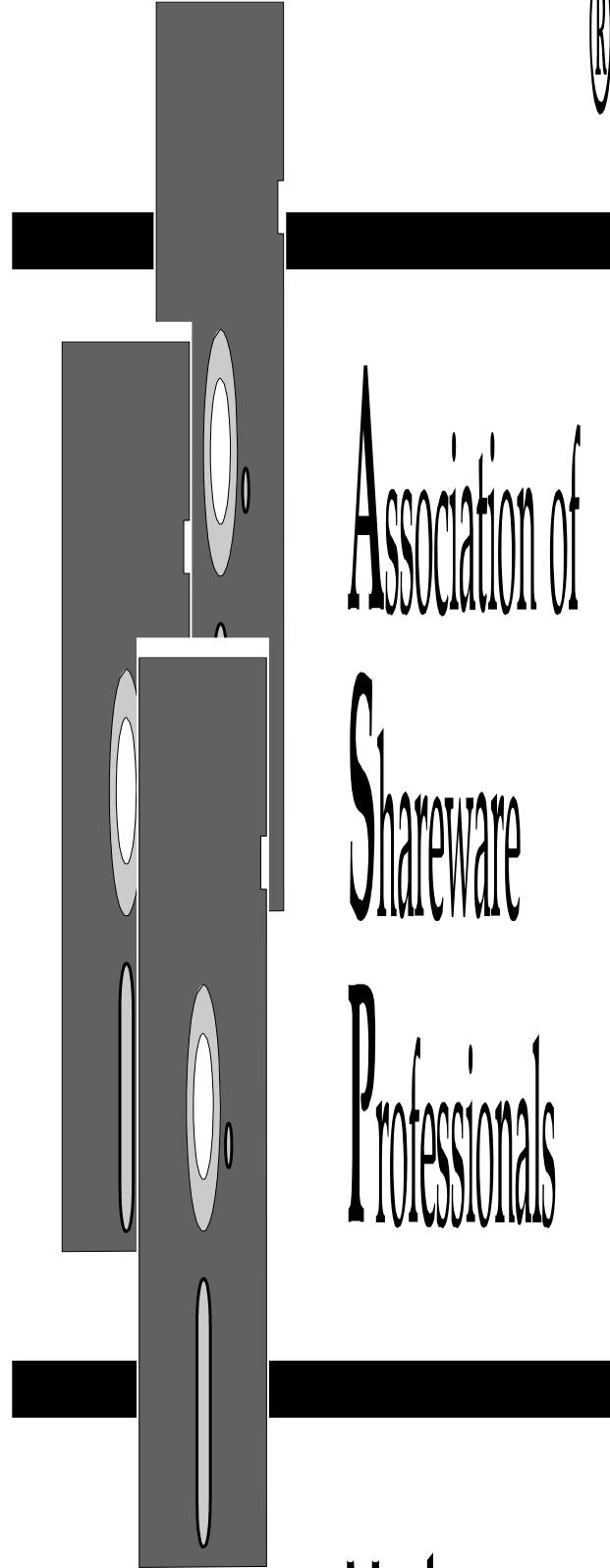


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Business Plan Mastertm

User's Guide

David A. Works
Grand Universal
7061 East Wesley Avenue
Denver, CO 80224



Association of
Shareware
Professionals

Member

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Introduction

Back in my younger days, I ran a small importing company. One of the sayings we used to pass around was "We may not be making any money, but we sure have fun!" Unfortunately that was very true. As a young kid out of college, it was a great thrill to drive all over the country, seeing new sights and having the impression that I was making a lot of money. But I wasn't, and it took me many years to discover why I didn't make money.

As foolish as it might sound, I recently attempted to re-enter the same market but in a different way. This time I put down my plans in writing. I found it to be a lifesaver! I originally had hoped to raise outside capital but that was not a realistic proposition. I eventually gave up on the idea before investing too much money in it. The point I am making is this - I wouldn't have known when to quit if I hadn't had my ideas, plans and assumptions in writing .

Even though I tried to raise money, I soon learned that the value of the plan far exceeded all the hype I originally was advised to include (through various books and consultants) to impress outside investors. I ended up writing the plan just for ME and found that others liked it better that way.

