



Austin Placements

Business Plan

2020 - 21

Get Right Person for Right Job

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Executive Summary



REMEMBER

Before you think about how to start a Recruitment/Employment Agency business, you must create a detailed Recruitment Agency business plan. It will not only guide you in the initial phases of your startup but will also help you later on.

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Introduction



TIP

Austin Placements is a Human Resource firm cum placement agency that will be located in Austin, Texas. The company will operate as a standard human resources consulting firm with bias in recruitment and training.

Our services will cover areas such as; Recruitment and Training Consulting, Highly Skilled Staffing Consulting, Unskilled Staffing (Maid supply, Gardeners, Security Guards, and Drivers, et al), Permanent Staffing

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TIP

Austin Placements is structured like other temporary and permanent placement agencies. However, it will serve clients with needs for select, specialized professionals rather than clerical or light industrial workers. Several businesses in Portland, Oregon provide a similar service to specific groups of people, but there are none for Austin. Austin Placements has five divisions, targeting the following areas of expertise:

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The Market

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TIP

Austin Placements is going to offer varieties of related placements, skills evaluation, preliminary interviewing, and training services within the scope of the consulting industry in the United States of America. Our intention of starting our staffing agency is to make profits from the industry and we will do all that is permitted by the law in the US to achieve our aim and ambition.

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Services

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Mission



All About People's mission is to contribute to the community by filling a need for specialized, professional, contingent workers. The company will provide workers with a safe and independent environment. It will also provide businesses with a high-caliber of employees available for projects or permanent work. All About People listen to individual needs and customizes personnel solutions for both businesses and workers.

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Objectives



Austin Placements is structured like other temporary and permanent placement agencies. However, we serve clients with needs for select specialized professionals, rather than clerical or light industrial workers. Several businesses in Portland, Oregon provide a similar service to specific groups of people. Austin Placements followed the model of one placement firm described below.

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Financial Highlights



The company's start-up requirements are \$55,464, of which \$7,600 will be provided for by the owner's personal investment. The rest will be obtained through loans.

We expect to be able to charge a 50% markup to our business clients. Thus, if an employee is being paid \$10 per hour, we are charging the client \$15 per hour. The company predicts that it will be able to produce sales of

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3 Year profit forecast



Financial Year	Sales	Gross Margin	Net Profit
Year1	10000	500	6000
Year2	12000	800	8000
Year3	14000	1200	10000

	FY 1	FY 2	FY 3	FY 4	FY 5
Revenue	\$1,080,000	\$2,472,768	\$2,830,825	\$3,240,728	\$3,709,986
Total Expenses	\$962,000	\$1,539,107	\$1,719,742	\$1,901,321	\$2,112,641
EBITDA	\$118,000	\$933,661	\$1,111,082	\$1,339,407	\$1,597,344
Depreciation	\$25,600	\$25,600	\$25,600	\$25,600	\$25,600
EBIT	\$92,400	\$908,061	\$1,085,482	\$1,313,807	\$1,571,744
Interest	\$29,946	\$26,202	\$22,459	\$18,716	\$14,973
Pre Tax Income	\$62,455	\$881,858	\$1,063,023	\$1,295,091	\$1,556,772
Income Tax Expense	\$21,859	\$308,650	\$372,058	\$453,282	\$544,870
Net Income	\$40,595	\$573,208	\$690,965	\$841,809	\$1,011,902
Number of locations	1	1	1	1	1
Average clients/day	20	22	23	25	27
Number of orders	3,600	7,776	8,398	9,070	9,796

Business Summary



TIP

Austin Placements is a temporary and permanent placement personnel agency working solely with skilled, professional workers and Austin businesses. Austin Placements differs from other temporary and permanent placement agencies because of our skilled workers. The company believes that the temporary industry pays only cursory attention to providing businesses highly qualified workers for permanent and non-permanent positions. Aus

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Startup Summary



TIP

Projected start-up figures are shown in the chart and table below.

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Startup cost



Cost distribution

Amount

Expenses	1550
Assets	1800
Investment	2050

Funding Required

The detailed startup requirements and expenses are given in the table below.

