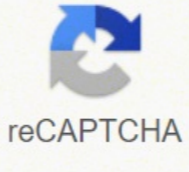


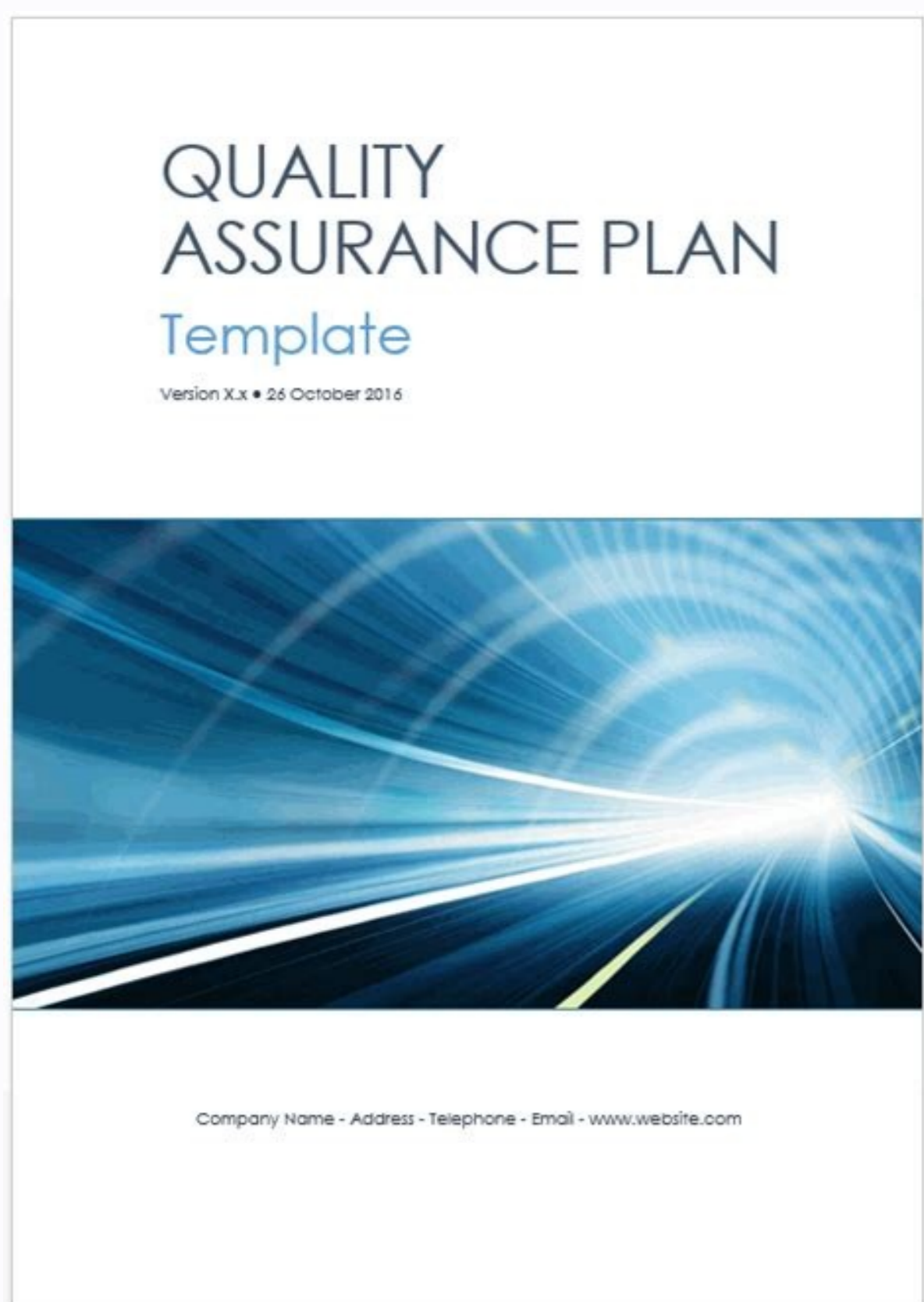
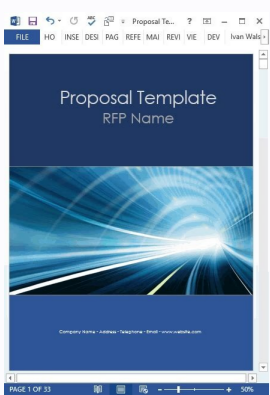


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1.1.1 N.A. Liquidity Ratios Net Working Capital €120,943 €140,664 €160,385 N.A. Interest Coverage 0 0 0 N.A. Additional Ratios Assets to Sales 0.45 0.48 0.51 N.A. Current Debt/Total Assets 4% 3% 2% N.A. Acid Test 23.66 27.01 30.36 N.A. Sales/Net Worth 1.68 1.29 0.9 N.A. Dividend Payout 0 0 0 N.A. Download Jewelry Business Plan Sample in pdf Professional writers OGS capital specialized also on theme such as bar soap manufacturing business plan, biofuel business plan, candle making business plan, business plan for production and supply chain, production business plan, skateboard business plan and many other business plans. 8.1 Important Assumptions General Assumptions 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 B.2 Brake-even Analysis 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 8.3 Projected Profit and Loss Pro Forma 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 €26,638 €37,315 €47,792 Net Profit €78,367 €108,725 €139,083 Net Profit/Sales 30.00% 39.32% 48.64% Any questions? Our main products/services include: Jewelry Products: Our main jewelry products that will be designed as well as manufactured by us include rings, necklaces, earring, anklets, bracelets, lockets, pendants, tie pins, shirt studs, brooches, and tiaras. They are usually settled in their lives and can afford expensive products. Our products will be attractive, eye-catching and will be offered at comparatively lower prices as compared to our competitors. This group will be the biggest consumer of our products and hence our marketing strategy will be specifically built to attract them. The biggest benefit of starting this business is that it offers an extremely high ROI and never goes down during any part of the year because people don't hesitate to spend cash on something which makes them look good. It will not only help you in startup but will also serve as the basis of your company's future operations. It is recommended that you hire a financial expert for guiding you how to start a gold jewelry business and make an accurate financial plan for your company. We will advertise our jewelry store in relevant business magazines, newspapers, TV stations, and social media. Well, if you have what it takes to design attractive and eye-catching jewelry and you also have a passion for it then it is probably the right business for you. The detailed startup requirements are given below: Start-up Expenses Legal €55,300 Consultants €0 Insurance €32,750 Rent €32,500 Research and Development €32,750 Expensed Equipment €32,750 Signs €1,250 TOTAL START-UP EXPENSES €187,300 Start-up Assets €220,875 Cash Required €332,500 Start-up Inventory €32,625 Other Current Assets €232,500 Long-term Assets €235,000 TOTAL ASSETS €121,875 TOTAL REQUIREMENTS €245,000 START-UP FUNDING START-UP FUNDING €273,125 Start-up Expenses to Fund €151,875 Start-up Assets to Fund €123,000 TOTAL FUNDING REQUIRED €0 Assets €23,125 Non-cash Assets from Start-up €0 Additional Cash Raised €18,750 Cash Balance on Starting Date €21,875 TOTAL ASSETS €373,125 Liabilities and Capital €0 Liabilities €0 Current Borrowing €0 Long-term Liabilities €0 Accounts Payable (Outstanding Bills) €0 Other Current Liabilities (interest-free) €0 TOTAL LIABILITIES €0 Capital €620,125 Planned Investment €620,125 Investor 1 €0 Investor 2 €0 Other €0 Additional Investment Requirement €0 TOTAL PLANNED INVESTMENT €620,125 Loss at Start-up (Start-up Expenses) €313,125 TOTAL CAPITAL €251,875 TOTAL CAPITAL AND LIABILITIES €251,875 Total Funding €255,000 Any questions? 