

TESST LIFECHARM INSURANCE AND FINA

Life Insurance Sales Online



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EXECUTIVE SUMMARY

PRODUCTS AND SERVICES

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MANAGEMENT

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OPERATIONS

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COMPETITION

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OPPORTUNITY

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RISK

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SOLUTIONS

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KEYS TO SUCCESS

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FINANCIAL FACTORS

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BUSINESS GOALS

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OBJECTIVES

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COMPETITIVE ADVANTAGE

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FUTURE OUTLOOK

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MISSION STATEMENT

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COMPANY OVERVIEW

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SPECIALTY

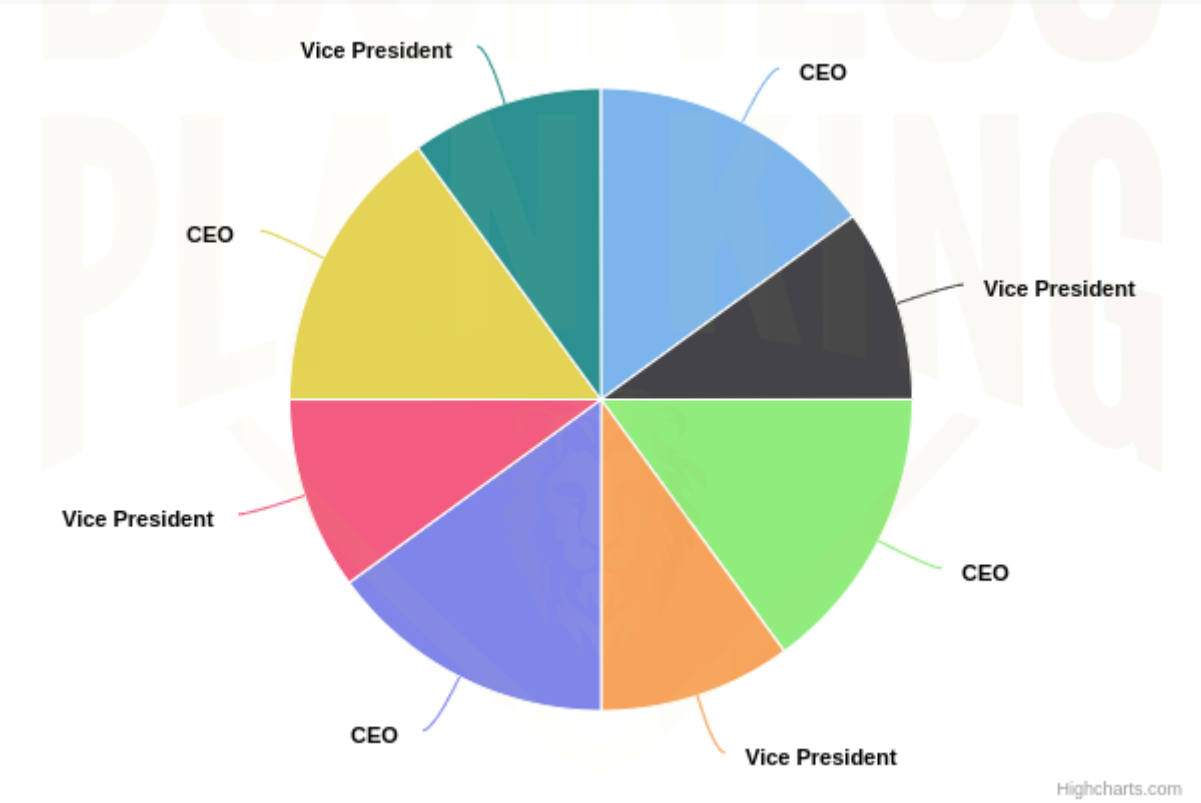
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COMPANY PERSONAL

OWNERSHIP

Name	Title	Percentage of Ownership
Jack Jones	CEO	60
Jon Morrow	Vice President	40
Jack Jones	CEO	60
Jon Morrow	Vice President	40
Jack Jones	CEO	60
Jon Morrow	Vice President	40
Jack Jones	CEO	60
Jon Morrow	Vice President	40



