

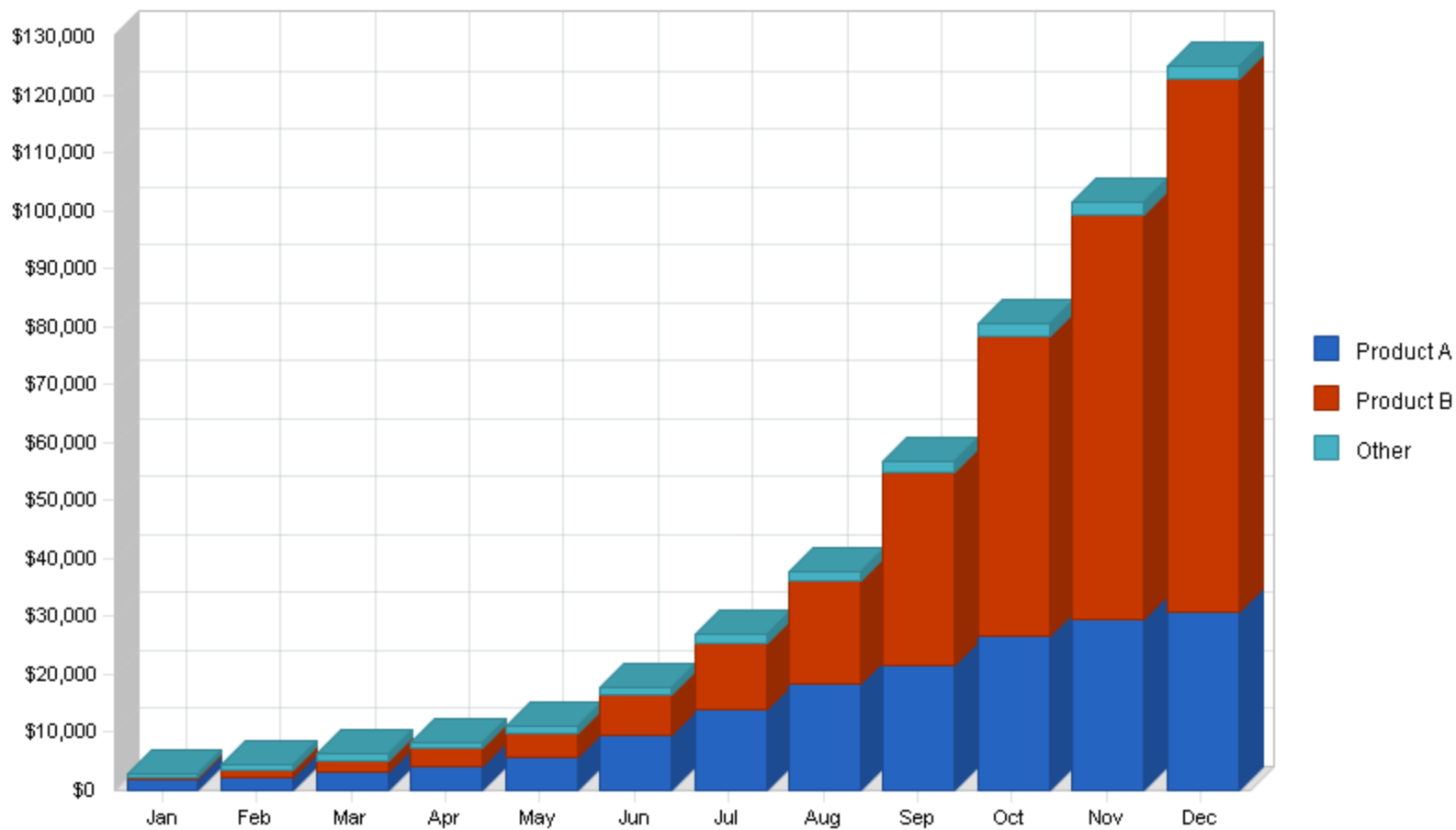
# Starting Costs 1

	A	B
1	<b>Start-up</b>	
2		
5	<b>Start-up Expenses</b>	
6	Legal	\$1,000
7	Web programming	\$1,500
8	Expensed office equipment	\$2,000
9	Other	\$2,000
10	<b>Total Start-up Expenses</b>	<b>\$6,500</b>
11		
12	<b>Start-up Assets</b>	
13	Cash Required	\$0
14	Start-up Inventory	\$2,000
15	Other Current Assets	\$3,000
16	Long-term Assets	\$25,000
17	<b>Total Assets</b>	<b>\$30,000</b>
18		
19	<b>Total Requirements</b>	<b>\$36,500</b>