Every business needs a business plan and every business needs to keep their business plan current. It will be your road map to reach your goals and your guide to achieving what you want.

David A. Works

Requirements

In order to use "Business Plan Master[™]" you will need:

- An IBM PC or compatible
- A word processing program
- Lotus 1-2-3 v. 2.2 or greater or any spreadsheet program which can import Lotus *.WK1 files.

Optional:

- WordPerfect 5.1 (for *.WP pre-formatted files)
- Laser printer (fonts are nice too!)
- Spelling checker
- Grammar checker
- Thesaurus

Shareware

DEFINITION OF SHAREWARE

Shareware distribution gives users a chance to try software before buying it. If you try a Shareware program and continue using it, you are expected to register. Individual programs differ on details –some request registration while others require it, some specify a maximum trial period. With registration, you get anything from the simple right to continue using the software to an updated program with printed manual.

Copyright laws apply to both Shareware and commercial software, and the copyright holder retains all rights, with a few specific exceptions as stated below. Shareware authors are accomplished programmers, just like commercial authors, and the programs are of comparable quality. (In both cases, there are good programs and bad ones!) The main difference is in the method of distribution. The author specifically grants the right to copy and distribute the software, either to all and sundry or to a specific group. For example, some authors require written permission before a commercial disk vendor may copy their Shareware.

Shareware is a distribution method, not a type of software. You should find software that suits your needs and pocketbook, whether it's commercial or

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Shareware. The Shareware system makes fitting your needs easier, because you can try before you buy. And because the overhead is low, prices are low also. Shareware has the ultimate money-back guarantee – if you don't use the product, you don't pay for it.

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DISCLAIMER - AGREEMENT

Users of "**Business Plan Master™**" must accept this disclaimer of warranty: "**Business Plan Master™**" is supplied as is. The author disclaims all warranties, expressed or implied, including, without limitation, the warranties of merchantability and of fitness for any purpose. The author assumes no liability for damages, direct or consequential, which may result from the use of "**Business Plan Master™**".

"**Business Plan Master™**" is a "shareware program" and is provided at no charge to the user for evaluation. Feel free to share it with your friends, but please do not give it away altered or as part of another system. The essence of "user-supported" software is to provide personal computer users with quality software without high prices, and yet to provide incentive for programmers to continue to develop new products. If you find this program useful and find that you are using "**Business Plan Master™**" and continue to use "**Business Plan Master™**" after 30 days, you must make a registration payment of **\$34** to Grand Universal. The \$34 registration fee will license one copy for use on any one computer at any one time. You must treat this software just like a book. An example is that this software may be used by any number of people and may be freely moved from one computer location to another, so long as there is no possibility of it being used at one location while it's being used at another. Just as a book cannot be read by two different persons at the same time.

Commercial users of "**Business Plan Master™**" must register and pay for their copies of "**Business Plan Master™**" within 30 days of first use or their license is withdrawn. Site-License arrangements may be made by contacting Grand Universal.

This program is produced by a member of the Association of Shareware Professionals (ASP). ASP wants to make sure that the shareware principle works for you. If you are unable to resolve a shareware-related problem with an ASP member by contacting the member directly, ASP may be able to help. The ASP Ombudsman can help you resolve a dispute or problem with an ASP member, but does not provide technical support for members' products. Please write to the ASP Ombudsman at 545 Grover Road, Muskegon, MI 49442 or send a CompuServe message via CompuServe mail to ASP Ombudsman 70007,3536.

Shareware distributors, BBS's and others may distribute this program so long as they respect my requirements as outlined in VENDOR.DOC, SYSOP.DOC and LICENSE.DOC (all ASCII text files).

