

## Financial Projection Model

This spreadsheet walks you through the process of developing an integrated set of financial projections.

To use this model, simply complete any information asked for found in the color yellow.

*Example:* Fill in boxes that look like this

A number found in the color green is optional information that you can complete.

*Example:* Check these assumptions

Otherwise, any information found in black type is automatically calculated for you.

Although the cells that are calculated are locked (or protected), you can turn off this protection to modify the sheets.

To do this, select "Tools" from the menu bar at the top of the screen. Then select, "Protection."

Finally, select "Unprotect Sheet" and you will be able to edit any labels or formulas.

Before you begin, we need some information about your business to best customize your financial statements.

**Please enter the name of your business in the box below:**

The first six worksheets in this workbook are steps you will need to complete. They are titled:

1. Required Start-Up Funds
2. Salaries and Wages
3. Fixed Operating Expenses
4. Projected Sales Forecast (2 sheets)
5. Cash Receipts and Disbursements

The sixth step titled, "Beginning Balance Sheet" is for *existing* businesses only.

**Begin by clicking on the tabs below**

**Enter Your Business Name Here  
Required Start-Up Funds**

02.Nov.17

Required Start-Up Funds	Amount	Totals	Depreciation	Notes
<b>Fixed Assets</b>				
Real Estate	\$ -			
Buildings	-		20.00 years	
Leasehold Improvements	-		7.00 years	
Equipment	-		7.00 years	
Furniture and Fixtures	-		5.00 years	
Vehicles	-		5.00 years	
Other Fixed Assets	-		5.00 years	
<b>Total Fixed Assets</b>		-		
<b>Operating Capital</b>				
Pre-Opening Salaries and Wages	-			
Prepaid Insurance Premiums	-			
Beginning Inventory	-			
Legal and Accounting Fees	-			
Rent Deposits	-			
Utility Deposits	-			
Supplies	-			
Advertising and Promotions	-			
Licenses	-			
Other Initial Start-Up Costs	-			
Working Capital (Cash On Hand)	-			
<b>Total Operating Capital</b>		-		
<b>Total Required Funds</b>	\$	-		

Sources of Funding	Amount	Totals	Loan Rate	Term in Months	Monthly Payments
Owner's Cash Injection	0.00%	-			
Outside Investors	0.00%	-			
<b>Additional Loans or Debt</b>					
Commercial Loan	0.00%	-	9.00%	84.00	\$0.00
Commercial Mortgage	0.00%	-	9.00%	240.00	\$0.00
<b>Total Sources of Funding</b>	0.00%	\$ -			\$0.00

**Enter Your Business Name Here**  
**Salaries and Wages**

Salaries and Related Expenses	#	Assumptions	Wage Base	<u>Monthly</u>	<u>Year One</u>	<u>Year Two</u>	<u>Year Three</u>
Percent Change						3.00%	3.00%
<b>Salaries and Wages</b>							
Owner's Compensation	0			\$ -	-	-	-
Salaries	0			-	-	-	-
<b>Wages</b>							
Full-Time Employees	0			-	-	-	-
Estimated Hours Per Week		40.00					
Estimated Rate Per Hour		\$ 9.00					
Part-Time Employees	0			-	-	-	-
Estimated Hours Per Week		20.00					
Estimated Rate Per Hour		\$ 9.00					
Independent Contractors				-	-	-	-
<b>Total Salaries and Wages</b>	<b>0</b>			<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
<b>Payroll Taxes and Benefits</b>							
Social Security		6.20%	\$ 102,000	-	-	-	-
Medicare		1.45%		-	-	-	-
Federal Unemployment Tax (FUTA)		0.80%	\$ 7,000	-	-	-	-
State Unemployment Tax (SUTA)		2.70%	\$ 7,000	-	-	-	-
Employee Pension Programs		0.00%		-	-	-	-
Worker's Compensation		0.00%		-	-	-	-
Employee Health Insurance		0.00%		-	-	-	-
Other Employee Benefit Programs		0.00%		-	-	-	-
<b>Total Payroll Taxes and Benefits</b>				<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
<b>Total Salaries and Related Expenses</b>				<u><u>-</u></u>	<u><u>-</u></u>	<u><u>-</u></u>	<u><u>-</u></u>

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**Enter Your Business Name Here**  
**Fixed Operating Expenses**