# Sales Forecast

	A	B	C	D	E	M	N	O	AD	AE	
16	<b>Sales Forecast</b>										
17			Jan	Feb	Mar		Nov	Dec	2010	2011	2012
18	<b>Unit Sales</b>										
19	Product A	5%	189	230	324		2,946	3,085	16,761	17,599	18,479
20	Product B	10%	14	56	98		3,492	4,589	14,686	16,155	17,771
21	Other	8%	112	123	135		289	318	2,383	2,562	2,754
22	<b>Total Unit Sales</b>		315	409	557		6,727	7,992	33,830	36,315	39,003
23											
24	<b>Unit Prices</b>										
25	Product A		Jan	Feb	Mar		Nov	Dec	2010	2011	2012
26	Product B		\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00
27	Other		\$20.00	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00
28			\$7.50	\$7.50	\$7.50	\$7.50	\$7.50	\$7.50	\$7.50	\$7.50	\$7.50
29	<b>Sales</b>										
30	Product A		\$1,890	\$2,300	\$3,240	\$29,460	\$30,847	\$167,607	\$175,987	\$184,787	
31	Product B		\$280	\$1,120	\$1,960	\$69,832	\$91,787	\$293,728	\$323,101	\$355,411	
32	Other		\$840	\$923	\$1,013	\$2,168	\$2,385	\$17,873	\$19,213	\$20,654	
33	<b>Total Sales</b>		\$3,010	\$4,343	\$6,213	\$1,460	\$125,019	\$479,208	\$518,301	\$560,852	
34											
35	<b>Direct Unit Costs</b>										
36	Product A	35.00%	\$3.50	\$3.50	\$3.50	\$3.50	\$3.50	\$3.50	\$3.50	\$3.50	\$3.50
37	Product B	25.00%	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00
38	Other	45.00%	\$3.38	\$3.38	\$3.38	\$3.38	\$3.38	\$3.38	\$3.38	\$3.38	\$3.38
39											
40	<b>Direct Cost of Sales</b>										
41	Product A		\$662	\$805	\$1,134	\$10,311	\$10,796	\$58,662	\$61,596	\$64,675	
42	Product B		\$70	\$280	\$490	\$17,458	\$22,947	\$73,432	\$80,775	\$88,853	
43	Other		\$378	\$415	\$456	\$975	\$1,073	\$8,043	\$8,646	\$9,294	
44	<b>Subtotal Direct Cost of Sales</b>		\$1,110	\$1,500	\$2,080	\$28,744	\$34,816	\$140,137	\$151,017	\$162,822	

