



UMIG
ONE TO ONE **ADV**

Project:

PubliATM **Systems**

- *BUSINESS PLAN 2015-2020*
- *P&L RESUME*
- *MODELS*

BUSINESS PLAN 2013-2018

		BUSINESS PLAN					
		2015	2016	2017	2018	2019	2020
Yearly ATM spaces sold		1.000	5.000	9.000	15.000	20.000	27.000
Transactions par year		18.000.000	90.000.000	162.000.000	270.000.000	360.000.000	486.000.000
Price List ATM unit		1.200,00	1320,00	1450,00	1600,00	1800,00	1800,00
Increase of Percentage in Selling Price			10,00%	9,85%	10,34%	12,50%	0,00%
ATM Sales		1.200.000	6.600.000	13.050.000	24.000.000	36.000.000	48.600.000
Exports Percentage		0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
Export sales		-	-	-	-	-	-
Cost of units sold		720,00	792,00	870,00	1.040,00	1.170,00	1.170,00
			10,00%	9,85%	19,54%	12,50%	0,00%
Cost of ATM spaces sold		720.000	3.960.000	7.830.000	15.600.000	23.400.000	31.590.000
Others products (COUPONS)					1.800.000	2.400.000	3.240.000
Other sales			Promemoria/Memo				
Cost from others products							
Margin on other products sold			-	-	540.000	720.000	972.000
Gross Margin		480.000	2.640.000	5.220.000	8.940.000	13.320.000	17.982.000
Total Sales		1.200.000	6.600.000	13.050.000	25.800.000	38.400.000	51.840.000
Total Cost of Goods		720.000	3.960.000	7.830.000	16.860.000	25.080.000	33.858.000
Gross Margin after cost of sales		480.000	2.640.000	5.220.000	8.940.000	13.320.000	17.982.000
		40%	40%	40%	35%	35%	35%
Other Direct costs of sales&goods	Tax (%)						
ADV Agencies Commissions	50,00%	360.000	1.980.000	3.915.000	7.740.000	11.520.000	15.552.000
Royalties to Banks	50,00%	360.000	1.980.000	3.915.000	9.030.000	13.440.000	18.144.000
Total Direct cost of sales		720.000	3.960.000	7.830.000	16.770.000	24.960.000	33.696.000
Total percentage on sales		60,0%	60,0%	60,0%	65,0%	65,0%	65,0%
Gross margin after deduction of cost of sales		480.000	2.640.000	5.220.000	9.030.000	13.440.000	18.144.000
Percentage on sales	%	40,00%	40,00%	40,00%	35,00%	35,00%	35,00%

