	\$0	\$0
Owner's Contribution	\$50,000	\$0	\$0
Amount Paid	\$56,359.35	\$38,293.51	\$40,347.12
Loan Capital	\$31,359.34	\$33,293.52	\$35,347.14
Dividends & Distributions	\$25,000	\$5,000	\$5,000
Net Cash From Financing	\$93,640.65	(\$38,293.51)	(\$40,347.12)
Summary			

	2024	2025	2026
Starting Cash	\$0	(\$500,571.19)	\$358,538.93
Cash In	\$2,320,342.50	\$3,838,977	\$6,181,723.50
Cash Out	\$2,820,913.69	\$2,979,866.88	\$3,245,737.96
Change in Cash	(\$500,571.19)	\$859,110.12	\$2,935,985.54
Ending Cash	(\$500,571.19)	\$358,538.93	\$3,294,524.47

Projected Balance Sheet

	2024	2025	2026
Assets	(\$475,538.99)	\$378,103.33	\$3,308,621.07
Current Assets	(\$500,571.19)	\$358,538.93	\$3,294,524.47
Cash	(\$500,571.19)	\$358,538.93	\$3,294,524.47
Accounts Receivable	\$0	\$0	\$0
Inventory	\$0	\$0	\$0
Other Current Assets	\$0	\$0	\$0
Long Term Assets	\$25,032.20	\$19,564.40	\$14,096.60
Gross Long Term Assets	\$30,500	\$30,500	\$30,500
Accumulated Depreciation	(\$5,467.80)	(\$10,935.60)	(\$16,403.40)
Liabilities & Equity	(\$475,539)	\$378,103.33	\$3,308,621.03
Liabilities	\$68,640.66	\$35,347.14	\$0
Current Liabilities	\$33,293.52	\$35,347.14	\$0
Accounts Payable	\$0	\$0	\$0
Income Tax Payable	\$0	\$0	\$0
Sales Tax Payable	\$0	\$0	\$0
Short Term Debt	\$33,293.52	\$35,347.14	\$0

	2024	2025	2026
Long Term Liabilities	\$35,347.14	\$0	\$0
Long Term Debt	\$35,347.14	\$0	\$0
Equity	(\$544,179.66)	\$342,756.19	\$3,308,621.03
Paid-in Capital	\$0	\$0	\$0
Common Stock	\$0	\$0	\$0
Preferred Stock	\$0	\$0	\$0
Owner's Contribution	\$50,000	\$50,000	\$50,000
Retained Earnings	(\$594,179.66)	\$292,756.19	\$3,258,621.03
Check	\$0	\$0	\$0

Business Ratios

	Year 1	Year 2	Year 3	Industry profile
Sales Growth	4,35%	30,82%	63,29%	4,00%
Percent of Total Assets				
Accounts Receivable	5,61%	4,71%	3,81%	9,70%
Inventory	1,85%	1,82%	1,79%	9,80%
Other Current Assets	1,75%	2,02%	2,29%	27,40%
Total Current Assets	138,53%	150,99%	163,45%	54,60%
Long-term Assets	-9,47%	-21,01%	-32,55%	58,40%
TOTAL ASSETS	100,00%	100,00%	100,00%	100,00%
Current Liabilities	4,68%	3,04%	2,76%	27,30%
Long-term Liabilities	0,00%	0,00%	0,00%	25,80%
Total Liabilities	4,68%	3,04%	2,76%	54,10%
NET WORTH	99,32%	101,04%	102,76%	44,90%
Percent of Sales				

	Year 1	Year 2	Year 3	Industry profile
Sales	100,00%	100,00%	100,00%	100,00%
Gross Margin	94,18%	93,85%	93,52%	0,00%
Selling, General & Administrative Expenses	74,29%	71,83%	69,37%	65,20%
Advertising Expenses	2,06%	1,11%	0,28%	1,40%
Profit Before Interest and Taxes	26,47%	29,30%	32,13%	2,86%
Main Ratios				
Current	25,86	29,39	32,92	1,63
Quick	25,4	28,88	32,36	0,84
Total Debt to Total Assets	2,68%	1,04%	0,76%	67,10%
Pre-tax Return on Net Worth	66,83%	71,26%	75,69%	4,40%
Pre-tax Return on Assets	64,88%	69,75%	74,62%	9,00%
Additional Ratios				
Net Profit Margin	19,20%	21,16%	23,12%	N.A.
Return on Equity	47,79%	50,53%	53,27%	N.A.
Activity Ratios				
Accounts Receivable Turnover	4,56	4,56	4,56	N.A.
Collection Days	92	99	106	N.A.
Inventory Turnover	19,7	22,55	25,4	N.A.
Accounts Payable Turnover	14,17	14,67	15,17	N.A.
Payment Days	27	27	27	N.A.
Total Asset Turnover	1,84	1,55	1,26	N.A.
Debt Ratios				
Debt to Net Worth	0	-0,02	-0,04	N.A.
Current Liab. to Liab.	1	1	1	N.A.
Liquidity Ratios				
Net Working Capital	\$120 943	\$140 664	\$160 385	N.A.
Interest Coverage	0	0	0	N.A.
Additional Ratios				

	Year 1	Year 2	Year 3	Industry profile
Assets to Sales	0,45	0,48	0,51	N.A.
Current Debt/Total Assets	4%	3%	2%	N.A.
Acid Test	23,66	27,01	30,36	N.A.
Sales/Net Worth	1,68	1,29	0,9	N.A.
Dividend Payout	0	0	0	N.A.

Upmetrics vs Financial Spreadsheets

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

The image shows two side-by-side screenshots. On the left is the Upmetrics interface, which features a sidebar with icons for 'Profit & Loss', 'Balance Sheet', and 'Cash Flow'. The main area displays a 'Financial Plan' with a 'Profit & Loss' tab selected. It shows a table with columns for '2023-04' and '2024-04'. The table includes rows for 'Revenue', 'Cost of Sales', 'Gross Margin', 'Gross Margin (%)', 'Operating Expenses', and 'Net Income'. Below the table, there is a section titled 'What price will you charge for each unit?' with a 'Constant Assum.' button and a 'Varying amounts over time' button. On the right is a Google Sheets interface, showing a standard spreadsheet grid with columns A through E and rows 1 through 17. A formula bar at the top shows '=PER(C2:B2)'.

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Mariia Yevlash



Student, Sumy State University – Ukraine

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