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Life will be easier…

طراحی کسب و کار برای دنگ اپ

زندگی آسانتر خواهد شد...

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# Executive Summary

|  |  |
| --- | --- |
|  | Write this last so that you can summarize the most important points from your business plan.  Provide a concise but positive description of your company, including objectives and accomplishments. For example, if your company is established, consider describing what it set out to do, how it has accomplished goals to date, and what lies ahead. If new, summarize what you intend to do, how and when you intend to do it, and how you think you can overcome major obstacles (such as competition).  You can also choose to use the following four subheadings to organize and help present the information for your executive summary.  Note: to delete any tip, such as this one, just click the tip text and then press the spacebar. |

## Highlights

|  |  |
| --- | --- |
|  | Summarize key business highlights. For example, you might include a chart showing sales, expenses and net profit for several years.  Note: to replace the sample chart data with your own, right-click the chart and then click Edit Data. |

## Objectives

|  |  |
| --- | --- |
|  | For example, include a timeline of the goals you hope you to achieve. |

## Mission Statement

|  |  |
| --- | --- |
|  | If you have a mission statement, include it here. Also include any essential points about your business that are not covered elsewhere in the executive summary. |

## Keys to Success

|  |  |
| --- | --- |
|  | Describe unique or distinguishing factors that will help your business plan succeed. |

# توضیح تجارت

دنگ اپ یک سرویس نوپا و جدید در حوزه خدمات عمومی و کاربری های روزمره می باشد.دنگ اپ قصد دارد که هزینه های گروهی برای یک فعالیت خاص را مدیریت کند به طوریکه در آخر هر فعالیت میزان مخارج و هزینه های هر کس برای آن فعالیت مشخص گردد. تمامی محاسبات توسط خود دنگ اپ صورت میپذیرد . همچنین یکی از مزیت های رقابتی دنگ اپ این است که کاربران میتوانند حساب دنگ اپ خود را شارژ نمایند و هزینه های انجام شده را از طریق همین حساب پرداخت کنند . برای انتقال هزینه ها و پرداخت ها سعی میشود حتی از کارمزد بانک برای عملیات کارت به کارت مبلغ کمتری دریافت شود تا کاربرانی که حساب خود را شارژ میکنند بیشتر تشویق بشوند که پرداخت ها را از طریف خود دنگ اپ انجام دهند.

## مالکیت اثر

مالکین این اثر آقایان عمران باتمان غلیچ و محمدمهدی آقاجانی میباشند که طبق توافق انجام گرفته میزان سود به نسبت 60 به 40 درصد به نفع آقای باتمان غلیچ تقسیم میگردد.البته در انجام هزینه ها نیز همین نسبت رعایت خواهد شد.

## سرویس دنگ اپ

دنگ اپ قصد دارد مدیریت مخارج گروهی را راحت تر کند به گونه ای که برای هر رویداد ، افراد برای انجام هزینه ها از دنگ اپ استفاده کنند. در واقع مسئول هر فعالیت میتواند یک جریان در دنگ اپ ایجاد کند و افرادی که قرار است برای آن هزینه کنند را به آن اضافه نماید.فردی که یک جریان ایجاد میکند تحت عنوان مدیر جریان شناخته میشود که باید احراز هویت شده باشد اگر هویتش احراز نشود میتواند یک جریان خاموش ایجاد کند که تنها به صورت آفلاین مخارج قبت میشود. از این پس کافی ست هر فرد تنها هزینه هایی که انجام داده را وارد کند و دنگ اپ به صورت خودکار سهم هر طرف و میزان بدیهی افراد به یکدیگر را تعیین میکند . اگر افراد حساب دنگ اپ خود را شارژ کرده باشند می توانند از همین طریق و بدون پرداخت کارمزد های بانک بدهی های خود را به یکدیگر پرداخت کنند. کاربران می توانند به صورت ماهیانه حساب خود را تسویه کرده و میزان اعتبار باقی مانده خود را از دنگ اپ دریافت کنند. همین امر باعث میشود که کاربران با خیالی آسوده حساب دنگ اپ خود را شارژ کرده و از باقی ماندن اعتبار در حساب نگرانی نداشته باشند.