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Fixed Operating Expenses	<u>Monthly</u>	<u>Year One</u>	<u>Year Two</u>	<u>Year Three</u>	Notes
Percent Change			3.00%	3.00%	
<b>Expenses</b>					
Advertising	\$ -	-	-	-	
Car and Truck Expenses	-	-	-	-	
Commissions and Fees	-	-	-	-	
Contract Labor	-	-	-	-	
Credit Card and Bank Charges	-	-	-	-	
Customer Discounts and Refunds	-	-	-	-	
Dues and Subscriptions	-	-	-	-	
Entertainment	-	-	-	-	
Insurance (Liability and Property)	-	-	-	-	
Internet	-	-	-	-	
Legal and Professional Fees	-	-	-	-	
Office Expenses	-	-	-	-	
Postage and Delivery	-	-	-	-	
Rent (on business property)	-	-	-	-	
Rent of Vehicles and Equipment	-	-	-	-	
Repairs and Maintenance	-	-	-	-	
Supplies	-	-	-	-	
Telephone and Communications	-	-	-	-	
Travel	-	-	-	-	
Utilities	-	-	-	-	
<b>Total Expenses</b>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	
<b>Other Expenses</b>					
Depreciation	-	-	-	-	
Interest					
Commercial Loan	-	-	-	-	
Commercial Mortgage	-	-	-	-	
Line of Credit	-	-	-	-	
<b>Total Other Expenses</b>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	
<b>Total Fixed Operating Expenses</b>	<u><u>-</u></u>	<u><u>-</u></u>	<u><u>-</u></u>	<u><u>-</u></u>	



02.Nov.17

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02.Nov.17

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**Enter Your Business Name Here**  
**Cash Receipts and Disbursements**

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**Accounts Receivable Collections**

<b>Percent of Collections</b>	
0 to 30 days	100.00%
31 to 60 days	0.00%
More than 60 days	0.00%
<b>Total Collections Percentage</b>	<b><u>100.00%</u></b>

**Accounts Payable Disbursements**

<b>Number of Days to Pay Suppliers</b>	
0 to 30 days	100.00%
31 to 60 days	0.00%
More than 60 days	0.00%
<b>Total Disbursements Percentage</b>	<b><u>100.00%</u></b>

**Line of Credit Assumptions**

Desired Minimum Cash Balance	\$	-
Line of Credit Interest Rate		9.00%

**Income Tax Assumptions**

Effective Income Tax Rate	0.00%
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**Amortization of Start-Up Expenses**

Amortization Period in Years	3.00	-	-
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**Enter Your Business Name Here**  
**Balance Sheet (For Existing Businesses Only)**

	<u>31.12.2006</u>	%
<b>Assets</b>		
<b>Current Assets</b>		
Cash	-	
Accounts Receivable	-	
Inventory	-	
Prepaid Expenses	-	
Other Current	-	
<b>Total Current Assets</b>	<u>-</u>	
<b>Fixed Assets</b>		
Real Estate	-	
Buildings	-	
Leasehold Improvements	-	
Equipment	-	
Furniture and Fixtures	-	
Vehicles	-	
Other Fixed Assets	-	
<b>Total Fixed Assets</b>	<u>-</u>	
Less: Accumulated Depreciation	-	
<b>Total Assets</b>	<u><u>-</u></u>	
<b>Liabilities and Owner's Equity</b>		
<b>Liabilities</b>		
Accounts Payable	-	
Notes Payable	-	
Mortgage Payable	-	
Line of Credit Balance	-	
<b>Total Liabilities</b>	<u>-</u>	
<b>Owner's Equity</b>		
Common Stock	-	
Retained Earnings	-	
Dividends Dispersed	-	
<b>Total Owner's Equity</b>	<u>-</u>	
<b>Total Liabilities and Owner's Equity</b>	<u><u>-</u></u>	

Statement Balances



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**Enter Your Business Name Here**  
**Balance Sheet - Year One**