STARTUP FUNDING	AMOUNT
Start-up Expenses to Fund	\$9,464
Start-up Assets to Fund	\$46,000
TOTAL FUNDING REQUIRED	\$55,464
Assets	
Non-cash Assets from Start-up	\$0
Cash Requirements from Start-up	\$46,000
Additional Cash Raised	\$0
Cash Balance on Starting Date	\$46,000
TOTAL ASSETS	\$46,000
Liabilities and Capital	
Liabilities	
Current Borrowing	\$2,720

STARTUP FUNDING	AMOUNT
Long-term Liabilities	\$45,000
Accounts Payable (Outstanding Bills)	\$144
Other Current Liabilities (interest-free)	\$0
TOTAL LIABILITIES	\$47,864
Capital	
Planned Investment	
Owner	\$7,600
Other	\$0
Additional Investment Requirement	\$0
TOTAL PLANNED INVESTMENT	\$7,600
Loss at Start-up (Start-up Expenses)	(\$9,464)
TOTAL CAPITAL	(\$1,864)
TOTAL CAPITAL AND LIABILITIES	\$46,000
Total Funding	\$55,464

Ownership



TIP

Anderson Consultancy is founded by Julius Anderson. Julius Anderson graduated from the University of California – Berkley (First Degree in Personnel Management), Brock School of Business at Stamford University (MBA). He is a Certified Recruiting Specialist (CRS), a Certified Personnel Consultant (CPC) amongst other certifications in Human Resources.

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Products and Services



REMEMBER

Before starting a Recruitment Agency business, you must take many things into consideration such as you must consider what types of Recruiting/Employment services will you be providing to your clients. Deciding your services is extremely important since it helps you plan other components of your business so make sure to consider it before you think about how to start a Recruitment Agency business.

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TIP

The company is uniquely positioned to take advantage of this market opportunity because of the management and field expertise of the proprietor. Dr. John Powel worked in the temporary employment industry for three years with ADIA Personnel Services (now ADECCO) as Area Account Manager (in training as a branch manager): building business relationships; hiring employees; handling employee issues; working with clients during

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Products and Services Plan



TIP

Changing labor market conditions threaten the concept of full-time permanent employment.

Austin Placements provides a complex blend of services to distinct populations. The company serves businesses by connecting them with the professional contingent workforce. It also serves the worker by connecting them with businesses at no charge, and providing benefits not offered by the business.

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Products and services



Recruitment and Training Consulting



Staffing for the IT industry



Staffing for the Oil and Gas Industry



Staffing for the Health Sector (Nurses, Doctors et al)



Staffing for the Banking, Insurance and the Financial Sector



Recruitment, Human Resource and Capital Development Consulting



Highly Skilled Staffing Consulting



Unskilled Staffing (Maid supply, Nannies, Gardeners, Security Guards and Drivers et al)



Permanent Staffing Consulting



Temporary / Contract Staffing



TIP

The pricing structure will either be an hourly rate or a per-project fee. These options will be settled on in negotiation with the client. In general, Anderson Consultancy is willing to be as flexible as possible.

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Market Analysis



REMEMBER

The most important component of an effective Recruitment Agency business plan is its accurate marketing analysis. If you are starting on a smaller scale, you can do marketing analysis yourself by taking help from this Recruitment Agency business plan sample or other Recruitment Agency business plans available online.

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TIP

Austin Placements is a local firm that costs less than a consultant or agency, provides for both project and long-term needs, and has an easy, pay, and billing rate system that covers employee payroll and worker's compensation insurance.

There are a variety of reasons why businesses may need Austin Placements's services:

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Market Segmentation



TIP

The market can be broken down into two segments: the business market segment, and the employee market segment. Both of these segments are lucrative.

Business market targets:

The company targets the University of Oregon, Lane Community College, the

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Service Business Analysis

These charts demonstrate the types of workers employed, the type of qualified professionals on file to work for the company, and the types of businesses that have used Austin Placements's services. These statistics cover the 15-month sole proprietorship period from July 1, 1998, through September 30, 1999.