با توجه به حوزه فعالیت که یک سرویس عمومی میباشد این پتانسیل وجود دارد که بازار هدف به صورت عامه مردم قرار گیرد.در حوزه مدیریت مخارج گروهی تاکنون سرویس قوی و رقابتی ارایه نشده است و همین موضوع میتواند یک مزیت برای ورود به این عرصه باشد. البته از طرفی دیگر لازم است تا این نیاز در مشتریان ایجاد شود که وجود یک سرویس مدیریت مخارج گروهی بسیار لازم است تا آنها ترغیب شوند و از این سرویس استفاده کنند.

با توجه به اینکه افراد مخارج خود را در یک جریان گروهی ثبت میکنند و همچنین در آخر هر ماه میتوانند حساب خود را تسویه بنمایند ، امنیت و نحوه نگه داری اطلاعات بر روی سرور بسیار اهمیت پیدا میکند . زیرا اگر اطلاعات به صورت خام نگه داری شوند هکر ها میتوانند با ایجاد رکورد های مجازی در سرور برای خود مانده اعتبار خود را بالا ببرند و از این طریق در هر ماه وجه اضافه دریافت نمایند . لازم است تا داده های بانکی علاوه بر کد شدن ، هنگام استفاده ، از بانک مبدا تایید شوند تا از محاسبه شدن رکورد های نا معتبر در پایگاه داده سرور جلوگیری گردد.

## مکان تجارت

با توجه به نوع فعالیت که در حوزه فناوری اطلاعات می باشد ، سرویس دنگ اپ یک سرویس توزیع شده بر روی شبکه اینترنت است . در نتیجه برای این سرویس مکان تجارت به معنای رایج تعریف نمیگردد. نکته مهم در این زمین میزان بار بر روی سرور های دنگ اپ خواهد بود. با توجه به این نکته که سرویس دنگ اپ برای کلاینت های اندروید ، وب و احتمالا آی او اس توزیع خواهد شد پس تمامی فعالیت های یک کاربر در هر یک از این کلاینت ها باید بر روی سرور های دنگ اپ بارگذاری گردد . اما باید توجه کرد که یک کاربر در طول روز مدام از دنگ اپ استفاده نمیکند و در نتیجه این امکان وجود دارد که بار ارسالی از طرف کاربر در طول روز تقسیم گردد و از فشار زیاد بر روی سرور جلوگیری شود.

## ساعات کاری

برای راه اندازی سرویس دنگ اپ طبق پیش بینی های انجام شده نیاز به 50 نفر ساعت کار در هفته وجود دارد که برای انجام این حجم از کار دو نفر کافی می باشند .البته بعد از راه اندازی اولیه و برای پیشرفت سرویس و بهبود دادن آن به خصوص پشتیبانی از کلاینت های متنوع تر قطعا این نیاز بیشتر میشود. در نتیجه باید افراد بیشتری به کار گرفته شوند.

## مدیریت

با توجه به تجربیات قبلی برای راه افتادن موفق این سرویس نیاز است که در ابتدای راه افراد اصلی بستر سرویس شامل API سمت سرور ، کلاینت اندروید و کلاینت وب را راه اندازی کنند . اما برای ادامه راه با توجهبه گسترش سرویس نیاز به ایجاد کلاینت های IOS و Desktop احساس می شود . همچنین برای تامین امنیت سرور نیاز به استخدام کارشناس امنیت نیز احساس می شود. برای به کار گیری نیروهای جدید باید ضوابط زیر مد نظر قرار گیرد :

* تسلط بر روی یکی از کلاینت های اندروید ، وب ، دسکتاپ
* برای کلاینت IOS نیاز به out sourcing وجود دارد.
* برای امنیت سرور نیاز به یک کارشناس امنیت وجود دارد.

