

<i>Executive Summary</i> _____	3
<i>Company Analysis</i> _____	4
Name _____	4
Company History/Current Situation _____	4
Goals _____	4
Company Location and facilities _____	4
Legal Form of Ownership/Profile of the Management Team _____	4
Insurance _____	5
<i>Market Analysis</i> _____	6
Product _____	6
Price _____	6
Distribution _____	6
Promotion/Advertising _____	6
Industry History/Trends _____	6
Target Market and Customer Base _____	7
Barriers to Entry _____	7
Growth Opportunities _____	7
Trade Agreements _____	7
Exit Strategy _____	7
Company Revenues (projected) _____	8
<i>Financial Analysis</i> _____	13
Start-up Cost Estimates _____	13
Income Statement _____	13
Balance Sheet _____	13
Personal Financial Statements _____	13
Company & Legal Documents _____	13

Company Analysis

Name

The company's name is Refurbish, Incorporated which is descriptive in what the company does. It is specifically inconspicuous due to financial institution requests.

Company History/Current Situation

Refurbish originally started in 1996 when the principals Gadda Mooga and Edgar Pekin met. Each individual owned a house, so they decided to rent one as rental income and as a tax deduction. The home has been consistently rented since 1996 and the owners have learned a great deal about working with tenants, maintenance, etc. Over the years, the owners decided they enjoyed being a landlord and working with tenants, so they have decided to take the business to the next level.

In early 2001, Refurbish incorporated and is an S-Corporation in the buying and selling of real estate. Refurbish will buy homes and commercial buildings in need of repair below market value, and refurbish them to market conditions and sell.

Refurbish is currently in the process of arranging financing through a local lending institution and has obtained credit from MasterCard and American Express. The money will be used to purchase homes and buildings that are 'good buys'. Refurbish estimates that two or three monthly mortgage payments will be made in the time a contractor is hired, materials purchased, and job completed. The money will be used to pay the monthly mortgage, fund materials, pay contractors, and for general cash flow.

Refurbish's goal is to buy and sell homes and single dwellings up to 6-plexes. Refurbish will be concentrating on two types of properties, those that can be fixed and sold, and those that are attractive for rentals. Refurbish is particularly interested in buildings that are structurally sound, however need substantial work to make them habitable. These buildings can usually be found at low prices, and with modest expenditures, can be rehabilitated into nice, sturdy, homes. Refurbish estimates buying two buildings in calendar year 2001. This will depend on the properties that are available. To mitigate Refurbish's risk, initially they plan on pursuing homes that require less work and lower profits. This will allow them to further enhance their skills and experience.

Goals

- Within three years, Refurbish will have bought and rehabilitated six properties. Annual net income of \$14,000 - \$21,000.
- Within five years, Refurbish will have experience with 10 properties and retain four as rental properties. Annual net income of \$26,000 - \$36,000 (\$21,000-\$38,000 for selling homes and \$5,000 - \$8,000 for rental income)

Company Location and facilities

Refurbish is being operated out of the owners' home. They have established a home office where they manage the paperwork and daily operations. The office is complete with computer, phone, printer, and desk.

Legal Form of Ownership/Profile of the Management Team

Refurbish, Inc. has been organized as an S-Corporation with Gadda Mooga and Edgar Pekin splitting ownership 50/50. Edgar Pekin will be President and Gadda Mooga will be Secretary and Treasurer. Gadda Mooga will be primarily responsible for the finances.

The S-Corporation was chose in order to protect the owners from liability. Refurbish's advisor is attorney Jeff Minor.

Company Revenues (projected)

	2001	2002	2003	2004	2005
Property Sales	1	2	2	2	2
Sale of Property	60,000	60,000	60,000	60,000	60,000
Property Revenue	60,000	120,000	120,000	120,000	120,000
Rental Property	1	2	3	4	5
Monthly Rent	800	800	800	800	800
Rental Revenue	9,600	19,200	28,800	38,400	48,000
Total Revenue	\$69,600	\$139,200	\$148,800	\$158,400	\$168,000

Financial Analysis

Start-up Cost Estimates

Appendix B

Income Statement

Appendix D, 12-months ending December 31, 2001 - 2005

Balance Sheet

Appendix E, 12-months ending December 31, 2001 - 2005

Personal Financial Statements

Appendix F

Company & Legal Documents

Appendix G

Appendix E

Refurbish, Inc.
Balance Sheet
For the 12-Months Ending December 31st

	2001	2002	2003	2004	2005
Cash in Bank	5,000	12,724	12,717	11,809	11,401
Line of Credit(LOC)	70,000	35,000	35,000	35,000	35,000
Office Supplies/Equipment	1,000	1,000	1,000	1,000	1,000
Rental Deposits	400	800	1,200	1,600	2,000
Total Current Assets	\$ 76,400	\$ 49,524	\$ 49,917	\$ 49,409	\$ 49,401
Real Estate	80,000	160,000	240,000	320,000	400,000
Total Long-term Assets	\$ 80,000	\$ 160,000	\$ 240,000	\$ 320,000	\$ 400,000
Total Assets	\$ 156,400	\$ 209,524	\$ 289,917	\$ 369,409	\$ 449,401
Accounts Payable(Contractors)	3,000	6,000	6,000	6,000	6,000
Notes Payable(LOC)		35,000	35,000	35,000	35,000
Income Taxes Payable		2,000	2,500	3,300	4,400
Current Portion of Long-term Debt	524	1,224	1,924	2,624	3,324
Total Current Liabilities	\$ 3,524	\$ 44,224	\$ 45,424	\$ 46,924	\$ 48,724
Mortgage Payable	45,000	105,000	165,000	220,000	275,000
Total Long-term Liabilities	45,000	105,000	165,000	220,000	275,000
Total Liabilities	\$ 48,524	\$ 149,224	\$ 210,424	\$ 266,924	\$ 323,724
Common Stock	1,000	1,000	1,000	1,000	1,000
Beginning Retained Earnings	-	4,832	12,556	20,273	27,082
Current Earnings	4,832	7,724	7,717	6,809	6,401
Total Net Worth	107,876	60,300	79,493	102,485	125,677
Total Liabilities & Net Worth	\$ 156,400	\$ 209,524	\$ 289,917	\$ 369,409	\$ 449,401

SMALLBUSINESSPOINT.COM

The Business Plan Generator

SmallBusinessPoint.com was created as a result of introspective realization of skills, experiences, and dreams. These three collective entities, combined with a heavy dose of entrepreneurship, are the motivation behind 'The Business Plan Generator'. Many people dream of owning their own business or doing what they want to do. However, few people follow their dreams to success. Whatever the reason, adequate direction should not be one. The purpose of 'The Business Plan Generator' is to give you the direction needed to identify your skills, exercises to generate ideas, resources to evaluate the venture, questions to ask in the business plan, and key indicators to measure implementation.

The SmallBusinessPoint.com concept was not born in a day, but over time. Today, the concept continues to evolve as we incorporate more of our skills and bring in new ideas daily. We at SmallBusinessPoint.com, currently combine the experiences, knowledge and education of: engineering, marketing, finance, banking, supply chain management, venture capital, MBA, business ownership, professor of entrepreneurship, logistics, writer, and publisher (just to name a few), and a healthy dose of enthusiasm. This enthusiasm is the product of setting our dreams in motion and helping others find the road to their dreams.

SmallBusinessPoint.com appreciates the opportunity to help you, and wishes you the best of success.

We believe in your dreams!