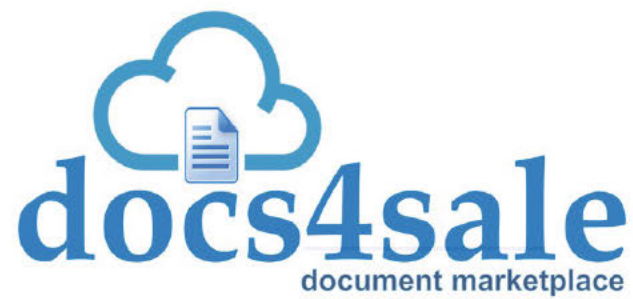


# Business Plan for Construction and Excavation Company

This Business Plan for a Construction and Excavation Company allows entrepreneurs or business owners to create a comprehensive and professional business plan. This template form allows a business to outline the company's objectives and detail both current company information as well as any past performance. Companies should include a complete market analysis in their plan to help showcase why their business strategy will be effective in the market. Future company plans, including production targets, management strategy, and financial forecasting, should be used to demonstrate and confirm that the company's short-term and long-term objective can and will be met. This model plan can be customized to best fit the unique needs of any entrepreneur or owner that is seeking to create a strong business plan.



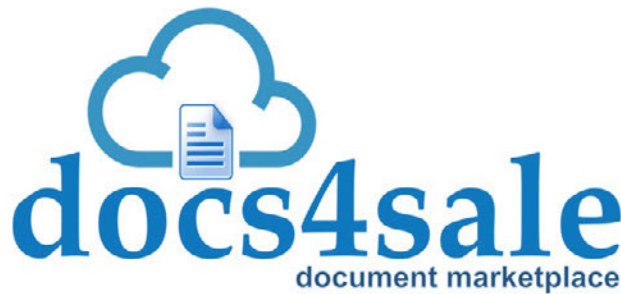
Confidentiality Agreement

The undersigned reader acknowledges that the information provided by [Company Name] in this business plan is confidential; therefore, reader agrees not to disclose it without the express written permission of [Company Name].

It is acknowledged that the information provided is confidential and that any disclosure of the information to any third party without the written permission of [Company Name] is in all respects prohibited.

It is in all respects prohibited to disclose the information through other means without the written permission of [Company Name].

Upon request, the undersigned reader agrees to provide a written statement of the information provided to [Company Name].

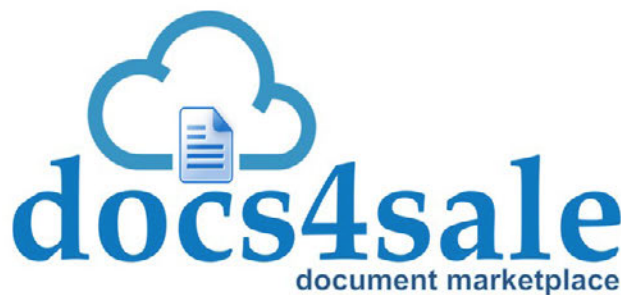


Signature

Name (typed)

Date

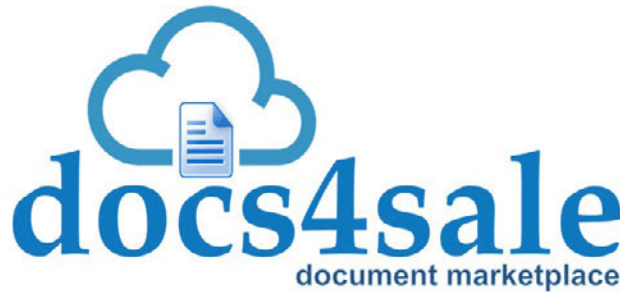
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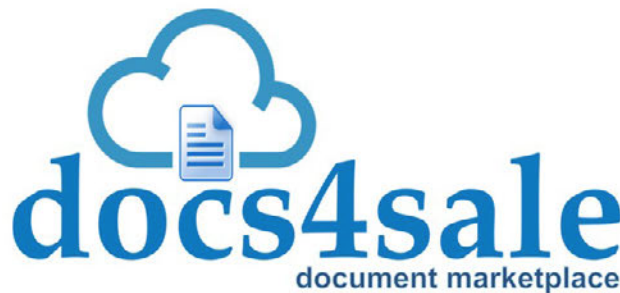
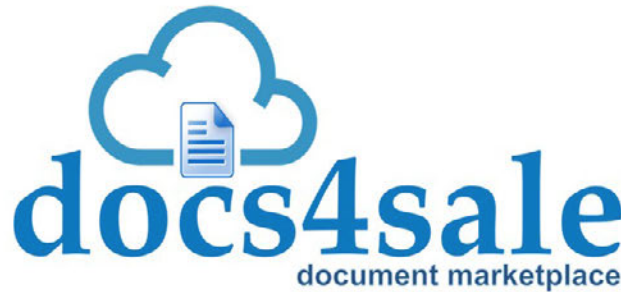
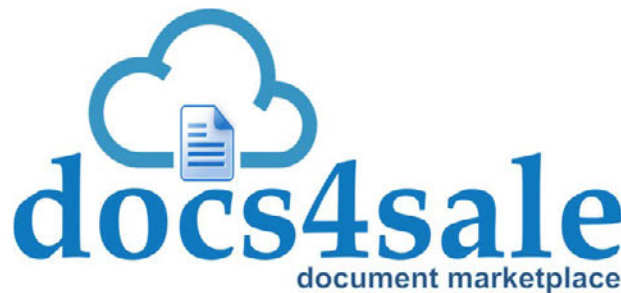


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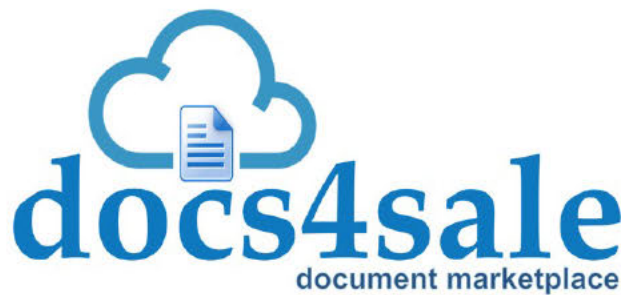


## 1.0 Executive Summary

[Company Name]  
[Name]  
Address: [Address]  
Email: [\[Email Address\]](#)  
Phone: XXX-XXX-XXXX  
Fax: XXX

[Compan  
led by s  
expertise  
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The focus  
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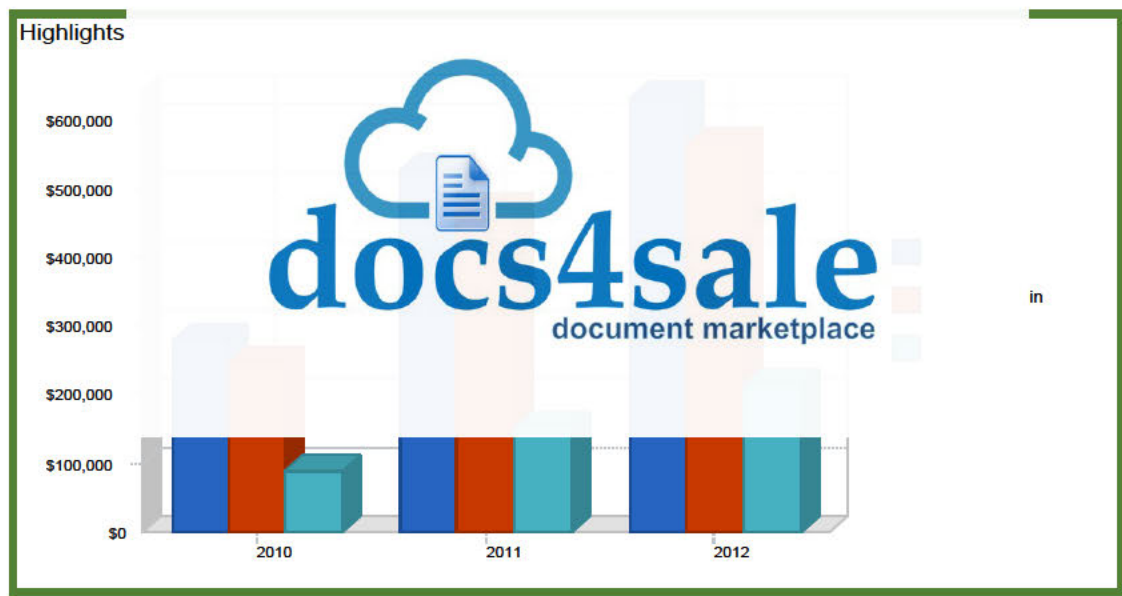
do. The Company is  
years of hands on  
s services such as;  
ie lines, driveways,  
Additional services  
nagement.

and effectively, give  
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Chart: Hi