## مدیریت مالی

برای سودآوری سرویس نکات خاصی در نظر گرفته شده است . هر کاربر میتواند حساب خود را شارژ کند و برای این شارژ مبلغ اضافه ای که پرداخت میکند کمتر از کارمزد بانک خواهد بود. مقدار این سود حدود 3 درصد می باشد. یعنی به ازای 10000 تومان شارژ که کاربر پرداخت میکند حدود 300 تومان سود پرداخت میکند که کمتر از کارمزد بانک می باشد.مقادیر شارژ حساب ، مقدار های ثابت 5000 ، 10000 ، 20000 ، 50000 تومان می باشد و کاربر برای همه این مقادیر باید 300 تومان مبلغ اضافه تر پرداخت کند. همین موضوع باعث میشود که کاربر ترغیب شود تا مبالغ بالاتر را در برای شارژ پرداخت کند . از طرفی با ازدیاد تعداد کاربران برنامه ، در صورتی که کاربران بخواهند حساب خود را شارژ کنند مقدار قابل توجه ای وجه نقد در حساب شرکت در هر ماه راکد خواهد بود که می توان این سرمایه را فعال کرد و به گردش در آورد و از سود آن سرمایه وجه کاربران را پرداخت نمود.

بسته به حجم وجه نقد راکد در حساب شرکت می توان فعالیت های اقتصادی محتلفی حول سرمایه تعریف نمود. ساده ترین کار باز کردن سپرده سرمایه گذاری در بانک ها می باشد که از سود سپرده بتوان تسویه حساب کاربران را انجام داد. که البته این نوع سرمایه گذاری فعلا مد نظر نمی باشد. نحوه دیگر با توجه به حجم بیشتر سپرده می تواند سرمایه گذاری همین وجه نقد در بازار بورس باشد.

طبق مطالعات تجربی و میدانی از بازار بورس برای شروع این سرمایه گذاری به سرمایه اولیه حدود 60 تا 100 میلیون تومانی نیاز می باشد. با توجه به این نکته که هر کاربر با یک بار شارژ کردن 300 تومان سود برای سرویس به همراه دارد، سرویس دنگپ باید بین 200 تا 500 هزار کاربر جذب کند و هر کاربر حداقل یکبار حساب خود را شارژ کند تا بتواند به این سطح سرمایه برسد.

با توجه به نرخ آمار رشد کاربران در بازار های اپ اندروید جذب همین تعداد کاربر که در بالا ذکر شد حدود یک سال زمان میبرد ( البته در طول این یکسال می توان برای کلاینت های دیگر نیز کاربر جذب نمود ) . برای تسریع در جذب این حجم از سرمایه باید کاربران را تشویق کرد تا بیش از یکبار حساب خود را در طول این یکسال شارژ بنمایند. بنابراین در یکسال اول خیلی اهمیت ندارد که کاربران اعتبار خود را در حسابشان نگه دارند بلکه تسویه حساب آنها و دوباره شارژ نمودن حساب در یکسال اول بیشتر مد نظر می باشد. بعد از سپری شدن سال اول و جذب سرمایه مطلوب و راه افتادن سرمایه گذاری در بازار سرمایه حال باید استراتژی مالی سرویس به این سمت برود که کاربران به جای تسویه حساب خود ، وجه خود را در حساب نگه دارند ( زیرا میزان شارژ موجود در حساب هر کاربر که حداقل 5000 تومان است بسیار بیشتر از مقدار 300 تومانی ست که برای شارژ مجدد می پردازند ) تا سرمایه راکد ایجاد شود و با توجه به سرمایه گذاری قبلی از همین حجم سرمایه استفاده شده و سود سرمایه گذاری را مضاعف کند .

در صورتی که تعداد کاربران از پنج میلیون فراتر رفت میتوان برای مذاکرات با یک بانک مشخص وارد شد مبنی بر اینکه تمامی تراکنش ها را از طریق همان بانک انجام دهیم که البته این موضوع به عنوان یک چشم انداز مطرح می باشد.