Sales Monthly

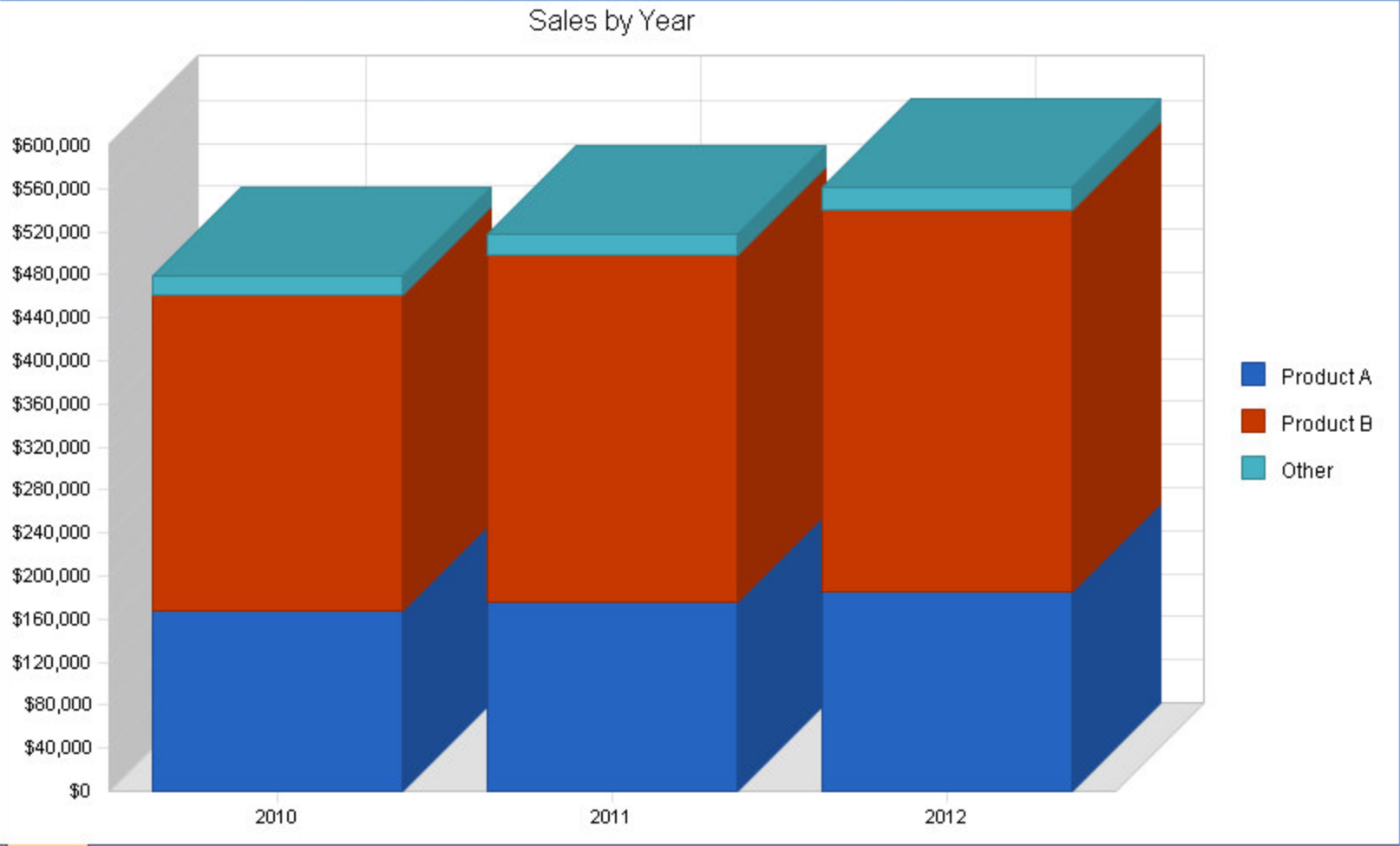


1st Year Planned | Actual | Variance

# Sales by Year

Show Instructions

Sales by Year  Default Format  Custom Format



Planned Actual Variance

# Personnel Plan

	A	C	D	E	F
5	<b>Personnel Plan</b>				
6		Jan	Feb	Mar	Apr
7	Management	\$3,500	\$3,500	\$3,500	\$3,500
8	Second group	\$6,000	\$6,000	\$6,000	\$6,000
9	Third group	\$2,000	\$2,000	\$2,000	\$2,000
10	<b>Total People</b>	5	5	5	5
11					
12	<b>Total Payroll</b>	\$11,500	\$11,500	\$11,500	\$11,500

