


# BUSINESS PLAN


## 2020 - 21



# SafeMart Grocery

 John Doe

 10200 Bolsa Ave, Westminster, CA, 92683

 (650) 359-3153

 support@upmetrics.co

 <https://upmetrics.co>

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# Executive Summary

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TIP

SafeMart Grocery LLC is a small town supermarket located in Denver, Colorado.

Being a sole community provider, the market offers grocery products to the local community and surrounding area of approximately 4,000 citizens. Often referenced as a pillar of the community, the community's viability is upon the success of their local market. Without a successful pillar

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## Objectives



TIP

1. Expand building to increase product selection and services.
2. Replace existing equipment in the facility to provide an energy-efficient environment.
3. Introduce the deli/coffee shop by creating a commercial kitchen, involving local patrons to prepare local favorites.
4. Restore the building's historical charm by providing necessa

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## Mission



TIP

SafeMart Grocery LLC is committed to satisfying customers by providing a broad selection of high quality and competitively priced products as well as exceptional customer service. The focus of SafeMart Grocery LLC is to create an environment that is warm, friendly, and clean. We are committed to our employees by treating them with respect, fairness, and integrity and exposing them to an atmosphere that fosters teamwork and professional de

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## Keys to Success



TIP

The keys to success for SafeMart Grocery LLC are:

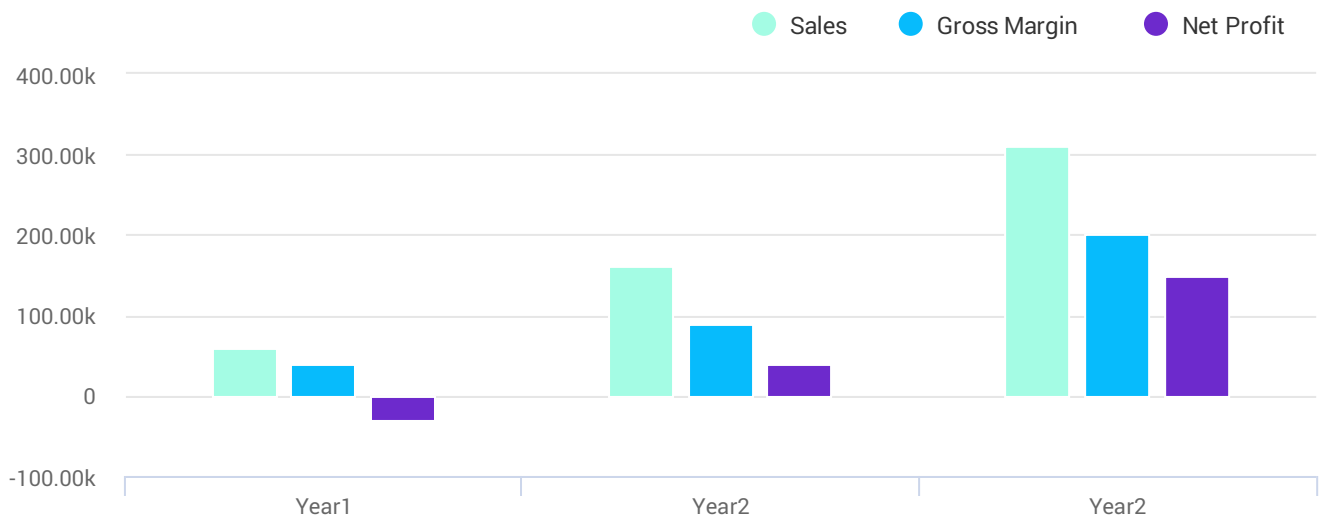
- Quality products and friendly service.
- Maintaining an existing loyal customer base.
- Creating a positive relationship within the community.

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## Financial Summary

### Net Income



Financial Year	Sales	Gross Margin	Net Profit
Year1	60000	40000	-30000
Year2	160000	90000	40000
Year2	310000	200000	150000

# Business Overview



TIP

The building that is currently home to SafeMart Grocery LLC was originally the local community bakery. The building was constructed in the 1920s and then transformed into the general mercantile store in the 1950s and continued as such until the 1980s. Because of distributor requirements to order certain quantities, the store dropped non-food items and continued to sell only food items, health/beauty, and household goods.