5.2.2 Teens: Our second target group comprises of teens who buy jewelry for themselves for wearing at parties, functions or in daily life. Our jewelry products will be made from silver, gold, and titanium. Get in Touch! Services for customers Before starting a jewelry store, you must decide what services/products will you offer to your customers. Jewelry Repairing, Resizing and Polishing. We will also provide repairing, resizing and polishing services to our customers. Strategy After identifying the market trends, market demand, and the potential customers of the startup, the next step is to define an effective strategy to attract the potential customers. As with the customized products, we will make revisions until our customers are fully satisfied. Another important aspect is that no jewelry store offers jewelry repairing and resizing services within a 5 km circle from us which will also increase the number of visitors to our store. Jewelry Sets: This category includes jewelry sets designed and manufactured by us. The success or failure of a business totally depends upon its marketing strategy for business which can only be developed on the basis of accurate marketing analysis. These services are not aimed to directly generate revenue, instead, we aim to promote our products by providing these services to the jewelry owners. A jewelry set include similarly designed ring, necklace, earrings, and bracelets. We will offer a 5% discount on our products for the first month of our launch. 5.2 Marketing Segmentation Our target market is the residential community living nearby at the 10 minutes' drive from our office. Nick is a passionate Jewelry designer who has been in this industry for more than 10 years. For instance, the engaged or married people often tend to buy jewelry products for their beloved on many occasions like Valentine's day, birthdays, anniversaries. 5.2.3 Adults: The third group comprises of adults who buy jewelry for their kids, family, friends or themselves. You can also take help from this jewelry business plan template in case you don't know what services you can provide. 3.3 How the Business will be started NM Jewelry Store will be started in downtown Manhattan in a leased location which was previously used by a travel agency. The personnel plan of our company is as follows. The business will be based in Manhattan. The business is being started with the aim of making profits in this industry by introducing extremely low-cost designs. We will get featured in the local news or on a certain website by a popular blogger to increase our popularity. Executive Summary 2.1 The Business NM Jewelry Store will be a licensed and insured jewelry manufacturing business that will provide high-quality, attractive and low-cost jewelry products to its customers. Nick's specialty is to design extremely detailed jewelry sets using the proper mix of precious metals which also cost less than other similar sets available in the market. Customers can also order our products online via our official website. The financial plan should craft a detailed map about the cost of inventory, payroll, equipment, rent, and utilities needed for the startup and how these costs will be covered by the earned profits. 