MANAGEMENT TEAM

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ADVISORS

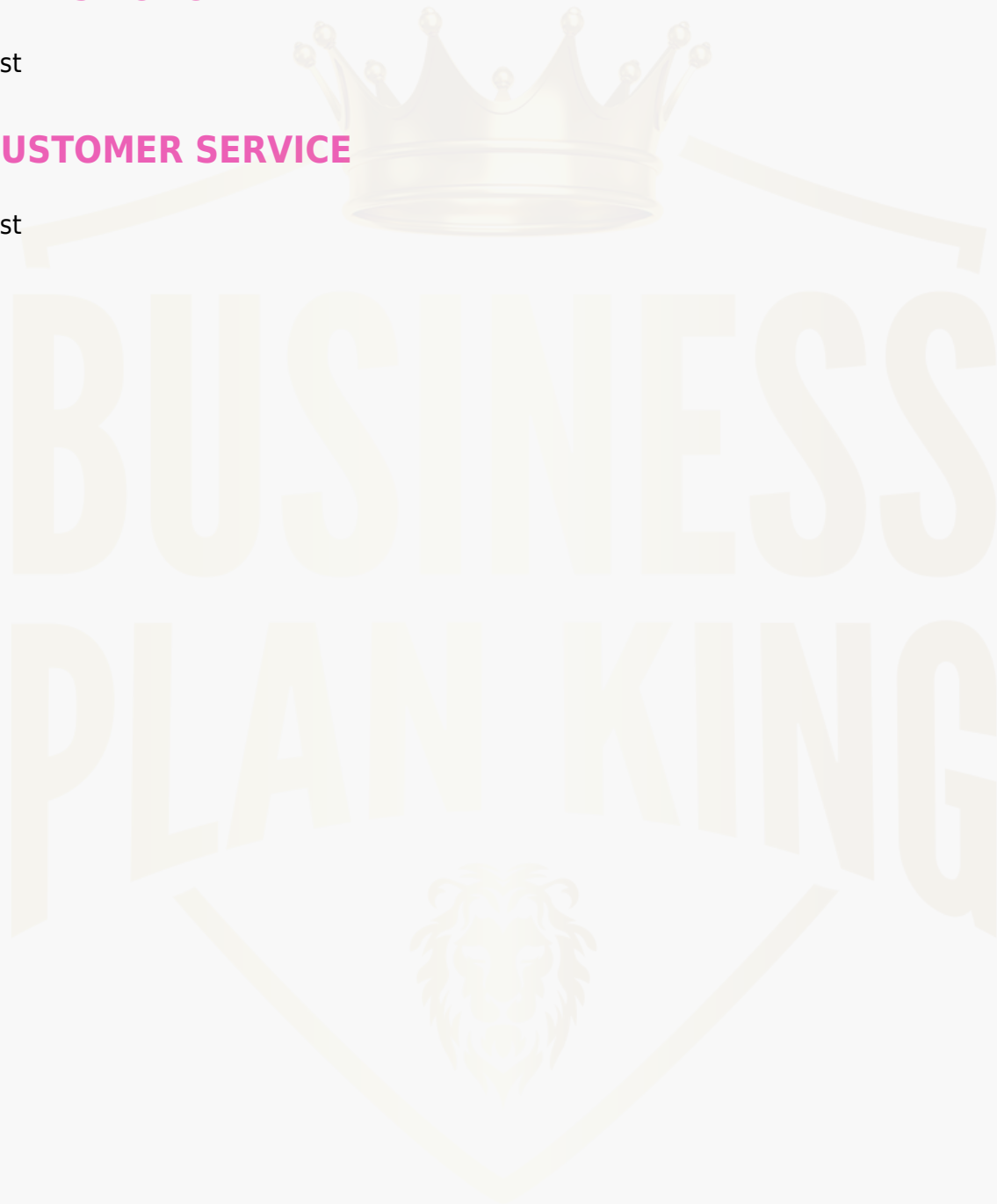
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SALES FORCE