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You are encouraged to pass a copy of "**Business Plan Master™**" along to your friends for evaluation. Please encourage them to register their copy if they find that they can use it. All registered users will receive a copy of the latest version of "**Business Plan Master™**". (See LICENSE.DOC) If you have any other questions, please feel free to contact me at one of the following addresses.

| | |
|----------------|------------|
| CompuServe | 70400,153 |
| Delphi | DAVIDWORKS |
| GEne | D.WORKS3 |
| America OnLine | DAVIDW2959 |

Usage

Every business needs a business plan. Some can get along with a very simple plan while others may require a more complex plan. A good business plan is clear and concise and lays out your goals and plans. Good writing takes time and preparation. To save time, I have designed "**Business Plan Master™**" to be used verbatim.

I recommend that you use your business plan as a guide for your business. Refer to it often to check your progress. Update it periodically. I recommend annually or semi-annually. Keep your old copies for future reference.

Here are some ideas to get the most out of "**Business Plan Master™**":

- Print out this "User's Guide" and bind it. This way you can refer to it at your computer. It may also be handy to print out the other files as well as they are lengthy.
- Work only on copies of the documents.
- Keep your ideas simple and concise. Nobody likes to read long winded business plans.
- Allow several hours for the preparation of your business plan.
- Although the file BIZPLANM generates a business plan which is some 30 pages long, your may in fact be shorter or longer. Some sections may not apply to your business.

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- You should fill out the financial worksheets before spending time on the text.

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Files

- *.WP = WordPerfect 5.1 file
- *.DOC = ASCII text file
- *.WK1 = Lotus 1-2-3 v2.2 file

BIZPLANM.WP or BIZPLANM.DOC

[Business Plan Master] A file containing a sample business plan with sample text which you can use or modify.

BPMPROF.WK1

[BPM Proforma Financials] This file contains a large Lotus worksheet which will give you a cash flow forecast, balance sheet, income statement, ratio analysis, and financial comparisons.

BPMBREAK.WK1

[BPM Breakeven Analysis] A worksheet to help you determine your breakeven point.

BPMHIST.WK1

[BPM Historical Statements] A worksheet to allow comparisons between your past financial statements and your proforma statements.

USERSGDE.WP or USERSGDE.DOC

This User's Guide.

REGISTER.DOC

Registration details and order form.

All of these files and their particular usage are explained in more detail below.

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Business Plan Master™

This file contains boilerplate text and is already formatted for a well-written professional business plan. We will now explain how to complete the following sections:

Title Page

First replace [My Company] with your company's name. Fill in the correct address and phone number as well. Finally replace [Your Name] with your name and replace [DATE] with today's date.

Table of Contents

Many word processing programs can generate a table of contents automatically and can paginate automatically. If yours doesn't you may want to consider paginating manually.

Executive Summary

This is the page where pagination and your footer starts. Open up the footer and replace [My Company] with your company name. Be sure to start pagination at Page 1.

The remainder of this section should be written after the other sections are complete. It is a complete summary of your company and its objectives.

Go through and replace the following:

1. [My Company] to your company name. It is ok to do a global search-and-replace if your program supports that. If you are allowed to confirm each replacement, it is a good idea to do so.
2. [I/we] to whichever is appropriate. May also be globally replaced.
3. Most other changes are unique to this page and are obvious. Whenever you come across <Product> and <Service>, this means that the

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items following pertain either to a product oriented business or a service oriented business. Of course, if you see something you want to use, by all means do so.

4. Always look out for "XXX" this means to replace this with a number.

5. Also be on the lookout for my attempts at comedy (i.e. Ferrari Testarossa). A business plan doesn't have to be dry and boring. But it should be original so use your own jokes!

Be sure to include:

- Type of business you have or are starting.
- If you are currently in business, how are you doing?
- What form your business is in - proprietorship, partnership, corporations (Subchapter S, etc.)
- How are you going to be profitable and how profitable?
- What distinguishes your business from the competition?
- What are the financial rewards?

Financial Goals Table:

The data for this table is available from the BPM Proforma Financials (Stock Analysis) spreadsheet. The exact location is BZ1 through CE20. You must enter this manually from the BPM Proforma Financials.

The Management

Include either your resume (if proprietor) or short biographies (if partnership or corporation). Be sure to include all experience and information pertinent to this type of business. We have included samples in this section, rather than boilerplate. Then you will need to include a section on duties and responsibilities. This might incorporate a simple organization chart. Include salaries.

