

Financials (ALL)

Assumptions

INCOME STATEMENT

Sales

Total Sales

Cost of Goods Sold
Labor

Raw Materials

Overhead

Total Cost of Sales

Gross Profit

Gross Margin

Operating Expenses

Sales and Marketing

Total Sales and Marketing Costs
% of Total Sales

Research and Development
R&D Salaries
R&D Materials
R&D Equipment
Special Consulting
Total R&D
% of Total Sales

General and Administrative Cost
Administrative Salaries
Equipment Lease
Accounting
Rent
Office Expense
Telephone
Utilities
Bad Debts
Depreciation
Legal
Insurance
Permits/Licenses
Taxes (except income taxes)

Misc

Total Administrative Costs
% of Total Sales

Total Operating Expenses
% of Total Sales

Gross Income
% of Total Sales

Interest Income (int*net cash balance)
Interest Expense (int*net cash balance)
Income before Taxes
Taxes on Income

Net Income After Taxes
% of Total Sales

Cash Flow Projections

Beginning Cash Balance

Cash Receipts
Sales
Depreciation (Adjustment for non-cash expenditure)
Interest Income

Total Cash Receipts

Cash Disbursements
Cost of Goods Sold

Sub-Total Cost of Goods Sold
Operating Expenses

Interest Expense
Total Cash Disbursements

Net Cash from Operations

Short Term Loan Repayment - principal (Outflow)

Sale of Stock/Partnership Units (Inflow)
Proceeds of Bank Loan (Inflow)

Net Cash Balance

BALANCE SHEET

Assets

Current Assets

Cash

Investments

Accounts Receivable

Notes Receivable

Inventory

Total Current Assets

Plant & Equipment

Building

Office Equipment

Leasehold Improvements

Less Accumulated Depreciation

Total Net Property & Equipment

Other Assets

Total Assets

Liabilities & Owner Equity

Current Liabilities

Short Term Debt

Accounts Payable

Income Taxes Payable

Accrued Liabilities

Total Current Liabilities

Long Term Debt

Total Liabilities

Owner/Stockholder Equity

Common Stock

Retained Earnings

Total Equity

Total Liabilities & Equity

Ratio Analysis

Ratios

Current Ratio

Quick Ratio

Return on Assets

Total Asset Ratio

Debt to Worth Ratio

Products Names (Write Name of Each Product or Service)

Product/Service A
Product/Service B
Product/Service C
Product/Service D
Product/Service E
Product/Service F
Product/Service G
Product/Service H
Product/Service I

Product/Service A
% of Total Sales
Product/Service B
% of Total Sales
Product/Service C
% of Total Sales
Product/Service D
% of Total Sales
Product/Service E
% of Total Sales
Product/Service F
% of Total Sales
Product/Service G
% of Total Sales
Product/Service H
% of Total Sales
Product/Service I
% of Total Sales

Product/Service A
Product/Service B
Product/Service C
Product/Service D
Product/Service E
Product/Service F

Sheet1

Sub-Total
% of Total Sales

Product/Service G
Product/Service H
Product/Service I

Sub-Total
% of Total Sales

Product/Service A
Product/Service B
Product/Service C
Product/Service D
Product/Service E
Product/Service F
Product/Service G
Product/Service H
Product/Service I

Sub-Total
% of Total Sales

Product/Service A
Product/Service B
Product/Service C
Product/Service D
Product/Service E
Product/Service F
Product/Service G
Product/Service H
Product/Service I

Salaries
Market Testing

Marketing Material Design

Public Relations

Alpha Testing
Beta Testing

Packaging
Phamplets
Mailiers
Advertisement Development

Press Releases
Press Packet

Advertisement

Contact/Interview Management

- Newspaper
- Direct Mail
- Phamplets
- Radio
- Television
- BillBoard

Public Appearances

- Admission/Donations
- Management Time
- Organization Membership

Sales

- Sales Support
- Communication Network
- Transportation

Auto
Plane

- Entertainment
- Sales Equiptment & Materials

Demo Products
Materials

Misc
Misc

Labor
Raw Materials
Overhead

Sales and Marketing
Research and Development
General and Administrative Costs

Price/Unit	Growth/Yr
\$0.00	0.00%
\$0.00	0.00%
\$0.00	0.00%
\$0.00	0.00%
\$0.00	0.00%
\$0.00	0.00%
\$0.00	0.00%
\$0.00	0.00%
\$0.00	0.00%