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CUSTOMER SERVICE

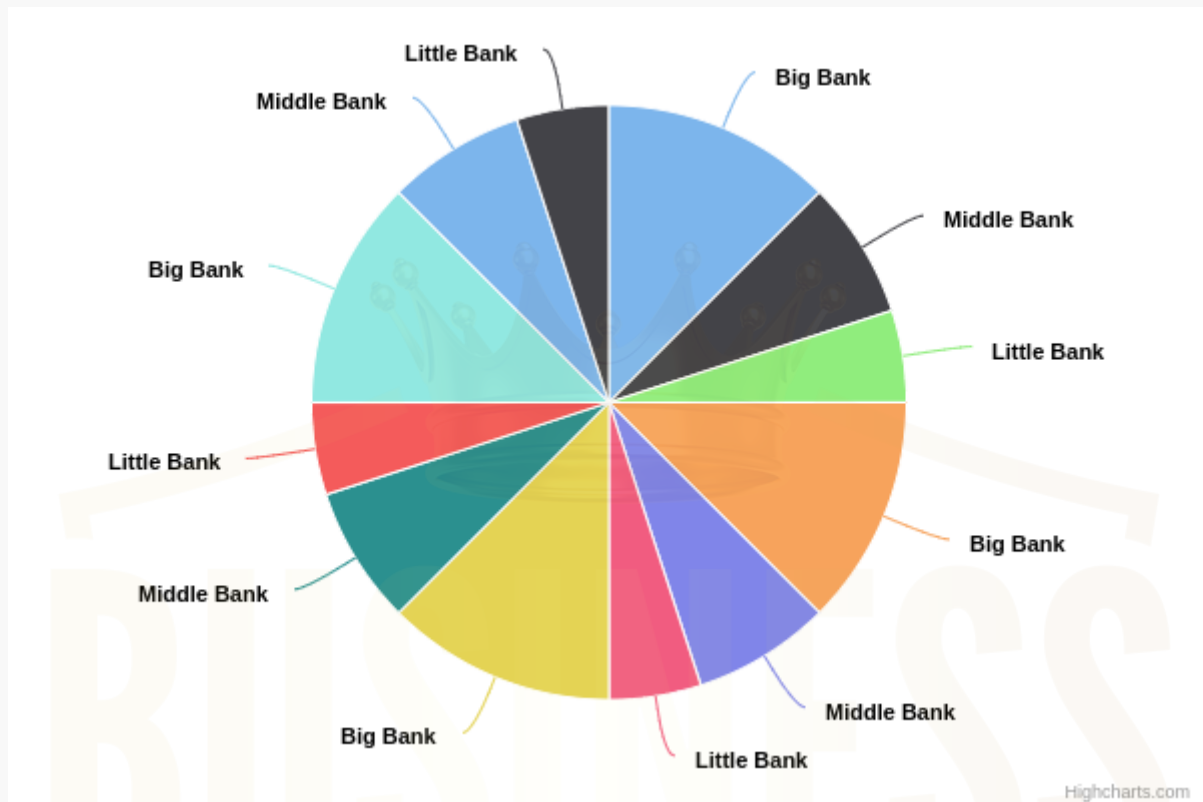
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FINANCIAL NEEDS

FUNDING SOURCES

Source	Amount	Percentage
Big Bank	5000	50
Middle Bank	3000	30
Little Bank	2000	20
Big Bank	5000	50
Middle Bank	3000	30
Little Bank	2000	20
Big Bank	5000	50
Middle Bank	3000	30
Little Bank	2000	20
Big Bank	5000	50
Middle Bank	3000	30
Little Bank	2000	20



START-UP SUMMARY

Expense Name	Expense Cost
hghg	7676767
ES1	100
ES2	300
SS1	500
SS2	50
SS3	700
ES1	100
ES2	300
SS1	500
SS2	50
SS3	700
Total Expenses	7680067