[My Company] History

If you have been in business, give a complete but brief history of your accomplishments to date. Short, succinct paragraphs are all that is truly necessary. Include all highlights whether positive or negative. The negative portions should include the lessons you learned and the steps taken to prevent a recurrence. This is very valuable. Everyone has made mistakes. Did you learn from them? Make sure your history ties into where you are going from now. Don't leave time gaps.

[Product, Service] Description

The readers of your business plan will want to know exactly what your product or service offering is. The length of this section is in direct proportion to the complexity of your service or product. Look one again for comments and suggested text in brackets which will need to be replaced. The complexity of your description will also be dictated by the audience your business plan is addressing. Investors may not understand all your technical lingo, whereas a partner with a technical background will want to see it all.

Objectives

Long Term

State very simply what your firm's long term objectives are. Long term should be considered 5-10 years. Pithy statements such as "market leader", "most profitable", etc. are obvious. What you need are clear direct statements of intent.

Short Term

Short-term goals are those to be met within 5 years. Again steer clear of pithy overused marketing mumbo jumbo and just state your intent backed up with a plan. Short-term goals should mesh invisibly into and support long term goals.

Competitors

List all your competitors along with their respective strengths and weaknesses. Discuss how you will compete against these strengths and weaknesses, if you intend to do so directly.

Our Competitive Advantages

Unless you can distinguish yourself from the competition, you may have a rough go of it. It is very important that you have an honest appraisal of your company strengths and weaknesses as well as the strengths and weaknesses of your competitors. Some may prefer to switch the position of this section with the section on "Competitors". However, if you have multiple products with different competitors, use a separate section for each product and examine the competition there.

Make sure that you speak to all of your competitors' strengths and weaknesses whether you intend to meet them or not, as well as how these strengths and weakness will impact your business.

This section has also been divided between <Product> and <Service>.

Summary

Because you have been so thorough in your explanation of your particular advantages, you need to summarize your competitive advantages so that your reader will get the gist of what you are saying.

Pricing

You will need to discuss at what price you will be offering your products or services. Respond to the following questions:

- How did you calculate this price?
- How does this price compare to your competition? Remember that price competition for a startup company is usually deadly for the startup company. It is better to offer more services or tangible benefits with a higher price.
- What pricing policy are you following (cost plus, market, seat-of-pants, etc.)?

Specific Markets

If you are entering several markets at once (not a good idea unless they are very compatible or the single line of products or services you are offering cross market lines) it is mandatory that you discuss your strategy for each market. This section uses sample text.

Market #1

General History

Give a specialized history of this market and how it pertains to your product. Keep in mind that you know your market better than anyone. Therefore outsiders may not understand it as you do. Try to imagine writing this for someone who knows nothing about your industry or product. This will help you keep your ideas simple and clear.

Entry Strategy

Discuss how you will enter (or have entered) this particular market in detail.

Growth Strategy

Having now entered this market, how will you maintain and increase your sales and service?

Market Size & Share

State directly what you expect to achieve in this market.

Other Markets

Use the same format for additional markets.

Targeting New Markets

In order to keep growing, you will need to either expand into your present market or address other markets. How are you going to do this?

Location

For many businesses, the location where you run your business is extremely important. This is true for manufacturing, distribution or wholesale businesses as well as many service industries and product-based industries where being close to clients and customers is very important.

Manufacturing Plan

This section does not apply to service businesses. Because of the difference in manufacturing processes, I have just included some sample text. You will need to address the following questions:

- What are your sources of supply? Do you have secondary sources?
- Which production method will you be using? Is it state of the art?
- How do you [will you] protect your cost advantage?
- Will you be a job shop or mass production?
- Are there any toxic or hazardous materials involved with your production [include by-products] and how will you handle them?
- What will be your quality control procedures?
- What do you estimate to be your capital asset requirements?

Research & Development

Probably also only for product based businesses, unless continuing education will play an important role in your service-based business. The following points need to be covered:

- List and explain your present research achievements.
- Who will control research efforts?
- Describe projects underway are planned for near future.