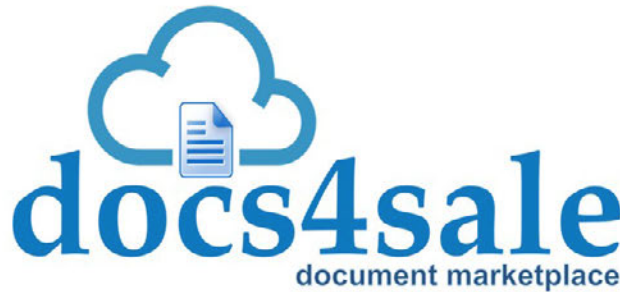




## 1.1 Objectives

Renaissance has three main objectives:

1. **Work efficiently and effectively.** We pride ourselves in doing the job right the first time. We guarantee our work and have not had to return to any repair work performed. We have not had a dissatisfied customer or complaint and we intend to keep it that way.
2. **Give** equipment, intend plowing fires.
3. **Become** environmental excav provide



## 1.2 Mission

[Compan  
providing

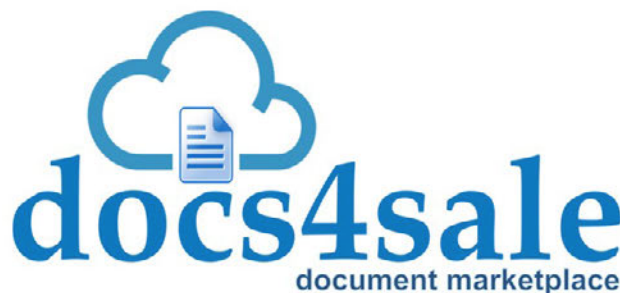
our projects while  
ing relationships.

## 1.3 Keys to S

Renaissan

1. Under the bu
2. Over 2
3. An un well a
4. Have
5. Provid
6. Worki

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g of each avenue of  
cess.  
me of completion as  
project.  
ndard.

## 2.0 Company Summary

[Company Name] is headquartered in Fairplay, Colorado.

[Name]

Address: [Address]

[Address]

Email: [E]

Phone: X.X

Fax: XXX

[Compan  
the Fairp  
are [Nar  
Corporati  
construct  
taking on  
into the e

Renaissar  
systems,  
stabilizati  
culvert in  
knowledg  
Company

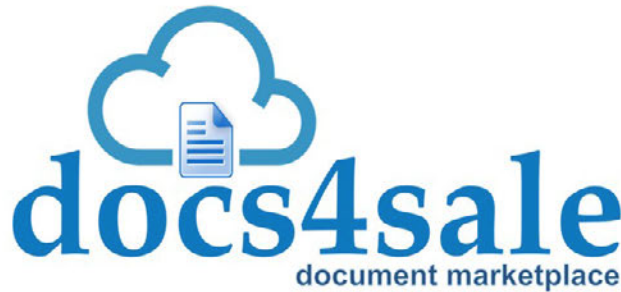
### 2.1 Company

[Compan  
Company  
[Name] c

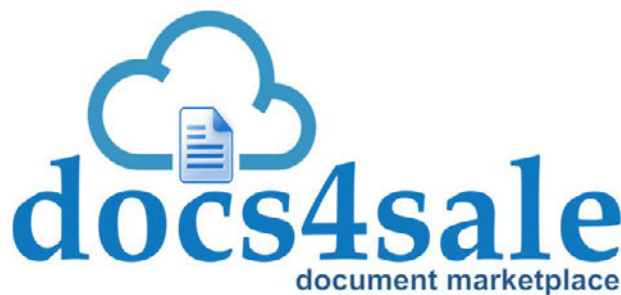
### 2.2 Start-up

[Compan  
Company  
owners' p  
construct  
projects c

In 2009 [  
Company  
for 2009  
and chart



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mercial population of  
Company's owners  
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Manager for a local  
oment, but started  
ut their energy back

s, water lines, septic  
and drainage, slope  
on and reclamation,  
Name] have a vast  
-service excavation  
rado.

| owns 40% of the

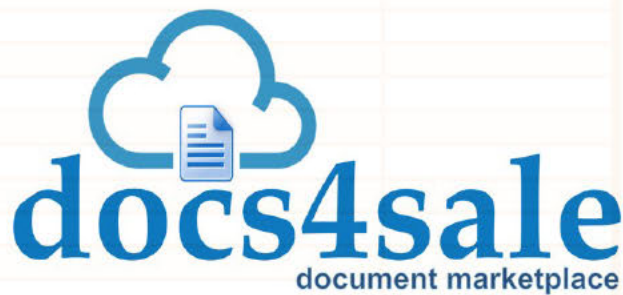
hat same year the  
g \$95,000 with the  
osition with a local  
t, but only did small

business to get the  
estimated gross sales  
. The following table



Table: Start-up

<b>Start-up</b>	
<b>Requirements</b>	
<b>Start-up Expense</b>	
Insurance	
Advertising	
Commercial E	
<b>Total Start-up</b>	
<b>Start-up Assets</b>	
Cash Required	
Other Current	
Long-term Assets	
<b>Total Assets</b>	
<b>Total Required</b>	



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Chart: Start-up



### 3.0 Services

Renaissance, Inc provides excavation services such as:

- foundations
- water line installation and repair
- septic systems
- septic lines
- electr
- driveway
- erosic
- slope
- roadw
- rock v

Additional

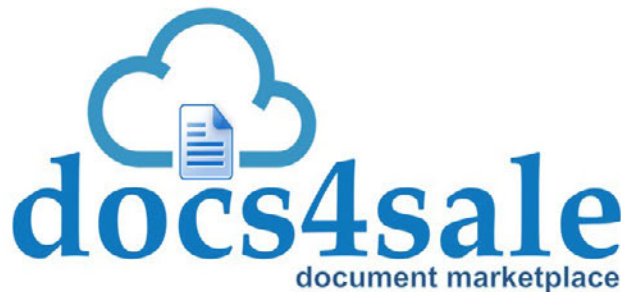
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- culver
- clean

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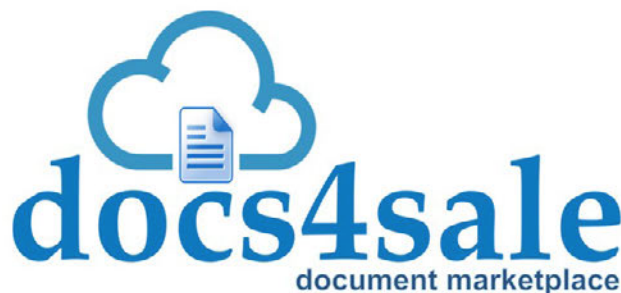
Although  
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[Compan  
Colorado



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clients positive and  
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mmercial clients, the  
Driveway repair is a  
olorado. Therefore,

enaissance has an  
ients. Renaissance's  
various services as  
ls, erosion control,

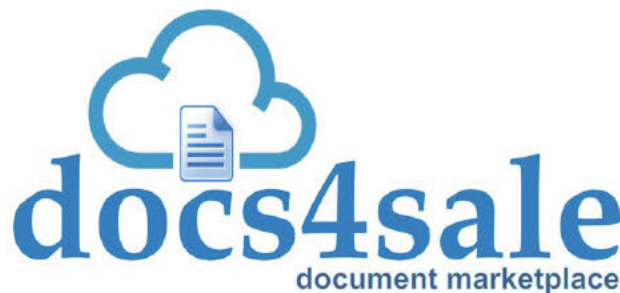
lies in the Fairplay,  
ting needs.

#### 4.0 Market Analysis Summary

According to the U.S. Department of Commerce, the U.S. excavation work industry includes more than 18,000 establishments and employs more than 116,000 workers. This industry covers special trade contractors primarily engaged in excavation work and digging foundations. Contractors in this industry may also perform incidental concrete work; however, the overall status of the U.S. excavation industry generally depends on the housing market. Typically, the majority of all excavation work is performed by small businesses; less than one-fifth and

Small, in generally and other though the

Renaissance [Company Name] has a customer base that is excellent.



work industry. They are construction firms, and many in this industry,

all clients. [Company Name] is delivering superior service's potential is

#### 4.1 Market Size

Over the past few years, the excavation industry has closed, or is closing, many excavating companies. The void left by these companies is being filled at a high rate. The market is growing on the back of new tools.

Renaissance is a market, and it is a customer expectation.

The information which are provided will benefit

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in Park county have been several small businesses. Renaissance intends to fill the void and establish itself in town. Renaissance will also focus on providing all the necessary

focuses on the target market, namely, Colorado. These companies deliver on their

service's main markets, namely, Colorado. All of our clients are in Colorado.

