

# Excel Business Startup Financial Projections Template Example

## Startup Expenses Analysis

Required Funds	Amount	Depreciation (if y/n)
<b>Fixed Assets</b>		
Fee Structure and	\$ 1,000.00	Y
Buildings	\$ 0.00	N
Leasehold improvements	\$ -	Y
Equipment	\$ 1,000.00	Y
Furniture and fixtures	\$ -	Y
Inventory	\$ -	Y
Other fixed assets	\$ -	Y
<b>Total Fixed Assets</b>	<b>\$ 2,000.00</b>	
<b>Operating Capital</b>		
Pre-opening salaries	\$ -	Y
Required insurance premium	\$ 1,000.00	Y
Inventory	\$ 1,000.00	Y
Legal and accounting fees	\$ 1,000.00	Y
Rent deposits	\$ -	Y
Utility deposits	\$ 500.00	Y
Supplies	\$ 500.00	Y
Advertising and promotions	\$ 500.00	Y
Commuter	\$ 100.00	Y
Other long-term needs	\$ -	Y
Working Capital	\$ -	Y
<b>Total Operating Capital</b>	<b>\$ 4,000.00</b>	
<b>Total Required Funds</b>	<b>\$ 6,000.00</b>	

## Payroll Expenses Analysis

Salaries and Related Expenses	# of Staff	Assumptions	Months	Year 1	Year 2	Year 3
<b>Percent Change</b>					2%	3%
<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		\$ 17.00				
Part-time Employees	10		\$ 7,600	\$ 76,400	\$ 78,400	\$ 79,000

## Sources of Funding

Source	Amount	Total	Loan Rate	Term in Months	Monthly Payments
Owner's Equity	25%	\$ 1,500.00	0%	0	\$ -
Outside Investors	1%	\$ 600.00	0%	0	\$ -
Other	2%	\$ 1,200.00	0%	0	\$ -
<b>Additional Loans or Debt</b>					
Commercial Loan	2%	\$ 1,200.00	2%	0	\$ -
Commercial Mortgage	12%	\$ 20,000.00	2%	120	\$ 217.00
Credit Card Debt	2%	\$ 1,000.00	2%	0	\$ 20.00

## Income Statement

Income Statement	2024	2025	2026
<b>Revenue</b>			
Revenue	\$ 100,000	\$ 105,000	\$ 110,250
Less: sales returns and allowances	\$ -	\$ -	\$ 1,500
Discounts	\$ 0.00	\$ 0.00	\$ 0.00
Interest income	\$ -	\$ -	\$ 4,000.00
Other income	\$ -	\$ -	\$ -
<b>Revenue Total</b>	<b>\$ 100,000</b>	<b>\$ 105,000</b>	<b>\$ 110,750</b>
<b>Expenses</b>			
Advertising	\$ 5,000	\$ 5,000	\$ 5,000
Rent	\$ 12,000	\$ 12,000	\$ 12,000
Commuter	\$ -	\$ -	\$ 500.00
Cost of goods sold	\$ 30,000	\$ 30,000	\$ 30,000
Depreciation	\$ -	\$ -	\$ -
Employee benefits	\$ -	\$ -	\$ -
Equipment maintenance	\$ -	\$ -	\$ 400.00
Insurance	\$ 1,000.00	\$ 1,000.00	\$ 1,000.00
Interest expense	\$ 1,000.00	\$ 1,000.00	\$ 400.00
Marketing and research	\$ -	\$ -	\$ 400.00
Office supplies	\$ -	\$ -	\$ 500.00

## Three-Year Cash Flow Statement

For the Year Ending	2024	2025	2026
Start of beginning of year	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
End of end of year	\$ 20,000.00	\$ 40,000.00	\$ 100,000.00
<b>Operations</b>			
Cash receipts from			
Customer	\$ 100,000.00	\$ 105,000.00	\$ 110,750.00
Other operations	\$ -	\$ -	\$ -
Cash paid for			
Operating expenses	\$ (30,000.00)	\$ (30,000.00)	\$ (30,000.00)
General operating and administrative expenses	\$ (1,000.00)	\$ (1,000.00)	\$ (1,000.00)
Wages	\$ (1,000.00)	\$ (1,000.00)	\$ (1,000.00)
Interest	\$ (1,000.00)	\$ (1,000.00)	\$ (1,000.00)
Income tax	\$ (2,000.00)	\$ (2,000.00)	\$ (2,000.00)
<b>Net Cash Flow from Operations</b>	<b>\$ 67,000.00</b>	<b>\$ 62,000.00</b>	<b>\$ 78,750.00</b>
<b>Investing Activities</b>			
Cash receipts from			
Sale of property and equipment	\$ 0.00	\$ 0.00	\$ 0.00
Collection of accounts receivable	\$ -	\$ -	\$ -

## Balance Sheet

Balance Sheet	Year 1	Year 2	Year 3
<b>Current Assets</b>			
Cash	\$ 10,000	\$ 70,000	\$ 100,000
Accounts receivable	\$ 10,000	\$ 10,000	\$ 10,000
Inventory	\$ 10,000	\$ 10,000	\$ 10,000
Prepaid expenses	\$ 1,000	\$ 2,000	\$ 2,000
Deferred investments	\$ -	\$ -	\$ -
<b>Total current assets</b>	<b>\$ 31,000</b>	<b>\$ 92,000</b>	<b>\$ 132,000</b>
<b>Fixed Long-Term Assets</b>			
Property, plant, and equipment	\$ 1,000	\$ 1,000	\$ 1,000
Property, plant, and equipment	\$ 10,000	\$ 10,000	\$ 10,000
Accumulated depreciation	\$ 0.00	\$ 0.00	\$ 0.00
Intangible assets	\$ -	\$ -	\$ -
Goodwill	\$ 0.00	\$ 0.00	\$ 0.00
<b>Total fixed assets</b>	<b>\$ 11,000</b>	<b>\$ 11,000</b>	<b>\$ 11,000</b>
<b>Other Assets</b>			
Deferred income tax	\$ -	\$ -	\$ -
Other	\$ -	\$ -	\$ -
Less other assets	\$ -	\$ -	\$ -
<b>Total Assets</b>	<b>\$ 42,000</b>	<b>\$ 103,000</b>	<b>\$ 143,000</b>

# Case Problems In Finance With Excel Templates

**Eugene F. Brigham, Phillip R. Daves**



## **Case Problems In Finance With Excel Templates:**

## **Case Problems In Finance With Excel Templates** Book Review: Unveiling the Magic of Language

In a digital era where connections and knowledge reign supreme, the enchanting power of language has become more apparent than ever. Its power to stir emotions, provoke thought, and instigate transformation is truly remarkable. This extraordinary book, aptly titled "**Case Problems In Finance With Excel Templates**," published by a highly acclaimed author, immerses readers in a captivating exploration of the significance of language and its profound effect on our existence. Throughout this critique, we shall delve into the book's central themes, evaluate its unique writing style, and assess its overall influence on its readership.

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