		BUSINESS PLAN					
		2015	2016	2017	2018	2019	2020
Gross margin after deduction of cost of sales		480.000	2.640.000	5.220.000	9.030.000	13.440.000	18.144.000
Percentage on sales	%	40,00%	40,00%	40,00%	35,00%	35,00%	35,00%
Salaries and Staff							
Salaries of Top Managment PDG/MD		60.000	80.000	80.000	100.000	120.000	120.000
Social Insurance		24.000	32.000	32.000	40.000	48.000	48.000
Others salaries		72.000	72.000	72.000	100.000	125.000	150.000
Social Insurance		28.800	28.800	28.800	40.000	50.000	60.000
Administrative staff external		6.000	6.000	6.000	10.000	10.000	10.000
Soc Ins Admin staff		1.200	1.200	1.200	2.000	2.000	2.000
Total Staff Costs, Insurance etc.		192.000	220.000	220.000	292.000	355.000	390.000
Gross Margin less cost of sales and staff		288.000	2.420.000	5.000.000	8.738.000	13.085.000	17.754.000
Percentage on sales		24,00%	36,67%	38,31%	36,41%	36,35%	36,53%
Other Operating Overheads							
Free Samples		-	-	-	-	-	-
PLV/POS and Promotional items		5.000	8.000	15.000	25.000	35.000	50.000
Sales Promotion		10.000	15.000	25.000	40.000	45.000	55.000
Communication		6.000	15.000	20.000	25.000	30.000	30.000
Electricity		600	1.000	1.000	2.500	2.500	2.500
Petrol/Gas		2.000	3.000	5.000	6.000	7.000	8.000
Cleaning materials etc		1.800	2.000	2.000	2.500	2.500	2.500
Admin supplies		3.500	3.500	3.800	4.500	5.800	6.500
Miscellaneous supplies		300	300	300	500	500	500
Rent		16.800	16.800	16.800	28.000	28.000	28.000
Rent supplements		-	-	-	-	-	-
Maintenance & repairs		1.000	1.000	1.000	1.000	1.000	1.000
Infotech maintenance		15.000	30.000	50.000	80.000	120.000	150.000
Insurance		1.200	1.200	1.200	2.000	2.000	2.000
Documentations		6.000	6.000	6.000	12.000	12.000	12.000
Fairs & Exhibitions		20.000	35.000	35.000	50.000	60.000	60.000
T&E		6.000	6.600	7.260	7.986	8.785	9.663
Leasing Véhicules		12.000	12.000	12.000	18.000	18.000	18.000
Hospitality		-	-	15.000	24.000	24.000	24.000
Postage/Fedex		1.500	1.500	2.500	3.500	4.000	4.000
Téléphone		1.500	1.500	1.500	2.000	2.500	3.000
Internet (inc. Site)		2.500	3.500	5.000	7.000	7.000	7.000
Other Operating Overheads		112.700	162.900	225.360	341.486	415.585	473.663

MARGIN BEFORE TAXES		175.300	2.257.100	4.774.640	8.396.514	12.669.415	17.280.337
Taxes		7.012	90.284	190.986	335.861	506.777	691.213
Depreciation		20.000	30.000	50.000	80.000	120.000	150.000
Miscellaneous overheads	2%	5.760	48.400	100.000	174.760	261.700	355.080
Total Taxes Depreciation		32.772	168.684	340.986	590.621	888.477	1.196.293
Total overheads and operating expenses		337.472	551.584	786.346	1.224.107	1.659.061	2.059.957
NET OPERATING PROFIT		142.528	2.088.416	4.433.654	7.715.893	11.660.939	15.922.043
FINANCIAL PROFIT/LOSS		200.000	-	-	-	-	-
PROFIT		132.528	2.088.416	4.433.654	7.715.893	11.660.939	15.922.043
		11,04%	31,64%	33,97%	29,91%	30,37%	30,71%
E.B.I.T.D.A.		169.540	2.208.700	4.674.640	8.131.754	12.287.715	16.763.257
		14,13%	33,47%	35,82%	31,52%	32,00%	32,34%
ACCUMULATIONS		169.540	2.378.240	7.052.880	15.184.634	27.472.349	44.235.606

Statement of cashflows		2015	2015	2016	2017	2018	2019
Equity resources		150.000					
Subordinated debt		200.000					
Success fees et Frais de Négociation							
Cum Investible funds			2.208.700	4.674.640	8.131.754	12.287.715	16.763.257
Investible funds)							
Office improvements and extension		50.000	50.000	200.000	200.000	200.000	300.000
Net change in working cap requirement			887.671	1.060.274	1.800.000	1.972.603	2.071.233
Total annual Investments		50.000	937.671	1.260.274	2.000.000	2.172.603	2.371.233
Investments plus working cap requirements			937.671	1.260.274	2.000.000	2.172.603	2.371.233
Use of funds							
Net Change in cash flow/liquidity			1.271.029	3.414.366	6.131.754	10.115.113	14.392.024
Cumulative net change in cash flow/liquidity			1.271.029	4.685.395	10.817.149	20.932.261	35.324.286
Profit before corporate tax		132.528	2.088.416	4.433.654	7.715.893	11.660.939	15.922.043
Corporate tax		- 44.176	- 696.139	- 1.477.885	- 2.571.964	- 3.886.980	- 5.307.348
<i>Result</i>							
Net profit		88.352	1.392.277	2.955.770	5.143.929	7.773.959	10.614.696
Cumulative net profit		88.352	1.480.629	4.436.399	9.580.328	17.354.287	27.968.983
****			Previous Debts with Banks				

