INSTRUCTIONS FOR FILLING OUT THIS TEMPLATE

This template is meant to help guide you through the process of creating a business plan. The design, sections, and format can all be adjusted to suit your needs and preferences.

To replace instructions or suggested comments in a text field, simply click on or in the text box and start typing. You will find that some boxes will disappear as you start typing, while others will continue to exist. This will not affect your plan’s appearance on paper. The boxes that continue to exist do so because they contain a larger amount of instructions to which you may wish to refer as you are typing your content.

The table of contents should be the last thing you update. When you are ready, you will right click anywhere in the table of contents and choose “Update Field.”

There are a series of financial tables in this document that provide auto-calculations for you. You will see that in these tables, should you hover over a cell, some help text may appear. You can find the cells that contain formulas by clicking in the cell on the text. If the text is highlighted by a gray box, then you know it is tied to a formula. You can update this field by right clicking and choosing “Update Field” from the pop-up menu. You may also input all data, then highlight the whole table, and press F9 on your keyboard to update all calculations within the table. Though the table can handle calculations on its own, it must be prompted to do so. As such, if you enter new data into a table after completing calculations, you will need to update the totals again to get the new calculations.

**DELETE THIS PAGE WHEN YOU ARE READY TO UPDATE YOUR TABLE OF CONTENTS. ALL PAGE NUMBERS WILL READJUST WITH THE UPDATE.**

Business Name

11/03/10

Mailing Address  
Primary Phone  
Fax  
Email  
Website

**OWNER(S)**

Name  
Title  
Home Address  
Primary Phone  
Email  
  
Name #2  
Title  
Home Address  
Primary Phone  
EmailConfidentiality Disclaimer

**This template can be formatted to suit your business’s needs. Please feel free to include your logo throughout the document. Remember to delete this comment before printing or emailing.**

This business plan, including all information and data contained therein, is strictly confidential and is the sole property of Business Name.  It is submitted with the understanding that it will be held confidentially.  Disclosure to third parties without the prior written consent of Business Name is strictly prohibited.

**[Table of Contents](#TableofContents" \o "Right click on table and choose \"Update Field\" to update page numbers.)**

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General Information

# **BUSINESS INFORMATION**

Business Name

Mailing Address  
Primary Phone  
Fax  
Email  
Website

Ownership information

Name  
Title  
Home Address  
Primary Phone  
Email  
  
Name #2  
Title  
Home Address  
Primary Phone  
Email

List the percentage of ownership for each business owner. If there is only one owner, you may simply list the owner’s name and indicated full ownership with “100%.”

Owner #1: x% Owner #2: x% Owner #3: x%

You may also enter a table or graphic to depict the breakdown of ownership.

Include information regarding each owner’s experience and credentials. This can be brief (a few sentences for each owner), but be sure to include enough information to ensure the reader that each owner is qualified.

Professional Relationships

If applicable, include the names, addresses, telephone numbers, and email addresses for your business’s accountant, attorney, banker, insurance agent, professional advisors.

Business Structure

Choose a business structure. You can visit *Choose a Name and Structure* on Kentucky’s Business One Stop portal for more information.

Business Purpose

Describe the intent/purpose of your business.

Business Status

Business Start Date: Click here to choose a date.

Business Status: Choose the current status of your business.

If you are buying a business, include a brief history of the business. If this does not apply to you, simply delete this text box.

Type of Business

Examples: Retail, wholesale, service, manufacturing, contracting, professional, import/export, distribution etc.

Goals

Provide information on the current goals for your business.

Provide information on the long term goals for your business.

Use this section to explain your reasons for wanting to establish, expand, or buy this business. These reasons can be both personal and economic.

Services and/or Products

Explain the service(s) and/or product(s) you are offering.

Explain the need for the service(s) and/or product(s) you are offering.

If your service and/or product is not already on the market, explain your rollout strategy for bringing it to the market.

Describe the benefit(s) of your service(s) and/or product(s) over industry competitors.

Explain how you can competitively price your service(s) and/or product(s) and still maintain profits.

Describe what patents, copyrights, and trademarks your company currently owns or plants to obtain.

Describe the lifecycle of your services and/or products and the factors that affect your product’s lifecycle in the future.

Industry

Describe the industry in which your business will compete. Include information about the size, growth, trends, and characteristics of this industry.

Describe your target market. Who are the major customer groups for your industry? How will you meet future growth? Can you price your products to remain competitive?

Customer Base

Explain how the needs of your customers are currently being met by existing market resources.

Explain how your company will meet your customers’ needs.

Describe your customer base. Include information about the size, demographics, etc.

Describe the location of your business in relation to your customers.

Marketing Strategy

Provide a summary of how you plan to attract customers.

Market penetration

How will you attract first time users of your products and services?

How will your product or service gain customers from competitors?

What is your plan to introduce or use new products?

Describe your strategy to re-brand products and attract new customers.

Describe your strategy to diversify the products and services you currently offer.

Growth strategy

How will your company deal with growth?

Describe your internal growth strategy (human resources, internal communications, etc.)

Does your business strategy involve buying another business or creating a franchise?

Will you market the same product to different users? Or will you offer user the same product but at different levels of distribution?

Distribution strategy

How will you get your products and services to market?

Do you require distributers or retailers?

What are the costs associated with your delivery methods?

Communication strategy

How do you plan to reach your customers? Examples include print, web, television/radio, social media (Facebook, Twitter, RSS feeds, etc), direct mail, trade shows, promotional materials, telephone sales, one-on-one sales, or referrals.

Sales strategy

Do you plan on using internal or independent sales representatives? How many salespeople will you employ? How will you recruit? How will you provide training?

How will you track the effectiveness of your sales methods? Can you estimate the number of sales contacts you will need to make per sale? What is the average size per sale? What is the average number of dollars spent per customer?

Competition

Describe your closest competitors and their goods or services. Include information on their location, revenues, and the length of time they have been in business. Describe their target market, both geographically and demographically.