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## Company Ownership



**JOHN DOE**

Owner - [johnd@example.com](mailto:johnd@example.com)

SafeMart Grocery LLC is a limited liability corporation owned and operated by John Doe each with a 50% share of ownership

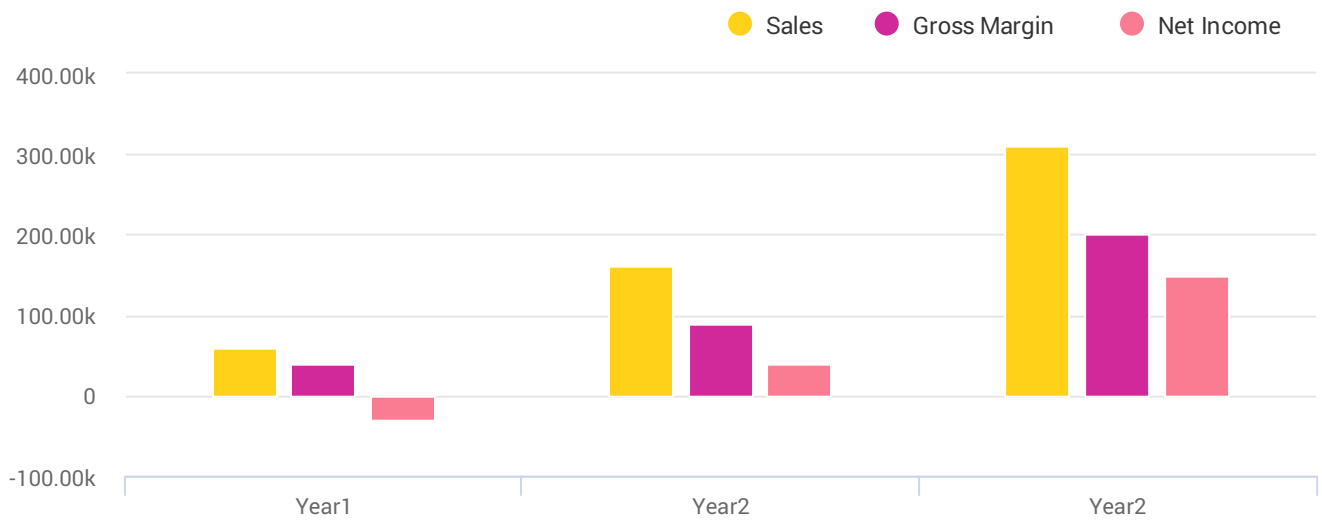
## Company History

SafeMart Grocery LLC was purchased by the current owners John Doe(s) in March 2007. The annual sales were approximately \$500K with a net income of approximately \$15K. After installing new shelving, increasing product selection, and including bi-weekly sales, SafeMart Grocery LLC has more than doubled annual sales and has shown a net income of approximately \$60K for the past two years.

Past Performance	Year1	Year2	Year3
Sales	\$733,439	\$1,159,101	\$1,220,803
Gross Margin	\$125,004	\$297,359	\$333,947
Gross Margin %	17.04%	25.65%	27.35%
Operating Expenses	\$257,014	\$234,971	\$269,735
Inventory Turnover	15.37	19.06	17.44
Balance Sheet	Year1	Year2	Year3
Current Assets			

Past Performance	Year1	Year2	Year3
Cash	\$30,563	\$57,400	\$80,328
Inventory	\$39,594	\$50,851	\$50,851
Other Current Assets	\$3,656	\$3,595	\$44,492
<b>Total Current Assets</b>	\$73,813	\$111,847	\$175,671
Long-term Assets			
Long-term Assets	\$85,255	\$86,031	\$94,357
Accumulated Depreciation	\$85,255	\$86,031	\$94,357
<b>Total Long-term Assets</b>	\$0	\$0	\$0
<b>Total Assets</b>	\$73,813	\$111,847	\$175,671
Current Liabilities			
Accounts Payable	\$0	\$0	\$22,301
Current Borrowing	\$0	\$0	\$35,000
Other Current Liabilities (interest free)	\$13,548	\$0	\$3,706
<b>Total Current Liabilities</b>	\$13,548	\$0	\$61,007
Long-term Liabilities	\$0	\$0	\$39,454
<b>Total Liabilities</b>	\$13,548	\$0	\$100,461
Paid-in Capital	\$182,454	\$43,025	\$43,025
Retained Earnings	(\$339,454)	\$45,179	\$2,041
Earnings	\$217,265	\$23,643	\$30,145
<b>Total Capital</b>	\$60,265	\$111,847	\$75,211
<b>Total Capital and Liabilities</b>	\$73,813	\$111,847	\$175,671
Other Inputs			
Payment Days	30	30	30