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- What has been your success in terms of rate of investment?
- Are any government funding sources available to you?
- Are you involved or seeking to be involved in any R&D partnerships?

Historical Financial Data

Simply include these statements in the "Attachment" area. Also discuss all assumptions, successes, problems, discrepancies and other items not obvious to the Casual observer. Also include the worksheet "BPM Historical Financials". These include valuable guides to industry standards for use in comparing your business with others in your field. For information on filling in this spreadsheet, see the section "BPM Historical Financial Worksheet" below.

Proforma Financial Data

Give a complete explanation of all your financial statements. Clear up anything that might not be obvious to the casual observer. For information on filling in this spreadsheet, see the section "BPM Proforma Worksheet" below.

Proforma Cash Flow Analysis

Assumptions

Just because the worksheets make sense to you, they probably won't make sense to anyone else. Also, you may forget what your own assumptions were. **BE SURE TO KEEP THIS UP-TO-DATE!**

Sales Forecast

Putting your growth rates here will help you remember what you forecast as well as presenting these numbers in a simplified fashion.

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Cash Flow Variables

You need to be forthcoming about any variables which may effect your cash flow. No business ever goes exactly according to plan. The idea is to show that you can keep on top of it when things go worse than expected and also when things go better than expected. Both can be dangerous!

Income Statement

Assumptions

Just because the worksheets make sense to you, they probably won't make sense to anyone else. Also, you may forget what your own assumptions were. **BE SURE TO KEEP THIS UP-TO-DATE!**

Risks & Variables

Share your assumptions and what might happen if your assumptions are wrong - positive or negative.

Balance Sheet

Cost Control

How do you plan to track your financial progress?

Ratio Analysis

Ratio analysis allows you to track your performance in accord with some financial conventions. These ratios will be closely looked at by bankers and others interested in investing in your business. More importantly, you should know where you stand.

Financial Standards

The two most popular sources of industry financial rations are Dun & Bradstreet's Industry Norms and the Robert Morris Associates tables. Both of these references should be available in your public library in the business

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reference section. These two items are copyrighted by their respective companies.

Breakeven Point

Taken from BPMBREAK.WK.1 spreadsheet.

Use of Money

This section is for those who are seeking to raise capital or debt financing. You need to let your prospective investors know where the money is going. Even close friends and family need to be kept informed about where the money is going. Consider the following questions:

- Where is the money going?
- Who is the supplier?
- What is the price?
- Model name and number.
- Are there any extra charges such as sales tax, installation charges and freight?
- How will this make this business more profitable?

BPM Historical Financial Worksheet

[Optional]

If you are already in business, then you have financial statements. You will need to include those in the "Attachment" area. You will find it useful to plug in that information into this file. This will allow you to compare your past financial history with the statements which will be generated by the other worksheets. This way you will be comparing apples to apples.

Description:

This worksheet was originally created in Lotus 2.2. It is one large worksheet. I had considered making a series of smaller "linked" worksheets, but decided that many users may not understand the usage of linked worksheets and therefore might lose data. Also, because it is one large worksheet, by using separate windows and separating the screen, you can instantly see the effect one area has on another. Also, I have placed protection on everything except

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the numbers. This is not to frustrate you, but to save you from making any changes which you have not thought through. To undo the protection use "/WGPD."

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Please keep in mind that any numbers already in the worksheet are purely examples. Each section is recorded as a range name.

The first items to be entered are the variables into the "Income Statement".

"F5 Go To - Statement Variables".

Enter

1. The percentage rates of returns you have experienced
2. Your state tax rate
3. Your federal tax rate.

Now you may proceed to enter in the remainder of the "Income Statement" information. This format should match most income statements. You may have to exercise some discretion as to where you should put specific items.

Move to the "Asset Worksheet"

"F5 Go To - Asset Worksheet".

Fill in:

1. The numbers in column K
2. The amount of goodwill in L25.

If you have other intangible assets, list them under "Goodwill" and then total them in L25. **DO NOT CHANGE THE LOCATION OF THIS TOTAL.**

Move to the "Balance Sheet"

"F5 Go To - Balance Sheet".