Types of workers employed by or signed up with Austin Placements

Types of workers using Austin Placements:	% employed by Austin Placements:	% signed up with Austin Placements:
Computer	34	24
Editor/Writer	20	25
Event Planner	13	10
Graphic Artist	10	13
Language Interp/Trans	13	17
Other	10	11

Types of employers using Austin Placements

Types of employers using Austin Placements:	Percent
High Tech	14
Nonprofit	39
Manufacturing	18
Publisher	11
Service	18

Each and every contact is entered into the database either in the professional's file if they are a potential candidate, or in the contacts file if they are another type of contact. The client and job files utilize the contact and client numbers to automatically fill in the information from the contact or client files. This means no duplicate typing. In addition, the contacts, clients, and professional files all have follow-up sheets attached making daily follow-up easy. Simply pull the file up for that day and all calls that need to be made that day will be marked.

Searching is easy. The checkboxes within each professional's file allow us to check for singular or multiple skills and experience with a click and a return.



TIP

The first form filled out from the moment the candidate calls. Three screens constitute one file: Personal Information; Job Information; Skills. The professional and contact files have a conversation record that will allow easy follow-up with a list daily of those records needing a call.

Interview Form

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Competition and Buying Patterns

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TIP

This form is used for all other contacts. From here, a contact can be turned into a client by merely typing the contact number in on the client sheet, automatically bringing in all of the information.

In addition, the contacts can be pulled up as a list and can be used to create client information. The professional and contact files have a conversion record that will allow easy follow-up with a list daily of those records.

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Contact Sheet

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TIP

The client sheet is easily created by filling in the contact number. All pertinent information is automatically entered. The client sheet has its own contact sheet attached generating a daily follow-up list. The client files can also be pulled into a handy contact list.

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Client Sheet

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Strategy



REMEMBER

After identifying the market demand, market trends, and the potential customers of the startup, the next step is to define an effective strategy for attracting those clients. Like marketing analysis, sales strategy is also an important component of a Recruitment Agency business startup and must be properly planned before you think about starting your own Recruitment Agency.

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TIP

Austin Placements is completely service minded, customizing personnel packages and offering the most it can to both employers and employees. The company brokers professional workers to Austin businesses. Because we serve two distinct groups of people, both businesses and employees will be considered equally important to Austin Placements.

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The company consists of five divisions, targeting the following types of...

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Sales Strategy



TIP

When an employee seeks to work with the company, the following procedures will be followed:

1. Complete the professional's form in the database.
2. While completing this sheet, screen the employee for experience in each area requiring professional experience in each arena they wish to...

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TIP

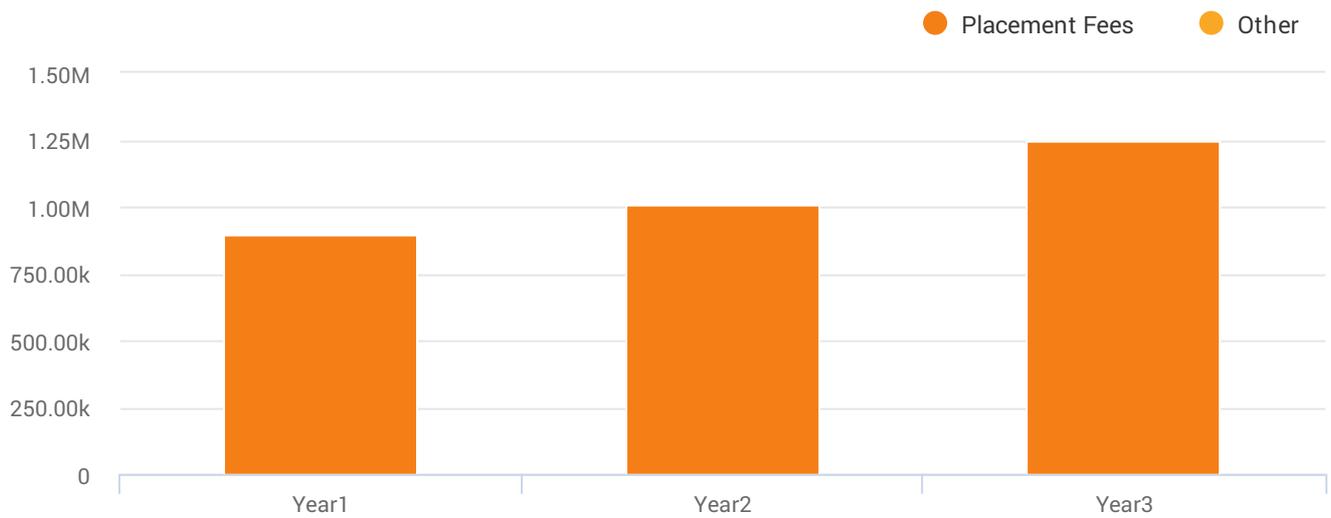
Our sales forecast projections are presented in the chart and table below. Three years' annual projections are shown in the table. The chart shows the first year monthly forecast. The first-year monthly table is included in the appendix.