## Past Performance



Financial Year	Sales	Gross Margin	Net Income
Year1	60000	40000	-30000
Year2	160000	90000	40000
Year2	310000	200000	150000



# Products and Services



SafeMart Grocery LLC is a small community grocery store that offers store brand and national brand products. We offer a meat department where fresh cuts are available daily and there are no pre-packaged meats for sale. The store offers home delivery for local residents that are unable to travel to the store for grocery items. Because of the diversity of the community, gourmet specialty items, and natural/organic food products are available. [Supervisors Read More](#) 

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## Products and services



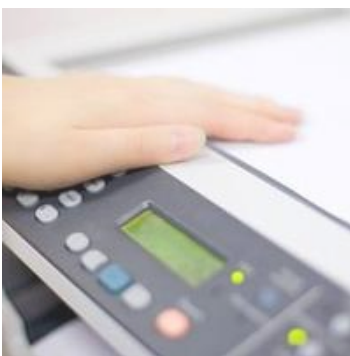
**ATM services**



**Purified water treatment machine**




**Grocery Items**



**Copying and faxing machines**

# Market Analysis

## Industry Analysis




**TIP**

Denver, Colorado is located approximately 70 miles from Denver and 90 miles from Denver, which is appealing to many home and property buyers who prefer country charm while being close to certain amenities. Denver and the surrounding community consist of a diverse population. In the 1950s/60s Denver was noted as the Pinto Bean capital, but due to drought and limited annual rainfall, the pinto bean farms have dwindled over the years.

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## Market Segmentation



**TIP**

Denver residents - This segment consists of permanent residents with an average household size of 2.5 people. The age ranges from infants to retirees with 57% being age 25 and older. Their average household income is \$29,072.

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## Market Analysis

Potential Customers	Growth	Year1	Year2	Year3	Year4	Year5	CAGR
Denver residents	3%	1,736	1,788	1,842	1,897	1,954	3.00%
Denver	3%	474	488	503	518	534	3.02%
Denver	3%	240	247	254	262	270	2.99%
Denver	3%	469	483	497	512	527	2.96%
Denver	3%	298	307	316	325	335	2.97%
Denver	3%	60	62	64	66	68	3.18%
Denver	3%	30	31	32	33	34	3.18%
Total	3.00%	3,307	3,406	3,508	3,613	3,722	3.00%

## Target Market Segment Strategy



**TIP**

Most residents in the target segments have become accustomed to driving to Denver, Denver, or Denver for most of their grocery, hardware, and other needs. The larger chain stores such as Wal-Mart, Denver, etc. have attracted residents because of product selection, cost, one-stop-shopping, etc. SafeMart Grocery LLC is used primarily as a secondary store for such items as a gallon of milk, a bag of flour, or a loaf of bread.

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## Service Business Analysis



**TIP**

SafeMart Grocery LLC seeks to be a one-stop-shop for the local community, whether it be copying, faxing, shipping, or just daily shopping, we want local residents to know that we will be able to provide for their diverse needs in a store with them in mind.

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**TIP**

The customer base of SafeMart Grocery LLC is very diverse in that there is a group of general customers that just purchase store brand and national brand products, another group of high-end customer who requests select gourmet products, such as capers, anchovies, specialty sugars, and the like and the cost for these items is approximately \$150.00/month, and finally, healthy choice customers who request a selection of natural/organic products.