# Profit & Loss

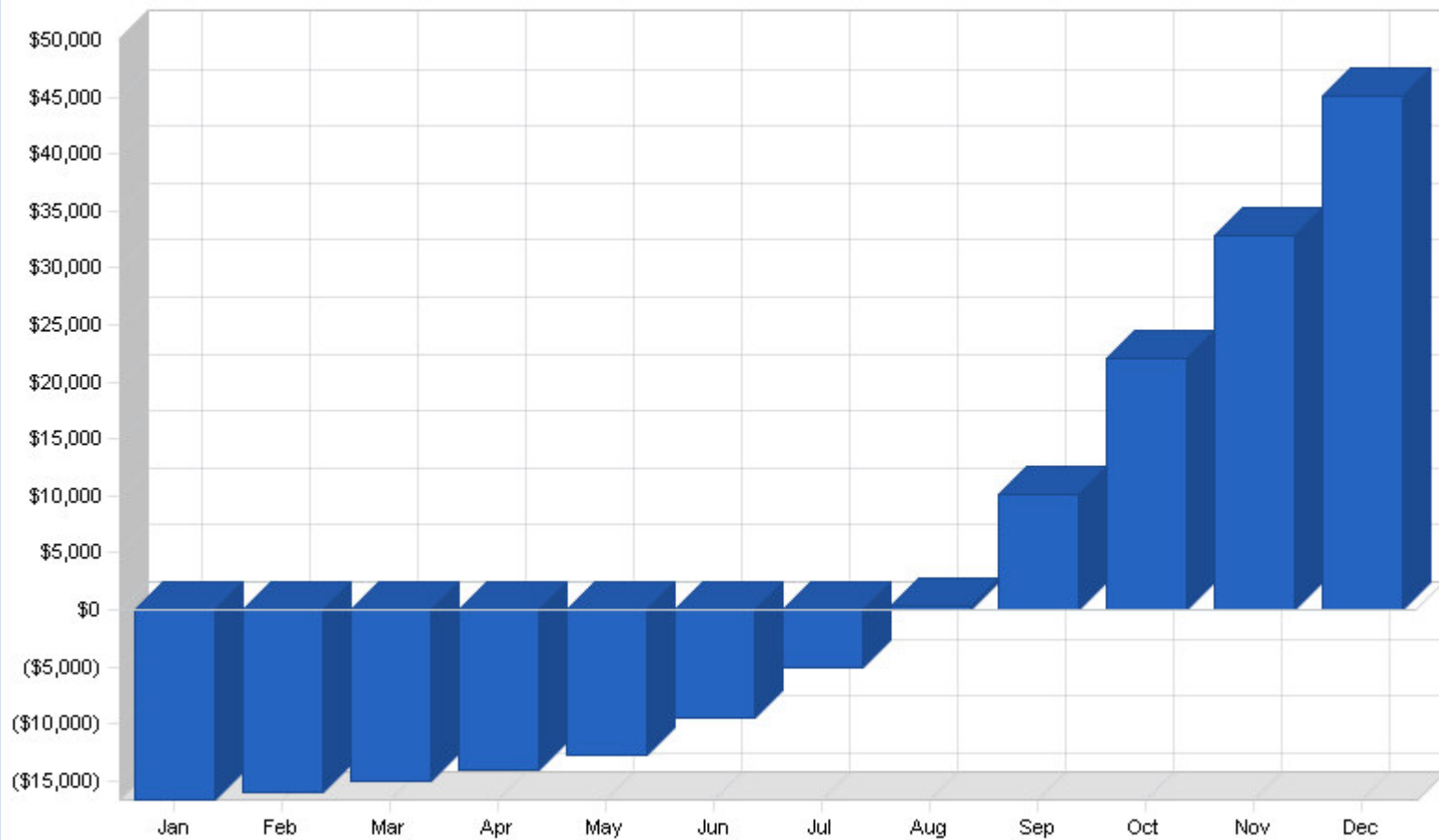
	A	C	D	E	F
1	<b>Pro Forma Profit and Loss</b>				
2		Jan	Feb	Mar	Apr
3	<b>Sales</b>	\$3,010	\$4,343	\$6,213	\$8,310
4	Direct Cost of Sales	\$1,110	\$1,500	\$2,080	\$2,736
6	Other Costs of Sales	\$0	\$0	\$0	\$0
8	<b>Total Cost of Sales</b>	\$1,110	\$1,500	\$2,080	\$2,736
9					
10	Gross Margin	\$1,901	\$2,842	\$4,133	\$5,644
11	Gross Margin %	63.14%	65.45%	66.53%	67.35%
12					
21					
22	<b>Expenses</b>				
23	Payroll	\$11,500	\$11,500	\$11,500	\$11,500
24	Marketing/Promotion	\$7,500	\$7,500	\$7,500	\$7,500
25	Depreciation	\$0	\$0	\$0	\$0
26	Rent	\$2,500	\$2,500	\$2,500	\$2,500
27	Utilities	\$1,000	\$1,000	\$1,000	\$1,000
28	Insurance	\$500	\$500	\$500	\$500
29	Payroll Taxes	\$1,725	\$1,725	\$1,725	\$1,725
30	Other	\$1,000	\$1,000	\$1,000	\$1,000
40					
41	<b>Total Operating Expenses</b>	\$25,725	\$25,725	\$25,725	\$25,725
42					
43	Profit Before Interest and Taxes	(\$23,825)	(\$22,883)	(\$21,592)	(\$20,081)
44	EBITDA	(\$23,825)	(\$22,883)	(\$21,592)	(\$20,081)
45	Interest Expense	\$0	\$0	\$0	\$0
46	Taxes Incurred	(\$7,147)	(\$6,865)	(\$6,478)	(\$6,024)
47					
59	<b>Net Profit</b>	(\$16,677)	(\$16,018)	(\$15,114)	(\$14,057)
60	<b>Net Profit/Sales</b>	-554.06%	-368.86%	-243.29%	-167.74%