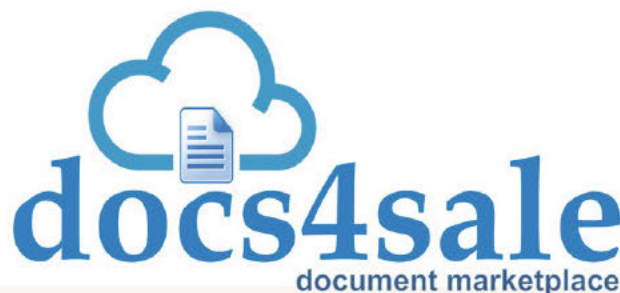
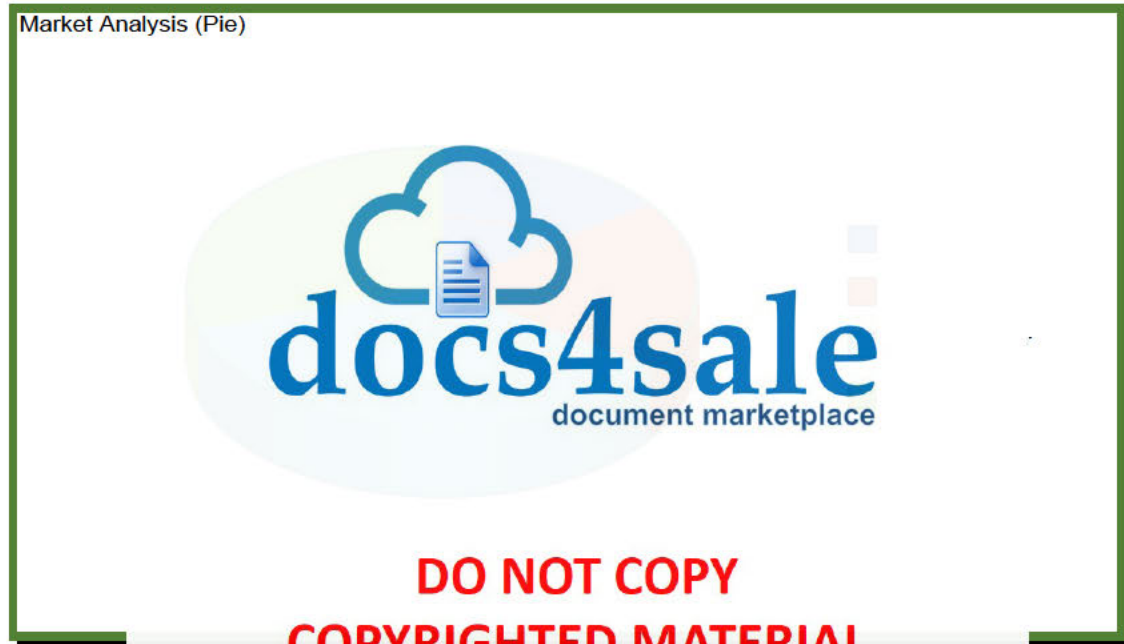


Table: Market Analysis

Market Analysis							2014	CAGR
Potential Customers	Growth	2013	2014	2015	2016	2017	2018	
New Homes	30%	3	5	12	16	21	27	62.66%
Water line repair	30%	4	5	13	17	22	28	53.14%
Sewer line repair	30%	7	9	16	21	27	34	40.14%
Driveway repair	30%	6	12	18	23	30	38	49.53%
Total	49.53%	20	31	59	77	100	139	49.53%

Chart: Market Analysis (Pie)



#### 4.2 Target M

The servi  
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Company

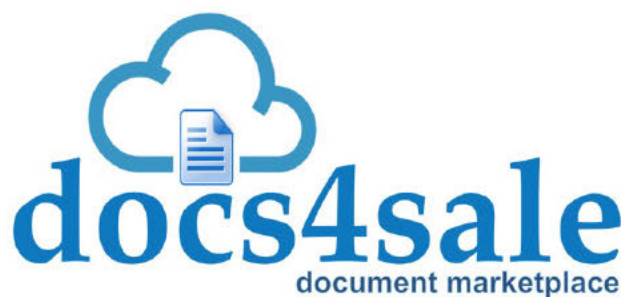
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Company  
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- introd
- website
- informational brochure

a general contractor  
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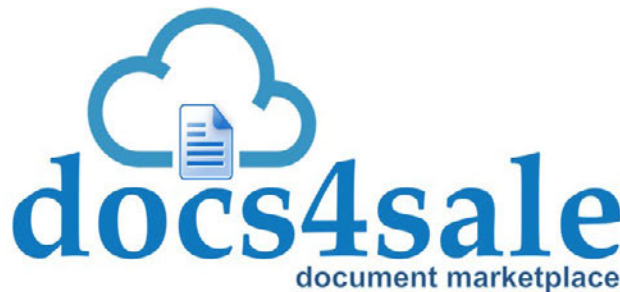


#### 4.3 Service Business Analysis

There are currently no excavating companies in Park County that have a business office. In fact, all local excavation companies are operated from the owner's home office.

The excavation industry requires equipment that is very costly to purchase and move. Additionally, some excavators have changed the elements have changed; in fact, the Company by its current excavations; in fact, the poor excavation done

As simple important it. Skillful desires.



former service has an those who appreciate business the Company

##### 4.3.1 Competitors

[Company same service meeting generating our service

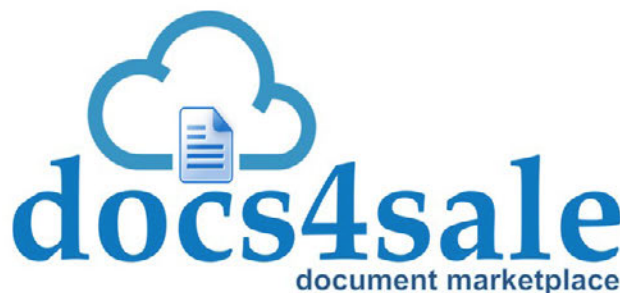
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companies offer the impeccable customer companies by effectively cause it will aid us in to others who need

Obtaining companies Renaissance Company

existing construction excavation companies. Colorado area. The

CBC Excavation competitive In the past instance of work to bid sheet bid. Further business



Renaissance's main working client base. companies. In each however each avenue do not itemize their added onto the original substandard. These

#### 5.0 Web Plan

Renaissance company method to generate steady business in our area.

on service offerings, site will be another

Currently, Renaissance has been in conversation with several persons qualified to provide an attractive and exciting web page; however, the Company hasn't made a final decision. Renaissance is only considering web designers that are residents of the Fairplay, Colorado community. The Company feels very strongly in keeping its funds within the community.

## 5.1 Website Marketing Strategy

Our website will be promoted on all of our marketing materials. We will advertise our site on our business cards as well as in other industry related publications.

## 5.2 Development

[Company Name]

ocused website.

## 6.0 Strategy

[Company Name] offering a established achieved.

ifferentiated itself by s targets have been set forth below are

## 6.1 SWOT Analysis

The SWO must add potential years of k rivers an Additiona project, a important is lacking office loca

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es that Renaissance aissance as well as lengths are: having nents, underground as erosion control. ould want to do your uable, but it is also ence main weakness and having a home

Renaissan include, b market s marketing school, b

These opportunities entage of our target referrals and joint ew Dispatch Center,

Threats t bad econ area and projects f

a new home in this ome building in our with the proposed

### 6.1.1 Strengths

[Company Name] has much notable strength. These strengths include:

- Years of knowledge in building on extreme slopes, unknown subsurface elements, underground rivers and the ability to change its course due to site location as well as erosion control.
- Expert excavating company you would want to do your project.
- Knowledgeable and friendly staff.



### 6.1.2 Weaknesses

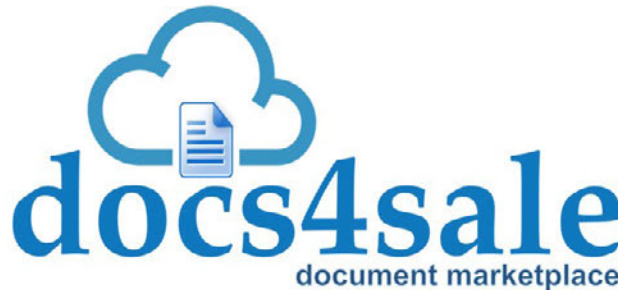
[Company Name] has a few weaknesses. These weaknesses include:

- Currently lack the funds to purchase the equipment needed to handle all jobs. We have rented items such as an excavator, mini excavator, compactor and pay a person to move our back hoe. Instead of paying toward the loan of a piece of equipment we are paying a rental
- Havin sibility.

### 6.1.3 Opport

Opportun

- Growi exist.
- Strate reach
- Propo



till not knowing we  
vities to extend our  
county offices.

