

<Insert Company Logo>

Business Plan

for

Company Name

Date

1.0 Executive Summary

1.1 Introduction

Company Name: Lorem ipsum

Company Address: Lorem ipsum

Company Contact Information: Lorem ipsum

Company Website: Lorem ipsum

Company Social Media Handles:

- **Facebook:** www.facebook.com/loremipsum
- **LinkedIn:** www.linkedin.com/loremipsum
- **Instagram:** www.instagram.com/loremipsum
- **Twitter:** www.twitter.com/loremipsum
- **YouTube:** www.youtube.com/loremipsum

1.2 Purpose

Business Plan Objective

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***Example:** This plan is to set a course for the successful management, operation, and administration of the business, as well as, support the negotiation of financial resources needed for transactional capital.*

1.3 Company

Type of Business: Lorem ipsum

Business Industry: Lorem ipsum

Legal Structure: Lorem ipsum

Date Established: Lorem ipsum

Name of Owner: Lorem ipsum

1.4 Products & Services

Brief Product/Service Description

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1.5 Broad Target Market

Who: Lorem ipsum

Age: Lorem ipsum

Income: Lorem ipsum

Interest: Lorem ipsum

Location: Lorem ipsum

Example:

Who: Men

Age: 18-35

Income: \$65K-\$100K

Interest: Health & Wellness

Location: County Metro Area

1.6 Industry

Brief Industry Description

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Example: The wellness industry has seen significant growth over the last XYZ years. According to the latest data published by ABC government agency, the industry is expected to see a 20% growth year over year gain.

1.7 Techniques, Plans, and Strategies

Essential Business Resources

- Lorem ipsum dolor sit amet
- Lorem ipsum dolor sit amet
- Lorem ipsum dolor sit amet

1.8 Financial Projections

Brief Summary Description of Financial Projections

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Example: The research data listed in this plan shows substantial market opportunity, which will allow the business to scale rapidly and achieve breakeven cash flow within the first two years of operation.

1.9 Funding Requests

Capital Raised: \$xx,xxx

Capital Needed: \$xx,xxx

How Capital Raised Will Be Spent

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Example:

- *\$20,000 for the purchase of resale inventory*
- *\$500 for all deposits*
- *\$3,000 for the acquisition of all long-term assets*
- *\$69,000 for equipment, furnishings and office buildout*
- *\$7,500 in working capital for starting cash and operational expenses*

2.0 Company Summary

2.1 Company Structure and Ownership

Overview of Company Structure and Ownership

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Consider including the below information in the Overview:

- *When was your business formed?*
- *Where is your business located?*
- *Do you have business partners?*
- *How is ownership distributed?*

- *Is your business a for profit or a nonprofit?*

Credentials of Board Members or Business Partners

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2.2 Mission/Vision Statement

Mission/Vision Statement

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2.3 Products & Services

Creation & Delivery Process of Product/Service

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Licenses & Materials for Product/Service

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Customer Service Goals

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Product/Service Failure Response

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2.4 Pricing Information

Cost Details of Product/Service

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Consider including the below information in the Cost Details:

- *How much will you charge for your product/service?*
- *What is the average cost for similar products/services?*
- *How did you decide on your price point?*
- *Do you anticipate cost increases?*

Example: XYZ sales for \$5 each is 10% less expensive than the closest competitor and XYZ is a superior product/service.

2.5 Goals

Company Goals

- Lorem ipsum dolor sit amet
- Lorem ipsum dolor sit amet
- Lorem ipsum dolor sit amet

Example:

- *Achieve \$10k in monthly revenue by a certain day...*
- *Maintain a 4.8 star customer satisfaction rating...*
- *Achieve profitability within one year of launch...*

2.6 Keys to Success

Tools Needed to Achieve Company Goals

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Example:

- *Follow a proven system consistently...*
- *Establish great relationships with vendors or contractors...*
- *Acquire necessary investment capital...*
- *Develop dependable and successful marketing campaigns for lead generation...*

2.7 SWOT Analysis

Company Strengths

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Company Weaknesses

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Company Opportunities

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Company Threats

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Example: This SWOT analysis provides a concise breakdown of the most relevant factors facing ABC LLC. First, let it be acknowledged that ABC LLC has far more strengths than weaknesses. The company's most important strengths are its industry specific knowledge, education, and training.

