

# Excel Business Startup Financial Projections Template Example

## Startup Expenses Analysis

Required Funds	Amount	Depreciation (if ytd)
<b>Fixed Assets</b>		
New State-aid	\$ 1,000.00	\$ -
Buildings	\$ 0.00	\$ 0
Leased improvements	\$ -	\$ -
Equipment	\$ 2,000.00	\$ -
Furniture and fixtures	\$ -	\$ -
Vehicles	\$ -	\$ -
Other fixed assets	\$ -	\$ -
<b>Total Fixed Assets</b>	<b>\$ 3,000.00</b>	
<b>Operating Capital</b>		
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	\$ -
Licenses	\$ 100.00	\$ -
Other one-time startup costs	\$ -	\$ -
Working Capital	\$ -	\$ -
<b>Total Operating Capital</b>	<b>\$ 6,000.00</b>	
<b>Total Required Funds</b>	<b>\$ 9,000.00</b>	

## Payroll Expenses Analysis

Salaries and Related Expenses	# of Staff	Assumptions	Months	Year 1	Year 2	Year 3
<b>Percent Change</b>					2%	2%
<b>Salaries and Wages</b>						
Owner's Compensation	1		\$ 12,000	\$ 120,000	\$ 125,400	\$ 127,500
Salaries	2		\$ 12,000	\$ 120,000	\$ 124,500	\$ 127,100
<b>Wages</b>						
Full-time Employees	10		\$ 18,400	\$ 187,200	\$ 193,816	\$ 196,400
Estimated hours per week		40.00				
Estimated rate per hour		\$ 21.00				
Part-time Employees	10		\$ 7,600	\$ 76,400	\$ 78,400	\$ 80,000

## Sources of Funding

Source	Amount	Total	Loan Rate	Term in Months	Monthly Payments
Owner's Equity	25%	\$ 2,250.00	0%	0	\$ -
Outside Investors	1%	\$ 900.00	0%	0	\$ -
Other	2%	\$ 1,800.00	0%	0	\$ -
<b>Additional Loans or Debt</b>					
Commercial Loan	2%	\$ -	2%	0	\$ -
Commercial Mortgage	12%	\$ 20,000.00	2%	120	\$ 217.00
Credit Card Debt	24%	\$ 3,000.00	24%	24	\$ 125.00

## Income Statement

Income Statement	2024	2025	2026
<b>Revenue</b>			
Sales	\$ 100,000	\$ 100,000	\$ 100,000
License fees and royalties	\$ -	\$ -	\$ 1,000
Service fees	\$ 0.00	\$ 0.00	\$ 0.00
Interest income	\$ -	\$ -	\$ 4,000.00
Other income	\$ -	\$ -	\$ -
<b>Revenue Total</b>	<b>\$ 100,000</b>	<b>\$ 100,000</b>	<b>\$ 105,000</b>
<b>Expenses</b>			
Advertising	\$ 5,000	\$ 4,000	\$ 4,000
Rent	\$ 12,000	\$ 12,000	\$ 12,000
Commuting	\$ -	\$ -	\$ 500
Cost of goods sold	\$ 20,000	\$ 20,000	\$ 20,000
Depreciation	\$ -	\$ -	\$ -
Employee benefits	\$ -	\$ -	\$ -
Equipment maintenance	\$ -	\$ -	\$ 400
Insurance	\$ 1,000	\$ 1,000	\$ 1,000
Interest expense	\$ 1,000	\$ 2,000	\$ 400
Maintenance and repairs	\$ -	\$ -	\$ 400
Office supplies	\$ -	\$ -	\$ 500

## Three-Year Cash Flow Statement

	2024	2025	2026
<b>Operating Activities</b>			
Net Income	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Change in working capital	\$ 0.00	\$ 0.00	\$ 0.00
<b>Operating Cash Flow</b>	<b>\$ 10,000.00</b>	<b>\$ 10,000.00</b>	<b>\$ 10,000.00</b>
<b>Investing Activities</b>			
Purchase of property and equipment	\$ (2,000.00)	\$ (2,000.00)	\$ (2,000.00)
Purchase of land	\$ (1,000.00)	\$ (1,000.00)	\$ (1,000.00)
Purchase of equipment	\$ (1,000.00)	\$ (1,000.00)	\$ (1,000.00)
Purchase of other assets	\$ (2,000.00)	\$ (2,000.00)	\$ (2,000.00)
<b>Net Cash Flow from Investing</b>	<b>\$ (6,000.00)</b>	<b>\$ (6,000.00)</b>	<b>\$ (6,000.00)</b>
<b>Financing Activities</b>			
Proceeds from bank loan	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00
Proceeds from other financing	\$ -	\$ -	\$ -
<b>Net Cash Flow from Financing</b>	<b>\$ 20,000.00</b>	<b>\$ 20,000.00</b>	<b>\$ 20,000.00</b>
<b>Net Change in Cash</b>	<b>\$ 24,000.00</b>	<b>\$ 24,000.00</b>	<b>\$ 24,000.00</b>
<b>Cash at End of Period</b>	<b>\$ 24,000.00</b>	<b>\$ 24,000.00</b>	<b>\$ 24,000.00</b>

## Balance Sheet

Balance Sheet	Year 1	Year 2	Year 3
<b>Current Assets</b>			
Cash	\$ 24,000	\$ 24,000	\$ 24,000
Accounts receivable	\$ 10,000	\$ 10,000	\$ 10,000
Inventory	\$ 2,000	\$ 2,000	\$ 2,000
Prepaid expenses	\$ 1,000	\$ 1,000	\$ 1,000
Deferred income tax	\$ -	\$ -	\$ -
Total current assets	<b>\$ 37,000</b>	<b>\$ 37,000</b>	<b>\$ 37,000</b>
<b>Fixed Long-Term Assets</b>			
Property, plant, and equipment	\$ 10,000	\$ 10,000	\$ 10,000
Accumulated depreciation	\$ (2,000)	\$ (4,000)	\$ (6,000)
Intangible assets	\$ -	\$ -	\$ -
Total fixed assets	<b>\$ 8,000</b>	<b>\$ 6,000</b>	<b>\$ 4,000</b>
<b>Other Assets</b>			
Deferred income tax	\$ -	\$ -	\$ -
Other	\$ -	\$ -	\$ -
Total other assets	\$ -	\$ -	\$ -
<b>Total Assets</b>	<b>\$ 45,000</b>	<b>\$ 43,000</b>	<b>\$ 41,000</b>

# Case Problems In Finance With Excel Templates

**ML Morrison**



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