2.4 Business Target Our business targets to be achieved within next three years are as follows: Landlord business plan Helps commercial tenants get landlord approval. According to IBIS World, the jewelry industry is valued at €35 billion and has grown at a projected rate of 1.2% from 2011 to 2016. But before you move on to starting this business, you will have to prepare a comprehensive business plan for jewelry. Get in Touch! 8.3.2 Profit Yearly 8.3.3 Gross Margin Monthly 8.3.4 Gross Margin Yearly 8.4 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 Long-term 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 SUBTOTAL CASH RECEIVED €47,143 €53,651 €59,359 Expenditures Year 1 Year 2 Year 3 Expenditures from Operations Cash Spending €21,647 €24,204 €26,951 Bill Payments €13,539 €15,385 €17,631 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 €39,549 €43,582 Net Cash Flow €11,551 €13,167 €15,883 Cash Balance €21,823 €22,381 €28,239 8.5 Projected Balance Sheet Pro Forma 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 Liabilities and Capital Year 1 Year 2 Year 3 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 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 8.6 Business Ratios Ratio Analysis 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% 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% 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 Year 1 Year 2 Year 3 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. The United States is the third biggest jewelry market in the world. We will emphasize on our search engine marketing efforts to ensure a strong web presence. Our location is also one of our biggest competitive advantages since we will be based in downtown which is considered an ideal location for starting a jewelry business. In addition to that, our second biggest competitive advantage will be our exceptional customer service. As per the financial position, nearly half of the community has a monthly income ranging from €40k to €50k while nearly 10% people have incomes even around €100,000. Similarly, the jewelry owners also need to regularly polish their jewelry products for a better look. The facility will be used for making jewelry by artisans and designers and will also be used as a store to display the jewelry. If you are starting on a larger scale, it is always best to seek the counsel of marketing experts for developing a good business plan for jewelry. Marketing Analysis of jewelry business Note The most important component of an effective business plan for jewelry business is its accurate marketing analysis and a good business plan for jewelry business can only be developed after this stage. Company Summary 3.1 Company Owner NM Jewelry Store is a sole proprietorship owned by Nick Monty. 59.1% are non-families, out of which 48.0% of all households are made up of individuals and 10.9% have someone living alone who is 65 years of age or older. Business Plan for Investors 5.1 Market Trends The market and industry trends of a jewelry business can be learned from the internet or from this sample business plan for jewelry business. Our customers include the married and committed couples as well as the teens and adults living in downtown Manhattan. Do you want to start a jewelry business? The customers can either provide us with their desired designs or can tell us their requirements through any channel. The sale of branded jewelry is less as compared to the sales from private jewelry stores. 