### 6.1.4 Threats

[Compan  
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home in this bad  
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### 6.2 Competit

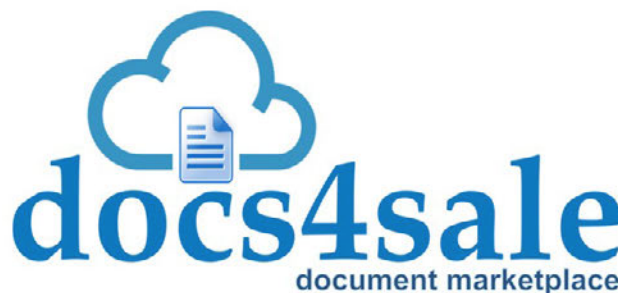
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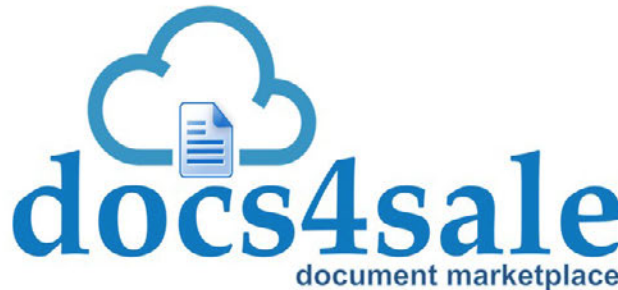
### 6.3 Marketing Strategy

Renaissance's marketing strategy involves reinstating the Company's standing with the Better Business Bureau as well as providing a letter of introduction explaining who we are as an excavating company. Renaissance knows that its talents will benefit the homeowner as well as the home builder. Implementation will be measured by asking how the customer heard of our Company. Furthermore, Renaissance plans on contacting/introducing its service to the market. C  
contracto

### 6.4 Sales Str

The owner's skills will excavate relationships

Renaissance Colorado on a large agencies will advertise customer



work ethics; these any to provide their part of building a

ies in the Fairplay, object that was done firmation that these ionally, Renaissance g techniques to gain

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#### 6.4.1 Sales F

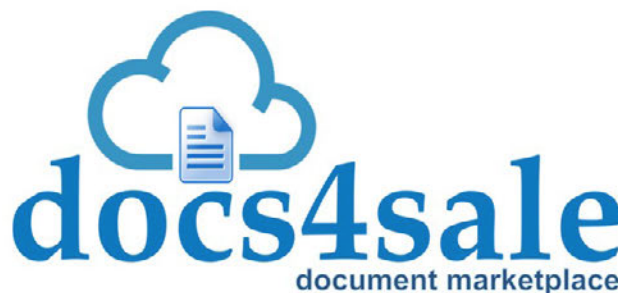
The most well the opportunity projects.

Renaissance can actually equipmen not purchase Company hoe.

[Compan

- Excav
- Comm
- Reside
- Drivew
- Snow

November and December. The sales for this category is based on the assumption that it only takes an hour to complete this service.



ifications building as ability as well as an dle large commercial

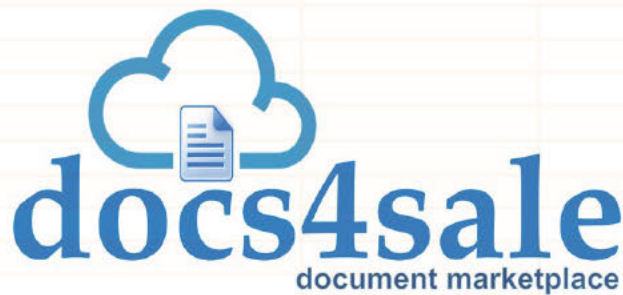
lable. The Company excavation/back hoe h the Company has unications bldg, the to purchase a track

e, etc.  
uring the months of

The direct cost of sales include the cost of equipment, parts and the costs of fuel. The sales forecast for 2010, 2011 and 2012 are \$279,398 \$527,667 and \$631,950.

Table: Sales Forecast

Sales Forecast	2010	2011	2012
Unit Sales			
New Homes	2	4	7
Commercial E			2
Waterline			9
Driveway			12
Snow Plow			79
Total Unit Sale			109
Unit Prices			2012
New Homes			\$30,000.00
Commercial E			\$170,000.00
Waterline			\$4,000.00
Driveway			\$3,333.00
Snow Plow			\$75.00
Sales			
New Homes			\$210,000
Commercial E			\$340,000
Waterline			\$36,000
Driveway			\$39,996
Snow Plow			\$5,954
Total Sales			\$631,950
Direct Unit Co			2012
New Homes			\$3,000.00
Commercial E			\$17,000.00
Waterline			\$400.00
Driveway			\$333.30
Snow Plow			\$33.75
Direct Cost of			
New Homes			\$21,000
Commercial E			\$34,000
Waterline			\$3,600
Driveway			\$4,000
Snow Plow			\$2,679
Subtotal Direc			\$65,279



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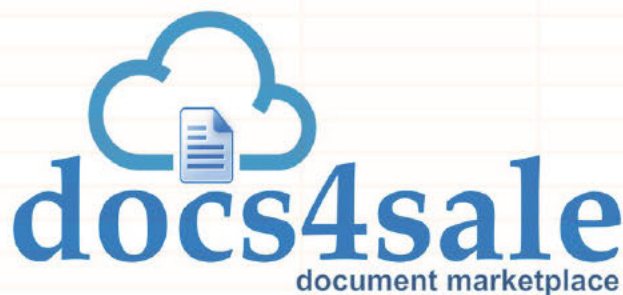


Chart: Sales Monthly



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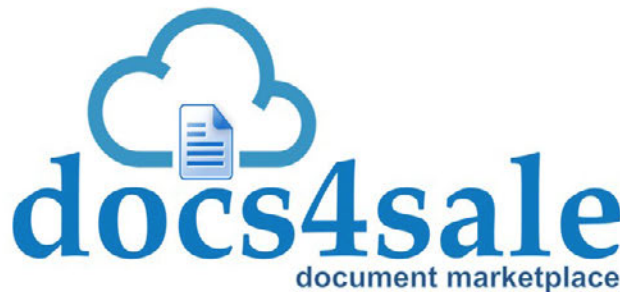
Chart: Sa



## 6.5 Milestones

In order to achieve the growth and marketing goals that have been outline in this business plan, the Company has deadlines to meet and ideas to implement. Some of these are outlined below:

1. Obtain grant funding to improve business.
2. Purch
3. Obtain
4. Lease
5. Purch
6. Purch
7. Adver
8. Hiring
9. Open
10. Purch
11. Pay of



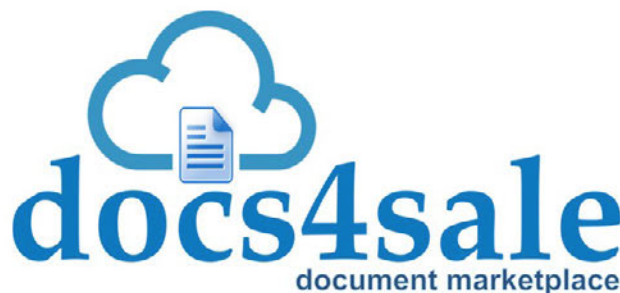
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goal is

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nd is waiting for the  
start the process of  
any for excavation  
stimulate clientele.

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basis. Additionally,  
e lease on the afore

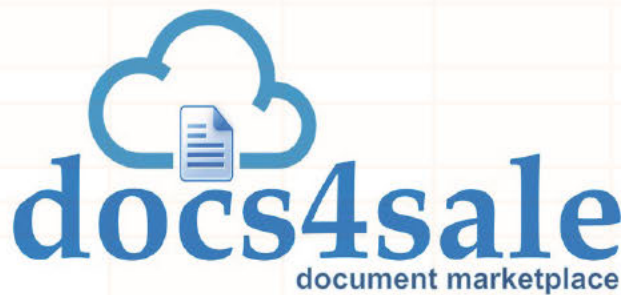
hat are capable of  
provide mobility for  
ailable for purchase  
o move the backhoe

ecure location for the  
the backhoe. Office  
s within town. Once  
endless. After each  
can be ours.



Table: Milestones

Milestones					
Milestone	Start Date	End Date	Budget	Manager	Department
Purchase dump/ plow truck	7/1/2010		\$48,000	[Name]	Operations
Obtaining a co building contr				[ame]	Admin/Ops
Purchasing an hoe lease				[ame]	Operations
Purchasing a				[ame]	Operations
Purchasing a F550				[ame]	Operations
Advertising/M				[ame]	Administrative
Hiring two em				[ame]	Admin/Ops
Open office location/equip				[ame]	Admin/Ops
Purchasing ac equipment				[ame]	Operations
Paying off exi Reduction				[ame]	Administrative
Totals					



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#### 7.0 Manager

[Name] administr accountin shared w operation

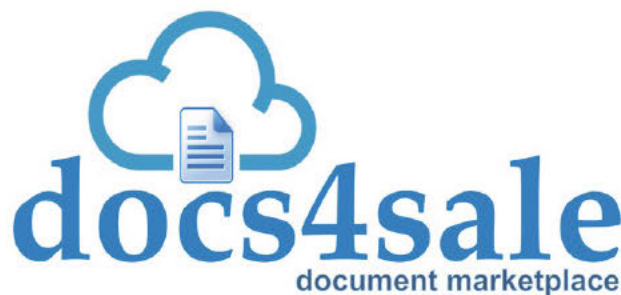
is responsible for receivable/payable, decisions are also me] will handle the te boss.