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## Competition and Buying Patterns

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# Web Plan

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SafeMart Grocery LLC's website will be the virtual business card and portfolio for the market, as well as its online home. The web site will provide information about the market (mission, vision, etc.) and to be a resource for nutritionally related topics. There will be links to "sign up" for news and updates, access current sales ad, local and surrounding community events with a food/nutrition flare, educational resources regarding buying local, organic, pestici

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## Website Marketing Strategy



A large segment of the local community do not have access or the knowledge to access the internet, thus, an internet-only blitz would reach the Internet-savvy people of the community. Several customers have suggested an email blitz (weekly, bi-weekly, monthly) with new items and updates at the market. There are residents from several local communities that shop at the market.

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## Development Requirements



Website development has been discussed; however, never implemented. The domain name bstreemarket.com is reserved for web site development. Considerable thought has been given to the content of the web page and the services of a local webmaster have been engaged to discuss the web page vision.

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# Strategy and Implementation

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We have clearly defined the target markets and have differentiated ourselves by offering a unique solution to our customers' needs. Our sales and marketing strategy will be a combination of community mailers as well as Internet email blasts. Reasonable sales targets have been established with an implementation plan designed to ensure the goals set forth below are achieved.

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## SWOT Analysis

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## Strengths

- Finances - We have positive cash flow, net income, and approximately \$35K reserve for emergency
- Building - We are located on a major highway, 1920's historic building with charm and ambiance
- Product Selection - We have the basic grocery needs for a variety of consumers
- Owners attributes/values - detail-oriented, hard-working, educational background
- Meet Department - customers come for miles around to purchase fresh-cut meat daily

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## Weaknesses

- Inferior cooling and freezer units- current systems have limited capacity for products and frequently break down.
- Shopping experience - store is in need of interior and exterior upgrades to improve consumer's overall shopping experience.
- Inability to compete with larger national chains.
- Limited grocery deliveries - The market receives deliveries only twice weekly.

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## Opportunities

- Offering prepared foods and a deli for consumers
- Growing population within the community
- Indoor/outdoor dining for consumers

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## Threats

- Larger store chains - The larger store chains have attracted customers and can be a distraction to increasing sales.
- Emerging local competitors- If the community continues to grow, this would be a prime location for Dollar General or a similar type of store to open.
- Price increases by suppliers - When gas prices are escalating, suppliers add fuel surcharges and prices increase to the point consumers had to choose whether or not to purchase an item.

## Competitive Edge



TIP

The market is the only grocery store in the community. The momentum for success is strong in the market and the community continues to voice support.

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## Marketing Strategy



TIP

Establish web site that is available to all who have the ability to access it, also provide email blasts and mailers to target segments that announce new products and demos.

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## Sales Strategy



TIP

A bi-weekly sales and is distributed in advance of the sale. The bi-weekly and is created by a distributor and has pre-planned sale items with an option to include your sales items as well. Prior to purchasing the business, we engaged a graphics design artist to develop the business logo and logo colors. Most recently, we engaged a sign company to create the store sign. Plans include business cards, web pages, and letterheads.

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## Sales Forecast

Although the business is relatively new, sales have increased by approximately 100K each year. By introducing prepared foods and a deli, the owner anticipates a greater increase in sales revenue.

	Year1	Year2	Year3
Sales			
Food Items	\$1,200,920	\$1,250,000	\$1,300,000
Non Food Items	\$154,186	\$160,000	\$165,000

	Year1	Year2	Year3
Prepared Foods	\$5,036	\$6,000	\$7,000
Total Sales	\$1,360,143	\$1,416,000	\$1,472,000
Direct Cost of Sales			
Food Items	\$49,667	\$55,000	\$60,000
Subtotal Direct Cost of Sales	\$49,667	\$55,000	\$60,000

## Milestones

The building and equipment are in desperate need of upgrades. With the receipt of grant funding to make the necessary improvements, the business can expand the services and products while enhancing the shopping experience. By developing a web page, the market will have the ability to communicate with a wide audience in technologically advanced ways.