Next fill in the balance sheet. You will notice that your Fixed and Intangible Assets will be transferred over to this sheet. You will need to manually enter your depreciation rates in R14-T14.

Once you have completed this, the other sheets will be automatically computed.

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To print out any section of this worksheet, just use the "/PPR #Range Name#" command and you can have it printed out. I strongly suggest printing out each area separately, otherwise it will look weird.

Locations:

| | |
|----------------------|----------|
| Income Statement: | A9:G70 |
| Statement Variables: | A70:G78 |
| Asset Worksheet: | H1:N28 |
| Balance Sheet: | O1:V51 |
| Ratio Analysis: | N51:V77 |
| D&B | W1:AH62 |
| RMA | AI1:AP52 |

BPM Proforma Worksheet

You may have a great business idea, but if it doesn't make financial sense, you mustn't go any further. The purpose of this large worksheet is to test the financial validity of your idea. This section is undoubtedly the most complex, but it is the most vital. Without some hope of financial success, there is no reason to start or continue a business. Even if you find that your idea is not viable or does not meet your own personal expectations, this exercise will be well worth the time and effort to determine that fact.

Description:

This worksheet was originally created in Lotus 2.2. It is one large worksheet. I had considered making a series of smaller "linked" worksheets, but decided that many users may not understand the usage of linked worksheets and therefore might lose data. Also, because it is one large worksheet, by using separate windows and separating the screen, you can instantly see the effect one area has on another. Also, I have placed protection on everything except the numbers. This is not to frustrate you, but to save you from making any changes which you have not thought through. To undo the protection use "/WGPD".

Please keep in mind that any numbers already in the worksheet are purely examples. Each section is recorded as a range name.

Cash Flow Projections A6:AR64

This is a very large worksheet to help you track your cash flow. You may want to print out just this section to get a handle on what is involved. The best way to do that is to print it either in a smaller font using something like the add-in "Allways" or through your printer in compressed mode and/or sideways.

IMPORTANT NOTE:

REMEMBER THAT ENTRIES IN ONE AREA OF THE WORKSHEET WILL EFFECT OTHER AREAS OF THE WORKSHEET. DO NOT MAKE CHANGES IN THE FORMAT OF THE WORKSHEET UNTIL YOU ARE VERY CONFIDENT OF THOSE CHANGES. WORK ON A BACKUP COPY.

The best way to learn the relationships in the worksheet is to look at cells where it is obvious a calculation is being made. In general, the cash flow chart feeds into the Income Statement, which feeds into the Balance Sheet which feeds into the ratios and analyses.

After you feel you have an idea of what is involved, go to the "Variables" area.

"F5 Go To - Variables".

Here is what you need to fill in:

Cash Reserve: You don't want to end any month with \$0 or less in the bank. What will your cash reserve be? The worksheet will automatically determine how much of a bank loan you will need based on this figure.

Mark Up: How much will you mark up your product? This is important for figuring inventory. If you have a service business, enter 100%. This will give you no inventory.

Freight %: What percentage of inventory cost will your inbound freight be?

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If you have a service business, there will be none as this amount is figured as a percentage of inventory and you will have no inventory (due to the above entry).

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Commission: How much commission (%) will you pay on sales? You might have this in a service business as finder's fees.

Beg Cash: How much are you starting out with?

Having completed this, I would suggest you look at the "Cash Receipts" area. I have used percentages which are typical if you grant terms of 2/10,n/30 (2% cash discount within ten days, otherwise net 30 days). If you expect your terms to be different you may adjust accordingly by changing the percentages next to the month. (Remember that they are protected so you will need to unprotect them).

Now you can fill in some of your costs such as rent, utilities, telephone, etc. - the ones which you will comfortable with now. Don't touch Commissions, Inventory or Freight-In as they are automatic calculations. If you feel secure that these costs are going to be stable you can copy them across the width of the worksheet.

Now, you can enter in sales goals. I left this purposely for last. Controlling costs is far more important than getting tons of sales. If your costs are not in line, you will be tempted to "fudge" on the sales. Having determined your costs up front will help you to be more honest.

