



SUBWAY

Menu boards displaying various sandwich options and prices.

FRANCHISE BUSINESS PLAN



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EXECUTIVE SUMMARY

Sample Sandwich Inc. also known as "the Franchisee," is set to become a franchise of the renowned Jersey Mike's Sub chain, specializing in delicious submarine sandwiches. The owner possesses extensive experience in managing Sandwich & Sub Stores. To ensure a successful launch and smooth operations, the owners will invest \$XXX of their own funds and secure a \$XXX loan from a financial institution. These funds will be allocated towards various aspects of the business, including operational expenses, staffing, and working capital.

The Company is evaluating the possibility of establishing a Jersey Mike's Sub franchise at Foothill Boulevard, La Crescenta, CA. The management anticipates that the site offers favorable prospects for the franchise, given their significant foot traffic. To maximize visibility for pedestrians and visitors, the company intends to design the premises in a way that ensures clear visibility. With this strategic approach, the management holds an optimistic outlook, expecting the franchise to establish a robust presence in these highly promising markets right from its inception.

About Jersey Mike's Sub: With a nationwide presence of over 1,500 locations in operation or under development, Jersey Mike's Sub is a fast-casual sub sandwich franchise that firmly believes in the power of making a sub sandwich and making a positive impact. By serving genuine, freshly sliced subs on their original freshly baked bread recipe from 1956, Jersey Mike's aims to deliver an authentic and satisfying experience. Additionally, the franchise is deeply committed to giving back to the local communities it serves. According to IBISWorld, Jersey Mike's holds an estimated market share of 3.8%, representing an impressive \$889.2 million.

Market Size: Based on data from IBISWorld, the Sandwich & Sub Store Franchises Industry has experienced a steady average annual growth rate of 2.7% in the past five years. This growth trajectory has positioned the industry's revenue at approximately \$23.4 billion in 2018. In response to consumers' growing concerns about the health risks associated with high-fat diets, sandwich and sub store franchises have innovated their menus to offer healthier options. Looking ahead, the industry is projected to maintain an average annual growth rate of 1.4% over the next five years, with industry revenue estimated to reach \$25 billion in 2023.

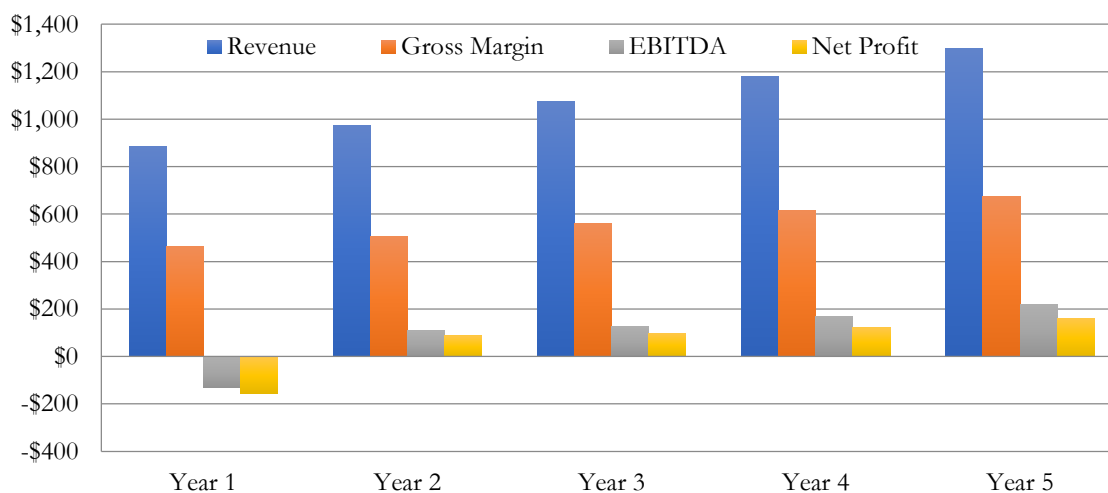
Marketing: The main focus of our marketing strategy will be to leverage the full potential of the franchise marketing campaign. By entering into a franchise agreement, our company will gain access to expertly crafted merchandising, promotions, graphics, and advertisements, all aimed at reinforcing Jersey Mike's Sub's renowned reputation for delivering top-notch products. In addition to this, our marketing efforts will involve establishing partnerships with local businesses and actively engaging in networking activities. Furthermore, we recognize the significant impact of word-of-mouth recommendations, which will play a vital role in complementing our overall marketing approach.