حال با توجه به توضیح نحوه درآمد باید به برخی از هزینه ها نیز توجه نمود. برای out source کردن کلاینت IOS حدود 1 میلیون تومان و برای استخدام کارشناس امنیت حدودا ماهی 3 میلیون تومان هزینه لازم است. همچنین در صورت نیاز برای استخدام مهندسین در زمینه طراحی و کدنویسی به ازای هر نفر حدود یک و نیم میلیون تومان در ماه نیاز داریم.

## Start-Up/Acquisition Summary

|  |  |
| --- | --- |
|  | Summarize key details concerning the starting or acquisition of your business. (If this is not applicable to your business, delete.  As noted in the preceding section, include your table of start-up or acquisition costs in the Appendix. |

# Marketing

|  |  |
| --- | --- |
|  | How well you market your business can play an important role in its success or failure. It is vital to know as much about your potential customers as possible—who they are, what they want (and don’t want), and expectations they may have. |

## Market Analysis

|  |  |
| --- | --- |
|  | What is your target market? (Who is most likely to buy your products or use your services?) What are the demographics? What is the size of your potential customer base?  Where are they? How are you going to let them know who and where you are and what you have to offer?  If you believe that you have something new, innovative or that isn’t generally available: How do you know that there is a market for it—that people are willing to pay for what you have to offer?  Consider the market you are trying to reach: Is it growing, shrinking or static?  What percentage of the market do you think you will be able to reach? How will you be able to grow your market share?  Note: You might include a chart, such as the one that follows, to demonstrate key points about your market potential at-a-glance. |

## Market Segmentation

|  |  |
| --- | --- |
|  | Is your target market segmented? Are there different levels within the same type of business, each offering a difference in quality, price, or range of products?  Is this market segmentation governed by geographic area, product lines, pricing, or other criteria?  Into which market segment will your primary business fall? What percentage of the total market is this segment? What percentage of this segment will your business reach?  Note: A pie chart is a good way to demonstrate part-to-whole relationships, such as the percentage of the target market that falls into each major segment. To change the shape of the data labels, right-click a label and then click Change Data Label Shapes. |

## Competition

|  |  |
| --- | --- |
|  | Who else is doing what you are trying to do?  Briefly describe several of your nearest and greatest competitors. What percentage of the market does each reach? What are their strengths and weaknesses? What can you learn from the way they do business, from their pricing, advertising, and general marketing approaches? How do you expect to compete? How do you hope to do better?  What indirect competition will you face, such as from internet sales, department stores, or international imports?  How will you keep abreast of technology and changing trends that may impact your business in the future? |

## Pricing

|  |  |
| --- | --- |
|  | How have you developed your pricing policy?  Which of the following pricing strategies might best suit your business? Retail cost and pricing, competitive position, pricing below competition, pricing above competition, multiple pricing, price lining, pricing based on cost-plus-markup, or other?  What are your competitors’ pricing policies and how does yours compare? Are your prices in line with industry averages?  How will you monitor prices and overhead to ensure that your business will operate at a profit?  How do you plan to stay abreast of changes in the marketplace, to ensure that your profit margins are not adversely affected by new innovations or competition? |

### Advertising and Promotion

|  |  |
| --- | --- |
|  | How do you intend to advertise your business?  Which of the following advertising and promotion options offer you the best chances of successfully growing your business? Directory services, social networking websites, media (newspaper, magazine, television, radio), direct mail, telephone solicitation, seminars and other events, joint advertising with other companies, sales representatives, word-of-mouth, other?  How will you determine your advertising budget?  How will you track the results of your advertising and promotion efforts?  Will you advertise on a regular basis or will you be conducting seasonal campaigns?  How will your products be packaged? Have you done research to see what type of packaging will best appeal to your customers? Have you done a cost analysis of different forms of packaging? |