		2015	2016	2017	2018	2019	2020
E.B.I.T.D.A.		169.540	2.208.700	4.674.640	8.131.754	12.287.715	16.763.257
Net Investments							
Use of funds			937.671	1.260.274	2.000.000	2.172.603	2.371.233
Discounted cash flow rate		15%					
Return on investment			140.651	189.041	300.000	325.890	355.685
Profit - EVA			2.068.049	4.485.599	7.831.754	11.961.825	16.407.572
Economic Value			2.068.049	3.900.521	5.921.931	7.865.094	9.381.083
5 year Discounted cash flow			2.068.049	5.968.570	11.890.501	19.755.595	29.136.678

P&L RESUME

Financial year	BUSINESS PLAN					
	2015	2016	2017	2018	2019	2020
ATM sold	2.000	5.000	9.000	15.000	20.000	27.000
Total sales	1.200.000	6.600.000	13.050.000	25.800.000	38.400.000	51.840.000
Total Cost of Goods	720.000	3.960.000	7.830.000	16.860.000	25.080.000	33.858.000
Gross Margin after cost of sales	480.000	2.640.000	5.220.000	8.940.000	13.320.000	17.982.000
Total Direct cost of sales	720.000	3.960.000	7.830.000	16.770.000	24.960.000	33.696.000
Gross margin after deduction of cost of sales	480.000	2.640.000	5.220.000	9.030.000	13.440.000	18.144.000
Total Staff Costs, Insurance etc.	192.000	220.000	220.000	292.000	355.000	390.000
Gross Margin less cost of sales and staff	288.000	2.420.000	5.000.000	8.738.000	13.085.000	17.754.000
Other Operating Overheads	112.700	162.900	225.360	341.486	415.585	473.663
Total Taxes Depreciation	32.772	168.684	340.986	590.621	888.477	1.196.293
Total overheads and operating expenses	337.472	551.584	786.346	1.224.107	1.659.061	2.059.957
NET OPERATING PROFIT (including depreciation)	142.528	2.088.416	4.433.654	7.715.893	11.660.939	15.922.043
FINANCIAL PROFIT-LOSS	10.000	-	-	-	-	-
PROFIT	132.528	2.088.416	4.433.654	7.715.893	11.660.939	15.922.043
E.B.I.T.D.A.	169.540	2.208.700	4.674.640	8.131.754	12.287.715	16.763.257
Accumulations	169.540	2.378.240	7.052.880	15.184.634	27.472.349	44.235.606

MODELS

	MODELES					
	2015	2016	2017	2018	2019	2020
Yearly ATM spaces sold	1.000	5.000	9.000	15.000	20.000	27.000
Transactions par annee	18.000.000	90.000.000	162.000.000	270.000.000	360.000.000	486.000.000
Price List ATM unit	1.200,00	1320,00	1450,00	1600,00	1800,00	1800,00
Increase of Percentage in Selling Price		10,00%	9,85%	10,34%	12,50%	0,00%
ATM percent sold on total availability ITALY	2,00%	11,00%	20,00%	33,00%	44,00%	60,00%
Turnover ATM Sales	1.200.000	6.600.000	13.050.000	24.000.000	36.000.000	48.600.000
Percentage for Banks	30%	30%	30%	35%	35%	35%
Percentage for ADV companies	30%	30%	30%	30%	30%	30%
Cost of purchases of ATM Sale	720.000	3.960.000	7.830.000	15.600.000	23.400.000	31.590.000
Gross Margin	480.000	2.640.000	5.220.000	8.940.000	13.320.000	17.982.000
STAFF						
Managmment	1	1	2	2	2	2
Secretarial	1	1	1	1	1	1
Account				1	1	2
Marketing	1	1	1	1	2	2
Total Staff	3	3	4	5	6	7



UMIG

ONE TO ONE **ADV**

IMPROVE YOUR BUSINESS