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Sales Forecast

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Sales Yearly



Financial Year	Placement Fees	Other
Year1	895665	0
Year2	1004512	0
Year3	1245587	0

Detailed Sales Forecast

Detailed sales forecast data is provided in below table:

Sales	Year 1	Year 2	Year 3
Placement Fees	\$94,248	\$175,000	\$300,000
Other	\$0	\$0	\$0
TOTAL SALES	\$94,248	\$175,000	\$300,000
Direct Cost of Sales			
Placement Fees	\$0	\$0	\$0
Other	\$0	\$0	\$0
Subtotal Direct Cost of Sales	\$0	\$0	\$0

Competitive Edge



TIP

When a business is contacted and expresses interest in contingent employees that the company can provide, the following procedures will be followed:

1. Consult with the client and create a follow-up plan.
2. Complete the contact, client, and job sheet in the database.
3. Print one of each and forward a copy of the job sheet on yellow paper to the employment specialist.

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Target Market Segment Strategy



TIP

The pay rate data will be determined by changing market factors including business demand.

Our experience shows that the following is true with regard to pay and bill rates. A "good deal" for most temporary agencies is 50% of pay rate markup. Thus, if the pay is \$10, the bill is \$15. However, we have traditionally used a 25% markup that seemed appropriate. Pay and bill rates generally are a

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Milestones



TIP

The company has an outstanding client list and an incredible number of qualified employees available. Austin Placements has a good reputation for providing qualified people in a timely manner.

Austin Placements just moved its offices and in 2000 will add employees. The company will soon have one front office person, one employment specialist, as well as the proprietor who will concentrate on sales and running the

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Web Plan Summary



The website will be used as a resource that prospective companies can view to gain more information about the company. In essence, it is Austin Placements' brochure. On the site, there will be information about the management of the company and corresponding bios indicating all of their experience. Also on the website will be a list of present and past clients and information regarding Austin Placements' fee structure and willingness to accept stakes

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Website Marketing Strategy



The marketing of the website will consist of submitting it to popular search engines. The website will be used more as an information tool that prospective companies can be sent to for more information about Austin Placements as opposed to marketing the website in order for the website to develop new leads.

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Development Requirements



The development requirements will entail hiring an individual (preferably a student for cost-saving purposes) to develop and produce the site.

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Management Plan



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The management plan is also an important component of a Recruitment Agency business plan since it gives you an estimate of the staff required for your startup as well as the costs incurred on their salaries. So, make sure to duly consider it before thinking about how to start a Recruitment Agency. The management plan of the Recruitment Agency business is as follows.

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TIP

In a variety of settings, the proprietor of Austin Consultancy has strong management experience. The proprietor has the skills to not only listen well, drawing out a person's needs through open-ended questions, but also has the ability to recognize people's strengths and weaknesses. She will draw upon this extensive successful experience in addition to the knowledge collected over a period of 18 years working professionally. Much of the "people

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Personnel Plan

	Year 1	Year 2	Year 3
Placed Workers at 2/3 of Sales	\$51,836	\$99,750	\$171,000
Other	\$0	\$0	\$0
SUBTOTAL	\$51,836	\$99,750	\$171,000
General and Administrative Personnel			
Office Employees	\$10,929	\$25,000	\$30,000
Other	\$0	\$0	\$0
SUBTOTAL	\$10,929	\$25,000	\$30,000
TOTAL PEOPLE	0	0	0
Total Payroll	\$62,765	\$124,750	\$201,000

Payroll



TIP

All About People run their payroll twice a month. Each professional will be given a check schedule when they work with Austin Consultancy. Each check covers the previous two weeks.

