

## EXECUTIVE SUMMARY OF A FINANCIAL SERVICES BUSINESS

**Introduction:** ABC Property Investments is financial planning, investment services, and sustainability consultancy business registered in Miami Gardens, Florida. The Company helps individuals with professional financial advice and services according to their particular needs, including financial literacy, purchasing property, business start-up plans, credit building knowledge, financial planning, and home seeking assistance. The management has extensive experience and expertise in providing solutions customized to the needs of their customers, preventing costly mistakes, and mitigating risk. The Company has been successfully operational since 2017 and plans to expand its operations through acquiring a building and marketing campaign. The management seeks **\$1.5M** as a bank loan to bring this venture to long-term success.



ABC Property Investments is registered in the state of Florida and headquartered in Miami Gardens. Ownership is held by Mrs. XYZ.

**Market Needs:** The Company will address the following market needs:

- Professionals need financial advice to differentiate themselves in this post-pandemic era.
- Businesses need financial solutions to navigate through this economic recession.
- Lenders need guidance on banking products and solutions.
- Entrepreneurs need consulting to help them position their start-ups for growth and funding opportunities.

**Business Model:** The Company earns its revenue from Personal Financial Planning and Investment Services, Financial Management Consulting, Brokering and Dealing Insurance Planning, and Trust Services. The Company's major operational expenses comprise supplies, marketing, advertising, website maintenance, communication, traveling, and personnel remuneration.

**Opportunity:** Over the five years to 2026, the Financial Planning and Advice industry is expected to benefit from appreciating asset values and higher yields in equity and fixed-income markets, as economic concerns caused by COVID-19 (coronavirus) rendered in 2020. Accordingly, industry revenue is expected to increase at an annualized rate of 3.4% to \$62.5 billion over the five years to 2026. As the economy improves, the number of wealthy households and institutions requiring financial management services will likely increase. Rising borrowing costs and geopolitical tensions are anticipated to encourage consumers to consult professional services for managing their finances and protecting their assets. In addition, the emergence of Robo-advisors and other financial technology companies offering financial planning will likely continue to make industry services more accessible for many customers, increasing the flow of assets into the industry over the next five years.

**Market Size:** According to market research firm IBIS World, Florida accounts for around 10% of the Financial Planning & Advice industry in the U.S., which is estimated to have \$5.29 billion revenue in 2021

with over 11K businesses in the State. Overall, the Financial Planning & Advice industry has seen an average annual growth rate of 2.1% over the last five years. The industry is projected to see an average annual growth rate of 3.4% over the next five years, estimating the industry revenue of Florida at \$6.25 billion in 2026 with 1,265 businesses. These trends bode exceptionally well for organizations such as ABC Property Investments, as they show the market's long-term potential and industry in general.

**Target Market:** The target market for the services offered by ABC Property Investments will be real estate investors, banks / commercial lenders, minorities, low-income and medium-income individuals, land developers, tax liens, and property auctions. Based on market research, the major market segments for the industry are as under:

**Individuals and Households:** In 2021, individuals and household clients will comprise 40.4% of industry revenue.

**Businesses and Governments:** Accounting for an estimated 59.6% of industry revenue in 2021, companies and government institutions make up a significant downstream market for industry operators.

**Marketing:** The Company plans to execute an organic sales strategy via social media campaigns. The Company will also use media assets to develop affiliate marketing relationships and revenues. The Company will focus on business to customer service provisioning model, and marketing will be done with the help of the website, e-mail marketing, postcards, printed material, google ads, and Search Engine Optimization (SEO) to give more traction. The Company will also drive a strong word of mouth, which is of utmost importance for businesses.

**Management:** Mrs. XYZ is the Owner and President of ABC Property Investments. She is a seasoned business professional who is well connected and attuned to her targeted market's needs. XYZ has over five years of practical experience in the industry. Her work ethic and business acumen will be the key drivers that propel this venture to achieve lasting success.

**Financial Overview:** The Company expects steady growth over the first five years of operation and projects the following revenue to be generated:

	Year 1	Year 2	Year 3	Year 4	Year 5
Revenue	\$1,443,096	\$1,700,850	\$2,041,020	\$2,444,589	\$2,928,177

**OBJECTIVE**

The purpose of this plan is to provide financial institutions with the information necessary to evaluate the scope and future growth of ABC Property Investments in the marketplace. In addition to serving as a roadmap for management, the plan will show that:

- 1) a significant market opportunity exists when analyzing the current market demands and competitive landscape;

- 2) the management team set in place is qualified to execute on a well-thought-out operational, marketing, and sales strategy, and
- 3) The correct capital structure will allow for a long-lasting, profitable business.

To achieve the Company's objectives, ABC Property Investments seeks **\$1.5M** in total funding. The funding will be allocated in various ways, including assets acquisition, staffing, operations, and marketing initiatives. The investment risk is minimal based on the management experience and industry growth rates. ABC Property Investments' financial model shows consistent growth for the brand over the next five years. By year five, plans call for the Company to achieve **\$3M** in annual gross revenue with a net profit of **\$870K** or approximately **30%**.