

BUSINESS PLAN - GOLDEN INVESTIMENTOS NEW BUSINESS UNIT (Casa de Análises)

Forecast results - Casa de Análises - "Golden Investimentos"						
	Year 1*		Year 2*		Year 3*	
Revenue	\$ 104		\$ 261	10	\$ 391	100
	520,00	100%	300,00	0%	950,00	%
BRONZE PACKAGE (Access to 1 pillar)	\$ 41		\$ 104		\$ 156	
	760,00	0,40	400,00	1,00	600,00	1,50
BRONZE PACKAGE - price per month (29USD)	\$ 348,00		\$ 348,00		\$ 348,00	
BRONZE PACKAGE - nr of estimated clients	120		300		450	
SILVER PACKAGE (Access to 2 pillars)	\$ 31		\$ 79		\$ 119	
	800,00	0,30	500,00	1,00	250,00	1,14
SILVER PACKAGE - price per month (53USD)	\$ 636,00		\$ 636,00		\$ 636,00	
SILVER PACKAGE - nr of estimated clients	50		125		187,5	
GOLDEN PACKAGE (Access to 4 pillars)	\$ 30		\$ 77		\$ 116	
	960,00	0,30	400,00	0,74	100,00	1,11
GOLDEN PACKAGE - price per month (86USD)	\$ 1 032,00		\$ 1 032,00		\$ 1 032,00	
GOLDEN PACKAGE - nr of estimated clients	30		75		112,5	
buying expenses	\$ -	0%	\$ -	0%	\$ -	0%
Gross margin	\$ 104		\$ 261	10	\$ 391	100
	520,00	100%	300,00	0%	950,00	%
Payroll	\$ 64		\$ 96	37	\$ 128	
	154,24	61%	230,86	%	307,48	33%
Taxes (depends on the country, tax on the land we use, everything excepts for VAT or taxes on income)	\$ -	0%	\$ -	0%	\$ -	0%
overhead	\$ 8		\$ 5		\$ 5	
	949,00	9%	833,00	2%	851,00	1%
Gross operating profit	\$ 31	30%	\$ 159	61	\$ 257	66%

	416,76		236,14	%	791,52	
Rent						
Leasing pay back						
Interests	\$ -		\$ -		\$ -	
Depreciation expenses	\$ -		\$ -		\$ -	
	\$ 31		\$ 159	61	\$ 257	
Income before taxes	416,76	30%	236,14	%	791,52	66%
Taxable result	\$ 31		\$ 190		\$ 448	
	416,76		652,90		444,41	
Taxes on profit (27,5%)	\$ 8		\$ 52		\$ 123	
	639,61		429,55		322,21	
	\$ 22		\$ 106	41	\$ 134	
Net income	777,15	22%	806,59	%	469,30	34%
Depreciation expenses	\$ -		\$ -		\$ -	
	\$ 22		\$ 106	41	\$ 134	
Self financing capacity(*)	777,15	22%	806,59	%	469,30	34%
Loan payback	\$ -		\$ -		\$ -	
	\$ 22		\$ 106		\$ 134	
Cash flow balance	777,15		806,59		469,30	
(*) or Cash Flow						

From this forecast analysis, we will reach the break-even point in the first year, as we have a lot of advantages in not having a hard costs structure, by using the main facilities of the existing company. We can conclude that the prices are well defined, and if our goals are met as expected, the new department will be profitable since the first year!

NOTE: Original document can be found [here](#)

6) Cost structure

Estimated costs:

- As we are going to open a new department, within the existing company (Golden Investimentos), the investment and operational costs will not be very high. It will be more about hiring qualified human resources (3 Analysts), investing on the product promotion and on the technology development.

Below we can look into our detailed cost structure for the 1st year:

Exhibit 4:

BUSINESS PLAN - PROJECT "CASA DE ANÁLISE - GOLDEN INVESTIMENTOS" - COST STRUCTURE PREDICTION (IN BRL)

	UNI TS	UNIT PRICE	TOTAL PRICE (BRL)	TOTAL PRICE (IN USD)
Initial Investments Costs				
Intangible Assets				
Website and backend development	1	R\$ 10.000,00	R\$ 10.000,00	\$1.900,00
Internal marketing campaign	1	R\$ 2.000,00	R\$ 2.000,00	\$380,00
Tangible Assets				
Office desks	2	R\$ 750,00	R\$ 1.500,00	\$285,00
Office chairs	3	R\$ 400,00	R\$ 1.200,00	\$228,00
Computers	3	R\$ 3.500,00	R\$ 10.500,00	\$1.995,00
Computers' accessories	3	R\$ 500,00	R\$ 1.500,00	\$285,00
Total Investment Costs			R\$ 26.700,00	\$5.073,00
Human Resources Costs				
Research Analyst - Stock Markets * Fixed Income	1	R\$ 48.000,00	R\$ 48.000,00	\$9.120,00
Research Analyst - Investment Funds & Alternative Investments	1	R\$ 48.000,00	R\$ 48.000,00	\$9.120,00
Head of Research	1	R\$ 96.000,00	R\$ 96.000,00	\$18.240,00
Total Human Resources Costs (Per Year)			R\$ 192.000,00	\$36.480,00
Operating Costs				
External Accountability consultant	12	R\$ 200,00	R\$ 2.400,00	\$456,00
Website and backend support	12	R\$ 500,00	R\$ 6.000,00	\$1.140,00
Marketing campaigns	12	R\$ 1.000,00	R\$ 12.000,00	\$2.280,00
Total Operating Costs (Per Year)			R\$ 20.400,00	\$3.876,00
TOTAL ESTIMATED COSTS OVER THE 1ST YEAR				
			R\$ 239.100,00	\$45.429,00

NOTE: Due to the nature of this business and to the way it has been set within the existing company, we have mainly fixed costs, except for HR costs, which will vary according to the number of existing customers.