### Strategy and Implementation

|  |  |
| --- | --- |
|  | Now that you have described the important elements of your business, you may want to summarize your strategy for their implementation. If your business is new, prioritize the steps you must take to open your doors for business. Describe your objectives and how you intend to reach them and in what time parameters.  Planning is one of the most overlooked but most vital parts of your business plan to ensure that you are in control (as much as possible) of events and the direction in which your business moves. What planning methods will you utilize? |

# Appendix

## Start-Up Expenses

|  |  |
| --- | --- |
| Business Licenses |  |
| Incorporation Expenses |  |
| Deposits |  |
| Bank Account |  |
| Rent |  |
| Interior Modifications |  |
| Equipment/Machinery Required: |  |
| Item 1 |  |
| Item 2 |  |
| Item 3 |  |
| *Total Equipment/Machinery* |  |
| Insurance |  |
| Stationery/Business Cards |  |
| Brochures |  |
| Pre-Opening Advertising |  |
| Opening Inventory |  |
| Other (list): |  |
| Item 1 |  |
| Item 2 |  |
| Total Startup Expenses |  |

## Determining Start-Up Capital

|  |  |
| --- | --- |
|  | 1. Begin by filling in the figures for the various types of expenses in the cash flow table on the following page. 2. Start your first month in the table that follows with starting cash of $0, and consolidate your “cash out” expenses from your cash flow table under the three main headings of rent, payroll and other (including the amount of unpaid start-up costs in “other” in month 1). 3. Continue the monthly projections in the table that follows until the ending balances are consistently positive. 4. Find the largest negative balance—this is the amount needed for start-up capital in order for the business to survive until the break-even point when all expenses will be covered by income. 5. Continue by inserting the amount of needed start-up capital into the cash flow table as the starting cash for Month 1. |

|  | Month 1 | Month 2 | Month 3 | Month 4 | Month 5 | Month 6 | Month 7 | Month 8 |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Starting cash | $0.00 |  |  |  |  |  |  |  |
| Cash In: |  |  |  |  |  |  |  |  |
| Cash Sales Paid |  |  |  |  |  |  |  |  |
| Receivables |  |  |  |  |  |  |  |  |
| *Total Cash In* |  |  |  |  |  |  |  |  |
| Cash Out: |  |  |  |  |  |  |  |  |
| Rent |  |  |  |  |  |  |  |  |
| Payroll |  |  |  |  |  |  |  |  |
| Other |  |  |  |  |  |  |  |  |
| *Total Cash Out* |  |  |  |  |  |  |  |  |
| Ending Balance |  |  |  |  |  |  |  |  |
| Change (cash flow) |  |  |  |  |  |  |  |  |

## Cash Flow

|  | Month 1 | Month 2 | Month 3 | Month 4 | Month 5 | Month 6 | Month 7 | Month 8 | Month 9 | Month 10 | Month 11 | Month 12 |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Starting cash |  |  |  |  |  |  |  |  |  |  |  |  |
| Cash In: |  |  |  |  |  |  |  |  |  |  |  |  |
| Cash Sales |  |  |  |  |  |  |  |  |  |  |  |  |
| Receivables |  |  |  |  |  |  |  |  |  |  |  |  |
| *Total Cash Intake* |  |  |  |  |  |  |  |  |  |  |  |  |
| Cash Out (expenses): |  |  |  |  |  |  |  |  |  |  |  |  |
| Rent |  |  |  |  |  |  |  |  |  |  |  |  |
| Utilities |  |  |  |  |  |  |  |  |  |  |  |  |
| Payroll (incl. taxes) |  |  |  |  |  |  |  |  |  |  |  |  |
| Benefits |  |  |  |  |  |  |  |  |  |  |  |  |
| Loan Payments |  |  |  |  |  |  |  |  |  |  |  |  |
| Travel |  |  |  |  |  |  |  |  |  |  |  |  |
| Insurance |  |  |  |  |  |  |  |  |  |  |  |  |
| Advertising |  |  |  |  |  |  |  |  |  |  |  |  |
| Professional fees |  |  |  |  |  |  |  |  |  |  |  |  |
| Office supplies |  |  |  |  |  |  |  |  |  |  |  |  |
| Postage |  |  |  |  |  |  |  |  |  |  |  |  |
| Telephone |  |  |  |  |  |  |  |  |  |  |  |  |
| Internet |  |  |  |  |  |  |  |  |  |  |  |  |
| Bank fees |  |  |  |  |  |  |  |  |  |  |  |  |
| *Total Cash Outgo* |  |  |  |  |  |  |  |  |  |  |  |  |
| EndiNG Balance |  |  |  |  |  |  |  |  |  |  |  |  |