In order to process payroll; Austin Consultancy must receive a professional's signed invoice the Wednesday prior to payday. The invoice must be on Consultancy letterhead and include: name, social security number,

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Benefits



TIP

Because we value our employees, we have employee group health insurance available and contribute a major portion of the monthly premium. According to the Insurance Pool Governing Board (IPGB) employees must work at least 17.5 hours per week. Employees who work intermittently or who have worked fewer than 90 calendar days are not eligible. IPGB also states that all carriers may decline to offer coverage to the business or to any employee.

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Marketing Strategy



Austin Consultancy's target market is both businesses and professional workers. Phase one of the marketing plan will target the University of Oregon, the technology industry, and the top 500 businesses in Eugene through networking and cold calling. Phase two will target small businesses with less than five employees because smaller businesses may not have the in-house capability to locate, evaluate, and hire potential professional conting...

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Businesses



We began marketing the businesses through several personnel surveys. The University of Oregon Alumni Association, University of Oregon Foundation, and University of Oregon Human Resources Department, as well as Symantec's Human Resources director, were approached for information regarding their need for professional temporary and permanent workers. These initial interviewees have all (with the exception of U of O HR Dept) become...

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Professional Workers



Our beginning point in marketing to workers was approximately 30 personnel surveys to professional contingent workers, building the foundation of our database. Austin Consultancy intends to recruit workers through advertising in the newspaper and appropriate trade magazines, trade shows, the University of Oregon career center, and by referral. We have found that each division within the company requires a different approach to recruitment. W...

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Trust



TIP

In order to build trust with both businesses and employees, Austin Consultancy will follow through as promised. We will treat each business, employee, and ourselves, with integrity. Austin Consultancy will communicate clearly, asking businesses to specify the needs for follow-up service during the time that they employ our contingent worker. We will work with employees to assure that they have a clear understanding of what Austin Consul

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Supporting Research



TIP

"A fading model of employment in the United States envisions a business enterprise with full-time employees who can expect to keep their jobs and perhaps advance so long as they perform satisfactorily and the business continues. Changing labor market conditions threaten the concept of full-time permanent employment. As reported by the Conference Board in September 1995, contingent workers account for at least 10 percent of the wor

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Financial Plan



REMEMBER

The last component of a Recruitment Agency plan is an in-depth financial plan. The financial plan crafts a detailed map of all the expenses needed for the startup and how these expenses will be met by the earned profits. It is recommended that you use [our financial planning tool](#) for guiding you through all financial aspects needed to be considered for starting a Recruitment Agency business.

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TIP

The following sections contain the financial information for All About People. Tables show annual projections for three years. Charts show first-year monthly figures. First-year monthly tables are included in the appendix.

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Important Assumptions

The financial projections of the company are forecast on the basis of the following assumptions. These assumptions are quite conservative and are expected to show deviation but to a limited level such that the company's major financial strategy will not be affected.

	Year 1	Year 2	Year 3
Plan Month	1	2	3
Current Interest Rate	10,00%	11,00%	12,00%
Long-term Interest Rate	10,00%	10,00%	10,00%
Tax Rate	26,42%	27,76%	28,12%
Other	0	0	0

