

**FINANCIAL PLAN**

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1. **Start-up Date**

This financial plan contains projections starting from [INSERT STARTING DATE OF FINANCIAL PROJECTIONS].

1. **Projected Costs of Set-Up**

The financial statement projections on this financial plan will be complete with the following cost assumptions and amounts divided into two categories presented in tabular form.

|  |  |
| --- | --- |
| **Business Start-Up Expenses** | **Amount** |
| [INSERT LIST OF START-UP EXPENSES (REGISTRATION, LICENSES & FEES) OF YOUR BUSINESS] |  |
| **Cost of Business Space** |  |
| [INSERT LIST OF BUSINESS SPACE COSTS] |  |
| **Cost of Equipment** |  |
| [INSERT LIST OF EQUIPMENT YOU ARE GOING TO USE IN YOUR BUSINESS] |  |
| **Cost of Materials** |  |
| [INSERT LIST OF WORKING MATERIALS FOR YOUR BUSINESS] |  |
| **Cost of Capital** |  |
| [INSERT LIST OF CAPITAL INVESTMENT ON YOUR BUSINESS] |  |
| **Total Amount** |  |

1. **Profit and Loss Statement**

[INSERT YOUR BUSINESS NAME]

For the \_\_\_\_ Quarter

|  |  |  |  |
| --- | --- | --- | --- |
|  | **[INSERT MONTH 1]** | **[INSERT MONTH 2]** | **[INSERT MONTH 3]** |
| REVENUE |  |  |  |
| COST OF GOODS SOLD |  |  |  |
| GROSS PROFIT |  |  |  |
| EXPENSES |  |  |  |
| [INSERT LIST OF EXPENSES] |  |  |  |
| TOTAL EXPENSES |  |  |  |
| INTEREST INCOME |  |  |  |
| INCOME TAXES |  |  |  |
| NET INCOME |  |  |  |

[INSERT YOUR ASSUMPTIONS FOR THIS PROJECTED INCOME STATEMENT]

1. **Cash Flow Statement**

[INSERT YOUR BUSINESS NAME]

For the \_\_\_\_\_ Quarter

|  |  |  |  |
| --- | --- | --- | --- |
|  | **[INSERT MONTH 1]** | **[INSERT MONTH 2]** | **[INSERT MONTH 3]** |
| CASH REVENUE |  |  |  |
| [INSERT LIST OF CASH SALES FROM DIFFERENT AVENUES OF YOUR BUSINESS] |  |  |  |
| TOTAL AMOUNT |  |  |  |
| CASH DISBURSEMENTS |  |  |  |
| [INSERT LIST OF CASH EXPENDITURES OF YOUR BUSINESS] |  |  |  |
| TOTAL AMOUNT |  |  |  |
| **RECONCILIATION OF CASH FLOW** |  |  |  |
| OPENING CASH BALANCE |  |  |  |
| ADD: TOTAL CASH SALES |  |  |  |
| LESS: TOTAL CASH EXPENDITURES |  |  |  |
| ENDING CASH BALANCE |  |  |  |

[INSERT YOUR ASSUMPTIONS FOR THIS PROJECTED CASH FLOW STATEMENT]

1. **Balance Sheet**

[INSERT YOUR BUSINESS NAME]

As of [INSERT GIVEN PERIOD]

|  |  |  |  |
| --- | --- | --- | --- |
|  | **[INSERT MONTH 1]** | **[INSERT MONTH 2]** | **[INSERT MONTH 3]** |
| **ASSETS** |  |  |  |
| CURRENT ASSETS |  |  |  |
| [INSERT LIST OF CURRENT ASSETS] |  |  |  |
| FIXED ASSETS |  |  |  |
| [INSERT LIST OF FIXED ASSETS] |  |  |  |
| PLANT AND EQUIPMENT |  |  |  |
| [INSERT LIST OF EQUIPMENT] |  |  |  |
| **TOTAL ASSETS** |  |  |  |
|  |  |  |  |
| **LIABILITIES** |  |  |  |
| CURRENT LIABILITIES |  |  |  |
| [INSERT LIST OF CURRENT LIABILITIES] |  |  |  |
| LONG-TERM LIABILITIES |  |  |  |
| [INSERT LIST OF LONG TERM LIABILITIES |  |  |  |
| **TOTAL LIABILITIES** |  |  |  |
|  |  |  |  |
| **EQUITY** |  |  |  |
| BEGINNING CAPITAL |  |  |  |
| ADD: NET INCOME |  |  |  |
| LESS: NET LOSS |  |  |  |
| ENDING CAPITAL |  |  |  |
| **TOTAL EQUITY** |  |  |  |

[INSERT YOUR ASSUMPTIONS FOR THIS PROJECTED BALANCE SHEET]

1. **Financial Ratio Analysis**

\*Based on the facts presented above, you can compute different financial ratios to determine how well your business performed at a given period. Put these ratio computations on this section with brief explanations on the analysis.\*