

Excel Business Startup Financial Projections Template Example

Startup Expenses Analysis

Required Funds	Amount	Depreciation (if ytd)
Fixed Assets		
Fee Structure	\$ 1,000.00	-
Buildings	\$ 0.00	0
Leased improvements	-	-
Equipment	\$ 2,000.00	-
Furniture and fixtures	-	-
Vehicles	-	-
Other fixed assets	-	-
Total Fixed Assets	\$ 3,000.00	
Operating Capital		
Pre-opening salaries	-	-
Required insurance premium	\$ 1,000.00	-
Inventory	\$ 2,000.00	-
Legal and accounting fees	\$ 1,000.00	-
Rent deposits	-	-
Utility deposits	\$ 500.00	-
Supplies	\$ 500.00	-
Advertising and promotions	\$ 500.00	-
Commuter	\$ 100.00	-
Other long-term needs	-	-
Working Capital	-	-
Total Operating Capital	\$ 4,000.00	
Total Required Funds	\$ 7,000.00	

Payroll Expenses Analysis

Salaries and Related Expenses	# of Staff	Assumptions	Months	Year 1	Year 2	Year 3
Percent Change					0%	0%
Salaries and Wages						
Owner's Compensation	1		\$ 12,000	\$ 120,000	\$ 120,000	\$ 127,500
Salaries	2		\$ 12,000	\$ 180,000	\$ 184,500	\$ 197,100
Wages						
Full-time Employees	10		\$ 18,000	\$ 187,200	\$ 193,818	\$ 198,400
Estimated hours per week		40.00				
Estimated rate per hour		\$ 22.50				
Part-time Employees	10		\$ 7,000	\$ 70,000	\$ 74,400	\$ 79,000

Sources of Funding

Source	Amount	Total	Loan Rate	Term in Months	Monthly Payments
Owner's Equity	25%	\$ 1,750,000	0%	0	\$ -
Outside Investors	15%	\$ 1,050,000	0%	0	\$ -
Other	0%	\$ 0.00	0%	0	\$ -
Additional Loans or Debt					
Commercial Loan	25%	\$ 1,750,000	0%	0	\$ -
Commercial Mortgage	10%	\$ 700,000	0%	120	\$ 277.00
Credit Card Debt	0%	\$ 0.00	0%	0	\$ 0.00

Income Statement

Income Statement	2024	2025	2026
Revenue			
Sales	\$ 100,000	\$ 110,000	\$ 121,000
License fees and royalties	-	-	\$ 1,000
Service fees	\$ 0.00	\$ 0.00	\$ 0.00
Interest income	-	-	\$ 4,000.00
Other income	-	-	-
Revenue Total	\$ 100,000	\$ 110,000	\$ 126,000
Expenses			
Advertising	\$ 5,000	\$ 5,000	\$ 5,000
Rent	\$ 12,000	\$ 12,000	\$ 12,000
Commuter	-	-	\$ 500.00
Cost of goods sold	\$ 30,000	\$ 33,000	\$ 36,000
Depreciation	-	-	-
Employee benefits	-	-	-
Equipment maintenance	-	-	\$ 500.00
Insurance	\$ 1,000.00	\$ 1,000.00	\$ 1,000.00
Interest expense	\$ 1,000.00	\$ 1,000.00	\$ 1,000.00
Marketing and research	-	-	\$ 500.00
Office supplies	-	-	\$ 500.00

Three-Year Cash Flow Statement

	2024	2025	2026
Operating Activities			
Net Income	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Change in working capital	\$ 0.00	\$ 0.00	\$ 0.00
Net Cash Flow from Operations	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Investing Activities			
Purchase of property and equipment	\$ (3,000.00)	\$ (3,000.00)	\$ (3,000.00)
Sale of fixed assets	\$ -	\$ -	\$ -
Net Cash Flow from Investing	\$ (3,000.00)	\$ (3,000.00)	\$ (3,000.00)
Financing Activities			
Proceeds from bank loan	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00
Proceeds from owner's investment	\$ 0.00	\$ 0.00	\$ 0.00
Proceeds from other sources	\$ -	\$ -	\$ -
Net Cash Flow from Financing	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00
Total Change in Cash	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00

Balance Sheet

Balance Sheet	Year 1	Year 2	Year 3
Current Assets			
Cash	\$ 12,000	\$ 24,000	\$ 36,000
Accounts receivable	\$ 10,000	\$ 10,000	\$ 10,000
Inventory	\$ 2,000	\$ 2,000	\$ 2,000
Prepaid expenses	\$ 1,000	\$ 1,000	\$ 1,000
Deferred investments	\$ -	\$ -	\$ -
Total current assets	\$ 25,000	\$ 37,000	\$ 49,000
Fixed Long-Term Assets			
Property, plant, and equipment	\$ 1,000	\$ 1,000	\$ 1,000
Leasehold improvements	\$ 10,000	\$ 10,000	\$ 10,000
Accumulated depreciation	\$ 0.00	\$ 0.00	\$ 0.00
Intangible assets	\$ -	\$ -	\$ -
Total fixed assets	\$ 11,000	\$ 11,000	\$ 11,000
Other Assets			
Deferred income tax	\$ -	\$ -	\$ -
Other	\$ -	\$ -	\$ -
Total other assets	\$ -	\$ -	\$ -
Total Assets	\$ 36,000	\$ 48,000	\$ 60,000

Corporate Finance Using An Electronic Spreadsheet

G Thomas



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