Brake-even Analysis

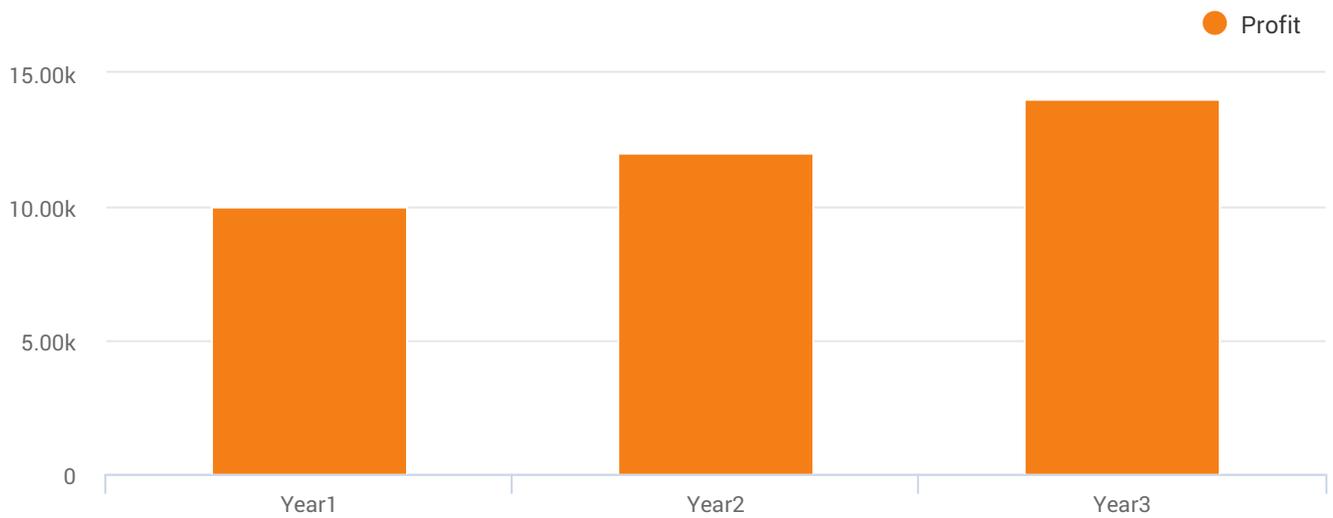
Monthly Units Break-even	5530
Monthly Revenue Break-even	\$159 740
Assumptions:	
Average Per-Unit Revenue	\$260,87
Average Per-Unit Variable Cost	\$0,89

Estimated Monthly Fixed Cost	\$196 410
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Projected Profit and Loss

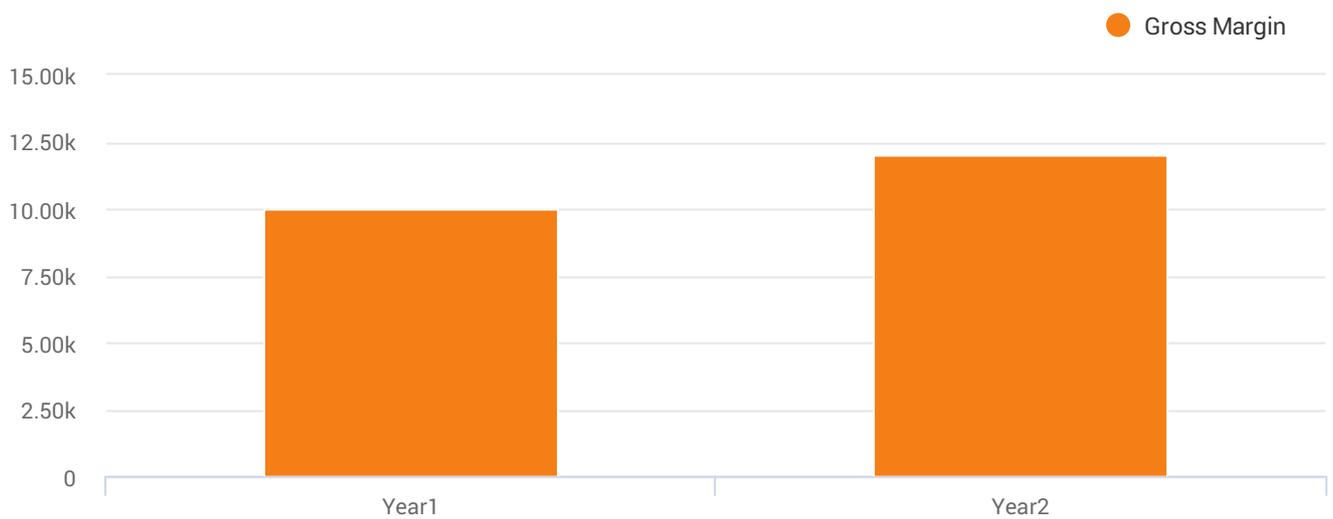
	Year 1	Year 2	Year 3
Sales	\$309 069	\$385 934	\$462 799
Direct Cost of Sales	\$15 100	\$19 153	\$23 206
Other	\$0	\$0	\$0
TOTAL COST OF SALES	\$15 100	\$19 153	\$23 206
Gross Margin	\$293 969	\$366 781	\$439 593
Gross Margin %	94,98%	94,72%	94,46%
Expenses			
Payroll	\$138 036	\$162 898	\$187 760
Sales and Marketing and Other Expenses	\$1 850	\$2 000	\$2 150
Depreciation	\$2 070	\$2 070	\$2 070
Leased Equipment	\$0	\$0	\$0
Utilities	\$4 000	\$4 250	\$4 500
Insurance	\$1 800	\$1 800	\$1 800
Rent	\$6 500	\$7 000	\$7 500
Payroll Taxes	\$34 510	\$40 726	\$46 942
Other	\$0	\$0	\$0
Total Operating Expenses	\$188 766	\$220 744	\$252 722
Profit Before Interest and Taxes	\$105 205	\$146 040	\$186 875
EBITDA	\$107 275	\$148 110	\$188 945
Interest Expense	\$0	\$0	\$0
Taxes Incurred	\$26 838	\$37 315	\$47 792
Net Profit	\$78 367	\$108 725	\$139 083
Net Profit/Sales	30,00%	39,32%	48,64%