Target Market: The Franchise foresees that its food and beverage offerings will primarily cater to individuals residing in the vicinity of the anticipated location in Los Angeles, California. The target market for this venture encompasses people of all backgrounds, genders, and ages, as casual fast food restaurants have a wide appeal. The largest consumer segment in this industry consists of individuals with household incomes below \$50,000. However, demographic analysis reveals that the median income in the anticipated location exceeds \$64,000. Additionally, approximately 43% of the population falls within the 25 to 54 age range, which comprises the labor force. As these individuals commute to and from work, they will form a significant portion of the target market.

Competition and Competitive Advantages: In the sandwich and sub store industry, the Franchise faces competition from various players, including Subway, Jimmy John's, and Firehouse Subs, which are among the most prominent rivals. What sets Jersey Mike's Subs apart is its reputation for serving fresh sliced or fresh grilled subs and its robust online presence, supported by a user-friendly interface. The franchise leverages its digital marketing efforts to fuel revenue growth and gain a competitive advantage in the market.

Management: John Gill, the proprietor of Sample Sandwich Inc., brings a wealth of experience as a seasoned business professional. With a strong network and a keen understanding of the demands of her target market, John is well-positioned to lead this venture. His unwavering work ethic and exceptional business acumen will serve as the driving forces behind the sustained success of the enterprise.

Projected Operating Highlights By Year (\$1,000's)



Objective

The objective of this plan is to furnish Franchisor with the requisite details for assessing the market presence and future expansion potential of Sample Sandwich Inc. Furthermore, the plan serves as a guiding framework for the management team. It will demonstrate the following key points:

- The analysis of the existing market demands and competitive landscape highlights a substantial market opportunity.
- The management team in place possesses the necessary qualifications to implement a meticulously planned operational, marketing, and sales strategy.
- By adopting an appropriate capital structure, the company aims to establish a sustainable and profitable business venture.



START-UP SUMMARY

UTILIZATION SUMMARY	
Expenses	
Legal Fees	\$XXX
Initial Franchise Fees	\$XXX
Real Estate & Construction Fee	\$XXX
Architectural Fees	\$XXX
Leasehold Improvements	\$XXX
Insurance	\$XXX
Training	\$XXX
Grand Opening Advertising	\$XXX
Interior Branding/Graphics	\$XXX
Total Start-up Expenses	\$XXX
Long-term Assets	
Equipment/Furniture/Small Wares	\$XXX
POS System	\$XXX
Equipment	\$XXX
Total Long-Term Assets	\$XXX
Short-Term Assets	
Working Capital	\$XXX
Inventory	\$XXX
Other Current Assets	\$XXX
Total Short-Term Assets	\$XXX
Total Funding Requirements	\$XXX