#### 7.1 Personnel

The table for the fir

[Name] a Start-Up; handle al two addit operator

thly personnel plan



The Company is a rently, the owners the owners will hire of both owners, an



Table: Personnel

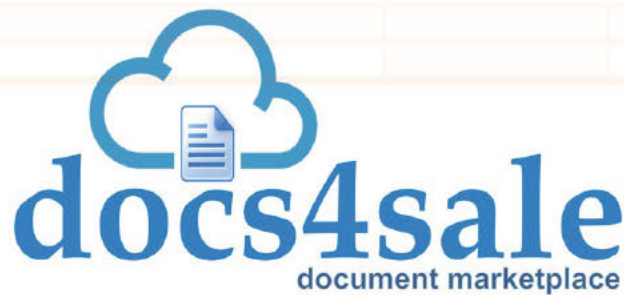
<b>Personnel Plan</b>			
	2010	2011	2012
[Name]/Operator	\$31,998	\$64,000	\$64,000
Operator	\$15,000	\$31,800	\$33,708
Operator/Laborer	\$10,500	\$22,026	\$23,347
[Name]/Administrator		000	\$52,000
Total People		3	3
Total Payroll		826	\$173,055

## 8.0 Financial

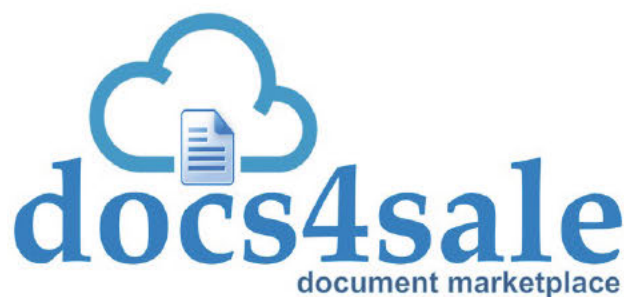
The current  
\$403,000  
services.  
hoe, purchase

The following  
detail:

- General
- Break
- Profit
- Cash
- Balance



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g in the amount of  
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an excavator/track  
office location.

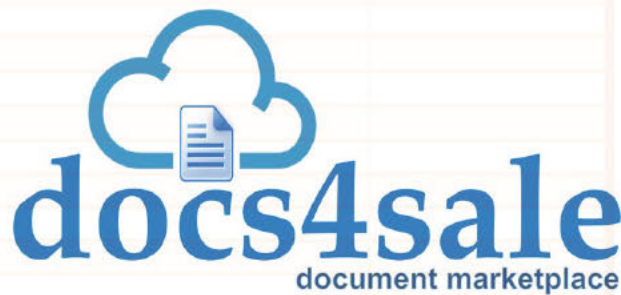
financial plan in more

## 8.1 Start-up Funding

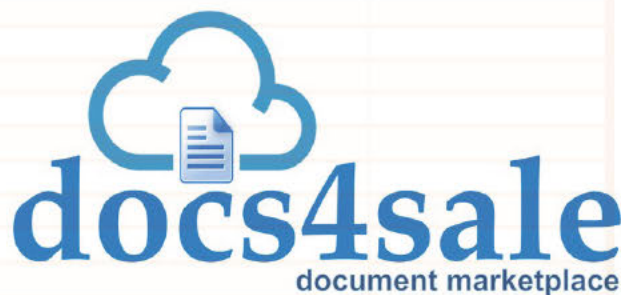
[Company Name] start-up costs are detailed in the Start-up Table. The following table shows how these start-up costs will be funded.

Table: Start-up Funding

Start-up Fund	
Start-up Expe	
Start-up Asse	
Total Funding	
Assets	
Non-cash Ass	
Cash Require	
Additional Ca	
Cash Balance	
Total Assets	
Liabilities and	
Liabilities	
Current Borro	
Long-term Lia	
Accounts Pay	
Other Current	
Total Liabilitie	
Capital	
Planned Inves	
Owner	
Investor	
Additional Inv	
Total Planned	
Loss at Start-u	
Total Capital	
Total Capital a	
Total Funding	\$510,700



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## 8.2 Important Assumptions

The table below presents the assumptions used in the financial calculations of this business plan.

Renaissance's average per-unit revenue is estimated to be \$3,211.47. The average per-unit variable cost is estimated to be \$342.87. The estimated monthly fixed cost \$9,778.

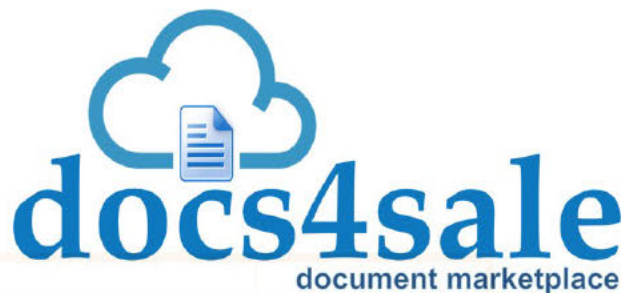
## 8.3 Break-ev

For the C  
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Table: Break

Break-even A
Monthly Units
Monthly Reve
Assumptions:
Average Per-l
Average Per-l
Estimated Mo



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Chart: Br



#### 8.4 Projected Profit and Loss

[Company Name] Pro Forma Profit and Loss statement was constructed from a conservative point-of-view, and is based in large part on past performance.

The sales for 2010, 2011 and 2012 are \$279,398, \$527,667 and \$631,950, respectively. The net profit for the same period is \$89,737, \$152,677 and \$215,138, respectively. The percentages are 31.93% and 34.04%, respectively.

Once the  
which cost  
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\$2,000 a

The aggregate

excavation equipment,  
\$22,800 a year. The  
totals \$7,000 a year.  
period, which totals

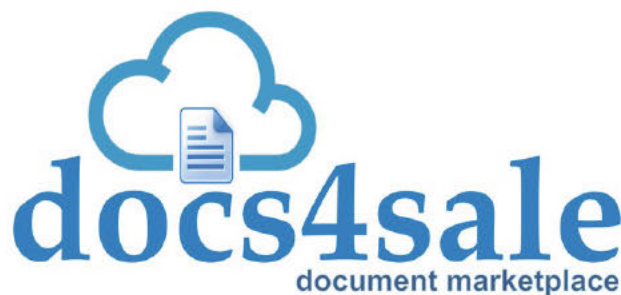


Table: Profit

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Pro Forma Pro				
Sales				\$631,950
Direct Cost of				\$65,279
Other Costs of				\$3,165
Total Cost of				\$68,443
Gross Margin				\$563,506
Gross Margin				89.17%
Expenses				
Payroll				\$173,055
Marketing/Pro				\$11,670
Depreciation				\$31,800
Insurance				\$10,000
Payroll Taxes				\$0
Other				\$29,641
Total Operati				\$256,166
Profit Before I				\$307,340
EBITDA				\$339,140
Interest Expense	\$1,054	\$0		\$0
Taxes Incurred	\$38,459	\$65,433		\$92,202
Net Profit	\$89,737	\$152,677		\$215,138
Net Profit/Sales	32.12%	28.93%		34.04%