## Income Projection Statement

|  |  |
| --- | --- |
|  | The Income Projection Statement is another management tool to preview the amount of income generated each month based on reasonable predictions of the monthly level of sales and costs/expenses. As the monthly projections are developed and entered, these figures serve as goals to control operating expenses. As actual results occur, a comparison with the predicted amounts should produce warning bells if costs are getting out of line so that steps can be taken to correct problems.  The **Industrial Percentage** (Ind. %) is calculated by multiplying costs/expenses by 100% and dividing the result by total net sales. It indicates the total sales that are standard for a particular industry. You may be able to get this information from trade associations, accountants, banks, or reference libraries. Industry figures are a useful benchmark against which to compare the costs/expenses of your own business. Compare your annual percentage with the figure indicated in the industry percentage column.  The following is an explanation for some of the terms used in the table that follows:  **Total Net Sales (Revenue):** This figure is your total estimated sales per month. Be as realistic as possible, taking into consideration seasonal trends, returns, allowances, and markdowns.  **Cost of Sales:** To be realistic, this figure must include all the costs involved in making a sale. For example, where inventory is concerned, include the cost of transportation and shipping. Any direct labor cost should also be included.  **Gross Profit:** Subtract the cost of sales from the total net sales.  **Gross Profit Margin:** This is calculated by dividing gross profits by total net sales.  **Controllable Expenses:** Salaries (base plus overtime), payroll expenses (including paid vacations, sick leave, health insurance, unemployment insurance and social security taxes), cost of outside services (including subcontracts, overflow work and special or one-time services), supplies (including all items and services purchased for use in the business), utilities (water, heat, light, trash collection, etc.), repair and maintenance (including both regular and periodic expenses, such as painting), advertising, travel and auto (including business use of personal car, parking, and business trips), accounting and legal (the cost of outside professional services).  **Fixed Expenses:** Rent (only for real estate used in business), depreciation (the amortization of capital assets), insurance (fire, liability on property or products, workers’ compensation, theft, etc.), loan repayments (include the interest and principal payments on outstanding loans to the business), miscellaneous (unspecified, small expenditures not included under other accounts or headings).  **Net Profit/Loss (Before Taxes):** Subtract total expenses from gross profit.  **Taxes:** Inventory, sales, excise, real estate, federal, state, etc.  **Net Profit/Loss (After Taxes):** Subtract taxes from net profit before taxes.  **Annual Total:** Add all monthly figures across the table for each sales and expense item.  **Annual Percentage:** Multiply the annual total by 100% and divide the result by the total net sales figure. Compare to industry percentage in first column. |

|  | Ind. % | Jan. | Feb. | Mar. | Apr. | May | Jun. | Jul. | Aug. | Sep. | Oct. | Nov. | Dec. | Annual Total | Annual % |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Est. Net Sales |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Cost Of Sales |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Gross Profit |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Controllable Expenses: |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Salaries/Wages |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Payroll Expenses |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Legal/Accounting |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Advertising |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Travel/Auto |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Dues/Subs. |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Utilities |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Misc. |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| *Total Controllable Exp.* |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Fixed Expenses: |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Rent |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Depreciation |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Insurance |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Permits/Licenses |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Loan Payments |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Misc. |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| *Total Fixed Expenses* |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| *Total Expenses* |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Net Profit/Loss Before Taxes |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Taxes |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Net Profit/Loss  After Taxes |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |

## Profit and Loss Statement

|  |  |
| --- | --- |
|  | This table essentially contains the same basic information as the income projection statement. Established businesses use this form of statement to give comparisons from one period to another. Many lenders may require profit and loss statements for the past three years of operations.  Instead of comparing actual income and expenses to an industrial average, this form of the profit and loss statement compares each income and expense item to the amount that was budgeted for it. Most computerized bookkeeping systems can generate a profit and loss statement for the period(s) required, with or without budget comparison. |

### Profit and Loss, Budget vs. Actual: ([Starting Month, Year]—[Ending Month, Year])

|  | [Starting Month, Year]—[Ending Month, Year] | Budget | Amount over Budget |
| --- | --- | --- | --- |
| Income: |  |  |  |
| Sales |  |  |  |
| Other |  |  |  |
| *Total Income* |  |  |  |
| Expenses: |  |  |  |
| Salaries/Wages |  |  |  |
| Payroll Expenses |  |  |  |
| Legal/Accounting |  |  |  |
| Advertising |  |  |  |
| Travel/Auto |  |  |  |
| Dues/Subs. |  |  |  |
| Utilities |  |  |  |
| Rent |  |  |  |
| Depreciation |  |  |  |
| Permits/Licenses |  |  |  |
| Loan Repayments |  |  |  |
| Misc. |  |  |  |
| *Total Expenses* |  |  |  |
| Net Profit/Loss |  |  |  |

## Balance Sheet

|  |  |
| --- | --- |
|  | Following are guidelines for what to include in the balance sheet: (For use in established businesses)  **Assets:** Anything of value that is owned or is legally due to a business. Total assets include all net values; the amounts that result from subtracting depreciation and amortization from the original cost when the asset was first acquired.  **Current Assets:**  **Cash**—Money in the bank or resources that can be converted into cash within 12 months of the date of the balance sheet.  **Petty Cash**—A fund of cash for small, miscellaneous expenditures.  **Accounts Receivable**—Amounts due from clients for merchandise or services.  **Inventory**—Raw materials on hand, work-in-progress, and all finished goods (either manufactured or purchased for resale).  **Short-term Investments**—Interest or dividend-yielding holdings expected to be converted to cash within a year; stocks, bonds, certificates of deposit and time-deposit savings accounts. These should be shown at either their cost or current market value, whichever is less. Short-term investments may also be called “temporary investments” or “marketable securities.”  **Prepaid Expense**—Goods, benefits or services that a business pays or rents in advance, such as office supplies, insurance or workspace.  **Long-term Investments**—Holdings that a business intends to retain for at least a year. Also known as long-term assets, these are usually interest or dividend paying stocks, bonds or savings accounts.  **Fixed Assets**—This term includes all resources that a business owns or acquires for use in its operations that are not intended for resale. They may be leased rather than owned and, depending upon the leasing arrangements, may have to be included both as an asset for the value and as a liability. Fixed assets include land (the original purchase price should be listed, without allowance for market value), buildings, improvements, equipment, furniture, vehicles.  **Liabilities:**  **Current Liabilities:** Include all debts, monetary obligations, and claims payable within 12 months.  **Accounts Payable—**Amounts due to suppliers for goods and services purchased for the business.  **Notes Payable—**The balance of the principal due on short-term debt, funds borrowed for the business. Also includes the current amount due on notes whose terms exceed 12 months.  **Interest Payable—**Accrued amounts due on both short and long-term borrowed capital and credit extended to the business.  **Taxes Payable—**Amounts incurred during the accounting period covered by the balance sheet.  **Payroll Accrual—**Salaries and wages owed during the period covered by the balance sheet.  **Long-term Liabilities—**Notes, contract payments, or mortgage payments due over a period exceeding 12 months. These should be listed by outstanding balance less the current position due.  **Net Worth—**Also called owner’s equity. This is the amount of the claim of the owner(s) on the assets of the business. In a proprietorship or partnership, this equity is each owner’s original investment plus any earnings after withdrawals.  Most computerized bookkeeping systems can generate a balance sheet for the period(s) required.  Note: Total assets will always equal total liabilities plus total net worth. That is, the bottom-line figures for total assets and total liabilities will always be the same. |