Profit Yearly



Financial Year	Profit
Year1	10000
Year2	12000
Year3	14000

Gross Margin Yearly



Financial Year	Gross Margin
Year1	10000
Year2	12000

Projected Cash Flow

Cash Received	Year 1	Year 2	Year 3
Cash from Operations			
Cash Sales	\$40 124	\$45 046	\$50 068
Cash from Receivables	\$7 023	\$8 610	\$9 297
SUBTOTAL CASH FROM OPERATIONS	\$47 143	\$53 651	\$59 359
Additional Cash Received			
Sales Tax, VAT, HST/GST Received	\$0	\$0	\$0
New Current Borrowing	\$0	\$0	\$0
New Other Liabilities (interest-free)	\$0	\$0	\$0
New Long-term Liabilities	\$0	\$0	\$0
Sales of Other Current Assets	\$0	\$0	\$0
Sales of Long-term Assets	\$0	\$0	\$0
New Investment Received	\$0	\$0	\$0
SUBTOTAL CASH RECEIVED	\$47 143	\$53 651	\$55 359
Expenditures from Operations			
Cash Spending	\$21 647	\$24 204	\$26 951
Bill Payments	\$13 539	\$15 385	\$170 631
SUBTOTAL SPENT ON OPERATIONS	\$35 296	\$39 549	\$43 582
Additional Cash Spent			
Sales Tax, VAT, HST/GST Paid Out	\$0	\$0	\$0
Principal Repayment of Current Borrowing	\$0	\$0	\$0
Other Liabilities Principal Repayment	\$0	\$0	\$0
Long-term Liabilities Principal Repayment	\$0	\$0	\$0
Purchase Other Current Assets	\$0	\$0	\$0
Purchase Long-term Assets	\$0	\$0	\$0
Dividends	\$0	\$0	\$0
SUBTOTAL CASH SPENT	\$35 296	\$35 489	\$43 882
Net Cash Flow	\$11 551	\$13 167	\$15 683
Cash Balance	\$21 823	\$22 381	\$28 239