Chart: Profit Monthly

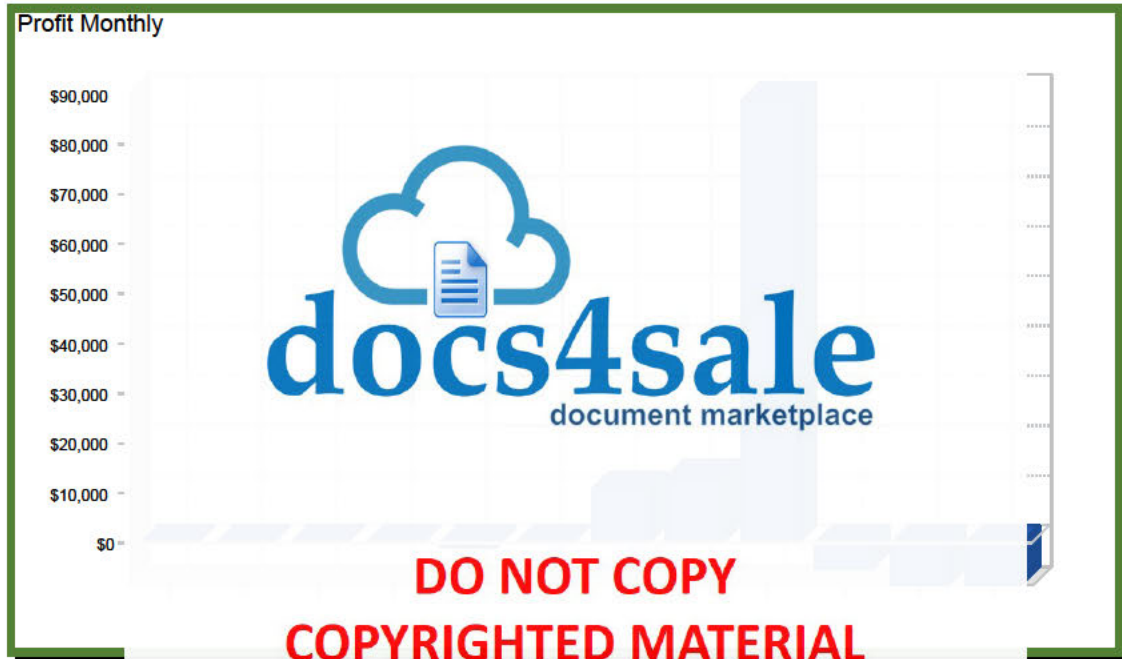


Chart: Pr



Chart: Gross Margin Monthly

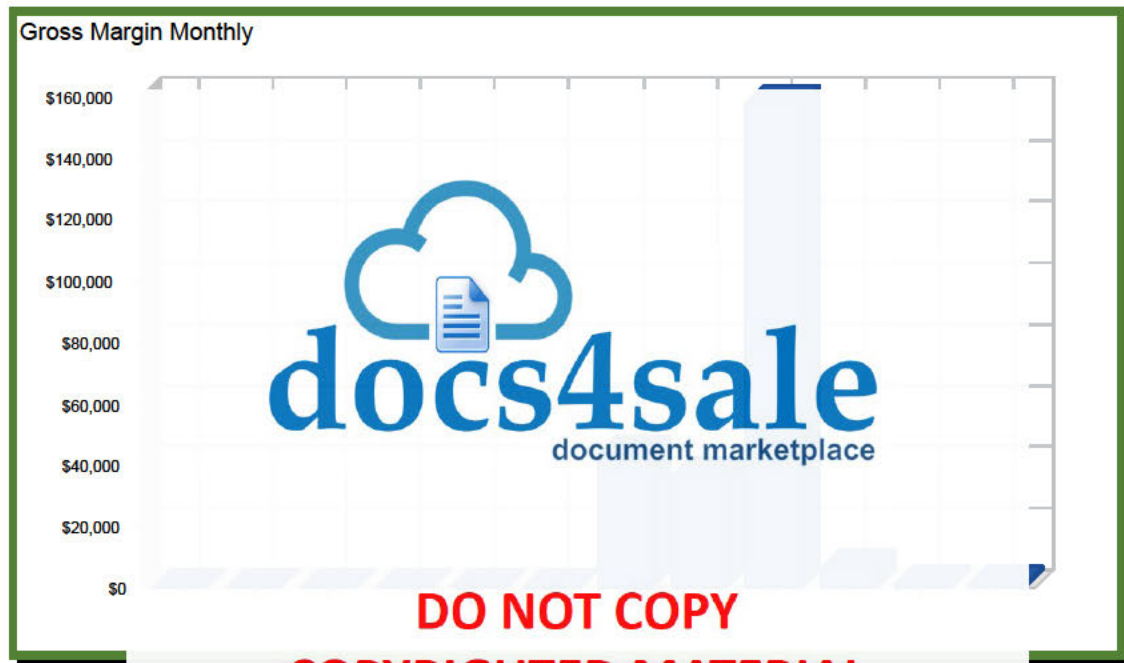


Chart: Gr





### 8.5 Projected Cash Flow

[Company Name] has applied for a grant of \$403,000. In 2010, the Company forecast that it will receive \$403,000 in the month of July. After receipt of the Grant Funding, it will use the grant to hire two employees, pay off existing loan and advertise services. Additionally, the Company will purchase dump/ plow truck, lease an excavator/track hoe, purchase a business vehicle, purchase a semi truck/trailer and open an office location. These purchases are reflected in the pur

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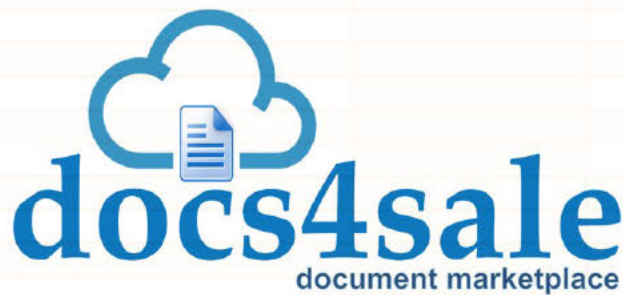
s monthly cash flow  
ndix.

Table: Cash F

Pro Forma Ca			
Cash Receive		011	2012
Cash from Op			
Cash Sales		667	\$631,950
Subtotal Cash		667	\$631,950
Additional Ca			
Sales Tax, VA		\$0	\$0
New Current B		\$0	\$0
New Other Lia		\$0	\$0
New Long-ter		\$0	\$0
Sales of Other		\$0	\$0
Sales of Long		\$0	\$0
New Investme		\$0	\$0
Subtotal Cash		667	\$631,950

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Expenditures	2010	2011	2012
Expenditures from Operations			
Cash Spending	\$57,498	\$169,826	\$173,055
Bill Payments	\$117,149	\$160,229	\$208,785
Subtotal Spending	\$174,647	\$330,055	\$381,840
Additional Cash			
Sales Tax, VA		\$0	\$0
Principal Rep.		\$0	\$0
Other Liabilities		\$0	\$0
Long-term Liab.		\$0	\$0
Purchase Other		\$0	\$0
Purchase Long		\$0	\$0
Dividends		\$0	\$0
Subtotal Cash		\$55	\$381,840
Net Cash Flow		\$12	\$250,110
Cash Balance		\$62	\$645,172



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Chart: Ca



### 8.6 Projected Balance Sheet

Renaissance's net worth is \$756,437, \$909,113 and \$1,124,251 for 2010, 2011, and 2012, respectively.

Table: Balance Sheet

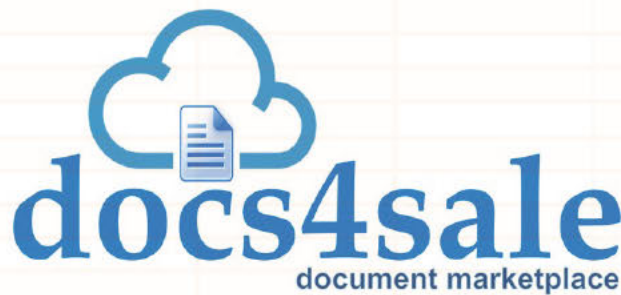
Pro Forma Balance Sheet	2012
<b>Assets</b>	
Current Assets	
Cash	\$645,172
Other Current	\$60,000
Total Current	\$705,172
Long-term Assets	
Long-term Assets	\$516,000
Accumulated	\$79,500
Total Long-term	\$436,500
Total Assets	\$1,141,672
<b>Liabilities and</b>	<b>2012</b>
Current Liabilities	
Accounts Payable	\$17,421
Current Borrowings	\$0
Other Current	\$0
Subtotal Current	\$17,421
Long-term Liabilities	\$0
Total Liabilities	\$17,421
Paid-in Capital	\$887,700
Retained Earnings	\$21,413
Earnings	\$215,138
Total Capital	\$1,124,251
Total Liabilities	\$1,141,672
Net Worth	\$1,124,251

## 8.7 Business Ratios

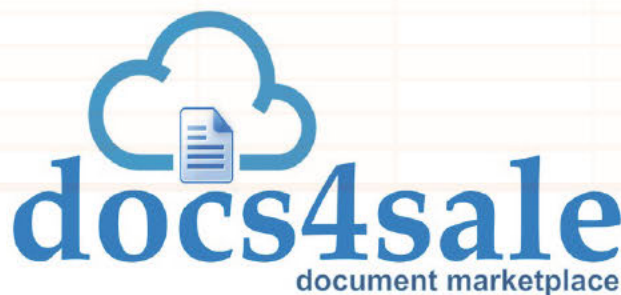
The table below presents the projected business ratios from the foundation, structure and building exterior markets as a reference.

Table: Ratios

Ratio Analysis		
		Industry Profile
Sales Growth	%	-3.05%
Percent of Total Current Assets	%	40.82%
Other Current Assets	%	65.97%
Total Current Assets	%	34.03%
Long-term Assets	%	100.00%
Total Assets		
Current Liabilities	%	34.49%
Long-term Liabilities	%	47.63%
Total Liabilities	%	82.11%
Net Worth	%	17.89%
Percent of Sales		
Gross Margin	%	100.00%
Selling, General & Administrative Expenses	%	46.49%
Advertising Expenses	%	18.39%
Profit Before Interest & Taxes	%	0.66%
	%	6.62%
Main Ratios		
Current Ratio		1.56
Quick Ratio		1.37
Total Debt to Capitalization	%	82.11%
Pre-tax Return on Assets	%	233.82%
Pre-tax Return on Equity	%	41.82%

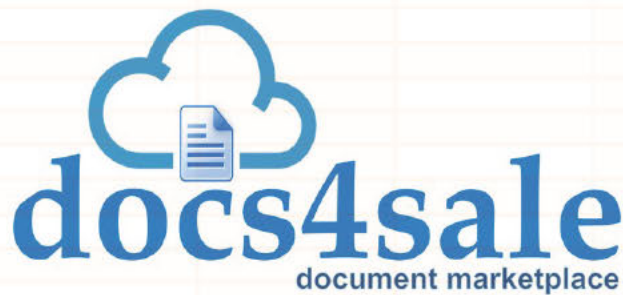


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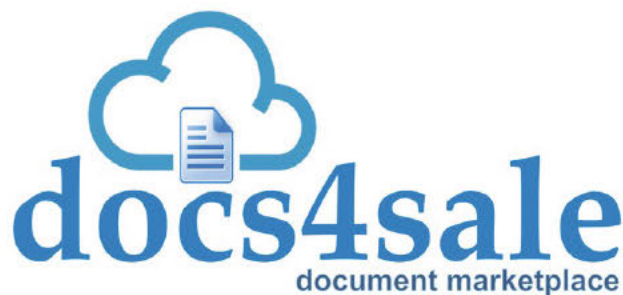