Take your time with the other items on the worksheet. It is very important to get these numbers correct because all of the other reports are derived from this one cash flow statement.

You will also notice that I left no entries for the State Tax and Federal Tax areas. This is because tax law is not something I desire to keep up on and there are too many variables. If you are profitable you will need to make quarterly estimated tax payments. At the time of this writing (an election year) there were many changes in the wind. I suggest you contact the IRS for their free publication on small business taxation - Publication 334 (number may change).

I have devised this worksheet to be all you need. If you have more products or other costs which need to be included, take your time changing the worksheet. Make sure you are very familiar with its operation and always fiddle around on copies, not on originals. It is a lot of work to rebuild this type of material. I know. While putting the finishing touches on this worksheet my hard drive fizzled. I recovered all of "Business Plan Master™" except this one worksheet. Lost a lot of time. But please...do feel free to alter anything which does not meet your needs. This is why I have designed this program in this fashion. Registered users may contact me if they have any questions or are in need of customization or modification information.

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Asset Worksheet AS1:BC19

This is a very simple worksheet which asks you to enter your proposed assets. They are totaled automatically and are used in the balance sheet.

Income Statement AS77:BC139

This is automatically generated from the cash flow worksheet. This is often referred to as a "Profit & Loss Statement". Hopefully, you will see a profit! I have included information on year-to-year percentage changes for your own information.

It is very important that you enter the correct numbers in the "Statement Variables" area.

"F5 Go To - Statement Variables".

Enter

1. The percentage rates of returns you project
2. Your state tax rate
3. Your federal tax rate.

Balance Sheet AS140:BC189

Also automatically generated. This shows the relationship of your assets, liabilities, and your net worth.

Ratio Analysis AS190:BC215

Now you can analyze the Income Statement and the Balance Sheet. You can begin to see if your idea is healthy or not.

Dun & Bradstreet Industry Norms BD1:BO59

None of the ratios mean anything until you can compare them to others in your industry. The "Industry Norms" are compiled on the basis of SIC Code numbers. Not all numbers are available, so if yours isn't use the closest you can find. You do not want to be in the lower range of numbers nor do you

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want to be beyond the highs. No one will believe you if you are higher. If you are low, it will be very hard to get anyone to fund you as most projections are believed to be optimistic. Available from most public libraries.

RMA BP1:BX52

Another set of industry statistics comes from the Robert Morris Associates. The same advice holds for these as for the D&B reports. Available from most public libraries.

Explanations of the specific ratios and how they are calculated in the D&B and RMA are included in their respective books.

Break Even Worksheet

This is a simple worksheet to help you determine your breakeven point. All you have to do is enter the numbers in the noted areas.

The two items you may not know are price and quantity. Price is defined as the price at which you will be selling your product. The quantity is the number sold. Everything else you should already know.

So, if you want to know your breakeven price and you know everything else enter it in. Then hit "<Alt> p". This solves for price.

If you want to know your breakeven quantity, enter everything else and then hit "<Alt>-q". This solves for quantity.

Please remember that Profit always equals \$0.

Once again, you can modify the worksheet if it doesn't totally meet your needs.

"Business Plan Master™"

REGISTRATION FORM

"Business Plan Master™" is shareware and is copyrighted by David Works. You have 30 days to evaluate "Business Plan Master™". After that time, you are required to register the copy in your possession. The registration fee is \$34. When you register, you will receive the following:

- A disk with the most recent version.
- One free upgrade.
- A minimum of three months support via one of the online services listed below, or by US Mail.

Name _____

Company Name _____

Address _____

City _____ State _____ ZIP _____

P.O. # _____

How many copies do you need? _____ (\$34 ea.)

Type of computer: PC or compatible _____ Macintosh _____

Size of disk desired: 5¼ _____ 3½ _____

Where did you get your copy of "Business Plan Master™"?

\$34

Send to:

Grand Universal

David A. Works
7061 East Wesley Avenue
Denver, CO 80224

| | |
|----------------|------------|
| CompuServe | 70400,153 |
| Delphi | DAVIDWORKS |
| GEnie | D.WORKS3 |
| America OnLine | DAVIDW2959 |