# Profit Monthly

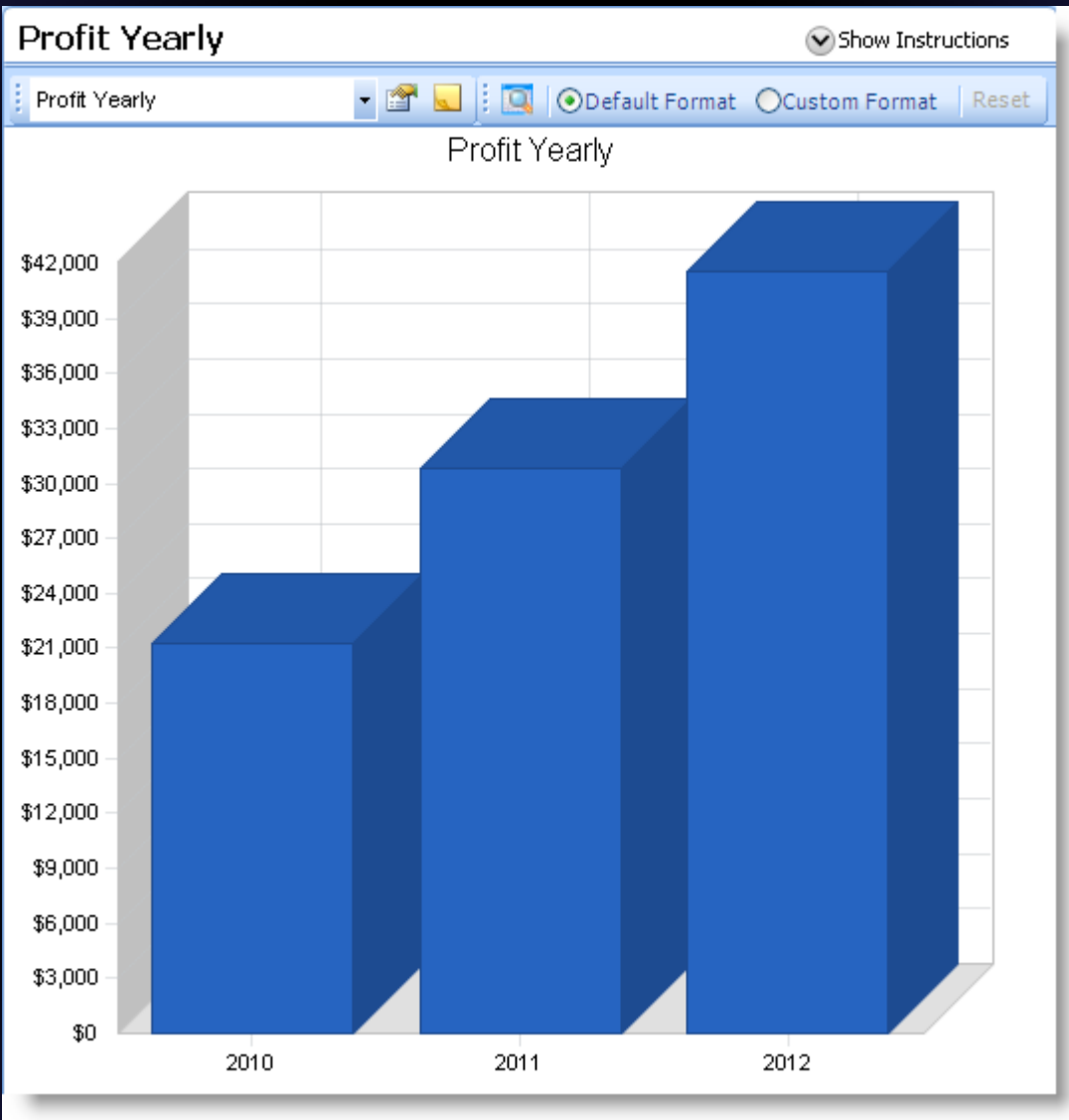
Show Instructions

Profit Monthly  Default Format  Custom Format [Reset](#)