2.8 Competitive Edge

Company Affiliations

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Licenses

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Product/Service Quality

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Board Members/Advisors

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Board Members/Advisors

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Awards/Certificates

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Customer Service Philosophy

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3.0 Market Analysis

3.1 Primary Market

Our Customer

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How We Will Find Our Customer

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How Our Customer Will Find Us

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Market Size

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Customer Demographics

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4.0 Industry Analysis

Brief Business Industry Description

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Online Sales Data

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Brick & Mortar Sales Data

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Year-Over-Year Trends

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Industry Cost vs. Price

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5.0 Product/Service Description

Detailed Description of Product/Service

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Example: ABC is designed and manufactured for the purpose of eliminating pain. We use the purest of ingredients backed by the FDA to ensure they meet the highest quality standards, yet exceeds all safety requirements to provide customers with the highest amount of pain relief. Through advanced technology, we are able to bring ABC to the market with low manufacturing cost, while keeping retail prices competitive through streamlined marketing. ABC will revolutionize the industry using our patented, scientifically proven formula, which is the most effective for eliminating pain. With our simple order processing method and no needed oversight by medical professionals, ABC will replace XYZ within 2–3 years.

Manufacturing

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Chemicals/Materials Used

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Product/Service Benefits

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Product/Service Features

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Technology Used

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Product/Service Functionality

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Patents

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6.0 Strategies & Implementation

6.1 Advertising Strategy

Description Overview

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Example: ABC LLC will focus on informing potential customers on why they should choose ABC widget over the current competitors. We have identified effective methods that include online advertising, both traditional and social media, with a narrative style of copywriting versus a journalistic style.

6.2 Target Market Strategy

Description Overview

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Example: Specific forms of advertising have been identified as favorable to increase revenues and enhance our product or service.

Advertising Mediums

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- Lorem ipsum dolor sit amet
- Lorem ipsum dolor sit amet

Example:

- Website
- Online Marketing Channels
- Email Campaigns
- Industry-specific Partnerships
- Guerilla Marketing Tactics

6.3 Website Strategy

Description Overview

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Example: ABC LLC will create and maintain a very well designed website with both front end communication elements to drive lead generation, as well as back end technology designed to capture those leads and inform our sales teams in an efficient manner. This will allow ABC LLC to satisfy the expectations of the consumer and the company's revenue goals.

6.4 Milestone Strategy

Description Overview

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Example: In order to achieve the financial projections and operational efficiencies outlined in this business plan, a strategically planned and written list of key projects and events known as 'milestones' have been developed. The milestone list is considered to be an all inclusive itemization of the most important events and projects that must be completed to ensure the success of ABC LLC. A projected start date, end date, budget estimate, and resources required for completion is assigned and recorded in writing for each milestone.

6.5 Exit Strategy

Description Overview

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Example: It is the intent of the current owners to continue to operate ABC LLC for the next 50 years, unless a viable offer is made by a third party to purchase the company. Or the current owners decide to retire and the ownership transfer of the business has been agreed upon by all. However, if at anytime in the future ABC LLC cannot continue to successfully operate or if the owners are unable to fulfill the demands and responsibilities of their positions within the company, all open transactions will be fulfilled and measures will be taken to

close the business with minimal impact to any individual. The definition of a successful operation and the time frame, in which, to achieve specific objectives and milestones to remain in successful operation will be predetermined and the evaluation will be an ongoing process.

7.0 Financial Plan

Opening Statement

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Example: This section offers a financial overview of ABC LLC over the next 5 years.

7.1 Short-Term Financial Plan

Description Overview

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Example: The short term financial plan for ABC LLC is to obtain funding through a financial source to invest in the startup requirements for the company. By investing early, they will have the ability to take advantage of future business opportunities as they arise. The requested funds will be used as follows: \$20,000 for the purchase of resell inventory, \$500 for all deposits, \$3,000 for the acquisition of all long term assets, \$69,000 for equipment, furnishings, and office build out, and \$7,500 in working capital for startup cash and operational expenses. This equates to \$100,000 in total business startup requirements and funding requests.