Explain how your operations are different from your competitors’. Explain how they are similar. Describe what your competitors do well and how they can improve. Is their business growing, stable, or declining? How will you compensate for areas in which your competition surpasses you and your business?

Research

Have you conducted any studies or contacted potential customers to gauge their reaction to your products or services?

How long does it take from the initial order for your customer to receive the product or service you are providing?

What are the strengths and weaknesses of your competition? How quickly can you competitors enter the market? Factors to consider include market share, financial strength, personnel, technology, track record and reputation, and patents, copyrights, and trademarks.

Operations

Personnel

How many part-time and full-time people do you currently employ? How many employees do you predict you will need in three (3) years? In five (5) years? Do you require certain types of training for certain job functions? How will you attract new employees? Will you use outside employees for certain functions (accountants, lawyers, consultants, etc.)?

What are you going to pay each employee? Will employees be paid hourly or by salary? Attach a salary schedule by position if you have one

What are your estimated personnel costs, beyond salaries (State & Federal Unemployment Insurance, Workers Comp Insurance, and employers portion of payroll taxes—FICA, etc.)

What are the employee benefits you offer? What are your associated costs?

Is training required? Where will the training be and how much will it cost?

Equipment

Does your business require any special equipment? What is your current inventory?

What is the rate of replacement for your equipment? In how many years will your equipment need to be replaced?

Is additional equipment required?

Facilities

Describe any special facilities your business needs to operate.

Will your current facilities meet your needs? Will they continue to meet your needs in three (3) years? In five (5) years?

Describe your current business location in relation to your customer base. What are the costs and benefits of your current location?

* + - * 1. Why is your location desirable?
        2. Is it accessible?
        3. Is there adequate parking?
        4. What are the costs associated with your location?

Materials

Will you need suppliers? Attach names, addresses, products, services supplied, costs/quotes, delivery/shipping fees and turnaround, terms of sale, contracts, and purchasing plans.

Distribution

How will your products and services be produced and sold?

What months, days, and hours will your business be open? Will business be seasonal? If so, how will you adjust hours, personnel, and inventories?

Will you need to ship/transport your products? What are the costs per unit? Is your location near suppliers, distribution and shipping centers, highways, railways, and airports?

Research

Will your products and services require research and development?

Will you conduct research in house or use outside resources?

What are your estimated costs?

Management

Owners

Name  
Title  
Home Address  
Primary Phone  
Email  
  
Name #2  
Title  
Home Address  
Primary Phone  
Email

List the percentage of ownership for each business owner. If there is only one owner, you may simply list the owner’s name and indicated full ownership with “100%.”

Owner #1: x% Owner #2: x% Owner #3: x%

You may also enter a table or graphic to depict the breakdown of ownership.

Include information regarding each owner’s experience and credentials. This can be brief (a few sentences for each owner), but be sure to include enough information to ensure the reader that each owner is qualified.

Describe each owner’s involvement in the business

Describe forms of ownership (stock, partner, limited partner, etc.)

If your company has multiple owners, describe your exit strategy in the event that a partner wants to leave or retire.

Managers

What are the key departments or functional areas of your business? Complete the following information for each manager or lead position in your business:

Name

Position

Primary responsibilities

Educational attainment

Unique experience and skills

Prior employment (summarize and add formal resumes as supporting documentation)

Special skills (certifications, licenses, etc.)

Past track record

Number of years with the company

Compensation

# **FINANCIAL INFORMATION**

[Personal Financial Statement](#PersonalFinancialStatement" \o "Complete a Personal Financial Statement for each person listed in the business plan who will be guaranteeing the loan (partners, officers, stockholders).)