6.3 Sales Monthly 6.4 Sales Yearly 6.5 Sales Forecast Sales Forecast Unit Sales Year 1 Year 2 Year 3 Jewelry products 1,887,030 2,680,320 2,582,340 Jewelry sets 802,370 815,430 823,540 Customized jewelry 539,320 770,230 1,002,310 Jewelry repairing, resizing and polishing 265,450 322,390 393,320 TOTAL UNIT SALES 3,494,170 4,598,370 4,807,410 Unit Prices Year 1 Year 2 Year 3 Jewelry products €140.00 €150.00 €160.00 Jewelry sets €600.00 €800.00 €1,000.00 Customized jewelry €700.00 €800.00 €900.00 Jewelry repairing, resizing and polishing €650.00 €750.00 €850.00 Sales Jewelry products €2,149,800 €2,784,000 €3,383,200 Jewelry sets €120,050 €194,500 €268,500 Customized jewelry €50,110 €71,600 €93,000 Jewelry repairing, resizing and polishing €139,350 €194,600 €249,850 TOTAL SALES Direct Unit Costs Year 1 Year 2 Year 3 Jewelry products €0.70 €0.80 €0.90 Jewelry sets €0.40 €0.45 €0.50 Customized jewelry €0.30 €0.35 €0.40 Jewelry repairing, resizing and polishing €3.00 €3.50 €4.00 Direct Cost of Sales Jewelry products €989,300 €1,839,000 €2,679,700 Jewelry sets €66,600 €119,900 €173,200 Customized jewelry €17,900 €35,000 €52,100 Jewelry repairing, resizing and polishing €19,400 €67,600 €115,800 Subtotal Direct Cost of Sales €1,294,100 €1,699,400 €2,104,700 Personnel plan Personnel plan is also an important component of a good jewelry store business plan. Currently, there are more than 62,000 jewelry stores in the United States which are responsible for employing more than 170,000 people. In short, jewelry industry has a lot of potential and can be immensely profitable provided that you plan your jewelry business successfully. Our experts have identified the following type of target audience which can become our future consumers: The detailed marketing segmentation of our target audience is as follows: 5.2.1 Couples: Our first target group will be the married couples as well as the committed people. There are currently more than 738,000 households in Manhattan out of which 17.1% have children under the age of 18 living with them. 25.2% are married couples living together and 12.6% have a female householder with no husband present. 6.1 Competitive Analysis Our biggest competitive advantage will be the quality of our innovative products. NM Jewelry Store will be a licensed and insured jewelry manufacturing business which will provide high-quality, attractive and low-cost jewelry products to its customers. 7.1 Company Staff Nick will act as the General Manager of the company and will initially hire following people: 1 Accountant for maintaining financial and other records 2 Sales Executives responsible for marketing and discovering new ventures 4 Designers for designing the jewelry 8 Artisans for manufacturing, repairing, resizing and polishing jewelry 3 Assistants for helping with day-to-day operations 1 Technical Assistant for managing the company's official website and social media pages 4 Customer Representatives to interact with customers and record their orders 7.2 Average Salary of Employees Personnel Plan Year 1 Year 2 Year 3 Accountant €85,000 €95,000 €105,000 Sales Executives €45,000 €50,000 €55,000 Designers €410,000 €440,000 €480,000 Artisans €550,000 €650,000 €750,000 Assistants €152,000 €159,000 €166,000 Technical Assistant €87,000 €94,000 €101,000 Customer Representatives €420,000 €450,000 €480,000 Total Salaries €1,112,000 €1,249,000 €1,396,000 Financial Plan The financial plan covers all the expenses needed for the startup so you must develop it before starting your own jewelry business. If you are starting on a smaller scale, you can do marketing analysis yourself by taking help from this sample jewelry business plan or any other jewelry business plan example available online. These teens usually can't afford expensive products and often prefer the look of jewelry to its quality. to Liab. 2.3 Customers You should carry out proper research to know your customers before you start your own jewelry business. Like marketing analysis, sales strategy is also an important component of a jewelry store business plan and must be properly developed before thinking about how to start your own jewelry business. 