7.2 Intermediate-Term Financial Plan

Description Overview

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***Example:** The following plan is set in place to ensure ABC LLC builds itself into a viable and profitable business without interruptions to operations. The business plan is used as a roadmap and indispensable tool for the company's ongoing improvements and success. All required licenses will be required immediately and updated according to the state requirements to protect the business activities. All required tax filings to be completed and filed in a timely manner to avoid risk of audit and reduce tax liability. The cash balance will always be positive to allow for financial growth. Technology requirements will be obtained to excel the process and systems for ABC LLC.*

7.3 Financial Risk Management Plan

Description Overview

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***Example:** The thorough review and evaluation of the financial statements and business performance will be performed on a monthly basis. Financial details for revenue, direct cost of revenue, gross profit margin, expense, and cash will be reviewed to make certain key financial indicators are within acceptable range of the project amount. This will also be scrutinized by the accounting firm 123 CPAs to ensure that the integrity of the data is upheld and supported.*

7.4 Cash Adequacy Protection Plan

Description Overview

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***Example:** ABC LLC has a separate bank account specifically set up for this purpose and receives a monthly deposit as outlined by the proforma.*

7.5 Management Succession Plan

Description Overview

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Example: ABC LLC will ensure a trained and skilled replacement is in place should the owner or key personnel be rendered unable to perform their duties. ABC LLC has also taken out life insurance policies on critical personnel to offset any risk in the event that such a transaction should occur..

7.6 Long-Term Financial Plan

Description Overview

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Example: ABC LLC will ensure a trained and skilled replacement is in place should the owner or key personnel be rendered unable to perform their duties. ABC LLC has also taken out life insurance policies on critical personnel to offset any risk in the event that such a transition should occur.

7.7 Startup Summary

Startup Expenses

Create spreadsheet of Startup Expenses. List all expense costs, such as:

- Corporate Package
- Bookkeeping & Accounting
- Consulting Services
- Coaching & Training

- *Business Licenses*
- *Pre-Opening Insurance*
- *Pre-Opening Rent*
- *Pre-Opening Utilities*
- *Pre-Opening Payroll*
- *Pre-Opening Advertising*
- *Printed Materials*
- *Office Supplies*
- *Trade Supplies*
- *Website*
- *Miscellaneous & Other Expenses*

Startup Assets

Create spreadsheet of Startup Assets. List all asset costs, such as:

- *Cash Required*
- *Startup Inventory*
- *Other Current Assets*
- *Long-Term Assets*

Startup Funding Costs

Create spreadsheet of Startup Funding Costs. Forecast all tax rates & liabilities, such as:

- *Short-Term Interest Rates*
- *Long-Term Interest Rates*
- *Income Tax Rates*
- *Inflation Rates*

- Current Borrowing
- Long-Term Borrowing
- Accounts Payable
- Other Current Liabilities

8.0 Sales Forecast

8.1 Sales Forecast

Brief 3-Year Forecast Description of Business

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Example: The sales forecast table found below projects future revenues. A month by month breakdown of the first 12 months is found in the appendix at the end of the business plan. The assumptions used to create these projections are as follows.

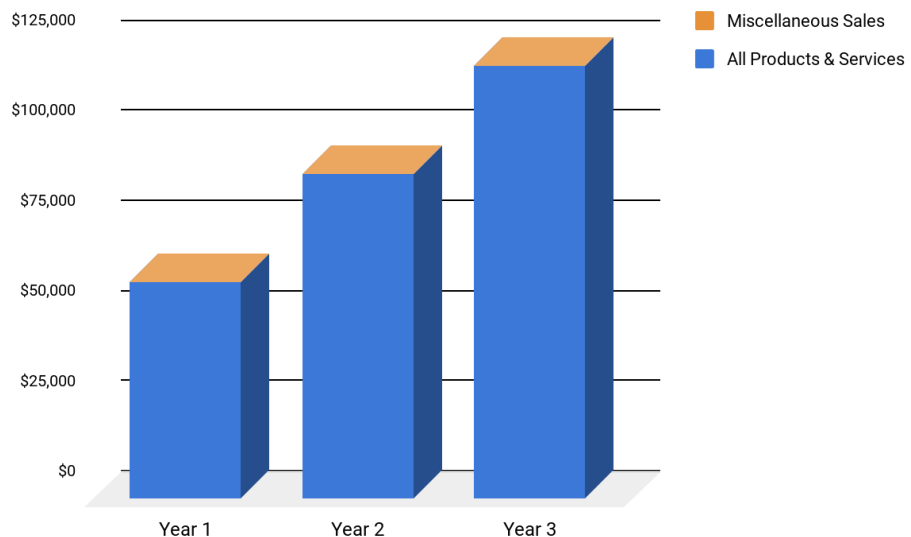
3-Year Sales Forecast

Create a 3-year sales forecast table. [Click here to view an example Sales Forecast table.](#)

Sales Forecast			
Sales	Year 1	Year 2	Year 3
All Products & Services	\$0	\$0	\$0
Miscellaneous Sales	\$0	\$0	\$0
Total Sales	\$0	\$0	\$0
Direct Cost of Sales	Year 1	Year 2	Year 3
All Products & Services	\$0	\$0	\$0
Miscellaneous Direct Costs of Sales	\$0	\$0	\$0
Subtotal Direct Cost of Sales	\$0	\$0	\$0

Sales by Year

Note: To update chart, click on the chart, click the dropdown arrow and select “Open Source.” When you return to this doc, click the “Update” prompt that appears on the chart.