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| | Assets |  | | --- | --- | | Current Assets: |  | | Cash: |  | | Petty Cash |  | | Accounts Receivable |  | | Inventory |  | | Short-Term Investment |  | | Prepaid Expense |  | | Long-Term Investment |  | | Fixed Assets: |  | | Land |  | | Buildings |  | | Improvements |  | | Equipment |  | | Furniture |  | | Automobiles/Vehicles |  | | Other Assets: |  | | Item 1 |  | | Item 2 |  | | Item 3 |  | |  | | Liabilities |  | | --- | --- | | Current Liabilities: |  | | Accounts Payable |  | | Notes Payable |  | | Interest Payable |  | | Taxes Payable: |  | | Federal Income Tax |  | | State Income Tax |  | | Self-Employment Tax |  | | Sales Tax (SBE) |  | | Property Tax |  | | Payroll Accrual |  | | Long-Term Liabilities |  | | Notes Payable |  | | Net Worth/Owner’s Equity/Retained Earnings |  | |
| |  |  | | --- | --- | | Total Assets: |  | |  | |  |  | | --- | --- | | Total Liabilities: |  | |

## Sales Forecast

|  |  |
| --- | --- |
|  | This information can be shown in chart or table form, either by months, quarters or years, to illustrate the anticipated growth of sales and the accompanying cost of sales. |

## Milestones

|  |  |
| --- | --- |
|  | This is a list of objectives that your business may be striving to reach, by start and completion dates, and by budget. It can also be presented in a table or chart. |

## Break-Even Analysis

|  |  |
| --- | --- |
|  | Use this section to evaluate your business profitability. You can measure how close you are to achieving that break-even point when your expenses are covered by the amount of your sales and are on the brink of profitability.  A break-even analysis can tell you what sales volume you are going to need in order to generate a profit. It can also be used as a guide in setting prices.  There are three basic ways to increase the profits of your business: generate more sales, raise prices, and/or lower costs. All can impact your business: if you raise prices, you may no longer be competitive; if you generate more sales, you may need added personnel to service those sales which would increase your costs. Lowering the fixed costs your business must pay each month will have a greater impact on the profit margin than changing variable costs.  **Fixed costs:** Rent, insurance, salaries, etc.  **Variable costs:** The cost at which you buy products, supplies, etc.  **Contribution Margin:** This is the selling price minus the variable costs. It measures the dollars available to pay the fixed costs and make a profit.  **Contribution Margin Ratio:** This is the amount of total sales minus the variable costs, divided by the total sales. It measures the percentage of each sales dollar to pay fixed costs and make a profit.  **Break-even Point:** This is the amount when the total sales equals the total expenses. It represents the minimum sales dollar you need to reach before you make a profit.  **Break-even Point in Units:** For applicable businesses, this is the total of fixes costs divided by the unit selling price minus the variable costs per unit. It tells you how many units you need to sell before you make a profit.  **Break-even Point in Dollars:** This is the total amount of fixed costs divided by the contribution margin ratio. It is a method of calculating the minimum sales dollar to reach before you make a profit.  **Note**: If the sales dollars are below the break-even point, your business is losing money. |

## Miscellaneous Documents

|  |  |
| --- | --- |
|  | In order to back up the statements you may have made in your business plan, you may need to include any or all of the following documents in your appendix:   * Personal resumes * Personal financial statements * Credit reports, business and personal * Copies of leases * Letter of reference * Contracts * Legal documents * Personal and business tax returns * Miscellaneous relevant documents. * Photographs |