



Simple Worth Worksheet

A rough, do-it-yourself way to think about value. Fill in your own numbers.

Please note: this worksheet gives a rough **estimate only**. It is not an appraisal or professional valuation. Please confirm any value with your accountant or a qualified valuator.

Step 1: Your yearly earnings

Yearly profit before tax (\$)	_____
Add back: your own pay or draws (\$)	_____
Add back: personal costs run through the business (\$)	_____
Add back: one-time costs this year (\$)	_____
Add back: interest and depreciation (\$)	_____
= SDE: what the business earns for one working owner (\$)	_____

Step 2: Apply a rough multiple

Small owner-run businesses often sell for a modest multiple of SDE. BDC says small to medium-sized businesses often range between 3 and 6 times EBITDA, depending on industry and market. Smaller, owner-dependent businesses are often lower.

SDE × low multiple _____ = (\$)	_____
SDE × high multiple _____ = (\$)	_____

Step 3: What could move it up or down?

- ☐ Steady or growing profits (up)

- ☐ Loyal customers who don't rely only on you (up)

- ☐ A long, transferable lease (up)

- ☐ One very large customer (down)

- ☐ Old equipment needing replacement (down)

Step 4: Check it

Compare with our free online estimate, then ask your accountant or a Chartered Business Valuator for a firm figure.

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