Once grant funding is received the owners of SafeMart Grocery LLC will accomplish the items in the following detailed list:

- Installation of the following energy-efficient items, display coolers and freezers, walk-in coolers and freezer, heating/cooling system, ceiling/tile insulation, windows, and doors
- Reduce debt to a prior owner
- Install an indoor/outdoor security system
- Upgrade electrical and plumbing
- Install new store lighting
- Parking lot refinish
- Refurbish 1920's hardwood floor
- Upgrade cash register system
- Install exterior signs
- Upgrade kitchen to the commercial facility to prepare deli/take-out
- Casual dining area/patio dining area

Milestones	Start Date	End Date	Budget
Milestone			
Obtain grant funding	9/6/2010	11/30/2010	
Pay off the loan to the previous owner	12/1/2010	12/1/2010	\$18,944
Advertising / Marketing	12/1/2010	12/31/2010	\$35,000
Perform interior / exterior refurbishing/ Parking lot refinish	12/1/2010	2/28/2011	\$275,000
Replace coolers and freezers	12/1/2010	2/28/2011	\$100,000
Establish Commercial Kitchen	12/1/2010	2/28/2011	\$75,000



<b>Milestones</b>	<b>Start Date</b>	<b>End Date</b>	<b>Budget</b>
HVAC Installation	12/1/2010	2/28/2011	\$50,000
Install Security System	1/3/2011	1/17/2011	\$5,000
Casual dining area/patio dining area	2/1/2011	3/31/2011	\$42,000

# Management



TIP

The company has 5 employees and one manager, John Doe, 50% owner. The additional owner is primarily responsible for bookkeeping management. With the current store volume, the staffing needs are sufficient.

**John Doe** - Owner and manager of the store. His educational background includes a B.S. in Nursing, a Masters in Business Administration, and [Read More](#)

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## Personnel Plan

2 FT Cashiers, 2 PT Cashiers, 1 Merchandise Stocker, 1 Meat Cutter.

John Doe is the prior owner and has maintained her employment after the purchase of the market. In addition to cashier duties, she will function as a store manager in the absence of an owner as well as perform certain management functions as assigned. Each employee receives an annual bonus and is dependent upon the success of the business at year's end. I have previously looked into medical insurance for all FT employees, however, was cost-prohibitive. Assuming responsibilities remain constant, the annual increases in salary are based on 5% performance raises. All FT Employees are allowed 2 weeks of annual leave, funeral/jury leave, and 5 paid sick leave days.

Personnel Plan	Year1	Year2	Year3
John Doe	\$36,000	\$36,000	\$36,000
John Doe	\$22,099	\$23,204	\$24,365
John Doe	\$15,629	\$17,784	\$18,678
John Doe	\$5,760	\$6,350	\$6,672
John Doe	\$8,130	\$8,536	\$8,960
John Doe	\$2,772	\$2,910	\$3,054
Total People	6	6	6
Total Payroll	\$90,390	\$94,785	\$97,729

# Financial Plan



Prior to the purchase of this business on March 1, 2007, total sales were approximately \$500,000.00. With some minor changes such as new shelving units and additional products, sales nearly doubled in the second year of business. During the third year of business total sales increased by approximately 5%, while net income decreased by approximately 6%. I contribute to the decrease in net income to the increased cost of utilities.

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## Important Assumptions



The following table shows the General Assumptions for SafeMart Grocery LLC. The average percent variable cost is 4%. The estimated monthly fixed cost is \$30,140.

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## Break-even Analysis

For our break-even analysis, we assume approximately \$31,282 per month is needed to break-even, which includes our full payroll, rent, and utilities, and an estimation of other running costs.

Break-even Analysis	
Monthly Revenue Break-even	\$31,282
<b>Assumptions:</b>	
Average Percent Variable Cost	4%
Estimated Monthly Fixed Cost	\$30,140

## Projected Profit and Loss

Sales have increased because we have attracted a greater customer base after purchasing the store. We have been able to establish a \$30K reserve money market account for emergencies. Once we have purchased all the new equipment, we'll be able to depreciate those assets.

The sales for 2010, 2011, and 2012 are forecast to be \$1,360,143, \$1,416,000, and \$1,472,000, respectively.

The net profit for 2010, 2011 and 2012 is forecast to be \$661,682, \$686,989, and \$713,669, respectively. The net profit/sales are forecast to be 48.65%, 48.52%, and 48.48%, respectively.

