

# Excel Business Startup Financial Projections Template Example

## Startup Expenses Analysis

Required Funds	Amount	Depreciation (if ytd)
<b>Fixed Assets</b>		
Fee Structure and	\$ 1,000.00	\$ -
Buildings	\$ 0.00	\$ 0
Leasehold improvements	\$ -	\$ -
Equipment	\$ 1,000.00	\$ -
Furniture and fixtures	\$ -	\$ -
Vehicle	\$ -	\$ -
Other fixed assets	\$ -	\$ -
<b>Total Fixed Assets</b>	<b>\$ 2,000.00</b>	
<b>Operating Capital</b>		
Pre-opening salaries	\$ -	\$ -
Required insurance premium	\$ 1,000.00	\$ -
Inventory	\$ 1,000.00	\$ -
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	\$ -	\$ -
<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%	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		\$ 11.00				
Part-time Employees	10		\$ 7,600	\$ 75,400	\$ 76,400	\$ 77,000

## Sources of Funding

Source	Amount	Total	Loan Rate	Term in Months	Monthly Payments
Owner's Equity	25%	\$ 1,500.00	0%	0	\$ -
Outside Investors	15%	\$ 900.00	0%	0	\$ -
Other	0%	\$ 0.00	0%	0	\$ -
<b>Additional Loans or Debt</b>					
Commercial Loan	25%	\$ 1,500.00	2%	0	\$ -
Commercial Mortgage	10%	\$ 600.00	2%	120	\$ 277.00
Credit Card Debt	60%	\$ 3,600.00	16%	24	\$ 161.00

## Income Statement

Income Statement	2024	2025	2026
<b>Revenue</b>			
Revenue	\$ 100,000	\$ 100,000	\$ 100,000
Less: sales returns and allowances	\$ -	\$ -	\$ 1,000
Service revenue	\$ 0.00	\$ 0.00	\$ 0.00
Interest revenue	\$ -	\$ -	\$ 4,000.00
Other revenue	\$ -	\$ -	\$ -
<b>Revenue Total</b>	<b>\$ 100,000</b>	<b>\$ 100,000</b>	<b>\$ 103,000</b>
<b>Expenses</b>			
Advertising	\$ 5,000	\$ 4,000	\$ 4,000
Bad debt	\$ 1,000.00	\$ 0.00	\$ 0.00
Commuter	\$ -	\$ -	\$ 50.00
Cost of goods sold	\$ 0.00	\$ 0.00	\$ 0.00
Depreciation	\$ -	\$ -	\$ -
Employee benefits	\$ -	\$ -	\$ -
Employee compensation	\$ -	\$ -	\$ 400.00
Insurance	\$ 1,000.00	\$ 1,000.00	\$ 1,000.00
Interest expense	\$ 1,000.00	\$ 0.00	\$ 0.00
Marketing and research	\$ -	\$ -	\$ 40.00
Office supplies	\$ -	\$ -	\$ 50.00

## 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	\$ 20,000.00	\$ 20,000.00
<b>Operations</b>			
Cash receipts from			
Customer	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Other operations	\$ -	\$ -	\$ -
Cash paid for			
Interest expense	\$ 1,000.00	\$ 0.00	\$ 0.00
General operating and administrative expenses	\$ 1,000.00	\$ 0.00	\$ 0.00
Wages expense	\$ 1,840.00	\$ 187,200.00	\$ 193,816.00
Owner	\$ 1,000.00	\$ 0.00	\$ 0.00
Owner/loan	\$ 0.00	\$ 0.00	\$ 0.00
<b>Net Cash Flow from Operations</b>	<b>\$ 97,160.00</b>	<b>\$ 102,800.00</b>	<b>\$ 106,184.00</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	\$ 10,000	\$ 10,000
Accounts receivable	\$ 10,000	\$ 10,000	\$ 10,000
Inventory	\$ 1,000	\$ 0	\$ 0
Prepaid expenses	\$ 1,000	\$ 0	\$ 0
Deferred investments	\$ -	\$ -	\$ -
<b>Total current assets</b>	<b>\$ 22,000</b>	<b>\$ 20,000</b>	<b>\$ 20,000</b>
<b>Fixed Long-Term Assets</b>			
Long-term investments	\$ 1,000	\$ 0	\$ 0
Property, plant, and equipment	\$ 10,000	\$ 0	\$ 0
Accumulated depreciation	\$ 0.00	\$ 0.00	\$ 0.00
Intangible assets	\$ -	\$ -	\$ -
<b>Total fixed assets</b>	<b>\$ 11,000</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Other Assets</b>			
Deferred income tax	\$ -	\$ -	\$ -
Other	\$ -	\$ -	\$ -
<b>Total other assets</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>
<b>Total Assets</b>	<b>\$ 33,000</b>	<b>\$ 20,000</b>	<b>\$ 20,000</b>

# Corporate Finance Using An Electronic Spreadsheet

**Jin-Ying Zhang**



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