Profit Monthly



1st Year Planned | Actual | Variance

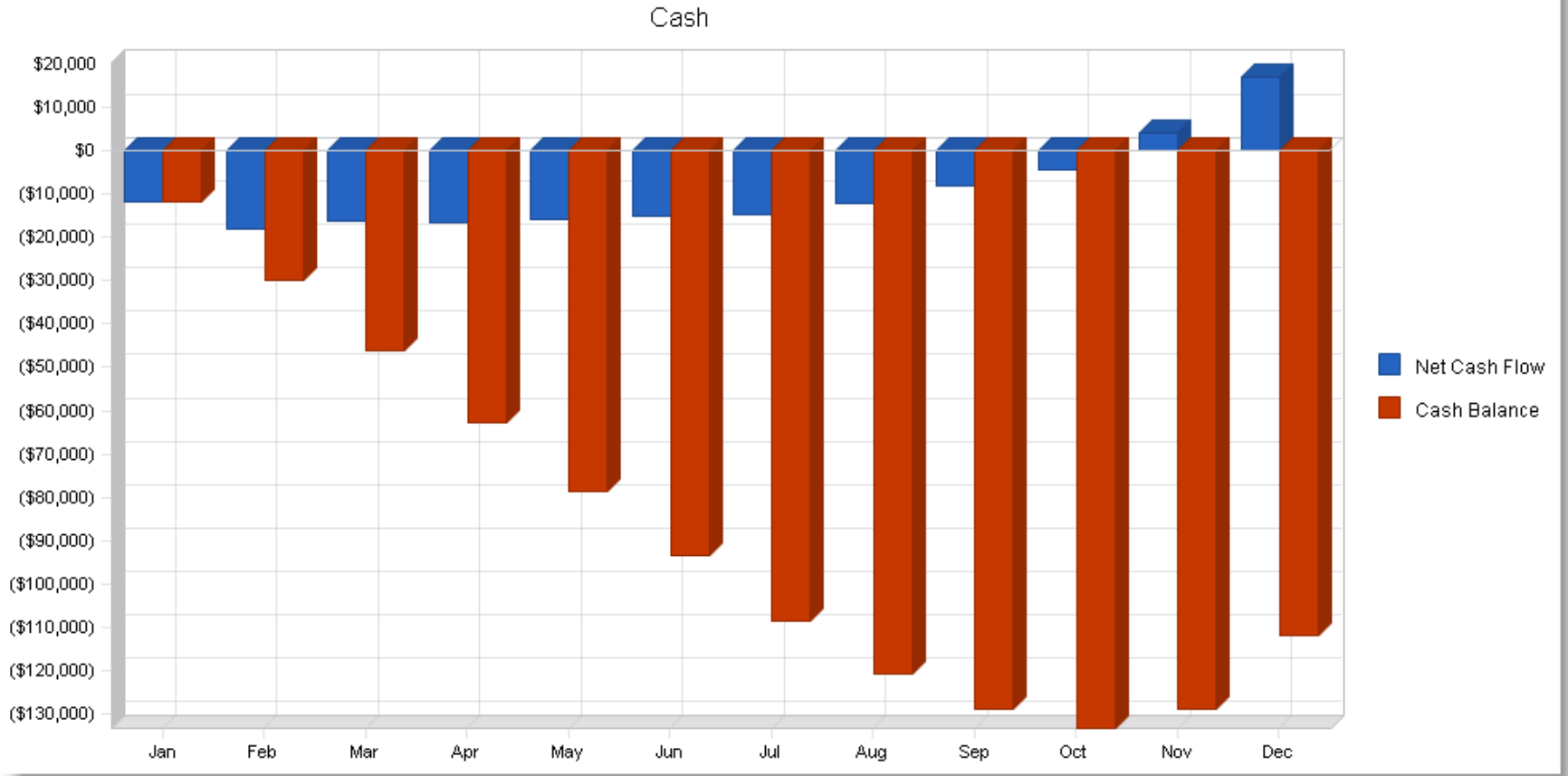




# Cash Flow Chart

Show Instructions

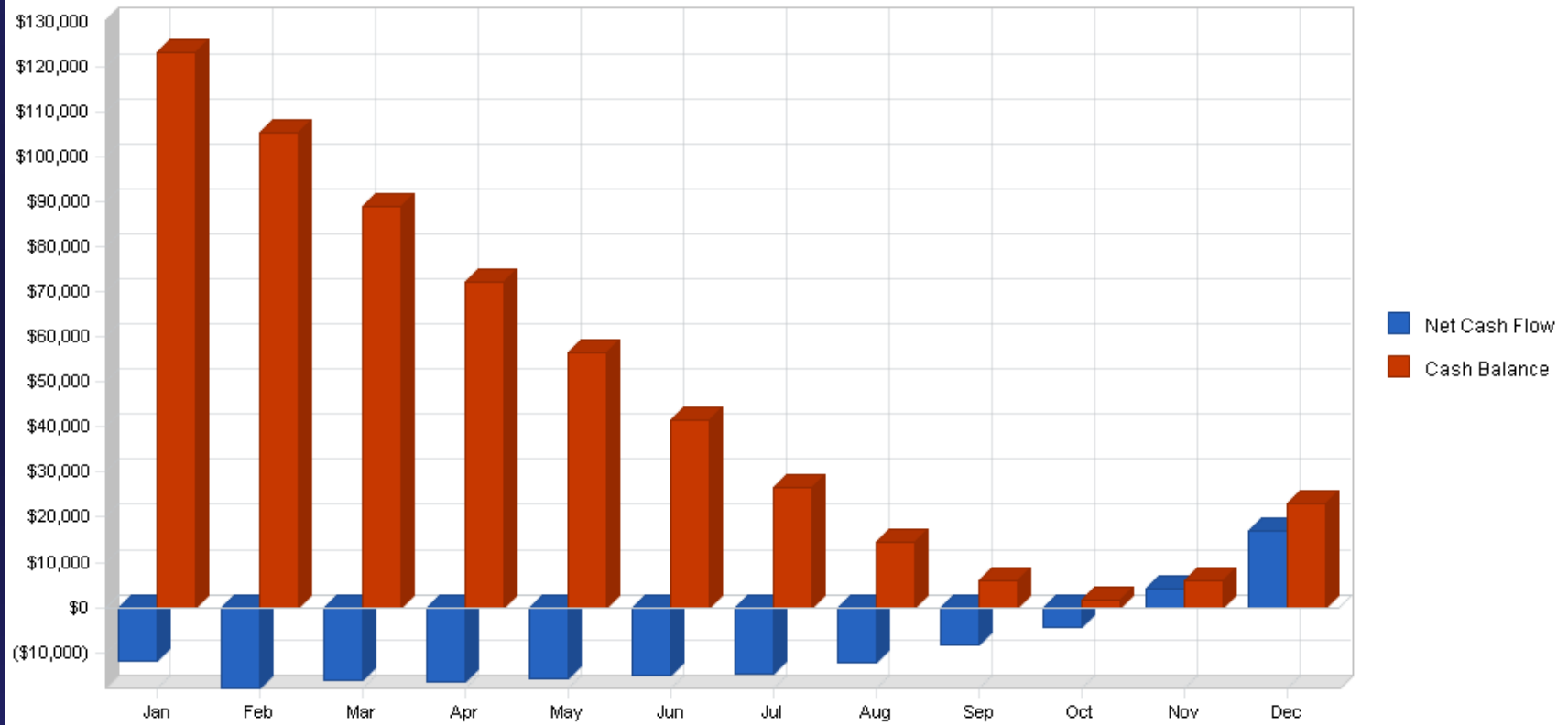
Cash  Default Format  Custom Format



# Starting Costs 2

	A	B
1	<b>Start-up</b>	
2		
3	<b>Requirements</b>	
4		
5	<b>Start-up Expenses</b>	
6	Legal	\$1,000
7	Web programming	\$1,500
8	Expensed office equipment	\$2,000
9	Other	\$2,000
10	<b>Total Start-up Expenses</b>	<b>\$6,500</b>
11		
12	<b>Start-up Assets</b>	
13	Cash Required	\$135,000
14	Start-up Inventory	\$2,000
15	Other Current Assets	\$3,000
16	Long-term Assets	\$25,000
17	<b>Total Assets</b>	<b>\$165,000</b>
18		
19	<b>Total Requirements</b>	<b>\$171,500</b>

### Cash



	A	B	C	D	E
1	<b>Pro Forma Balance Sheet</b>				
2			<b>Jan</b>	<b>Feb</b>	<b>Mar</b>
5	<b>Current Assets</b>				
6	Cash	\$135,000	\$123,231	\$105,245	\$88,932