Additional Ratios	2010	2011	2012	
Net Profit Margin	32.12%	28.93%	34.04%	n.a
Return on Equity	11.86%	16.79%	19.14%	n.a
Activity Ratios				
Accounts Payable Turnover	10.33	12.17	12.17	n.a
Payment Days			7	n.a
Total Asset Turnover			5	n.a
Debt Ratios				
Debt to Net Worth			2	n.a
Current Liabilities to Total Assets			0	n.a
Liquidity Ratios				
Net Working Capital				n.a
Interest Coverage			0	n.a
Additional Ratios				
Assets to Sales				n.a
Current Debt to Capitalization			%	n.a
Acid Test			8	n.a
Sales/Net Worth			6	n.a
Dividend Payout Ratio			0	n.a



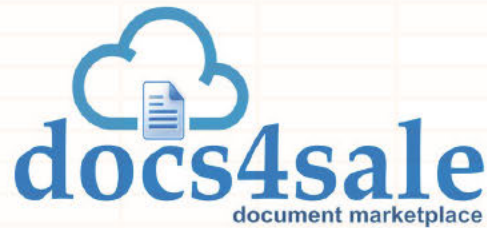
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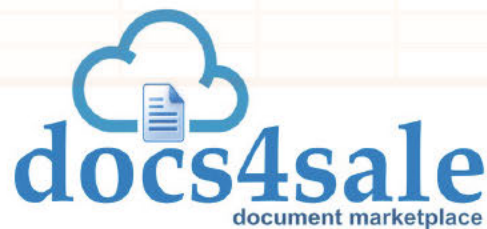
# Appendix

Table: Sales Forecast

Sales Forecast													
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
Unit Sales													
New Homes	0	0	0	0	0	0	1	1	0	0	0	0	
Commercial Buildings	0	0						0	1	0	0	0	
Waterline	0	0						1	1	1	0	0	
Driveway	0	0						2	1	1	0	0	
Snow Plow	0	0						0	0	0	36	36	
Total Unit Sales	0	0						4	3	2	36	36	
Unit Prices	Jan	Feb						Aug	Sep	Oct	Nov	Dec	
New Homes	\$30,000.00	\$30,000.00	\$30					000.00	\$30,000.00	\$30,000.00	\$30,000.00	\$30,000.00	
Commercial Buildings	\$170,000.00	\$170,000.00	\$170					000.00	\$170,000.00	\$170,000.00	\$170,000.00	\$170,000.00	
Waterline	\$30,000.00	\$4,000.00	\$4					000.00	\$4,000.00	\$4,000.00	\$4,000.00	\$4,000.00	
Driveway	\$3,333.00	\$3,333.00	\$3					333.00	\$3,333.00	\$3,333.00	\$3,333.00	\$3,333.00	
Snow Plow	\$75.00	\$75.00						\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	
Sales													
New Homes	\$0	\$0						30,000	\$0	\$0	\$0	\$0	
Commercial Buildings	\$0	\$0						\$0	\$170,000	\$0	\$0	\$0	
Waterline	\$0	\$0						\$4,000	\$4,000	\$4,000	\$0	\$0	
Driveway	\$0	\$0						\$6,666	\$3,333	\$3,333	\$0	\$0	
Snow Plow	\$0	\$0						\$0	\$0	\$0	\$2,700	\$2,700	
Total Sales	\$0	\$0						40,666	\$177,333	\$7,333	\$2,700	\$2,700	



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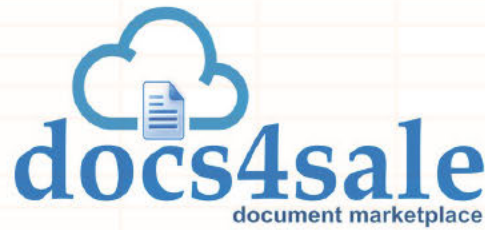




# Appendix

Table: Sales Forecast (Continued)

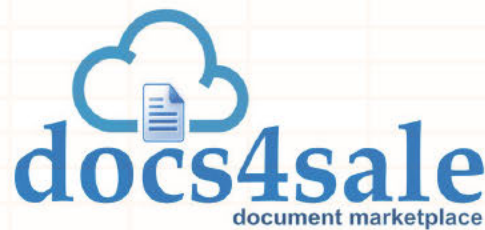
Direct Unit Costs		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
New Homes	10.00%	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00
Commercial Buildings	10.00%	\$17,000.00	\$17,000.00	\$17,000.00	\$17,000.00	\$17,000.00	\$17,000.00	\$17,000.00	\$17,000.00	\$17,000.00	\$17,000.00	\$17,000.00	\$17,000.00
Waterline	10.00%	\$3,000.00	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00
Driveway	10.00%	\$333.30	\$333.30	\$333.30	\$333.30	\$333.30	\$333.30	\$333.30	\$333.30	\$333.30	\$333.30	\$333.30	\$333.30
Snow Plow	45.00%	\$33.75	\$33.75	\$33.75	\$33.75	\$33.75	\$33.75	\$33.75	\$33.75	\$33.75	\$33.75	\$33.75	\$33.75
Direct Cost of Sales													
New Homes		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Commercial Buildings		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Waterline		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Driveway		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Snow Plow		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Subtotal Direct Cost of Sales		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0



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Table: Personnel

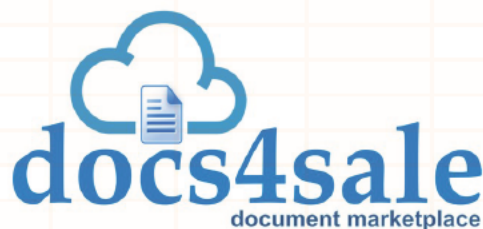
Personnel Plan		Jan	Aug	Sep	Oct	Nov	Dec
[Name]/Operator		\$0	\$5,333	\$5,333	\$5,333	\$5,333	\$5,333
Operator		\$0	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500
Operator/Laborer		\$0	\$1,750	\$1,750	\$1,750	\$1,750	\$1,750
[Name]/Admin		\$0	\$0	\$0	\$0	\$0	\$0
Total People		0	3	3	3	3	3
Total Payroll		\$0	\$9,583	\$9,583	\$9,583	\$9,583	\$9,583



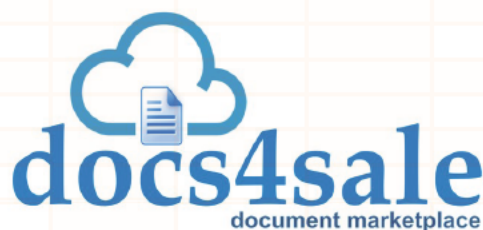
# Appendix

Table: Profit and Loss

Pro Forma Profit and Loss													
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Sales		\$0	\$0	\$0	\$0	\$0	\$0	\$48,666	\$40,666	\$177,333	\$7,333	\$2,700	\$2,700
Direct Cost of Sales		\$0	\$0	\$0	\$0	\$0	\$0	\$4,867	\$4,067	\$17,733	\$733	\$1,215	\$1,215
Other Costs of Sales	10%	\$0	\$0						\$407	\$1,773	\$73	\$122	\$122
Total Cost of Sales		\$0	\$0						\$4,473	\$19,507	\$807	\$1,337	\$1,337
Gross Margin		\$0	\$0						\$36,193	\$157,826	\$6,526	\$1,364	\$1,364
Gross Margin %		0.00%	0.00%						89.00%	89.00%	89.00%	50.50%	50.50%
Expenses													
Payroll		\$0	\$0						\$9,583	\$9,583	\$9,583	\$9,583	\$9,583
Marketing/Promotion		\$0	\$0						\$0	\$0	\$0	\$0	\$0
Depreciation		\$0	\$0						\$2,650	\$2,650	\$2,650	\$2,650	\$2,650
Insurance		\$0	\$0						\$833	\$833	\$833	\$833	\$833
Payroll Taxes	15%	\$0	\$0						\$0	\$0	\$0	\$0	\$0
Other	10%	\$0	\$0						\$4,067	\$17,733	\$733	\$270	\$270
Total Operating Expenses		\$0	\$0						\$17,133	\$30,799	\$13,799	\$13,336	\$13,336
Profit Before Interest and Taxes		\$0	\$0						\$19,060	\$127,027	(\$7,273)	(\$11,973)	(\$11,973)
EBITDA		\$0	\$0						\$21,710	\$129,677	(\$4,623)	(\$9,323)	(\$9,323)
Interest Expense		\$150	\$150						\$0	\$0	\$0	\$0	\$0
Taxes Incurred		(\$45)	(\$45)						\$5,718	\$38,108	(\$2,182)	(\$3,592)	(\$3,592)
Net Profit		(\$105)	(\$105)						\$13,342	\$88,919	(\$5,091)	(\$8,381)	(\$8,381)
Net Profit/Sales		0.00%	0.00%						32.81%	50.14%	-69.43%	-310.40%	-310.40%