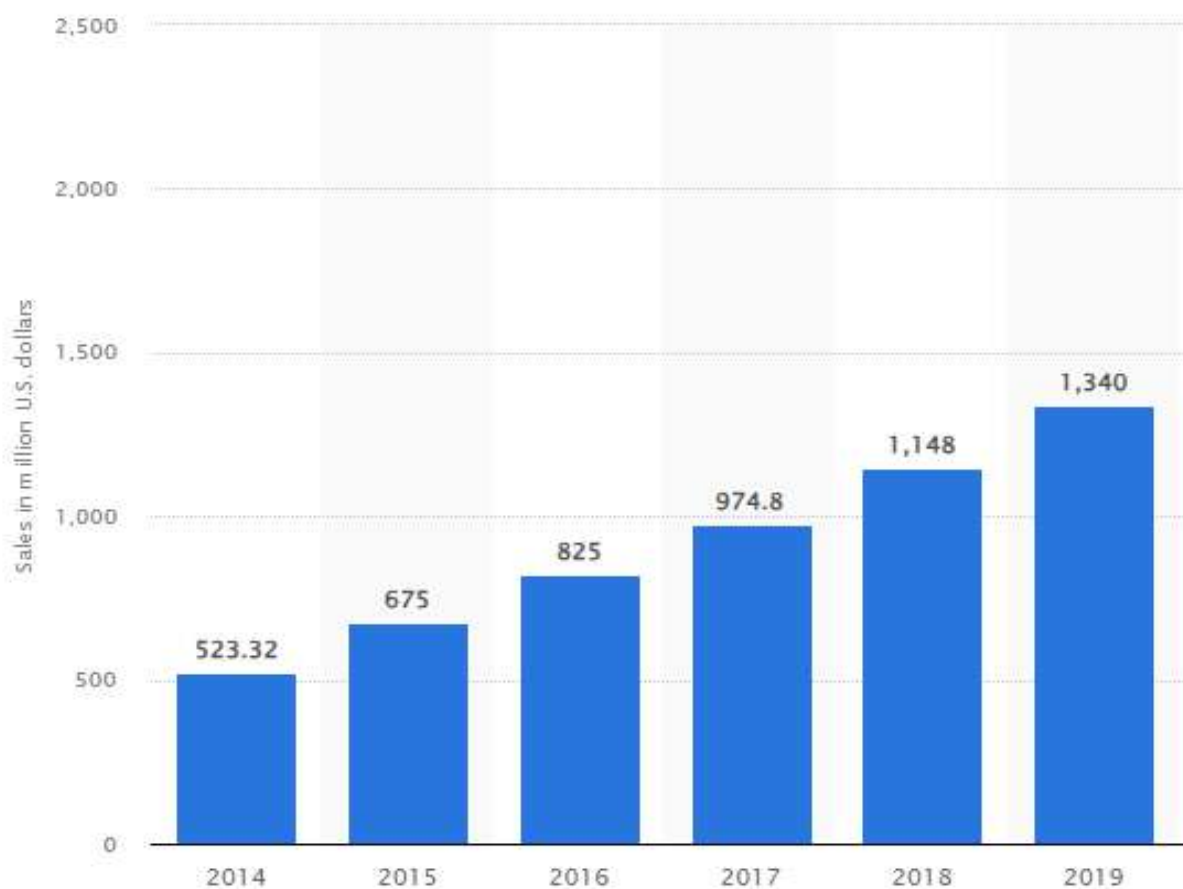


ABOUT JERSEY MIKE'S SUBS

Founded in 1956 along the Jersey Shore and headquartered in Manasquan, NJ, Jersey Mike's Subs is a renowned submarine sandwich franchise. The company embarked on its franchising journey in 1987, and its presence now extends across 33 states. Over the past five years leading up to 2018, Jersey Mike's franchise network has experienced remarkable growth. Entrepreneur's franchise data reveals that the company operates over 1,000 locations nationwide, a significant increase from 483 in 2011. In 2014 alone, Jersey Mike's opened an impressive 191 stores.



Jersey Mike's distinguishes itself from competitors like Subway by offering a higher quality of ingredients, albeit at a slightly higher price point. The company has also achieved its growth by strategically targeting multiunit, multi-brand franchisees who can open stores more rapidly compared to single-unit operators, thanks to their existing financing, workforce, and infrastructure. In 2018, it is projected that Jersey Mike's Subs will generate approximately \$878.7 million in total net worth sales.



FRANCHISE OF JERSEY MIKE'S SUBS

Sample Sandwich Inc. will be a franchise restaurant of Jersey Mike's Subs. Known for its made-to-order submarine sandwiches, Jersey Mike's Subs takes pride in slicing the meats and cheeses as needed, ensuring freshness and quality. As a franchisee, Sample Sandwich Inc. will offer a menu that encompasses the delectable range of options available through Jersey Mike's Sub, catering to the diverse tastes and preferences of our valued customers.

Menu



Company Structure

John Gill will hold ownership of Sample Sandwich Inc., a corporation that will be registered in the state of California and have its headquarters located in Los Angeles.

Anticipated Location & Demographics

Anticipated Location: ABC St., La Crescenta, CA

Information about the area: La Crescenta-Montrose is an unincorporated area within Los Angeles County, California. ABC St. is a prominent road in both the city and county of Los Angeles, as well as a major thoroughfare in San Bernardino County, spanning over 60 miles. It holds historical significance as part of the iconic Route 66, with many diners and establishments along the road having been established since 1950.

Key demographic statistics for the area:

Total households within a 5-mile radius: 74,429
Age range: 42.9% of residents fall between the ages of 25 to 54
Median age: 42.4 years
Gender distribution: 48.3% male, 51.7% female
Racial composition: The population consists of 73.5% white individuals, 1.3% Black or African American individuals, 16% Asian individuals, and the remaining 9.2% belongs to other racial groups.
Median income: \$92,723
Employment status: 65.4% of individuals between the ages of 24 and 64 are employed
Number of restaurants: 30+
Existing sandwich restaurants: 2

Target Market

The primary target customers for sandwich and sub shops in the anticipated location will be the local residents. This type of enterprise appeals to a wide range of customers, without any age restrictions. People from diverse backgrounds, genders, and age groups have a fondness for sandwiches and subs. Generally, sub and sandwich shops attract consumers who seek healthier alternatives to traditional fast food, while still valuing affordability, speed, and convenience. As a result, franchised fast-food establishments offering sandwiches attract customers from almost every imaginable demographic. However, the frequency of dining at these establishments varies among consumers, with a significant difference observed among households with varying income levels.