7	Accounts Receivable	\$0	\$3,010	\$5,747	\$8,239
8	Inventory	\$2,000	\$1,891	\$1,500	\$2,080
9	Other Current Assets	\$3,000	\$3,000	\$3,000	\$3,000
10	<b>Total Current Assets</b>	\$140,000	\$131,131	\$115,493	\$102,250
11					
12	<b>Long-term Assets</b>				
13	Long-term Assets	\$25,000	\$25,000	\$25,000	\$25,000
14	Accumulated Depreciation	\$0	\$0	\$0	\$0
15	<b>Total Long-term Assets</b>	\$25,000	\$25,000	\$25,000	\$25,000
16	<b>Total Assets</b>	\$165,000	\$156,131	\$140,493	\$127,250
17					
18	<b>Liabilities and Capital</b>		<b>Jan</b>	<b>Feb</b>	<b>Mar</b>
19					
20	<b>Current Liabilities</b>				
21	Accounts Payable	\$0	\$7,808	\$8,188	\$10,060
22	Current Borrowing	\$0	\$0	\$0	\$0
23	Other Current Liabilities	\$0	\$0	\$0	\$0
24	<b>Subtotal Current Liabilities</b>	\$0	\$7,808	\$8,188	\$10,060
25					
26	Long-term Liabilities	\$0	\$0	\$0	\$0
27	<b>Total Liabilities</b>	\$0	\$7,808	\$8,188	\$10,060