	<u>Base Period</u>	<u>End of Year One</u>
<b>Assets</b>		
<b>Current Assets</b>		
Cash	-	-
Accounts Receivable	-	-
Inventory	-	-
Prepaid Expenses	-	-
Other Current	-	-
<b>Total Current Assets</b>	<u>-</u>	<u>-</u>
<b>Fixed Assets</b>		
Real Estate	-	-
Buildings	-	-
Leasehold Improvements	-	-
Equipment	-	-
Furniture and Fixtures	-	-
Vehicles	-	-
Other Fixed Assets	-	-
<b>Total Fixed Assets</b>	<u>-</u>	<u>-</u>
<b>Less: Accumulated Depreciation</b>	-	-
<b>Total Assets</b>	<u><u>-</u></u>	<u><u>-</u></u>
<b>Liabilities and Owner's Equity</b>		
<b>Liabilities</b>		
Accounts Payable	-	-
Notes Payable	-	-
Mortgage Payable	-	-
Line of Credit Balance	-	-
<b>Total Liabilities</b>	<u>-</u>	<u>-</u>
<b>Owner's Equity</b>		
Common Stock	-	-
Retained Earnings	-	-
Dividends Dispersed	-	-
<b>Total Owner's Equity</b>	<u>-</u>	<u>-</u>
<b>Total Liabilities and Owner's Equity</b>	<u><u>-</u></u>	<u><u>-</u></u>

Statement Balances

Statement Balances



**Enter Your Business Name Here**  
**Year End Summary**

	<u>Year One</u>	%	<u>Year Two</u>	%	<u>Year Three</u>	%
<b>Income</b>						
Product/Service A	-		-		-	
Product/Service B	-		-		-	
	-		-		-	
	-		-		-	
<b>Total Income</b>	<u>-</u>	100.00%	<u>-</u>	100.00%	<u>-</u>	100.00%
<b>Cost of Sales</b>						
Product/Service A	-		-		-	
Product/Service B	-		-		-	
	-		-		-	
	-		-		-	
<b>Total Cost of Sales</b>	<u>-</u>	0.00%	<u>-</u>	0.00%	<u>-</u>	0.00%
<b>Gross Margin</b>	<u>-</u>	0.00%	<u>-</u>	0.00%	<u>-</u>	0.00%
<b>Total Salary and Wages</b>	-	0.00%	-	0.00%	-	0.00%
<b>Fixed Business Expenses</b>						
Advertising	-		-		-	
Car and Truck Expenses	-		-		-	
Commissions and Fees	-		-		-	
Contract Labor	-		-		-	
Credit Card and Bank Charges	-		-		-	
Customer Discounts and Refunds	-		-		-	
Dues and Subscriptions	-		-		-	
Entertainment	-		-		-	
Insurance (Liability and Property)	-		-		-	
Internet	-		-		-	
Legal and Professional Fees	-		-		-	
Office Expenses	-		-		-	
Postage and Delivery	-		-		-	
Rent (on business property)	-		-		-	
Rent of Vehicles and Equipment	-		-		-	
Repairs and Maintenance	-		-		-	
Supplies	-		-		-	
Telephone and Communications	-		-		-	
Travel	-		-		-	
Utilities	-		-		-	
<b>Total Fixed Business Expenses</b>	<u>-</u>	0.00%	<u>-</u>	0.00%	<u>-</u>	0.00%
<b>Total Other Expenses</b>	-	0.00%	-	0.00%	-	0.00%
<b>Net Income</b>	<u><u>-</u></u>	0.00%	<u><u>-</u></u>	0.00%	<u><u>-</u></u>	0.00%



**Totals**

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**Enter Your Business Name Here**  
**Balance Sheet - Year Two**

	<u>End of Year One</u>	<u>End of Year Two</u>
<b>Assets</b>		
<b>Current Assets</b>		
Cash	-	-
Accounts Receivable	-	-
Inventory	-	-
Prepaid Expenses	-	-
Other Current	-	-
<b>Total Current Assets</b>	<u>-</u>	<u>-</u>
<b>Fixed Assets</b>		
Real Estate	-	-
Buildings	-	-
Leasehold Improvements	-	-
Equipment	-	-
Furniture and Fixtures	-	-
Vehicles	-	-
Other Fixed Assets	-	-
<b>Total Fixed Assets</b>	<u>-</u>	<u>-</u>
Less: Accumulated Depreciation	-	-
<b>Total Assets</b>	<u><u>-</u></u>	<u><u>-</u></u>
<b>Liabilities and Owner's Equity</b>		
<b>Liabilities</b>		
Accounts Payable	-	-
Notes Payable	-	-
Mortgage Payable	-	-
Line of Credit Balance	-	-
<b>Total Liabilities</b>	<u>-</u>	<u>-</u>
<b>Owner's Equity</b>		
Common Stock	-	-
Retained Earnings	-	-
Dividends Dispersed	-	-
<b>Total Owner's Equity</b>	<u>-</u>	<u>-</u>
<b>Total Liabilities and Owner's Equity</b>	<u><u>-</u></u>	<u><u>-</u></u>

Statement Balances

Statement Balances



**Totals**

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