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| ASSETS AND LIABILITIES | **ASSETS** | | | | |
|  | [Cash](#Cash" \o "The total amount of cash you have in bank accounts. This does not include savings.) | | | $ | 0.00 |
|  | [Savings Accounts](#Savings" \o "The total amount you have in savings accounts.) | | | $ | 0.00 |
|  | [Retirement Accounts](#Retirement" \o "The total amount you have in retirment accounts.) | | | $ | 0.00 |
|  | [Accounts & Notes Receivable](#AcctsNotesRcvbl" \o "The total amount you have in receivable accounts and notes.) | | | $ | 0.00 |
|  | [Life Insurance, cash surrender value](#LifeInsuranceCashSurrender" \o "The total cash value of your life insurance policies.) | | | $ | 0.00 |
|  | [Stocks & Bonds (market value)](#StocksBondsMrktVal" \o "The total amount of the market value of all stocks and bonds you own.) | | | $ | 0.00 |
|  | [Real Estate (market value)](#RealEstateMrktVal" \o "The total market value of all real estate you own.) | | | $ | 0.00 |
|  | [Automobiles (market value)](#AutoMrktVal" \o "The total market value of all vehicles you own.) | | | $ | 0.00 |
|  | [Other Property](#OtherProperty" \o "The total market value of all other tangible properties you own.  For example, precious metals, valuable collections, etc.) | | | $ | 0.00 |
|  | [Other Assets](#OtherAssets" \o "The total value of any other assests you own. For example, mining rights, foreign currency, etc.) | | | $ | 0.00 |
|  | **[TOTAL ASSETS](#TotalAssets" \o "The total of all assets entered.  This will be calculated for you by the template.)** | | | **$** | **[0.00](#TotalAssetsVal" \o "Right click and choose \"Update Field\" for value.)** |
|  |  |  |  | | |
|  | **LIABILITIES** | | | | |
|  | [Accounts Payable](#AcctsPayable" \o "The total outstanding balance of all accounts you owe other than your mortage and installment loans.) | | | $ | 0.00 |
|  | [Notes Payable](#NotesPayable" \o "The total outstanding balance of all notes you owe.) | | | $ | 0.00 |
|  | [Residential Mortgage, balance](#ResidentialMrtgBalance" \o "The total balance remaining on your residential mortage.) | | | $ | 0.00 |
|  | [Investment Mortgage, balance](#InvestmentMrtgBalance" \o "The total balance remaining on all your mortages for investment properties.) | | | $ | 0.00 |
|  | [Installment Loan Balance, auto](#InstallmentLoanBalance" \o "Total of the outstanding balances of all your vehicle loans.) | | | $ | 0.00 |
|  | [Installment Loan Balance, other](#InstallmentLoanBalanceOther" \o "Total of the outstanding balances of all your installment loans.) | | | $ | 0.00 |
|  | [Unpaid Taxes](#UnpaidTaxes" \o "The total of all local, state, and federal taxes you owe.) | | | $ | 0.00 |
|  | [Other Liabilities](#OtherLiabilities" \o "The total of all other liabilites you owe.) | | | $ | 0.00 |
|  | [**TOTAL LIABILITIES**](#TotalLiabilities) | | | **$** | **[0.00](#TotalLiabilitiesVal" \o "Right click and choose \"Update Field\" to find total sum.)** |
|  |  | | |  |  |
|  | **NET WORTH** (Assets less Liabilities) | | | **$** | **[0.00](#NetWorthVal" \o "Right click and choose \"Update Field\" to find total value.)** |
|  |  | | |  |  |
| INCOME AND EXPENSES | **ANNUAL INCOME** | | | | |
|  | [Salary, Bonuses, and Commissions](#SalaryBonusCommission" \o "The total annual income you receive including salary, bonuses, and commissions.) | | | $ | 0.00 |
|  | [Dividends, Interest, Investment Income](#DividendsInterestInvestmentIncome" \o "All annual income you receive from dividends, interest, and investment income excluding real estate.) | | | $ | 0.00 |
|  | [Real Estate Income](#RealEstateIncome" \o "All annual income you receive real estate.) | | | $ | 0.00 |
|  | [Other Income](#OtherIncome" \o "All annual income you receive from other sources.) | | | $ | 0.00 |
|  | **[TOTAL ANNUAL INCOME](#TotalAnnualIncome" \o "The total of all annual income entered.  This will be calculated for you by the template.)** | | |  | **[0.00](#TotalAnnualIncomeVal" \o "Right click and choose \"Update Field\" to find total sum.)** |
|  |  | | |  |  |
|  | **ANNUAL EXPENSES** | | | | |
|  | [Mortgage/Rental Payments](#MortgageRentalPymnt" \o "The total amount you pay annually on mortage payments and rent.) | | | $ | 0.00 |
|  | [Loans and Notes Payable](#LoansNotesPybl" \o "The total amount you pay annually on loans and notes.) | | | $ | 0.00 |
|  | [Taxes: Federal, State, Local, Property](#Taxes" \o "The total you pay annually on federal, state, socal taxes and property taxes.) | | | $ | 0.00 |
|  | [Insurance Premiums](#InsurancePremiums" \o "The total you pay annually on insurance, NOT including health insurance.) | | | $ | 0.00 |
|  | [Alimony and Child Support](#AlimonyChildSupport" \o "The total you pay annually in alimony and child support.) | | | $ | 0.00 |
|  | [Tuition](#Tuition" \o "The total you pay annually for education tuition.) | | | $ | 0.00 |
|  | [Medical Expenses (includes insurance)](#MedicalExpenses" \o "The annual total for all medical expenses including medical insurance payments.) | | | $ | 0.00 |
|  | [Contingent Liabilities](#ContingentLiabilities" \o "Are you an endorser, co-maker, or guarantor of other loans? If so, are there any legal actions or contested taxes?  Any of these annual expenses should be reported here.) | | | $ | 0.00 |
|  | [Other Debt or Liabilities](#OtherDebtsLiabilities" \o "The total annual payments for any other debt or liabilities not listed above.) | | | $ | 0.00 |
|  | **[TOTAL ANNUAL EXPENSES](#TotalAnnualExpenses" \o "The total of all annual expenses entered.  This will be calculated for you by the template.)** | | | **$** | **[0.00](#TotalAnnualExpensesVal" \o "Right click and choose \"Update Field\" to find total value.)** |
|  |  | | |  |  |
| This statement is true and accurate. I authorize any inquiries necessary to verify its accuracy. | | | | | |
| SIGNATURE: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ DATE: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | | | | | |

Balance Sheet

|  |  |  |
| --- | --- | --- |
| **Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** | | |
|  | | |
| ASSETS | | |
|  | | |
| **CURRENT ASSETS** | | |
| [Cash](#CashBalance" \o "Cash on hand) | $ | 0.00 |
| [Accounts Receivable](#AcctsReceivable" \o "Sales made but not collected) | $ | 0.00 |
| [Inventory (ending)](#InventoryEnding" \o "Inventory on hand, waiting to be sold) | $ | 0.00 |
| [Other Current Assets](#OtherCurrentAssetsBalance" \o "The total of any other current assets) | $ | 0.00 |
| **[Total Current Assets](#TotalCurrentAssetsBalance" \o "Total of all current assets.  The worksheet will total these for you.)** | **$** | **0.00** |
|  |  |  |
| **Non-Current Assets** | | |
| [Fixed Assets](#FixedAssetsBalance" \o "This includes property, plant, and equipment) | $ | 0.00 |
| [Less Depreciation](#LessDepretiationBalance" \o "Subtract Accumulated Depreciation.  This should be entered as a negative number by including the minus (\"-\") sign.) | $ | -0.00 |
| [Fixed Assets (net)](#FixedAssetsNetBalance" \o "Fixed Assets minus Accumulated Depreciation. The worksheet will calculate this for you.) | $ | [0.00](#FixedAssetsNetBalanceVal" \o "Right click and choose \"Update Field\" to get the value.) |
| [Advances to Owners](#AdvancestoOwnersBalance" \o "Money that owners take out of the business in the form of a loan to be repaid.) | $ | 0.00 |
| [Other Non-Current Assets](#OtherNonCurrentAssetsBalance" \o "The total of any other non-current assets) | $ | 0.00 |
| **[Total Non-Current Assets](#TotalNonCurrentAssets" \o "Total of all non-current assets.  The worksheet will total these for you.)** | **$** | **[0.00](#TotalNonCurrentAssetsBalanceVal" \o "Right click and choose \"Update Field\" for value.)** |
|  |  |  |
| **[Total Assets](#TotalAssetsBalance" \o "Total of all current and non-current assets.  The worksheet will total these for you.)** | **$** | **[0.00](#TotalAssetsBalanceVal" \o "Right click and choose \"Update Field\" for value.)** |
|  |  |  |
| LIABILITIES | | |
|  | | |
| **Current Liabilities** | | |
| [Current Portion of Long-Term Debt](#CurrentPortionLongTermDebtBalance" \o "One year’s worth of loan payments) | $ | 0.00 |
| [Notes Payable](#NotesPayableBalance" \o "Due within one year) | $ | 0.00 |
| [Accrued Taxes](#AccruedTaxesBalance" \o "Taxes to be paid during the current year) | $ | 0.00 |
| [Accounts Payable](#AcctsPayableBalance" \o "Purchases not paid for) | $ | 0.00 |
| **[Total Current Liabilities](#TotalCurrentLiabilitiesBalance" \o "Total of all current liabilities.  The worksheet will total these for you.)** | **$** | **[0.00](#TotalCurrentLiabilitiesBalanceVal" \o "Right click and choose \"Update Field\" for value.)** |
|  |  |  |
| **Long-Term Liabilities** | | |
| [Loan Payable](#LoanPayableBalance" \o "Due after one year's worth of payments) | $ | 0.00 |
| [Other Long-Term Liabilities](#OtherLongTermLiabilitiesBalance" \o "Other long-term liabilities) | $ | 0.00 |
| **[Total Long-Term Liabilities](#TotalLongTermLiabilitiesBalance" \o "Total all the long-term liabilities.)** | **$** | **[0.00](#TotalLongTermLiabilitiesBalanceVal" \o "Right click and choose \"Update Field\" for value.)** |
|  |  |  |
| **[Total Liabilities](#TotalLiabilitiesBalance" \o "The total of current and long-term liabilities. The worksheet will calculate this for you.)** | **$** | **[0.00](#TotalLiabilitiesBalanceVal" \o "Right click and choose \"Update Field\" to get value.)** |
|  |  |  |
| CAPITAL | | |
|  |  |  |
| [Owner’s Investment](#OwnerInvestmentBalance" \o "Amount of money the owner(s) has/have invested) | $ | 0.00 |
| [Retained Earnings](#RetainedEarningsBalance" \o "Income earned and kept in the business) | $ | 0.00 |
| **[Total Capital](#TotalCapitalBalance" \o "The total capital. The worksheet will calculate this for you.)** | **$** | **[0.00](#TotalCapitalBalanceVal" \o "Right click and choose \"Update Field\" to get value.)** |
|  |  |  |
| **[TOTAL LIABILITIES & CAPITAL](#TotalLiabilitiesCapitalBalance" \o "Add Liabilities and Capital. Result should be equal to Total Assets.  The worksheet with complete these for you.)** | **$** | [**0.00**](#TotalLiabilitiesCapitalBalanceVal) |

Income Statement

|  |  |  |
| --- | --- | --- |
| **Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** | | |
|  | | |
| SALES | | |
|  | | |
| [Net Sales](#NetSalesIncome" \o "Revenue or income. Gross sales is before returns and allowances. Net sales is after returns and allowances.) | $ | 0.00 |
|  | | |
| **LESS COST OF GOODS SOLD** | | |
| [Beginning Inventory](#BeginningInventoryIncome" \o "Comes from the Ending Inventory of the previous year.) | $ | 0.00 |
| [Purchases](#PurchasesIncome" \o "Used to make product) | $ | 0.00 |
| [Labor](#LaborIncome" \o "Used to make product only. Other labor-related expenses are included in the Operating Expenses section.) | $ | 0.00 |
| [Total](#TotalGoodsSoldIncome" \o "Total cost of good sold.  The worksheet will calculate this for you.) | $ | [0.00](#TotalGoodsSoldIncomeVal" \o "Right click and choose \"Update Field\" to get value.) |
| [Less: Ending Inventory](#LessEndingInventoryIncome" \o "This number becomes the beginning inventory for the next year’s Income Statement.  Enter it as a negative number including the minus (\"-\") sign.) | $ | -0.00 |
| [Cost of Goods Sold](#CostofGoodsSoldIncome" \o "The worksheet will compute the Cost of Goods Sold.) | $ | [0.00](#CostofGoodsSoldIncomeVal" \o "Right click and choose \"Update Field\" to get value.) |
| [Gross Profit](#GrossProfitIncome" \o "Sales less cost of goods sold.  This is your profit margin.  The worksheet will calculate this for you.) | $ | [0.00](#GrossProfitIncomeVal" \o "Right click and choose \"Update Field\" to get value.) |
|  | | |
| EXPENSES | | |
|  | | |
| **OPERATING EXPENSES** | | |
| [Selling Expenses](#SellingExpensesIncome" \o "Salaries and expenses related to sales only.) | $ | 0.00 |
| [General and Administrative](#GeneralAdministrativeIncome" \o "All other expenses used to run the company.) | $ | 0.00 |
| [Total Expenses](#TotalExpensesIncome" \o "The total of expensives.  The worksheet will total this for you.) | $ | [0.00](#TotalExpensesIncomeVal" \o "Right click and choose \"Update Field\" to get value.) |
| [Operating Income](#OperatingIncome" \o "This is your sales minus your expenses.  This shows how the business performed.  The worksheet will calulate this for you.) | $ | [0.00](#OperatingIncomeVal" \o "Right click and choose \"Update Field\" to get value.) |
| [Interest Expense](#InterestExpenseIncome" \o "Enter your interest expense.) | $ | 0.00 |
|  | | |
| PROFIT | | |
|  | | |
| [Net Profit Before Taxes](#NetProfitBeforeTaxesIncome" \o "This is operating income minus interest expense.  The worksheet will total this for you.) | $ | [0.00](#NetProfitBeforeTaxesIncomeVal" \o "Right click and choose \"Update Field\" to get the value.) |
| [Less: All Income Taxes](#LessAllIncomeTaxesIncome" \o "Enter the total of all income taxes. Enter it as a negative number including the minus (\"-\") sign.) | $ | -0.00 |
| [Net Profit](#NetProfitIncome" \o "This is your net profit before taxes minus all income taxes.  The worksheet will calculate this for you.) | $ | [0.00](#NetProfitIncomeVal" \o "Right click and choose \"Update Field\" to get the value.) |