The largest market segment for this industry consists of consumers with household incomes below \$50,000. It is projected that this segment will contribute to approximately 52.0% of industry revenue in 2018. Currently, households earning less than \$50,000 per year allocate around 36.6% of their food budget to restaurants. This particular demographic has shown an increased preference for fast-food sandwiches over the past five years, partly due to the industry's trend of offering value sandwiches as a regular menu option. Consumers within this income bracket have shifted their preferences away from other types of fast food in favor of these value sandwiches, primarily influenced by the growing societal emphasis on health consciousness during the same period.

In 2018, consumer households with incomes ranging from \$50,000 to \$100,000 accounted for approximately 36.0% of industry revenue. Typically, households within this income range allocate around 42.4% of their food budget to dining out. This group represents a significant portion of the industry's consumer base. On the other hand, households with incomes of \$100,000 or more, although the smallest segment, are expected to contribute around 12.0% of industry revenue in 2018. In this higher income bracket, households typically spend approximately 45.7% of their food budget on dining out.

In general, both of these consumer segments spend less at fast-food restaurants compared to full-service dining establishments. However, over the past five years, there has been a slight increase in the amount of fast food purchased by consumers in both income brackets. This increase aligns with the overall upward trend in discretionary spending following the economic recovery, as well as the overall rise in disposable income levels. Despite spending a smaller proportion of their food budget on fast food, these consumer segments have shown a modest increase in their fast-food consumption.

Business Operations

Store Design & Architecture

The selection of the anticipated location and floor plan will be guided by the following criteria provided by the Franchisor:

Size	The desired size range is between 1200 and 1800 square feet.
Parking	The location should have a parking capacity of 12 spots per 1000 square feet, with a minimum of 15 spots.
Signage	The signage should adhere to Jersey Mike's standard sign specifications, with the maximum size allowed by local regulations. End-cap locations are preferred to accommodate two signs if possible.
Outside Seating	The presence of outside seating is strongly preferred, although shared outdoor space can also be considered.
Store Location	Preference is given to shared pads or out parcels and end-cap locations. In-line locations are acceptable as long as they offer good visibility from the street.
Accessibility	The location should have full turn access from both main and side arteries to ensure easy accessibility.
Co-tenancy	A dominant grocer in the market is desirable, along with the presence of office supply and convenience users, full-price retailers, and other quick casual and high-end QSR (Quick Service Restaurant) establishments. These criteria will guide the selection of the location and floor plan to ensure that it meets the Franchisor's standards and requirements

POS (Point of Sale) System and Software Programs

Compliance with record-keeping and reporting requirements is of utmost importance. The company will obtain the POS system from the franchisor, paying a monthly software license fee and support package. This includes all necessary software programs, licensing fees, and support services.

Inventory

The company will procure inventory exclusively from vendors approved by the franchisor, ensuring adherence to quality and brand standards.

Human Resources

The company is committed to minimizing any negative impact on employees, workers, the surrounding community, and local businesses. Additionally, a thorough background check system will be implemented to maintain security and prevent fraudulent activities when hiring new employees.



Employee Training and Retention

The company recognizes that training plays a vital role in cultivating a dedicated and productive workforce. By fostering employee investment, reciprocity, and a sense of identification, an effective training program provided by the company will lead to greater employee commitment and reduced turnover. This, in turn, will limit alternative employment options for employees and contribute to overall organizational success.

MARKET ANALYSIS SUMMARY: SANDWICH & SUB STORE FRANCHISES IN THE US

Key Statistics Snapshot

Revenue
\$23.4bn

Profit
\$1.3bn

Annual Growth 13–18
2.7%

Wages
\$5.6bn

Annual Growth 18–23
1.4%

Businesses
26,189

The Sandwich and Sub Store Franchises sector has shown remarkable success in recent years. These franchises have satisfied consumers' appetites by introducing new menu choices that cater to the growing awareness of health risks associated with high-fat diets. The industry has also thrived by offering attractively priced products, enabling it to weather the slow economic recovery and achieve robust revenue growth. Over the five-year period leading up to 2018, it is expected that revenue will experience an annualized growth rate of 2.7%, reaching \$23.4 billion, with a 1.0% growth in 2018 alone. The industry's revenue growth was particularly strong during the early part of this period, thanks to the success of Subway's Five Dollar Foot long promotion and the rise of fast-casual competitors like Jimmy John's and Firehouse Subs.

Industry operators have performed well in the past five years. Notably, industry revenue saw a 4.6% increase in 2015, driven by an 11.5% rise in the Consumer Confidence Index and a 3.6% growth in consumer spending. These indicators consistently improved throughout the five-year period, contributing to the industry's revenue growth. With greater purchasing power, consumers not only increased their spending on dining out but also purchased higher-priced menu items. Consequently, industry operators not only thrived but also attracted

new entrants who offered more expensive sandwiches and subs. For instance, Jimmy John's, a higher-quality chain within the industry, achieved an annualized growth rate of 10.4% over the five-year period leading to 2018.