8.2 Personnel Plan

Brief Overview of Personnel Plan

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Staff Cost Contributors

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- Lorem ipsum dolor sit amet
- Lorem ipsum dolor sit amet

Address the following questions:

- *How many employees will you be hiring?*
- *How will you attract new employees?*
- *What key positions need to be filled?*
- *How long will the onboarding process take?*
- *What will be the starting pay of your employees?*
- *What will be the anticipated wage increases of your employees?*
- *Do you plan to hire subcontractors?*

8.3 Projected Profit & Loss

Overview of Anticipated Profits & Losses

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Example: The following profit and loss table and charts illustrate the total effect of revenue generation, direct cost of sales, operating expenses, and profitability for ABC LLC over the projected period. The following assumptions were made when preparing the profit and loss table in the first 12 month breakdown in the appendix found at the end of the business plan.

Provide information on the following categories:

- *Assumptions*
- *Payroll Taxes*
- *Rent/Mortgage*
- *Inflation/Reduction of Expenses*
- *Depreciation of Assets*
- *EBITDA*
- *Interest Expense*

- *Taxes Incurred*

3-Year Profit & Loss

Create a 3-year profit & loss table. [Click here to view an example Profit & Loss table.](#)

Pro Forma Profit & Loss			
Sales	Year 1	Year 2	Year 3
Sales	\$0	\$0	\$0
Direct Cost of Sales	\$0	\$0	\$0
Other Costs of Sales	\$0	\$0	\$0
Total Cost of Sales	\$0	\$0	\$0
Gross Margin	\$0	\$0	\$0
Gross Margin %	0.00%	0.00%	0.00%
Expenses	Year 1	Year 2	Year 3
Payroll	\$0	\$0	\$0
Payroll Taxes	\$0	\$0	\$0
Depreciation	\$0	\$0	\$0
Employee Benefits	\$0	\$0	\$0
Rent	\$0	\$0	\$0
Utilities	\$0	\$0	\$0
Telephone	\$0	\$0	\$0
Insurance	\$0	\$0	\$0
Auto Expenses	\$0	\$0	\$0
Legal, Accounting, & Professional	\$0	\$0	\$0
Office Supplies & Expenses	\$0	\$0	\$0
Repairs, Maintenance, & Cleaning	\$0	\$0	\$0
Business Travel (Conferences, etc.)	\$0	\$0	\$0
Website and Hosting	\$0	\$0	\$0
Marketing & Advertising	\$0	\$0	\$0
Miscellaneous	\$0	\$0	\$0
Total Operating Expenses	\$0	\$0	\$0

Pro Forma Profit & Loss			
Profit	Year 1	Year 2	Year 3
Profit Before Interest & Taxes	\$0	\$0	\$0
EBITDA	\$0	\$0	\$0
Interest Expense	\$0	\$0	\$0
Taxes Incurred	\$0	\$0	\$0
Net Profit	\$0	\$0	\$0
Net Profit/Sales %	0.00%	0.00%	0.00%