<b>Pro Forma Profit and Loss</b>	<b>Year1</b>	<b>Year2</b>	<b>Year3</b>
Sales	\$1,360,143	\$1,416,000	\$1,472,000
Direct Cost of Sales	\$49,667	\$55,000	\$60,000
<b>Total Cost of Sales</b>	\$49,667	\$55,000	\$60,000
<b>Gross Margin</b>	\$1,310,476	\$1,361,000	\$1,412,000
Gross Margin %	96.35%	96.12%	95.92%
<b>Expenses</b>			
Payroll	\$90,390	\$94,785	\$97,729
Marketing/Promotion	\$10,509	\$13,000	\$6,000
Depreciation	\$12,945	\$49,500	\$94,500
Lottery expense	\$77,950	\$80,000	\$80,000
Repairs	\$18,687	\$20,000	\$20,000
Rent	\$20,520	\$20,520	\$20,520
Utilities	\$19,595	\$20,500	\$20,500
Insurance	\$15,353	\$16,000	\$18,000
Payroll Taxes	\$13,559	\$14,218	\$14,659
Accounting	\$4,500	\$4,500	\$4,500
Business Plan/Grant Writing	\$28,000	\$0	\$0
Other	\$49,667	\$44,000	\$13,500
<b>Total Operating Expenses</b>	\$361,675	\$377,022	\$389,909
Profit Before Interest and Taxes	\$948,801	\$983,978	\$1,022,091
<b>EBITDA</b>	\$961,746	\$1,033,478	\$1,116,591
Interest Expense	\$3,541	\$2,565	\$2,565
Taxes Incurred	\$283,578	\$294,424	\$305,858
<b>Net Profit</b>	\$661,682	\$686,989	\$713,669

Pro Forma Profit and Loss	Year1	Year2	Year3
Net Profit/Sales	48.65%	48.52%	48.48%

## Projected Cash Flow

There has not been a significant shift in cash flow for the market. During the summer months, sales may be slightly higher than during the winter months.

Because the majority of community residents rely on monthly Social Security Income and or government assistance, sales are particularly strong during the initial 5 days of the month. The remainder of the month may be slower, in terms of daily sales; however, it is not noticeable in the big scheme. Average daily sales are approximately \$3000 - \$3500 (some days higher, some lower).

The checking account balance is regularly greater than \$40K at the end of each month. Monthly net income will vary depending upon the timing of the weekly GENERAL DISTRIBUTORS, INC. (GDI) draw to pay for the prior week's grocery delivery. All vendors, with the exception of GDI, are paid upon product delivery. GDI will perform electronic draws on the invoice for products that were delivered 2 weeks prior. There are currently (10) businesses allowed to charge products on a monthly basis and invoices are submitted at the end of each month to these businesses for payment. Total accounts receivable are approximately \$1000.00 monthly.

Pro Forma Cash Flow	Year1	Year2	Year3
Cash Received			
Cash from Operations			
Cash Sales	\$1,360,143	\$1,416,000	\$1,472,000
<b>Subtotal Cash from Operations</b>	\$1,360,143	\$1,416,000	\$1,472,000
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	\$600,000	\$0	\$0
<b>Subtotal Cash Received</b>	\$1,960,143	\$1,416,000	\$1,472,000
<b>Expenditures</b>	<b>Year1</b>	<b>Year2</b>	<b>Year3</b>
Expenditures from Operations			

<b>Pro Forma Cash Flow</b>	<b>Year1</b>	<b>Year2</b>	<b>Year3</b>
Cash Spending	\$90,390	\$94,785	\$97,729
Bill Payments	\$523,187	\$609,386	\$565,562
<b>Subtotal Spent on Operations</b>	\$613,578	\$704,170	\$663,291
Additional Cash Spent			
Sales Tax, VAT, HST/GST Paid Out	\$0	\$0	\$0
Principal Repayment of Current Borrowing	\$35,000	\$0	\$0
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	\$225,000	\$0	\$0
Dividends	\$0	\$0	\$0
<b>Subtotal Cash Spent</b>	\$873,578	\$704,170	\$669,716
<b>Net Cash Flow</b>	\$1,086,565	\$711,830	\$802,284
<b>Cash Balance</b>	\$1,166,893	\$1,878,723	\$2,681,007

## Projected Balance Sheet

The balance sheet shows healthy growth of net worth and a strong financial position. The monthly estimates are included in the appendix.