The success of the Sandwich and Sub Store Franchises industry is somewhat surprising considering the changing preferences of consumers in the quick-service food segment. Fast-food companies, including major players like McDonald's, have experienced stagnant or declining sales over the past five years. Instead, consumers are gravitating towards fast-casual restaurants such as Chipotle and Shake Shack, which offer higher-quality food at a slightly higher price compared to traditional fast-food chains. Overall, the industry has outperformed fellow fast-food companies like Burger King in expanding its presence in a fiercely competitive food service sector.

Looking ahead, IBISWorld predicts that industry revenue will continue to grow at an annualized rate of 1.4% to reach \$25.0 billion by 2023. The Sandwich and Sub Store Franchises industry will benefit from an improving economy, strong employment, and increased consumer spending on luxuries such as dining out. Consumer spending is expected to rise at an annualized rate of 1.8% during this period.

Demand Determinant

The interest shown by potential franchisees in opening new sandwich shop locations closely aligns with consumer demand for the sandwiches themselves. Ultimately, consumers value the product based on their personal taste preferences. These preferences are influenced by factors such as the quality of ingredients, the variety of menu options, and the method of preparation. For instance, some consumers may favor Firehouse Subs for its hot sandwiches, while others may prefer Jersey Mike's Subs for its emphasis on Italian-style cold cuts. Additionally, consumer preferences are also influenced by sandwich prices and their disposable income levels. Those with higher disposable income are more likely to indulge in premium sandwiches, whereas individuals with lower incomes rely on sandwich shops for quick, affordable, and convenient menu choices. A notable example is Subway, which experienced significant success during the

initial stages of recovery by restructuring its menu around Five Dollar Footlong sandwiches. Furthermore, consumer demand for sub sandwiches is influenced by practical aspects like location, operating hours, and dining area options.

When it comes to potential franchisees considering investments in new sandwich shop locations, the market popularity of specific brands plays a significant role. If a brand's popularity is on the rise, potential franchisees are more inclined to invest in it. After assessing the growth potential of a particular sandwich shop brand, potential franchisees take into account the associated costs of investment. Factors such as high franchise fees, advertising and royalty costs, and the overall initial investment can influence their decision and shift their investment interest from one brand to another.

Barriers to Entry

Typically, in the expanding franchise industry of Sandwich and Sub Store Franchises, parent companies actively encourage potential franchisees to establish new locations in emerging markets. This creates low barriers to entry within the industry. Despite the dominance of the Subway chain, which currently holds the largest market share, the company's continuous expansion both domestically and internationally actually fosters opportunities for new entrants. The brand's consistent growth strengthens its appeal and motivates aspiring franchisees to enter the market.

However, while the industry encourages investment in new locations, there are certain

standard barriers that might discourage entry. The initial total cost of investment in opening a new sandwich shop, for instance, can be a deterrent for prospective franchisees. Additionally, established multiunit owners of franchise locations have a competitive advantage over new franchisees due to their existing investments and relationships with the parent company. Parent companies often prioritize their larger franchisees when offering new locations and introducing new products or technologies. Moreover, intense competition among franchised companies to secure desirable establishment sites has driven up the cost of prime locations.

COMPETITORS



Market Share: 48.4%

Subway is a fast food chain specializing in sub sandwiches, operating as a privately owned entity under the holding company Doctor's Associates Inc. The company follows a franchise model, with a small head office staff and a substantial workforce of over 250,000 employees across its global network of franchised stores. In the United States alone, Subway serves approximately 2,800 sandwiches every minute. In addition to sub sandwiches, Subway establishments offer customized options, salads, and various food items, positioning their products as healthier alternatives to conventional fast food.

Established in 1965 and headquartered in Milford, CT, Subway embarked on its franchising journey in 1974 after initially operating 16 individual shops. Currently, Subway boasts a vast presence with over 40,000 restaurants spread across 102 countries. As a private company, Subway does not publicly disclose its financial performance. However, based on sales per store, IBISWorld estimates a decline in Subway's US system-wide revenue from \$12.7 billion in 2013 to \$11.3 billion in 2018, reflecting an annualized decrease of 2.3% over the five-year period.