Cost/Unit
\$5.00
\$0.00
\$0.00
\$0.00
\$0.00
\$0.00

\$0.00
\$0.00
\$0.00

\$1.00
\$0.00
\$0.00
\$0.00
\$0.00
\$0.00
\$0.00
\$0.00
\$0.00
\$0.00

Fixed/Month

Cost/Unit

\$0.00
\$0.00
\$0.00
\$0.00
\$0.00
\$0.00
\$0.00
\$0.00
\$0.00
\$0.00

Fixed/Month +

% Sales

\$0.00 0.00%

\$0 0.00%
\$0 0.00%

\$0 0.00%
\$0 0.00%
\$0 0.00%
\$0 0.00%

\$0 0.00%
\$0 0.00%

Sheet1

\$0 0.00%

\$0 0.00%

\$0 0.00%

\$0 0.00%

\$0 0.00%

\$0 0.00%

\$0 0.00%

\$0 0.00%

\$0 0.00%

\$0 0.00%

\$0 0.00%

\$0 0.00%

\$0 0.00%

\$0 0.00%

\$0 0.00%

\$0 0.00%

\$0 0.00%

\$0 0.00%

\$0 0.00%

Fixed/Month +

% Sales

\$0 0.00%

\$0 0.00%

\$0 0.00%

\$0 0.00%

Fixed/Month +

% Sales

\$0 0%

\$0 0%

\$0 0%

\$0 0%

\$0 0%

\$0 0%

\$0 0%

\$0 0%

\$0	0%
-----	----

\$0 0%

\$0	0%
-----	----

\$0	0%
-----	----

\$0	0%
-----	----

\$0 0%

% (Rate)
10.00%
20.00%

40.00%

\$0

Current Assets / Current Liabilities
(Cash + Receivables) / Current Liabilities
Net Income After Taxes / Current Liabilities
Current Liabilities / Total Sales
Total Liabilities / (Total Assets - Total Liabilities)

Sheet1

0.00 0
1

Units Sold (Put in the number of units sold)

MO 1

MO 2

MO 3

MO 4

MO 5

MO 6

MO 7

0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0

\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
0%	0%	0%	0%	0%	0%	0%	0%
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
0%	0%	0%	0%	0%	0%	0%	0%
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
0%	0%	0%	0%	0%	0%	0%	0%
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
0%	0%	0%	0%	0%	0%	0%	0%
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
0%	0%	0%	0%	0%	0%	0%	0%
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
0%	0%	0%	0%	0%	0%	0%	0%
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
0%	0%	0%	0%	0%	0%	0%	0%
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
0%	0%	0%	0%	0%	0%	0%	0%
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
0%	0%	0%	0%	0%	0%	0%	0%
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

[illegible]

[illegible]

[illegible]

Sheet1

\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
--------	--------	--------	--------	--------	--------	--------

\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0

\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0

\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0

\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0

\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0

0.00	0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00	0.00

Sheet1

MO 8	MO 9	MO 10	MO 11	MO 12	Year 1	Year 2	Year 3	Year 4	Year 5
0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0

\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

[illegible]

[illegible]

Sheet1

\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0.00	\$0.00	\$0.00
\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0.00	\$0.00	\$0.00
0%	0%	0%	0%	0%	2%	0%	0%	0%	0%
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
0%	0%	0%	0%	0%	2%	0%	0%	0%	0%
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
100%	100%	100%	100%	100%	98%	100%	100%	100%	100%
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
63%	64%	65%	65%	129%	140%	155%	171%	188%	207%
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0.00	\$0.00	\$0.00
\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0.00	\$0.00	\$0.00
\$0	\$0	\$0	\$0	\$0	\$0	\$0.00	\$0.00	\$0.00	\$0.00
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

[illegible][illegible][illegible][illegible]

Page 24