<b>Pro Forma Balance Sheet</b>	<b>Year1</b>	<b>Year2</b>	<b>Year3</b>
<b>Assets</b>			
Current Assets			
Cash	\$1,166,893	\$1,878,723	\$2,681,007
Inventory	\$4,844	\$31,525	\$33,879
Other Current Assets	\$44,492	\$44,492	\$44,492
<b>Total Current Assets</b>	\$1,216,229	\$1,954,739	\$2,759,378
Long-term Assets			
Long-term Assets	\$319,357	\$319,357	\$319,357
Accumulated Depreciation	\$107,302	\$156,802	\$251,302

<b>Pro Forma Balance Sheet</b>	<b>Year1</b>	<b>Year2</b>	<b>Year3</b>
Total Long-term Assets	\$212,055	\$162,555	\$68,055
<b>Total Assets</b>	<b>\$1,428,284</b>	<b>\$2,117,294</b>	<b>\$2,827,433</b>
<b>Liabilities and Capital</b>			
Current Liabilities			
Accounts Payable	\$48,232	\$50,253	\$46,722
Current Borrowing	\$0	\$0	\$0
Other Current Liabilities	\$3,706	\$3,706	\$3,706
<b>Subtotal Current Liabilities</b>	<b>\$51,937</b>	<b>\$53,958</b>	<b>\$50,428</b>
Long-term Liabilities	\$39,454	\$39,454	\$39,454
<b>Total Liabilities</b>	<b>\$91,391</b>	<b>\$93,412</b>	<b>\$89,882</b>
Paid-in Capital	\$643,025	\$643,025	\$643,025
Retained Earnings	\$32,186	\$693,868	\$1,380,857
Earnings	\$661,682	\$686,989	\$713,669
Total Capital	\$1,336,893	\$2,023,882	\$2,737,551
<b>Total Liabilities and Capital</b>	<b>\$1,428,284</b>	<b>\$2,117,294</b>	<b>\$2,827,433</b>
<b>Net Worth</b>	<b>\$1,336,893</b>	<b>\$2,023,882</b>	<b>\$2,737,551</b>

## Business Ratios

SafeMart Grocery LLC's ratios can be seen in the table below. Standard Industrial Classification code 5411 (Supermarkets and Other Groceries) was used for Industry Profile comparisons.

<b>Ratio Analysis</b>	<b>Year1</b>	<b>Year2</b>	<b>Year3</b>	<b>Industry Profile</b>
Sales Growth	11.41%	4.11%	3.95%	1.32%
Percent of Total Assets				
Other Current Assets	3.12%	2.10%	1.57%	33.42%
Total Current Assets	85.15%	92.32%	97.59%	82.61%
Long-term Assets	14.85%	7.68%	2.41%	17.39%
Total Assets	100.00%	100.00%	100.00%	100.00%

Ratio Analysis	Year1	Year2	Year3	Industry Profile
Current Liabilities	3.64%	2.55%	1.78%	37.13%
Long-term Liabilities	2.76%	1.86%	1.40%	30.42%
Total Liabilities	6.40%	4.41%	3.18%	67.55%
Net Worth	93.60%	95.59%	96.82%	32.45%
Percent of Sales				
Sales	100.00%	100.00%	100.00%	100.00%
Gross Margin	96.35%	96.12%	95.92%	19.29%
Selling, General & Administrative Expenses	47.70%	47.60%	47.44%	8.62%
Advertising Expenses	0.77%	0.92%	0.41%	0.29%
Profit Before Interest and Taxes	69.76%	69.49%	69.44%	1.72%
Main Ratios				
Current	23.42	36.23	54.72	1.91
Quick	23.32	35.64	54.05	1.28
Total Debt to Total Assets	6.40%	4.41%	3.18%	67.55%
Pre-tax Return on Net Worth	70.71%	48.49%	37.24%	26.20%
Pre-tax Return on Assets	66.18%	46.35%	36.06%	8.50%



# Appendix

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## Sales Forecast

*Insert Monthly Sales Forecast data*

## Personnel

*Insert Monthly Personnel Forecast data*

## Profit and Loss

*Insert Monthly Profit and Loss Projections*

## Cash Flow

*Insert Monthly Cash Flow Projections*

## Balance Sheet

*Insert Monthly Balance Sheet Projections*