

Excel Business Startup Financial Projections Template Example

Startup Expenses Analysis

Required Funds	Amount	Depreciation (if ytd)
Fixed Assets		
Fee Structure and	\$ 1,000.00	\$ -
Buildings	\$ 0.00	\$ 0.00
Leasehold improvements	\$ -	\$ -
Equipment	\$ 1,000.00	\$ -
Furniture and fixtures	\$ -	\$ -
Vehicle	\$ -	\$ -
Other fixed assets	\$ -	\$ -
Total Fixed Assets	\$ 2,000.00	
Operating Capital		
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 assets	\$ -	\$ -
Working Capital	\$ -	\$ -
Total Operating Capital	\$ 4,000.00	
Total Required Funds	\$ 6,000.00	

Payroll Expenses Analysis

Salaries and Related Expenses	# of Staff	Assumptions	Months	Year 1	Year 2	Year 3
Percent Change					2%	3%
Salaries and Wages						
Owner's Compensation	1		\$ 12,000	\$ 120,000	\$ 125,400	\$ 127,500
Salaries	2		\$ 12,000	\$ 120,000	\$ 124,500	\$ 127,125
Wages						
Full-time Employees	10		\$ 18,400	\$ 187,200	\$ 193,816	\$ 198,400
Estimated hours per week		40.00				
Estimated rate per hour		\$ 17.00				
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%	\$ 1,500.00	0%	0	\$ -
Outside Investors	15%	\$ 900.00	0%	0	\$ -
Other	0%	\$ 0.00	0%	0	\$ -
Additional Loans or Debt					
Commercial Loan	25%	\$ 1,500.00	10%	0	\$ -
Commercial Mortgage	10%	\$ 600.00	4%	120	\$ 277.88
Health Care Debt	60%	\$ 3,600.00	6%	60	\$ 68.00

Income Statement

Income Statement	2024	2025	2026
Revenue			
Revenue	\$ 100,000	\$ 105,000	\$ 110,250
Less: sales returns and allowances	\$ -	\$ -	\$ 1,500
Discounts	\$ 0.00	\$ 0.00	\$ 0.00
Interest revenue	\$ -	\$ -	\$ 4,275.00
Other revenue	\$ -	\$ -	\$ -
Revenue Total	\$ 100,000	\$ 105,000	\$ 113,025
Expenses			
Advertising	\$ 5,000	\$ 5,250	\$ 5,513
Bad debt	\$ 1,000.00	\$ 1,050.00	\$ 1,102.50
Commuter	\$ -	\$ -	\$ 50.00
Cost of goods sold	\$ 50,000.00	\$ 52,500.00	\$ 55,000.00
Depreciation	\$ -	\$ -	\$ -
Employee benefits	\$ -	\$ -	\$ -
Employee compensation	\$ -	\$ -	\$ 400.00
Insurance	\$ 1,000.00	\$ 1,050.00	\$ 1,102.50
Interest expense	\$ 1,000.00	\$ 1,050.00	\$ 1,102.50
Marketing and research	\$ -	\$ -	\$ 400.00
Office supplies	\$ -	\$ -	\$ 50.00

Three-Year Cash Flow Statement

	2024	2025	2026
Operating Activities			
Net Income	\$ 50,000.00	\$ 52,500.00	\$ 55,512.50
Change in working capital	\$ 0.00	\$ 0.00	\$ 0.00
Change in accounts payable	\$ 0.00	\$ 0.00	\$ 0.00
Change in accounts receivable	\$ 0.00	\$ 0.00	\$ 0.00
Change in inventory	\$ 0.00	\$ 0.00	\$ 0.00
Change in prepaid expenses	\$ 0.00	\$ 0.00	\$ 0.00
Change in other assets	\$ 0.00	\$ 0.00	\$ 0.00
Change in other liabilities	\$ 0.00	\$ 0.00	\$ 0.00
Net Cash Flow from Operations	\$ 50,000.00	\$ 52,500.00	\$ 55,512.50
Investing Activities			
Net investment in property	\$ 0.00	\$ 0.00	\$ 0.00
Net investment in equipment	\$ 0.00	\$ 0.00	\$ 0.00

Balance Sheet

Balance Sheet	Year 1	Year 2	Year 3
Current Assets			
Cash	\$ 10,000.00	\$ 10,500.00	\$ 11,025.00
Accounts receivable	\$ 10,000.00	\$ 10,500.00	\$ 11,025.00
Inventory	\$ 5,000.00	\$ 5,250.00	\$ 5,512.50
Prepaid expenses	\$ 1,000.00	\$ 1,050.00	\$ 1,102.50
Other current assets	\$ -	\$ -	\$ -
Total current assets	\$ 26,000.00	\$ 27,300.00	\$ 28,665.00
Fixed Long-Term Assets			
Property, plant, and equipment	\$ 1,000.00	\$ 1,050.00	\$ 1,102.50
Leasehold improvements	\$ 10,000.00	\$ 10,500.00	\$ 11,025.00
Accumulated depreciation	\$ 0.00	\$ 0.00	\$ 0.00
Intangible assets	\$ -	\$ -	\$ -
Other long-term assets	\$ 10,000.00	\$ 10,500.00	\$ 11,025.00
Total fixed assets	\$ 21,000.00	\$ 22,050.00	\$ 23,152.50
Other Assets			
Deferred income tax	\$ -	\$ -	\$ -
Other	\$ -	\$ -	\$ -
Other other assets	\$ -	\$ -	\$ -
Total Assets	\$ 47,000.00	\$ 49,350.00	\$ 51,817.50

Case Problems In Finance With Excel Templates

LM Reder



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