START-UP SUMMARY

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PRODUCTS SERVICES

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MARKET ANALYSIS

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MARKET DESCRIPTION

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MARKET TRENDS

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MARKET NEEDS

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VALUE STATEMENT

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CONSUMER ANALYSIS

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DEMOGRAPHICS

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PSYCHOGRAPHICS

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GEOGRAPHICS

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COMPETITOR ANALYSIS

COMPETITOR OVERVIEW

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COMPETITOR LIST

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COMPETITOR SUMMARY

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MARKETING STRATEGY

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TARGET CUSTOMER

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MARKETING ACTIVITIES

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MARKETING CHANNELS

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SALES STRATEGY

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RESULTS

test

PRICING STRATEGYS

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WEB STRATEGY

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SWOT ANALYSIS

STRENGTHS

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WEAKNESSES

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OPPORTUNITIES

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THREATS

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MANAGEMENT PLAN

PROFILE

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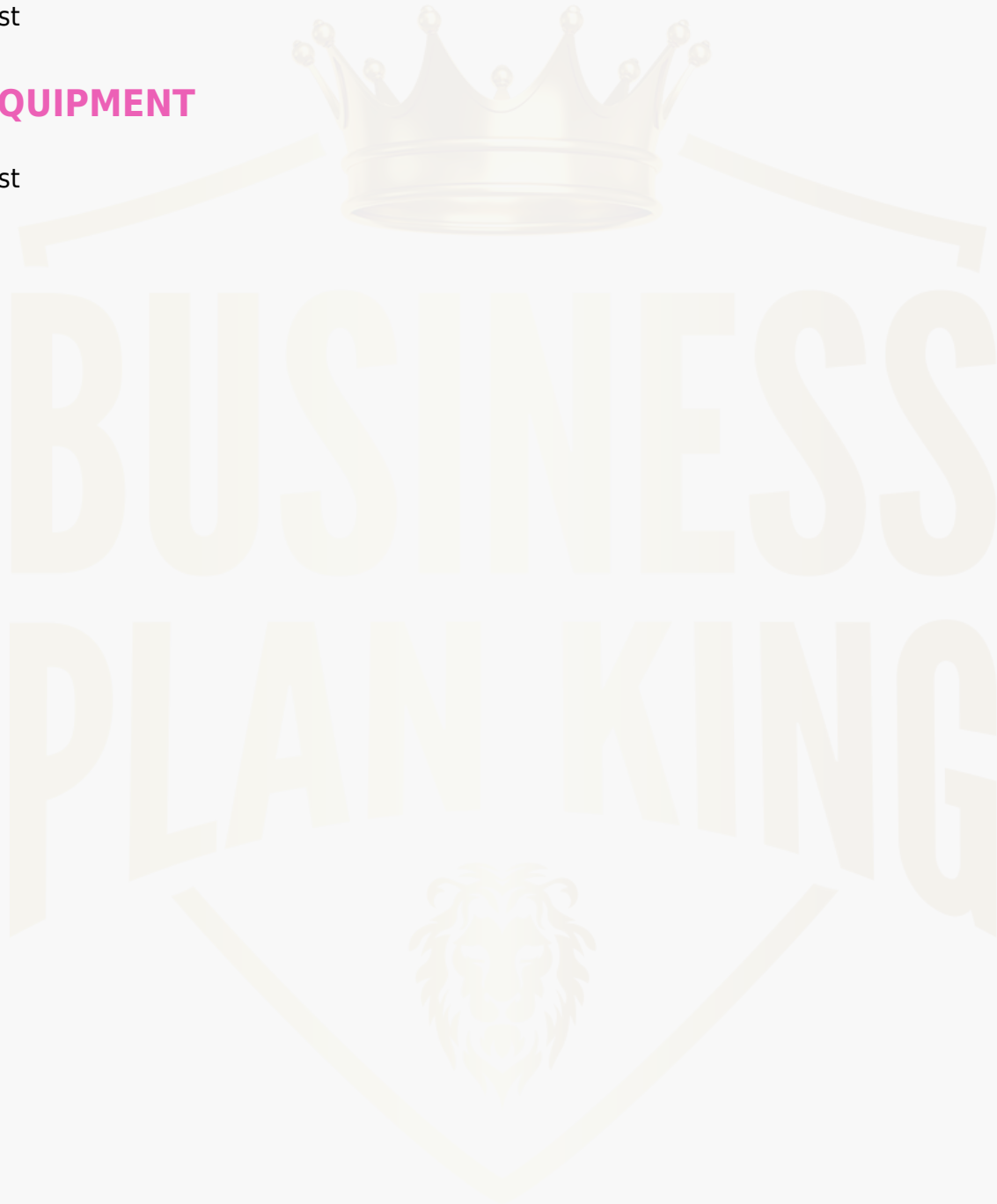
CAPITAL ASSETS

CAPITAL ASSETS

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EQUIPMENT

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FINANCIAL PLAN

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CURRENT FUNDING

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FUNDING NEEDS

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FINANCIAL FITNESS

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BREAK-EVEN ANALYSIS

BREAK-EVEN ANALYSIS

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Total Fixed Costs	Sales Price Per Unit	Variable Costs Per Unit
0	0	0
Break-Even Point		NAN

PROFIT AND LOSS

Total Revenues	Total Expenses	Net Income
2000	200	1800



FIVE-YEAR PROJECTIONS

FIVE-YEAR PROJECTIONS

	Year 1	Year 2	Year 3	Year 4	Year 5
Revenue	683	6556	65	56	56
Cost of Goods Sold	5	56	56	65	5
Gross Profit	5	6500	9	-9	51
Operating Expenses	65	56	56	565	56
Finance & Admin	56	56	5	65	5
Sales & Marketing	55	5	5	65	5
Total Expenses	6	56	5	565	535
Net Income Before Tax	677	6500	60	-509	-479
Income Tax	182	173	71	1260	601
Net Income	495	6327	-11	-1769	-1080

FIVE-YEAR PROJECTION SUMMARY

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CONTINGENCY PLAN

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EXIT STRATEGY

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