Market Share: 10.9%

Jimmy John's Gourmet Sandwiches is a franchise sandwich shop that was founded in 1983 and is headquartered in Champaign, IL. Jimmy John's menu has a focus on simplicity, with only a limited number of meats, cheeses, and bread for customers to select. The company tries to stay close to its original philosophy of quick service and basic ingredients. Jimmy John's is owned by JT & Company Investments LLC and began franchising its establishments in 1993 after the owner opened several locations throughout the Illinois area. Jimmy John's has been one of the fastest-growing chains in terms of store numbers and total network sales in the United States over the past five years. The Player company has over 2,400 stores, which is more than double the number it had in 2011. About 97.0% of Jimmy John's stores are franchised. The company estimates that a potential franchisee's initial investment could range between \$300,000 and \$485,000, after paying an initial franchise fee of \$35,000. Jimmy John's, as the franchiser, charges the franchisee a 6.0% royalty fee and a 4.5% advertising fee each year. On average, their franchises employ about 20 workers. IBISWorld estimates Jimmy John's total net worth sales will grow an annualized 10.4% during the five-year period to reach \$2.6 billion.



Market Size: 3.4%

Firehouse Subs is a franchise restaurant chain that specializes in serving hot sub sandwiches. The company was established in 1994 by former firefighters and is headquartered in Jacksonville, FL. In addition to its food business, Firehouse Subs is actively involved in supporting the community through its Firehouse Subs Public Safety Foundation, which offers assistance to firefighters and other public safety organizations. Currently, the franchise fee for Firehouse Subs is set at \$20,000, and the estimated total investment required to open a franchise ranges from \$200,000 to \$300,000. Over the past five years, Firehouse Subs has experienced significant growth, expanding its presence to over 973 locations across 35 states, compared to around 400 locations in 2011. As a result of this growth, IBISWorld projects that Firehouse Subs will generate approximately \$786.2 million in revenue in 2018.

Competitive Advantages

- Excellent customer service that creates a welcoming atmosphere
- The Owner's deep understanding of the neighborhood and extensive industry experience
- A prime location strategically chosen to target the right demographics
- A positive reputation and strong word-of-mouth promotion for the brand
- A robust marketing campaign led by the franchise
- Comprehensive support from the franchise, including interactive management training, a complete and ready-to-use marketing solution, assistance in selecting ideal real estate locations, project management expertise, support during the pre-opening phase, and access to a nationwide distribution network.

SWOT ANALYSIS

Below is a breakdown of the primary strengths, weaknesses, opportunities, and threats associated with the Franchise:

STRENGTHS

- Affiliation with a successful chain of sandwich restaurants
- Ideal location for the franchise
- Owner's expertise and knowledge
- Strong commitment to customer service
- Wide range and quality of menu items
- Exceptional service contributing to a positive customer experience
- Effective television advertising for increased visibility
- Robust online presence with user-friendly interface
- Long-standing brand legacy
- High level of brand recognition

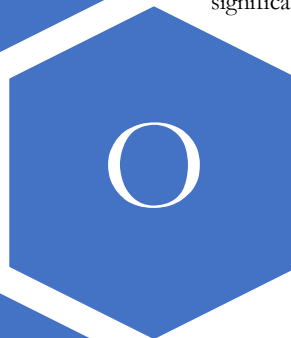


WEAKNESSES

- The company requires financial resources and working capital to ensure a successful launch.
- Building credibility is crucial for the company as a new franchise.
- The operational costs for the company are significant.

OPPORTUNITIES

- There has been an increase in consumer spending and per capita income.
- Various demographic segments are experiencing growth.
- The menu can be expanded to include healthier options in addition to salads.



THREATS

- The unpredictability of the US economy creates an unstable market environment.
- Larger companies possess greater resources and market penetration capabilities.

MARKETING

The primary marketing channel utilized by Jersey Mike's Sub includes a comprehensive range of strategies such as internet marketing, print advertising, radio and television commercials, email marketing, video blogging, social media engagement, press releases, trade shows, and word of mouth.

Jersey Mike's Sub employs various promotional and market penetration efforts to attract customers, including:

By Jersey Mike's Sub:

- Customized marketing strategies designed to drive foot traffic to the store.
- Utilization of proven advertising tools and professionally designed merchandising, promotions, graphics, and advertisements to reinforce the brand's reputation.
- Implementation of advertising, promotion, publicity, public relations, market research, and other marketing programs.
- Development and maintenance of directories and internet sites.
- Allocation of resources for administrative costs and overhead related to project and program management.

In addition to Jersey Mike's Sub's marketing strategies, the store itself will implement the following market strategies to attract customers:

Networking:

- Establishing relationships with the local community.
- Seeking partnerships with complementary businesses to tap into their customer base and facilitate mutual growth. This may involve providing food for events or other collaborative opportunities.