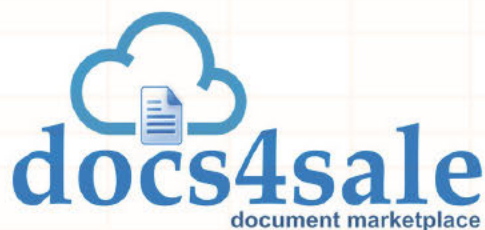
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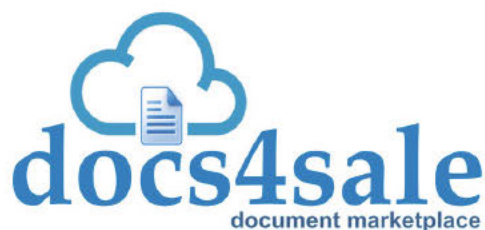
# Appendix

Table: Cash Flow

Pro Forma Cash Flow													
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Cash Received													
Cash from Operations													
Cash Sales		\$0							\$40,666	\$177,333	\$7,333	\$2,700	\$2,700
Subtotal Cash from Operations		\$0							\$40,666	\$177,333	\$7,333	\$2,700	\$2,700
Additional Cash Received													
Sales Tax, VAT, HST/GST Received	0.00%	\$0							\$0	\$0	\$0	\$0	\$0
New Current Borrowing		\$0							\$0	\$0	\$0	\$0	\$0
New Other Liabilities (interest-free)		\$0							\$0	\$0	\$0	\$0	\$0
New Long-term Liabilities		\$0							\$0	\$0	\$0	\$0	\$0
Sales of Other Current Assets		\$0							\$0	\$0	\$0	\$0	\$0
Sales of Long-term Assets		\$0							\$0	\$0	\$0	\$0	\$0
New Investment Received		\$0							\$0	\$0	\$0	\$0	\$0
Subtotal Cash Received		\$0							\$40,666	\$177,333	\$7,333	\$2,700	\$2,700



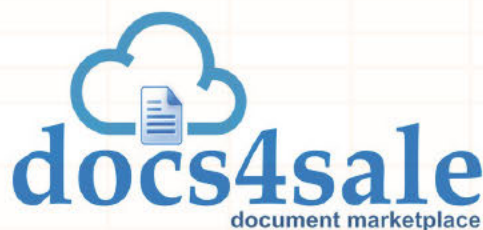
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# Appendix

Table: Cash Flow (Continued)

Expenditures	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Expenditures from Operations												
Cash Spending	\$0	\$0	\$0	\$0	\$0	\$0	\$9,583	\$9,583	\$9,583	\$9,583	\$9,583	\$9,583
Bill Payments	\$2,004							\$25,416	\$17,127	\$73,648	(\$968)	(\$2,266)
Subtotal Spent on Operations	\$2,004							\$34,999	\$26,710	\$83,231	\$8,615	\$7,317
Additional Cash Spent												
Sales Tax, VAT, HST/GST Paid Out	\$0							\$0	\$0	\$0	\$0	\$0
Principal Repayment of Current Borrowing	\$0							\$30,000	\$0	\$0	\$0	\$0
Other Liabilities Principal Repayment	\$0							\$0	\$0	\$0	\$0	\$0
Long-term Liabilities Principal Repayment	\$0							\$0	\$0	\$0	\$0	\$0
Purchase Other Current Assets	\$0							\$0	\$0	\$0	\$0	\$0
Purchase Long-term Assets	\$0							\$0	\$0	\$0	\$0	\$0
Dividends	\$0							\$0	\$0	\$0	\$0	\$0
Subtotal Cash Spent	\$2,004							\$64,999	\$26,710	\$83,231	\$8,615	\$7,317
Net Cash Flow	(\$2,004)							(\$24,333)	\$150,623	(\$75,898)	(\$5,915)	(\$4,617)
Cash Balance	\$697							\$133,258	\$283,881	\$207,983	\$202,068	\$197,451



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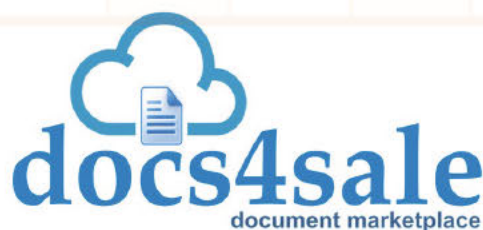
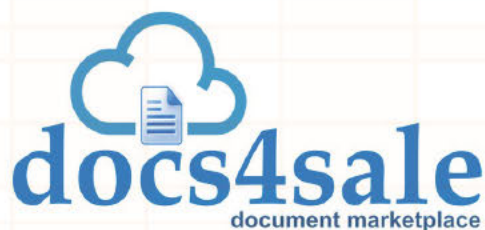


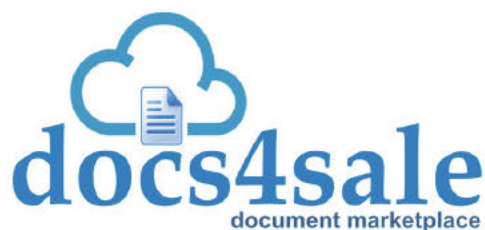


Table: Balance Sheet

Pro Forma Balance Sheet													
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Assets	Starting Balances												
Current Assets													
Cash	\$2,700	\$697	\$592						33,258	\$283,881	\$207,983	\$202,068	\$197,451
Other Current Assets	\$60,000	\$60,000	\$60,000						\$60,000	\$60,000	\$60,000	\$60,000	\$60,000
Total Current Assets	\$62,700	\$60,697	\$60,592						93,258	\$343,881	\$267,983	\$262,068	\$257,451
Long-term Assets													
Long-term Assets	\$233,000	\$233,000	\$233,000						\$16,000	\$516,000	\$516,000	\$516,000	\$516,000
Accumulated Depreciation	\$0	\$0	\$0						\$5,300	\$7,950	\$10,600	\$13,250	\$15,900
Total Long-term Assets	\$233,000	\$233,000	\$233,000						\$10,700	\$508,050	\$505,400	\$502,750	\$500,100
Total Assets	\$295,700	\$293,697	\$293,592						\$103,958	\$851,931	\$773,383	\$764,818	\$757,551



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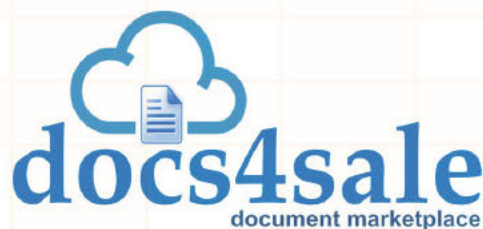




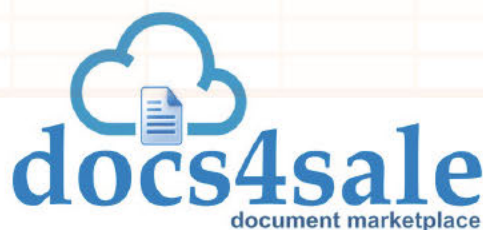
# Appendix

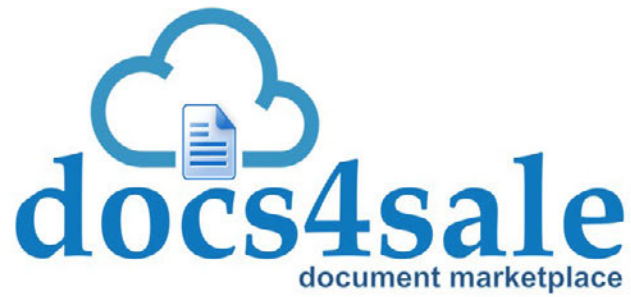
Table: Balance Sheet (Continued)

Liabilities and Capital	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Current Liabilities												
Accounts Payable	\$2,000	\$102	\$102					\$14,588	\$73,642	\$185	(\$0)	\$1,114
Current Borrowing	\$30,000	\$30,000	\$30,000					\$0	\$0	\$0	\$0	\$0
Other Current Liabilities	\$0	\$0	\$0					\$0	\$0	\$0	\$0	\$0
Subtotal Current Liabilities	\$32,000	\$30,102	\$30,102					\$14,588	\$73,642	\$185	(\$0)	\$1,114
Long-term Liabilities	\$0	\$0	\$0					\$0	\$0	\$0	\$0	\$0
Total Liabilities	\$32,000	\$30,102	\$30,102					\$14,588	\$73,642	\$185	(\$0)	\$1,114
Paid-in Capital	\$484,700	\$484,700	\$484,700					\$887,700	\$887,700	\$887,700	\$887,700	\$887,700
Retained Earnings	(\$221,000)	(\$221,000)	(\$221,000)					\$21,000	(\$221,000)	(\$221,000)	(\$221,000)	(\$221,000)
Earnings	\$0	(\$105)	(\$210)					\$22,670	\$111,589	\$106,498	\$98,118	\$89,737
Total Capital	\$263,700	\$263,595	\$263,490					\$89,370	\$778,289	\$773,198	\$764,818	\$756,437
Total Liabilities and Capital	\$295,700	\$293,697	\$293,592					\$103,958	\$851,931	\$773,383	\$764,818	\$757,551
Net Worth	\$263,700	\$263,595	\$263,490					\$89,370	\$778,289	\$773,198	\$764,818	\$756,437



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