[Cash Flow Statement](#CashFlowStatement" \o "The cash flow statement acts as your \“register\” for your business’s cash flow. It should be updated every month. Your assumptions for future months should be realistic, and you should have documentation to support these assumptions.)

NOTE: Start-up costs found in Annual Cash Flow Spreadsheet.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| [FIRST (FISCAL) QUARTER CASH FLOW](#FirstQuarter" \o "Any totals are calculated for you. Simply enter your data, highlight the entire table, and press F9 to update all totals at once.) | | | | |
|  | January | February | March | Q1 Totals |
| **[CASH ON HAND](#CashOnHand" \o "Cash on hand at the beginning of the month)** | **$0.00** | **$0.00** | **$0.00** | **$ 0.00** |
| **CASH RECEIPTS** | | | | |
| Cash Sales | $0.00 | $0.00 | $0.00 | $ 0.00 |
| Collections from Credit Accounts | $0.00 | $0.00 | $0.00 | $ 0.00 |
| [Loan or Other Cash Injection](#LoanorOtherCashInjection" \o "Be sure to specify what it is) | $0.00 | $0.00 | $0.00 | $ 0.00 |
| **[TOTAL CASH RECEIPTS](#TotalCashReceipts" \o "The worksheet will calculate this for you.)** | **$ 0.00** | **$ 0.00** | **$ 0.00** | **$ 0.00** |
| **TOTAL CASH AVAILABLE** | **$ 0.00** | **$ 0.00** | **$ 0.00** | **$ 0.00** |
| **CASH PAID OUT:** | | | | |
| Purchases | $0.00 | $0.00 | $0.00 | $ 0.00 |
| Gross Wages | $0.00 | $0.00 | $0.00 | $ 0.00 |
| Payroll Expenses | $0.00 | $0.00 | $0.00 | $ 0.00 |
| Outside Services | $0.00 | $0.00 | $0.00 | $ 0.00 |
| Supplies | $0.00 | $0.00 | $0.00 | $ 0.00 |
| Repairs and Maintenance | $0.00 | $0.00 | $0.00 | $ 0.00 |
| Advertising | $0.00 | $0.00 | $0.00 | $ 0.00 |
| Car, Delivery and Travel | $0.00 | $0.00 | $0.00 | $ 0.00 |
| Professional Services | $0.00 | $0.00 | $0.00 | $ 0.00 |
| Rent | $0.00 | $0.00 | $0.00 | $ 0.00 |
| Telephone | $0.00 | $0.00 | $0.00 | $ 0.00 |
| Utilities | $0.00 | $0.00 | $0.00 | $ 0.00 |
| Insurance | $0.00 | $0.00 | $0.00 | $ 0.00 |
| Taxes | $0.00 | $0.00 | $0.00 | $ 0.00 |
| Interest | $0.00 | $0.00 | $0.00 | $ 0.00 |
| Other Expenses | $0.00 | $0.00 | $0.00 | $ 0.00 |
| Miscellaneous | $0.00 | $0.00 | $0.00 | $ 0.00 |
| Subtotal | $ 0.00 | $ 0.00 | $ 0.00 | $ 0.00 |
| **OTHER OPERATING COSTS:** | | | | |
| Loan Principal Payment | $0.00 | $0.00 | $0.00 | $ 0.00 |
| Capital Purchases | $0.00 | $0.00 | $0.00 | $ 0.00 |
| Other Start-up Costs | $0.00 | $0.00 | $0.00 | $ 0.00 |
| Reserve and/or Escrow | $0.00 | $0.00 | $0.00 | $ 0.00 |
| Owner’s Withdrawal | $0.00 | $0.00 | $0.00 | $ 0.00 |
| **TOTAL CASH PAID OUT** | **$ 0.00** | **$ 0.00** | **$ 0.00** | **$ 0.00** |
| **CASH POSITION** | **$ 0.00** | **$ 0.00** | **$ 0.00** | **$ 0.00** |
| **ESSENTIAL OPERATING DATA** | | | | |
| [Accounts Receivable](#AcctsReceivableCashFlow" \o "Previous unpaid credit sales plus current month's unpaid credit sales) | $0.00 | $0.00 | $0.00 | $ 0.00 |
| [Bad Debt](#BadDebtCashFlow" \o "This should be deducted from the month. This figure is based on past history or industry standards.) | $0.00 | $0.00 | $0.00 | $ 0.00 |
| [Inventory on Hand](#InventoryonHandCashFlow" \o "Any products available for sale at the end of the month.) | $0.00 | $0.00 | $0.00 | $ 0.00 |
| [Accounts Payable](#AcctsPayableCashFlow" \o "Any accounts due at the end of the month) | $0.00 | $0.00 | $0.00 | $ 0.00 |
| [Monthly Depreciation](#MonthlyDepreciation" \o "Assets wear out and lose value. The monthly depreceiation value is established by your accountant (as allowed by the IRS).) | $0.00 | $0.00 | $0.00 | $ 0.00 |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| [SECOND (FISCAL) QUARTER CASH FLOW](#SecondQuarter" \o "Any totals are calculated for you. Simply enter your data, highlight the entire table, and press F9 to update all totals at once.) | | | | |
|  | April | May | June | Q2 Totals |
| [**CASH ON HAND**](#CashOnHand) | **$0.00** | **$0.00** | **$0.00** | **$ 0.00** |
| **CASH RECEIPTS** | | | | |
| Cash Sales | $0.00 | $0.00 | $0.00 | $ 0.00 |
| Collections from Credit Accounts | $0.00 | $0.00 | $0.00 | $ 0.00 |
| [Loan or Other Cash Injection](#LoanorOtherCashInjection) | $0.00 | $0.00 | $0.00 | $ 0.00 |
| [**TOTAL CASH RECEIPTS**](#TotalCashReceipts) | **$ 0.00** | **$ 0.00** | **$ 0.00** | **$ 0.00** |
| **TOTAL CASH AVAILABLE** | **$ 0.00** | **$ 0.00** | **$ 0.00** | **$ 0.00** |
| **CASH PAID OUT:** | | | | |
| Purchases | $0.00 | $0.00 | $0.00 | $ 0.00 |
| Gross Wages | $0.00 | $0.00 | $0.00 | $ 0.00 |
| Payroll Expenses | $0.00 | $0.00 | $0.00 | $ 0.00 |
| Outside Services | $0.00 | $0.00 | $0.00 | $ 0.00 |
| Supplies | $0.00 | $0.00 | $0.00 | $ 0.00 |
