

# ***SageTalk, LLC***

***Building Your Dynamic Future***

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Your Business, Inc.

## **Better Business Plan**

Financial Information Measured In Dollars [ <b>Money</b> ]		
<b>The Source</b>		
Sales [To Customers]		
Direct Costs [Variable = "Materials"]	(minus)	
Net Sales [Your Value = "Time"]		
Labor [Gross Wages** _____ x (minimum) of 1.25]	(minus)	
Overhead [Fixed]	(minus)	
Net Income	*	
<b>The Destination</b>		
Taxes	[30%]	A)
Banker		B)
Owner**		C)
Net Income is Equal to (B + C) / (100% - A%)		*

\* This is the same number.

\*\* Quick Formula: Direct Labor x 3 = Customer Pays for Value

Productive Units [ <b>Time</b> ]		
Days		
Hours Each Day		
Billable Hours		

<b>Rate Per Hour</b> [Your Value / Billable Hours]		
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