Projected Balance Sheet

Assets	Year 1	Year 2	Year 3
Current Assets			
Cash	\$184 666	\$218 525	\$252 384
Accounts Receivable	\$12 613	\$14 493	\$16 373
Inventory	\$2 980	\$3 450	\$3 920
Other Current Assets	\$1 000	\$1 000	\$1 000
TOTAL CURRENT ASSETS	\$201 259	\$237 468	\$273 677
Long-term Assets			
Long-term Assets	\$10 000	\$10 000	\$10 000
Accumulated Depreciation	\$12 420	\$14 490	\$16 560
TOTAL LONG-TERM ASSETS	\$980	\$610	\$240
TOTAL ASSETS	\$198 839	\$232 978	\$267 117
Current Liabilities			
Accounts Payable	\$9 482	\$10 792	\$12 102
Current Borrowing	\$0	\$0	\$0
Other Current Liabilities	\$0	\$0	\$0
SUBTOTAL CURRENT LIABILITIES	\$9 482	\$10 792	\$12 102
Long-term Liabilities	\$0	\$0	\$0
TOTAL LIABILITIES	\$9 482	\$10 792	\$12 102
Paid-in Capital	\$30 000	\$30 000	\$30 000
Retained Earnings	\$48 651	\$72 636	\$96 621
Earnings	\$100 709	\$119 555	\$138 401
TOTAL CAPITAL	\$189 360	\$222 190	\$255 020
TOTAL LIABILITIES AND CAPITAL	\$198 839	\$232 978	\$267 117
Net Worth	\$182 060	\$226 240	\$270 420

Business Ratios

	Year 1	Year 2	Year 3	Industry Profile
Sales Growth	4,35%	30,82%	63,29%	4,00%
Percent of Total Assets				
Accounts Receivable	5,61%	4,71%	3,81%	9,70%
Inventory	1,85%	1,82%	1,79%	9,80%

	Year 1	Year 2	Year 3	Industry Profile
Other Current Assets	1,75%	2,02%	2,29%	27,40%
Total Current Assets	138,53%	150,99%	163,45%	54,60%
Long-term Assets	-9,47%	-21,01%	-32,55%	58,40%
TOTAL ASSETS	100,00%	100,00%	100,00%	100,00%
Current Liabilities	4,68%	3,04%	2,76%	27,30%
Long-term Liabilities	0,00%	0,00%	0,00%	25,80%
Total Liabilities	4,68%	3,04%	2,76%	54,10%
NET WORTH	99,32%	101,04%	102,76%	44,90%
Percent of Sales				
Sales	100,00%	100,00%	100,00%	100,00%
Gross Margin	94,18%	93,85%	93,52%	0,00%
Selling, General & Administrative Expenses	74,29%	71,83%	69,37%	65,20%
Advertising Expenses	2,06%	1,11%	0,28%	1,40%
Profit Before Interest and Taxes	26,47%	29,30%	32,13%	2,86%
Main Ratios				
Current	25,86	29,39	32,92	1,63
Quick	25,4	28,88	32,36	0,84
Total Debt to Total Assets	2,68%	1,04%	0,76%	67,10%
Pre-tax Return on Net Worth	66,83%	71,26%	75,69%	4,40%
Pre-tax Return on Assets	64,88%	69,75%	74,62%	9,00%
Additional Ratios				
Net Profit Margin	19,20%	21,16%	23,12%	N.A.
Return on Equity	47,79%	50,53%	53,27%	N.A.
Activity Ratios				
Accounts Receivable Turnover	4,56	4,56	4,56	N.A.
Collection Days	92	99	106	N.A.
Inventory Turnover	19,7	22,55	25,4	N.A.
Accounts Payable Turnover	14,17	14,67	15,17	N.A.
Payment Days	27	27	27	N.A.
Total Asset Turnover	1,84	1,55	1,26	N.A.
Debt Ratios				
Debt to Net Worth	0	-0,02	-0,04	N.A.
Current Liab. to Liab.	1	1	1	N.A.

	Year 1	Year 2	Year 3	Industry Profile
Liquidity Ratios				
Net Working Capital	\$120 943	\$140 664	\$160 385	N.A.
Interest Coverage	0	0	0	N.A.
Additional Ratios				
Assets to Sales	0,45	0,48	0,51	N.A.
Current Debt/Total Assets	4%	3%	2%	N.A.
Acid Test	23,66	27,01	30,36	N.A.
Sales/Net Worth	1,68	1,29	0,9	N.A.
Dividend Payout	0	0	0	N.A.