| Repairs and Maintenance | $0.00 | $0.00 | $0.00 | $ 0.00 |
| Advertising | $0.00 | $0.00 | $0.00 | $ 0.00 |
| Car, Delivery and Travel | $0.00 | $0.00 | $0.00 | $ 0.00 |
| Professional Services | $0.00 | $0.00 | $0.00 | $ 0.00 |
| Rent | $0.00 | $0.00 | $0.00 | $ 0.00 |
| Telephone | $0.00 | $0.00 | $0.00 | $ 0.00 |
| Utilities | $0.00 | $0.00 | $0.00 | $ 0.00 |
| Insurance | $0.00 | $0.00 | $0.00 | $ 0.00 |
| Taxes | $0.00 | $0.00 | $0.00 | $ 0.00 |
| Interest | $0.00 | $0.00 | $0.00 | $ 0.00 |
| Other Expenses | $0.00 | $0.00 | $0.00 | $ 0.00 |
| Miscellaneous | $0.00 | $0.00 | $0.00 | $ 0.00 |
| Subtotal | $ 0.00 | $ 0.00 | $ 0.00 | $ 0.00 |
| **OTHER OPERATING COSTS:** | | | | |
| Loan Principal Payment | $0.00 | $0.00 | $0.00 | $ 0.00 |
| Capital Purchases | $0.00 | $0.00 | $0.00 | $ 0.00 |
| Other Start-up Costs | $0.00 | $0.00 | $0.00 | $ 0.00 |
| Reserve and/or Escrow | $0.00 | $0.00 | $0.00 | $ 0.00 |
| Owner’s Withdrawal | $0.00 | $0.00 | $0.00 | $ 0.00 |
| **TOTAL CASH PAID OUT** | **$ 0.00** | **$ 0.00** | **$ 0.00** | **$ 0.00** |
| **CASH POSITION** | **$ 0.00** | **$ 0.00** | **$ 0.00** | **$ 0.00** |
| **ESSENTIAL OPERATING DATA** | | | | |
| [Accounts Receivable](#AcctsReceivableCashFlow) | $0.00 | $0.00 | $0.00 | $ 0.00 |
| [Bad Debt](#BadDebtCashFlow) | $0.00 | $0.00 | $0.00 | $ 0.00 |
| [Inventory on Hand](#InventoryonHandCashFlow) | $0.00 | $0.00 | $0.00 | $ 0.00 |
| [Accounts Payable](#AcctsPayableCashFlow) | $0.00 | $0.00 | $0.00 | $ 0.00 |
| [Monthly Depreciation](#MonthlyDepreciation) | $0.00 | $0.00 | $0.00 | $ 0.00 |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| [THIRD (FISCAL) QUARTER CASH FLOW](#ThirdQuarter" \o "Any totals are calculated for you. Simply enter your data, highlight the entire table, and press F9 to update all totals at once.) | | | | |
|  | July | August | September | Q3 Totals |
| [**CASH ON HAND**](#CashOnHand) | **$0.00** | **$0.00** | **$0.00** | **$ 0.00** |
| **CASH RECEIPTS** | | | | |
| Cash Sales | $0.00 | $0.00 | $0.00 | $ 0.00 |
| Collections from Credit Accounts | $0.00 | $0.00 | $0.00 | $ 0.00 |
| [Loan or Other Cash Injection](#LoanorOtherCashInjection) | $0.00 | $0.00 | $0.00 | $ 0.00 |
| [**TOTAL CASH RECEIPTS**](#TotalCashReceipts) | **$ 0.00** | **$ 0.00** | **$ 0.00** | **$ 0.00** |
| **TOTAL CASH AVAILABLE** | **$ 0.00** | **$ 0.00** | **$ 0.00** | **$ 0.00** |
| **CASH PAID OUT:** | | | | |
| Purchases | $0.00 | $0.00 | $0.00 | $ 0.00 |
| Gross Wages | $0.00 | $0.00 | $0.00 | $ 0.00 |
| Payroll Expenses | $0.00 | $0.00 | $0.00 | $ 0.00 |
| Outside Services | $0.00 | $0.00 | $0.00 | $ 0.00 |
| Supplies | $0.00 | $0.00 | $0.00 | $ 0.00 |
| Repairs and Maintenance | $0.00 | $0.00 | $0.00 | $ 0.00 |
| Advertising | $0.00 | $0.00 | $0.00 | $ 0.00 |
| Car, Delivery and Travel | $0.00 | $0.00 | $0.00 | $ 0.00 |
| Professional Services | $0.00 | $0.00 | $0.00 | $ 0.00 |
| Rent | $0.00 | $0.00 | $0.00 | $ 0.00 |
| Telephone | $0.00 | $0.00 | $0.00 | $ 0.00 |
| Utilities | $0.00 | $0.00 | $0.00 | $ 0.00 |
| Insurance | $0.00 | $0.00 | $0.00 | $ 0.00 |
| Taxes | $0.00 | $0.00 | $0.00 | $ 0.00 |
| Interest | $0.00 | $0.00 | $0.00 | $ 0.00 |
| Other Expenses | $0.00 | $0.00 | $0.00 | $ 0.00 |
| Miscellaneous | $0.00 | $0.00 | $0.00 | $ 0.00 |
| Subtotal | $ 0.00 | $ 0.00 | $ 0.00 | $ 0.00 |
| **OTHER OPERATING COSTS:** | | | | |
| Loan Principal Payment | $0.00 | $0.00 | $0.00 | $ 0.00 |
| Capital Purchases | $0.00 | $0.00 | $0.00 | $ 0.00 |
| Other Start-up Costs | $0.00 | $0.00 | $0.00 | $ 0.00 |
| Reserve and/or Escrow | $0.00 | $0.00 | $0.00 | $ 0.00 |
| Owner’s Withdrawal | $0.00 | $0.00 | $0.00 | $ 0.00 |
| **TOTAL CASH PAID OUT** | **$ 0.00** | **$ 0.00** | **$ 0.00** | **$ 0.00** |
| **CASH POSITION** | **$ 0.00** | **$ 0.00** | **$ 0.00** | **$ 0.00** |
| **ESSENTIAL OPERATING DATA** | | | | |
| [Accounts Receivable](#AcctsReceivableCashFlow) | $0.00 | $0.00 | $0.00 | $ 0.00 |
| [Bad Debt](#BadDebtCashFlow) | $0.00 | $0.00 | $0.00 | $ 0.00 |
| [Inventory on Hand](#InventoryonHandCashFlow) | $0.00 | $0.00 | $0.00 | $ 0.00 |
| [Accounts Payable](#AcctsPayableCashFlow) | $0.00 | $0.00 | $0.00 | $ 0.00 |
| [Monthly Depreciation](#MonthlyDepreciation) | $0.00 | $0.00 | $0.00 | $ 0.00 |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| [FOURTH (FISCAL) QUARTER CASH FLOW](#FourthQuarter" \o "Any totals are calculated for you. Simply enter your data, highlight the entire table, and press F9 to update all totals at once.) | | | | |
|  | October | November | December | Q4 Totals |
| [**CASH ON HAND**](#CashOnHand) | **$50.00** | **$0.00** | **$0.00** | **$ 0.00** |
| **CASH RECEIPTS** | | | | |
| Cash Sales | $0.00 | $0.00 | $0.00 | $ 0.00 |