8.4 Projected Cash Flow

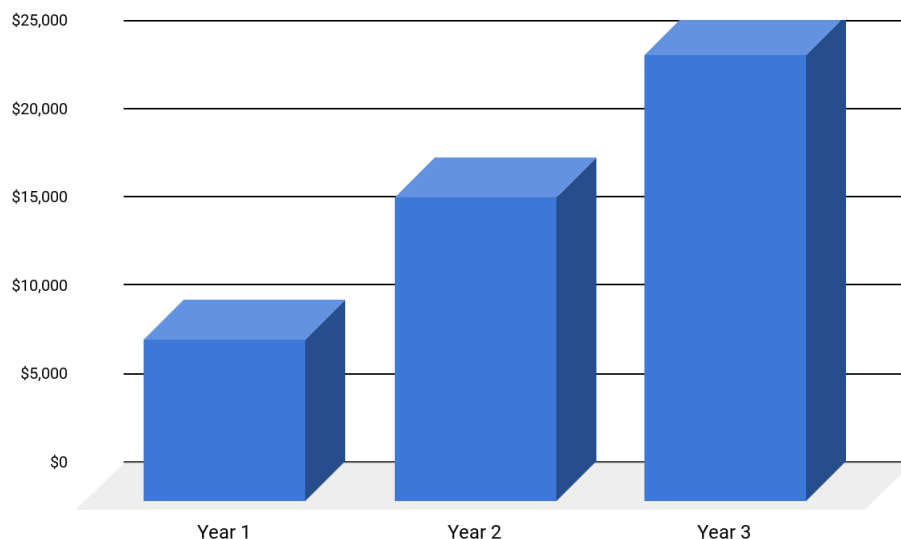
Brief Overview of Projected Cash Flow

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3-Year Cash Flow Forecast

Create a graph to represent your 3-year cash flow forecast.

Note: To update chart, click on the chart, click the dropdown arrow and select “Open Source.” When you return to this doc, click the “Update” prompt that appears on the chart.



8.5 Projected Balance Sheet

Brief Overview of Balance Sheet Projection

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***Example:** The balance sheet table in the first 12 month breakdown in the appendix found at the end of the business plan presents the projected balance sheet for ABC LLC. If all rate forecasts prove to be accurate and all financial projections are achieved, the projected balance sheet reflects healthy growth of net worth, and a strong financial position that is spurred by the funding being requested.*

Projected Balance Sheet

Create a pro forma balance sheet table. [Click here to view an example Balance Sheet table.](#)

Pro Forma Balance Sheet			
Assets	Year 1	Year 2	Year 3
Current Assets			
Cash	\$0	\$0	\$0

Inventory	\$0	\$0	\$0
Other Current Assets	\$0	\$0	\$0
Total Current Assets	\$0	\$0	\$0
Long-Term Assets			
Long-Term Assets	\$0	\$0	\$0
Accumulated Depreciation	\$0	\$0	\$0
Total Long-Term Assets	\$0	\$0	\$0
Total Assets	\$0	\$0	\$0
Liabilities & Capital	Year 1	Year 2	Year 3
Current Liabilities			
Accounts Payable	\$0	\$0	\$0
Current Borrowing	\$0	\$0	\$0
Other Current Liabilities	\$0	\$0	\$0
Subtotal Current Liabilities	\$0	\$0	\$0
Long-Term Liabilities	\$0	\$0	\$0
Total Liabilities	\$0	\$0	\$0
Paid-In Capital	\$0	\$0	\$0
Retained Earnings	(\$0)	(\$0)	(\$0)
Earnings	\$0	\$0	\$0
Total Capital	(\$0)	(\$0)	(\$0)
Total Liabilities & Capital	\$0	\$0	\$0
Net Worth	\$0	\$0	\$0

8.6 Break-Even Analysis

Brief Overview of Break-Even Analysis

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Example: Even though the goal is to reach the break-even level every month as early in the month as possible, it is unrealistic to believe that the breakeven

point will be achieved every month. Numerous factors can cause a monthly loss. Closely following the financial statement review plan section, found earlier in this business plan, normally eliminates sustained monthly loss trends. Sustained loss trends are usually caused by uncontrolled revenue decreases, uncontrolled expense increases, or a combination of both.

Identify reasons for potentially missing monthly goals, such as:

- *Initial Months of Startup*
- *Seasonally Slow Revenue Periods*
- *Expansion of Staff*
- *Payroll Increases*