Other Strategies:

- Conducting a grand opening advertising campaign, which may include media releases, personalized cards to clients and prospects, sales discounts, a ribbon-cutting ceremony with local VIPs and vendors, and external signage and promotional items such as balloons and directional boards in the parking lot.
- Sponsoring local events to increase brand visibility and community engagement.

By implementing these marketing and promotional strategies, the store aims to effectively reach its target audience, generate buzz, and establish a strong presence in the market.



MANAGEMENT

Founder

John Gill - Owner

John Gill, the proprietor of Sample Sandwich Inc., possesses a wealth of experiential knowledge and a consistent track record of success in her professional endeavors. Being a self-driven individual, he has consistently achieved every objective he has set throughout his career. Moreover, his exceptional aptitude in communication, time management, and overall organizational abilities further contribute to his competence.

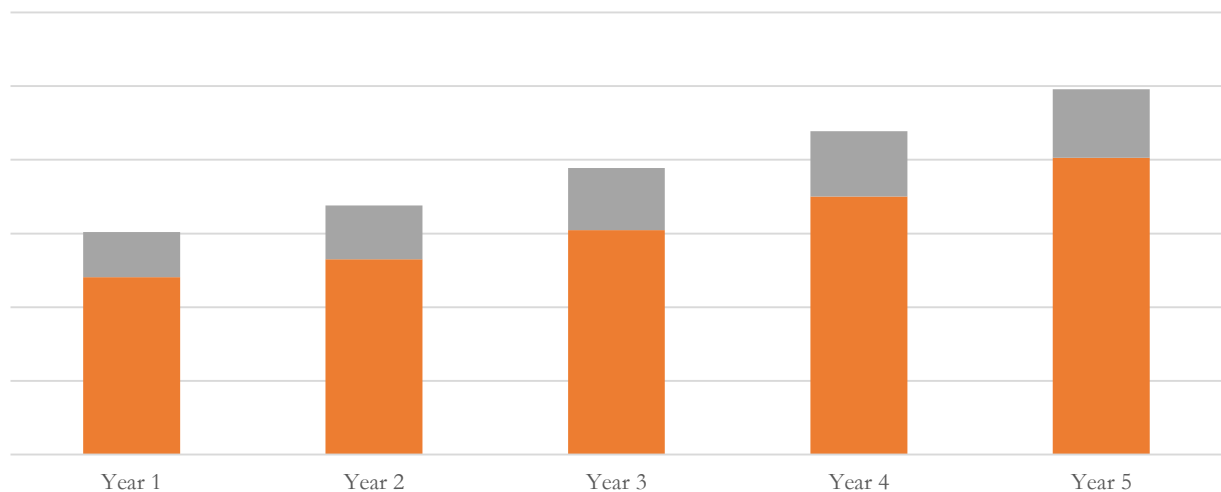
John Gill is an exceptionally motivated person who consistently demonstrates excellence in all his undertakings. His strategic planning and effective execution make him an ideal leader for the company.

FINANCIAL PROJECTION

Based on assumptions, below is the financial projection for the next five years.

Revenue Projection

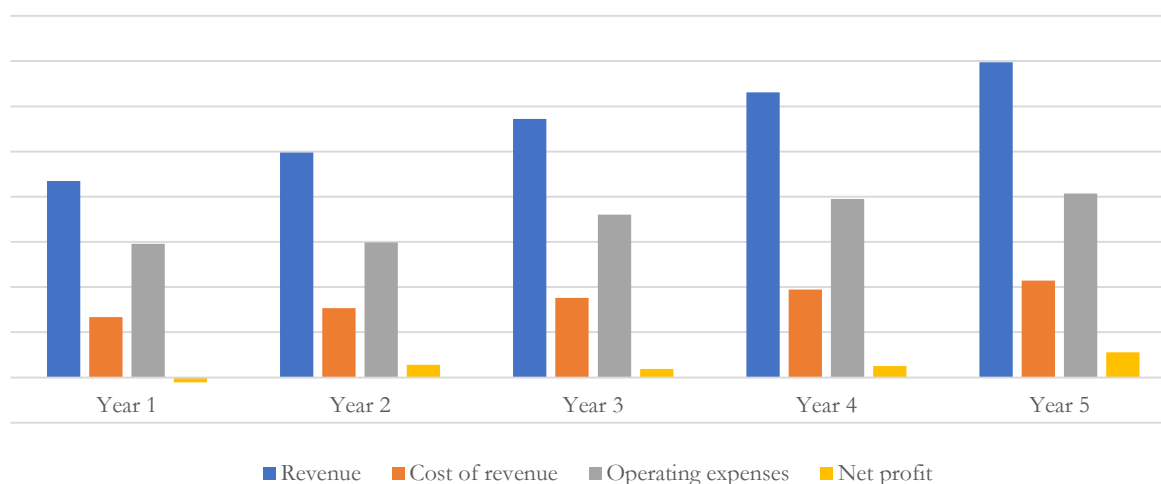
	Year 1	Year 2	Year 3	Year 4	Year 5
Revenue					
Sandwiches/Burgers	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Drinks	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Total Revenue	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Direct Cost of Revenue					
Sandwiches/Burgers	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Drinks	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Subtotal cost of revenue	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX



Projected Income Statement

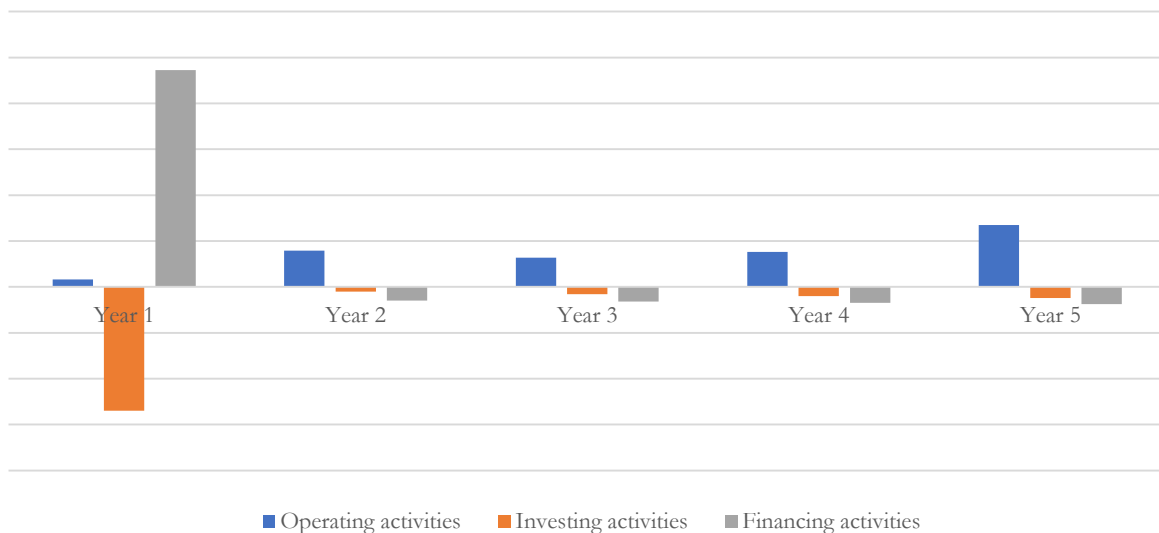
Below is the Meat Grill Restaurant's income statement for the next five years.

	Year 1	Year 2	Year 3	Year 4	Year 5
Revenue	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Less: Cost of revenue	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Gross profit	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Gross profit %	XX%	XX%	XX%	XX%	XX%
Expenses					
Rent & rates	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Fees & subscription	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Telephone, internet & postage	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Utilities	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
General insurance	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Office supplies	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Legal & professional	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Promotion & marketing	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Repair & maintenance	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Startup Cost	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Interest on Loan Repayment	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Depreciation	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Payroll taxes & benefits	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Salaries & benefits	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Total Operating Expenses	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Profit before taxation	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Income tax	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Net profit	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Net profit %	-2.46%	5.58%	3.32%	3.99%	7.96%



Projected Cash Flow Statement

	Year 1	Year 2	Year 3	Year 4	Year 5
OPERATING ACTIVITIES					
Profit/loss before taxation	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Adjustment					
Depreciation	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Changes in working capital					
Inventory	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Accounts payable	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Net cash provided by (used in) operating activities	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
INVESTING ACTIVITIES					
Capital expenditure	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Net cash provided by (used in) investing activities	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
FINANCING ACTIVITIES					
Owner's contribution	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Proceed from long-term debt	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Repayment of long-term debt	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Net cash provided by (used in) financing activities	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Net increase (decrease) in cash and cash equivalent	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Beginning balance	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Cash and cash equivalent	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX



Projected Balance Sheet

	Year 1	Year 2	Year 3	Year 4	Year 5
Assets					
Current assets					
Cash	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Inventory	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Total current assets	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Long-term assets					
Long-term assets	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Accumulated depreciation	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Total long-term assets	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Total assets	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Liabilities and capital					
Current liabilities					
Accounts payable	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Total current liabilities	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Non-current liabilities					
Non-current liabilities	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Total non-current liabilities	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Capital					
Capital	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Retained earnings	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Total Capital	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX
Total Liabilities and Capital	\$XXX	\$XXX	\$XXX	\$XXX	\$XXX

NOTE TO READERS

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