| Collections from Credit Accounts | $0.00 | $0.00 | $0.00 | $ 0.00 |
| [Loan or Other Cash Injection](#LoanorOtherCashInjection) | $0.00 | $0.00 | $0.00 | $ 0.00 |
| [**TOTAL CASH RECEIPTS**](#TotalCashReceipts) | **$ 0.00** | **$ 0.00** | **$ 0.00** | **$ 0.00** |
| **TOTAL CASH AVAILABLE** | **$ 0.00** | **$ 0.00** | **$ 0.00** | **$ 0.00** |
| **CASH PAID OUT:** | | | | |
| Purchases | $0.00 | $0.00 | $0.00 | $ 0.00 |
| Gross Wages | $0.00 | $0.00 | $0.00 | $ 0.00 |
| Payroll Expenses | $0.00 | $0.00 | $0.00 | $ 0.00 |
| Outside Services | $0.00 | $0.00 | $0.00 | $ 0.00 |
| Supplies | $0.00 | $0.00 | $0.00 | $ 0.00 |
| Repairs and Maintenance | $0.00 | $0.00 | $0.00 | $ 0.00 |
| Advertising | $0.00 | $0.00 | $0.00 | $ 0.00 |
| Car, Delivery and Travel | $50.00 | $0.00 | $0.00 | $ 0.00 |
| Professional Services | $0.00 | $0.00 | $0.00 | $ 0.00 |
| Rent | $0.00 | $0.00 | $0.00 | $ 0.00 |
| Telephone | $0.00 | $0.00 | $0.00 | $ 0.00 |
| Utilities | $0.00 | $0.00 | $0.00 | $ 0.00 |
| Insurance | $0.00 | $0.00 | $0.00 | $ 0.00 |
| Taxes | $0.00 | $0.00 | $0.00 | $ 0.00 |
| Interest | $0.00 | $0.00 | $0.00 | $ 0.00 |
| Other Expenses | $0.00 | $0.00 | $0.00 | $ 0.00 |
| Miscellaneous | $0.00 | $0.00 | $0.00 | $ 0.00 |
| Subtotal | $ 0.00 | $ 0.00 | $ 0.00 | $ 0.00 |
| **OTHER OPERATING COSTS:** | | | | |
| Loan Principal Payment | $0.00 | $0.00 | $0.00 | $ 0.00 |
| Capital Purchases | $0.00 | $0.00 | $0.00 | $ 0.00 |
| Other Start-up Costs | $0.00 | $0.00 | $0.00 | $ 0.00 |
| Reserve and/or Escrow | $0.00 | $0.00 | $0.00 | $ 0.00 |
| Owner’s Withdrawal | $0.00 | $0.00 | $0.00 | $ 0.00 |
| **TOTAL CASH PAID OUT** | **$ 0.00** | **$ 0.00** | **$ 0.00** | **$ 0.00** |
| **CASH POSITION** | **$ 0.00** | **$ 0.00** | **$ 0.00** | **$ 0.00** |
| **ESSENTIAL OPERATING DATA** | | | | |
| [Accounts Receivable](#AcctsReceivableCashFlow) | $0.00 | $0.00 | $0.00 | $ 0.00 |
| [Bad Debt](#BadDebtCashFlow) | $0.00 | $0.00 | $0.00 | $ 0.00 |
| [Inventory on Hand](#InventoryonHandCashFlow) | $0.00 | $0.00 | $0.00 | $ 0.00 |
| [Accounts Payable](#AcctsPayableCashFlow) | $0.00 | $0.00 | $0.00 | $ 0.00 |
| [Monthly Depreciation](#MonthlyDepreciation) | $0.00 | $0.00 | $0.00 | $ 0.00 |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| [ANNUAL CASH FLOW](#AnnualCashFlow" \o "Highlight this entire table and press F9 to update all fields at once.) | | | | | | |
|  | Start-Up Costs | Q1 Totals | Q2 Totals | Q3 Totals | Q4 Totals | Annual Totals |
| [**CASH ON HAND**](#CashOnHand) | **$0.00** |  |  |  |  | **$ 0.00** |
| **CASH RECEIPTS** | | | | | | |
| Cash Sales | $0.00 |  |  |  |  | $ 0.00 |
| Collections from Credit Accounts | $0.00 |  |  |  | $ 0.00 | $ 0.00 |
| [Loan or Other Cash Injection](#LoanorOtherCashInjection) | $0.00 |  |  |  |  | $ 0.00 |
| [**TOTAL CASH RECEIPTS**](#TotalCashReceipts) | **$ 0.00** |  |  |  |  | **$ 0.00** |
| **TOTAL CASH AVAILABLE** | **$ 0.00** |  |  |  |  | **$ 0.00** |
| **CASH PAID OUT:** | | | | | | |
| Purchases | $0.00 |  |  |  |  | $ 0.00 |
| Gross Wages | $0.00 |  |  |  |  | $ 0.00 |
| Payroll Expenses | $0.00 |  |  |  |  | $ 0.00 |
| Outside Services | $0.00 |  |  |  |  | $ 0.00 |
| Supplies | $0.00 |  |  |  |  | $ 0.00 |
| Repairs and maintenance | $0.00 |  |  |  |  | $ 0.00 |
| Advertising | $0.00 |  |  |  |  | $ 0.00 |
| Car, Delivery and Travel | $0.00 |  |  |  |  | $ 0.00 |
| Professional Services | $0.00 |  |  |  |  | $ 0.00 |
| Rent | $0.00 |  |  |  |  | $ 0.00 |
| Telephone | $0.00 |  |  |  |  | $ 0.00 |
| Utilities | $0.00 |  |  |  |  | $ 0.00 |
| Insurance | $0.00 |  |  |  |  | $ 0.00 |
| Taxes | $0.00 |  |  |  |  | $ 0.00 |
| Interest | $0.00 |  |  |  |  | $ 0.00 |
| Other Expenses | $0.00 |  |  |  |  | $ 0.00 |
| Miscellaneous | $0.00 |  |  |  |  | $ 0.00 |
| Subtotal | $ 0.00 |  |  |  |  | $ 0.00 |
| **OTHER OPERATING COSTS:** | | | | | | |
| Loan Principal Payment | $0.00 |  |  |  |  | $ 0.00 |
| Capital Purchases | $0.00 |  |  |  |  | $ 0.00 |
| Other Start-up Costs | $0.00 |  |  |  |  | $ 0.00 |
| Reserve and/or Escrow | $0.00 |  |  |  |  | $ 0.00 |
| Owner’s Withdrawal | $0.00 |  |  |  |  | $ 0.00 |
| **TOTAL CASH PAID OUT** | **$ 0.00** |  |  |  |  | $ 0.00 |
| **CASH POSITION** | **$ 0.00** |  |  |  |  | $ 0.00 |
| **ESSENTIAL OPERATING DATA** | | | | | | |
| [Accounts Receivable](#AcctsReceivableCashFlow) | $0.00 |  |  |  |  | $ 0.00 |
| [Bad Debt](#BadDebtCashFlow) | $0.00 |  |  |  |  | $ 0.00 |
| [Inventory on Hand](#InventoryonHandCashFlow) | $0.00 |  |  |  |  | $ 0.00 |
| [Accounts Payable](#AcctsPayableCashFlow) | $0.00 |  |  |  |  | $ 0.00 |
| [Monthly Depreciation](#MonthlyDepreciation) | $0.00 |  |  |  |  | $ 0.00 |