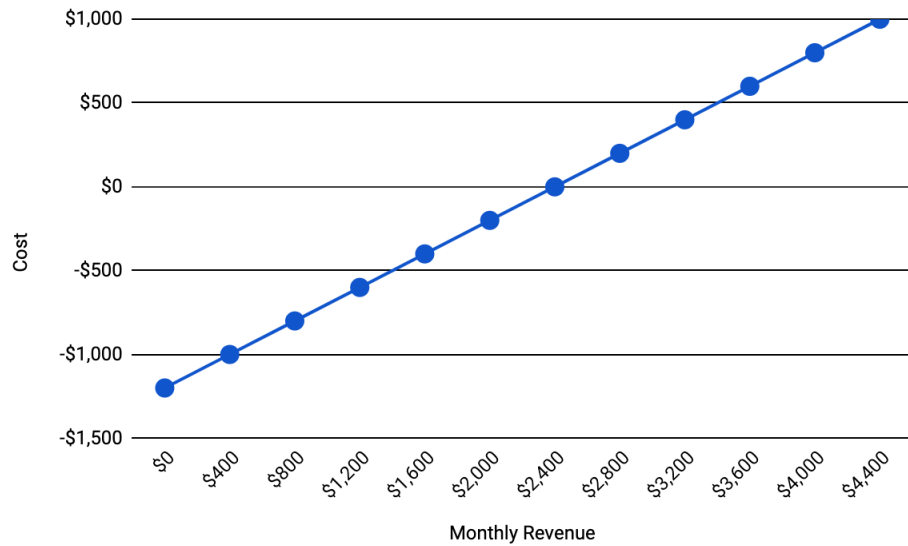
Identify solutions to offset sustained monthly losses, such as:

- *Reduce Expenses*
- *Increase Profit Margins*
- *Increase Sales*
- *Review Sales Tactics & Procedures*

Break-Even Analysis Chart

Create a chart to represent your break-even analysis.

Note: To update chart, click on the chart, click the dropdown arrow and select “Open Source.” When you return to this doc, click the “Update” prompt that appears on the chart.



8.7 Business Ratio Analysis

Brief Overview of Business Ratio Analysis

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***Example:** The business ratios table is a comparison of industry standard ratios for similarly sized businesses in the same industry as ABC LLC, versus the projected financial ratios found in the business plan. The ratios table calculates the key business ratios for ABC LLC using the year end projected totals for each year projected. Corresponding industry profile ratios are calculated using the combined statistical data of similarly sized U.S. businesses in the same North American industry classification system.*

Business Ratio Analysis

Create a Business Ratio Analysis table. [Click here to view an example Business Ratio Analysis table.](#)

Business Ratio Analysis

Ratio Analysis	
	Industry

	Year 1	Year 2	Year 3	Profile
Sales Growth	N/A	0.00%	0.00%	0.00%
Percent of Total Assets				
Other Current Assets	0.00%	0.00%	0.00%	0.00%
Total Current Assets	0.00%	0.00%	0.00%	0.00%
Long-Term Assets	0.00%	0.00%	0.00%	0.00%
Total Assets	0.00%	0.00%	0.00%	0.00%
Percent of Liabilities				
Current Liabilities	0.00%	0.00%	0.00%	0.00%
Long-Term Liabilities	0.00%	0.00%	0.00%	0.00%
Total Liabilities	0.00%	0.00%	0.00%	0.00%
Net Worth	0.00%	0.00%	0.00%	0.00%
Percent of Sales				
Sales	0.00%	0.00%	0.00%	0.00%
Gross Margin	0.00%	0.00%	0.00%	0.00%
Selling, General & Administrative	0.00%	0.00%	0.00%	0.00%
Expenses				
Advertising Expenses	0.00%	0.00%	0.00%	0.00%
Profit Before Interest & Taxes	0.00%	0.00%	0.00%	0.00%
Main Ratios				
Current	0.00	0.00	0.00	0.00
Quick	0.00	0.00	0.00	0.00
Total Debt to Total Assets	0.00%	0.00%	0.00%	0.00%
Pre-Tax Return on Net Worth	0.00%	0.00%	0.00%	0.00%
Pre-Tax Return on Assets	0.00%	0.00%	0.00%	0.00%
Additional Ratios				
Net Profit Margin	0.00%	0.00%	0.00%	N/A
Return on Equity	0.00%	0.00%	0.00%	N/A
Activity Ratios				
Accounts Payable Turnover	0.00	0.00	0.00	N/A

Payment Days	0	0	0	N/A
Total Asset Turnover	0.00	0.00	0.00	N/A
Debt Ratios				
Debt to Net Worth	0.00	0.00	0.00	N/A
Current Liab. to Liab.	0.00	0.00	0.00	N/A
Liquidity Ratios				
Net Working Capital	\$0	\$0	\$0	N/A
Interest Coverage	0.00	0.00	0.00	N/A
Additional Ratios				
Assets to Sales	0.00	0.00	0.00	N/A
Current Debt/Total Assets	0.00%	0.00%	0.00%	N/A
Acid Test	0.00	0.00	0.00	N/A
Sales/Net Worth	0.00%	0.00%	0.00%	N/A
Dividend Payout	0.00	0.00	0.00	N/A