	A	B
1	<b>Start-up Funding</b>	
2	Start-up Expenses to Fund	\$6,500
3	Start-up Assets to Fund	\$165,000
4	<b>Total Funding Required</b>	\$171,500
5		
6	<b>Assets</b>	
7	Non-cash Assets from Start-up	\$30,000
8	Cash Requirements from Start-up	\$135,000
9	Additional Cash Raised	\$0
10	Cash Balance on Starting Date	\$135,000
11	<b>Total Assets</b>	\$165,000
12		
13		
14	<b>Liabilities and Capital</b>	
15		
23	<b>Capital</b>	
24		
25	<b>Planned Investment</b>	
26	Owner	\$0
27	Investor	\$0
28	Additional Investment Requirement	\$171,500
29	<b>Total Planned Investment</b>	\$171,500
30		
31	<b>Loss at Start-up (Start-up Expenses)</b>	(\$6,500)
32	<b>Total Capital</b>	\$165,000
33		

	A	B
1	<b>Start-up Funding</b>	
9	Additional Cash Raised	\$3,500
10	Cash Balance on Starting Date	\$138,500
11	<b>Total Assets</b>	\$168,500
12		
13		
14	<b>Liabilities and Capital</b>	
15		
16	<b>Liabilities</b>	
17	Current Borrowing	\$0
18	Long-term Liabilities	\$50,000
19	Accounts Payable (Outstanding Bills)	\$0
20	Other Current Liabilities (interest-free)	\$25,000
21	<b>Total Liabilities</b>	\$75,000
22		
23	<b>Capital</b>	
24		
25	<b>Planned Investment</b>	
26	Owner	\$50,000
27	Investor	\$50,000
28	Additional Investment Requirement	\$0
29	<b>Total Planned Investment</b>	\$100,000
30		
31	<b>Loss at Start-up (Start-up Expenses)</b>	(\$6,500)
32	<b>Total Capital</b>	\$93,500
33		

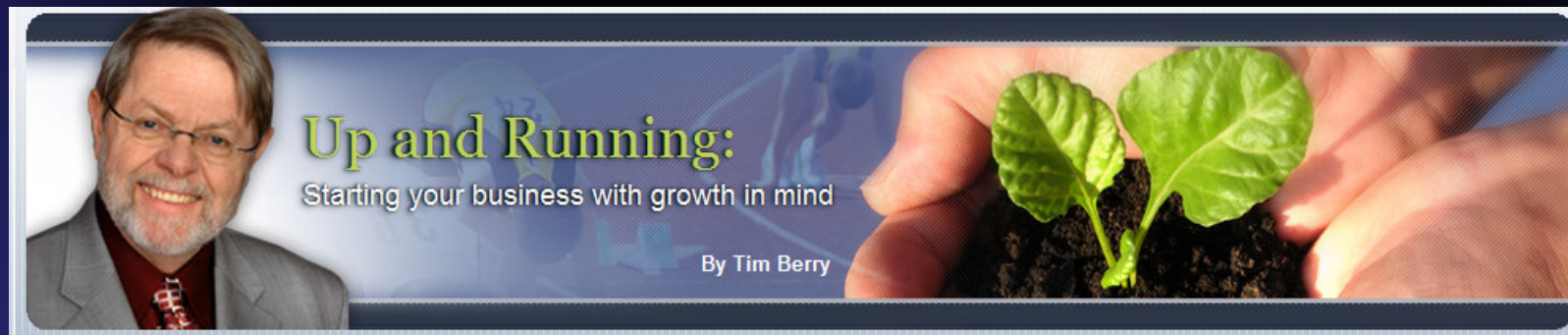
# Three Critical Cash Assumptions

	A	C	D	E	
<b>Payment Detail</b>					
		Jan	Feb	Mar	
Payment Delay in Days		30	30	30	
<b>Payables</b>					
<b>Inventory Detail</b>					
Beginning Inventory Balance		Jan	Feb	Mar	Apr
Plus Net Sales					
Less Cash from Receivables					
Less Beginning Inventory Balance					
Ending Inventory Balance					
Months of Inventory On-hand		1.00	1.00	1.00	1.00
Minimum Inventory Purchase		\$1,000			
<b>Inventory Balance</b>					
Beginning Inventory Balance		\$805,098	\$620,589	\$377,528	\$301,612
Less Inventory Used as COGS		\$184,510	\$243,061	\$301,612	\$392,087
Plus Inventory Purchase		\$0	\$0	\$225,695	\$482,563
Ending Inventory Balance		\$620,589	\$377,528	\$301,612	\$392,087
Estimated Collection Period in Days		60	60	60	
Sales on Credit %		85.00%	85.00%	85.00%	
<b>Receivables</b>					
Beginning Receivables Balance		\$395,107	\$425,664	\$511,228	
Plus Sales on Credit		\$228,110	\$290,721	\$353,290	
Less Cash from Receivables		\$197,554	\$205,157	\$230,197	
Ending Receivables Balance		\$425,664	\$511,228	\$634,320	

# My Blogs



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