Break Even Analysis

|  |  |  |
| --- | --- | --- |
| [**Net Sales**](#NetSalesIncome) | **$** | **0.00** |
|  | | |
| **VARIABLE EXPENSES** | | |
| Cost of Goods Sold (from Income Statement) | $ | 0.00 |
| [Selling](#PurchasesIncome) Expenses (from Income Statement | $ | 0.00 |
| **Total Variable Expenses** | **$** | **0.00** |
|  |  |  |
| [Margin](#MarginTextBreakEven" \o "This is the net sales minus the total varialbe expenses. The worksheet will calculate this for you.) | $ | 0.00 |
| [Margin as a Percentage](#MarginPercentageTextBreakEven" \o "The worksheet will calculate this for you.) |  | **[!Zero Divide](#MarginPercentageBreakEven" \o "Until you insert data in this table and right click to update this field, this will show as \"Zero Divide.\)** |
|  |  |  |
| General and Administrative Expenses (from Income Statement) | $ | 0.00 |
|  |  |  |
| **Break Even Point** | **$** | **[!Zero Divide](#BreakEvenValue" \o "Until you insert data in this table and right click to update this field, this will show as \"Zero Divide.\" )** |

# **[SUPPORTING DOCUMENTATION](#SupportingDocs" \o "You may insert supporting documentation here. The following categories of information are only suggestions and can be modified to fit your business plan's needs.)**

Organizational Chart

Resumes

Credit Information

Legal

References

Research and Estimates