6.2 Sales Strategy After carrying out a detailed analysis, our experts came up with the following brilliant ideas to advertise and sell ourselves. In case you don't know how to start a jewelry business or write a business plan for it, you can take help from this sample business plan for jewelry business startup named 'NM Jewelry Store'. Nick is a passionate jewelry designer who has been serving the jewelry industry for more than 10 years. It is very important to analyze the market segmentation of the future customers of your products or services because a successful and efficient marketing strategy can only be developed after we completely know our potential customers. 2.2 Management NM Jewelry Store is a sole proprietorship owned by Nick Monty. Therefore, it must be considered before developing the business plan for jewellery business. Customized jewelry: We will also make customized jewelry in accordance with the design requirements of our customers. In addition to the office furniture and the usual inventory, the company will procure computers, color printers, scanners, jewelry design software, jewelry cutting and anodizing equipment as well as the other necessary tools. The detailed market analysis of our potential customers is given in the following table: Market Analysis Potential Customers Growth Year 1 Year 2 Year 3 Year 4 Year 5 CAGR Adults 25% 11,433 13,344 16,553 18,745 20,545 13.43% Couples 45% 22,334 32,344 43,665 52,544 66,432 10.00% Teens 30% 12,867 14,433 15,999 17,565 19,131 15.32% Total 100% 46,634 60,121 76,217 88,854 106,108 9.54% 5.3 Business Target Our main business targets to be achieved as milestones over the course of next three years are as follows: To achieve the net profit margin of €10k per month by the end of the first year, €15k per month by the end of the second year, and €25k per month by the end of the third year To balance the initial cost of the startup with earned profits by the end of the first year 5.4 Product Pricing After considering the market demands and the competitive environment, we have priced our products 10% cheaper as compared to our competitors, with prices starting from €100. The community consists of all types of people from varying backgrounds. These people are most likely to buy jewelry products for each other. The financial experts have forecasted following costs needed to start a jewelry business. These services are aimed at those people who receive jewelry in the gift but the sizes don't match quite exactly and they have to resize them as per their size requirements. 3.2 Why the Business is being started Nick is passionate about designing jewelry and is known all over the United States due to his innovative designs. The company's main management framework comprises of sales executives, designers, and artisans. Platinum will only be used in customized products at the request of customers. We will make sure that our customers get the best products which also suit their budget.

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