

Business Plan Model

Proforma Financial Statements

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My Company

Cash Flow Projections

(000s)

	YEAR 1	
	Jan	Feb
	-	-
Sales:		
1st Product or Service	100.00	100.00
2nd Product or Service	0.00	0.00
Total Sales	100.00	100.00
Cash Receipts:		
Month of Shipment	10%	10.00
First Month	60%	0.00
Second Month	20%	0.00
Third Month	8%	0.00
Fourth Month	1%	0.00
Total Receipts	10.00	70.00
Cash Disbursements:		
Rent	0.00	0.00
Utilities	0.00	0.00
Telephone	0.00	0.00
Salaries	0.00	0.00
Payroll	0.00	0.00
Withholding	0.00	0.00
Inventory	0.00	0.00
Freight-In	0.00	0.00
Office Supplies	0.00	0.00
Postage	0.00	0.00
Advertising	0.00	0.00

Professionals	0.00	0.00
Commissions	10.00	10.00
Insurance	0.00	0.00
Travel & Entertainment	0.00	0.00
Research	0.00	0.00
Miscellaneous	0.00	0.00
State Taxes		
Federal Taxes		
Total Disbursements	10.00	10.00
Net Cash From Operations	0.00	60.00
Beginning Cash	200.00	200.00
Cash on Hand	200.00	260.00
Bank Loan Required	0.00	0.00
Loan Repayment	0.00	0.00
Ending Cash	200.00	260.00

*	*	*	*
	Variables		
*	*	*	
	Cash Reserve	10.00	*
	Mark_Up	100.00%	*
	Frtpct	5.00%	*
	CommRt	10.00%	*
	Beg Cash	200	*
*	*	*	

0.00	0.00	0.00	0.00	0.00	0.00
10.00	10.00	10.00	10.00	10.00	10.00
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

10.00	10.00	10.00	10.00	10.00	10.00
80.00	88.00	89.00	89.00	89.00	89.00
260.00	340.00	428.00	517.00	606.00	695.00
340.00	428.00	517.00	606.00	695.00	784.00
0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00
340.00	428.00	517.00	606.00	695.00	784.00

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0.00	0.00	0.00	0.00	0.00	0.00
10.00	10.00	10.00	10.00	10.00	10.00
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

10.00	10.00	10.00	10.00	10.00	10.00
89.00	89.00	89.00	89.00	89.00	89.00
784.00	873.00	962.00	1051.00	1140.00	1229.00
873.00	962.00	1051.00	1140.00	1229.00	1318.00
0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00
873.00	962.00	1051.00	1140.00	1229.00	1318.00

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0.00	0.00	0.00	0.00	0.00	0.00
10.00	10.00	10.00	10.00	10.00	10.00
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

10.00	10.00	10.00	10.00	10.00	10.00
89.00	89.00	89.00	89.00	89.00	89.00

1318.00	1407.00	1496.00	1585.00	1674.00	1763.00
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1407.00	1496.00	1585.00	1674.00	1763.00	1852.00
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0.00	0.00	0.00	0.00	0.00	0.00
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0.00	0.00	0.00	0.00	0.00	0.00
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1407.00	1496.00	1585.00	1674.00	1763.00	1852.00
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0.00	0.00	0.00	0.00	0.00	0.00
10.00	10.00	10.00	10.00	10.00	10.00
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
10.00	10.00	10.00	10.00	10.00	10.00
89.00	89.00	89.00	89.00	89.00	89.00
1852.00	1941.00	2030.00	2119.00	2208.00	2297.00
1941.00	2030.00	2119.00	2208.00	2297.00	2386.00
0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00
1941.00	2030.00	2119.00	2208.00	2297.00	2386.00

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0.00	0.00	0.00	0.00	0.00	0.00
10.00	10.00	10.00	10.00	10.00	10.00
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

10.00	10.00	10.00	10.00	10.00	10.00
89.00	89.00	89.00	89.00	89.00	89.00

2386.00	2475.00	2564.00	2653.00	2742.00	2831.00
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2475.00	2564.00	2653.00	2742.00	2831.00	2920.00
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0.00	0.00	0.00	0.00	0.00	0.00
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0.00	0.00	0.00	0.00	0.00	0.00
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2475.00	2564.00	2653.00	2742.00	2831.00	2920.00
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0.00	0.00	0.00	0.00
10.00	10.00	10.00	10.00
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

10.00	10.00	10.00	10.00
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89.00	89.00	89.00	89.00
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2920.00	3009.00	3098.00	3187.00
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3009.00	3098.00	3187.00	3276.00
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0.00	0.00	0.00	0.00
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0.00	0.00	0.00	0.00
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3009.00	3098.00	3187.00	3276.00
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* * St
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* Returns
* State Tax
* Fed Tax
* *
* *

*	Telephone
*	Supplies
*	Postage
*	Professionals
*	Research
*	Misc.
*	Total
*	
*	Total Operating Exp
*	
*	Total Operating Inc
*	State Taxes
*	
*	Pretax Income
*	Federal Taxes
*	
*	Net Income
*	
* *	*
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*	
*	ASSETS
*	
*	Cash
*	Accounts Receiv
*	Notes Recivable
*	Inventory
*	
*	Total Current Asset:
*	
*	Equipment
*	Less: accum. dep
*	
*	Net Fixed assets
*	Intangible Assets

*
* Inventory Turnover
* Average Collection
* Period
* Total Asset Turnove
*
* Gross Margin
* Net Margin
* Return on Assets
* Return on Equity
*
* Off. Comp./Sales
*
* * *

Asset Worksheet
(000's)

	\$10.00
ks	\$0.00
	\$0.00
	\$0.00
	\$0.00
ements	\$0.00
	\$0.00

\$10.00

\$0.00

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INCOME STATEMENT

	0.00	0.00	#DIV/0!	0.00
	0.00	0.00	#DIV/0!	0.00
	0.00	0.00	#DIV/0!	0.00
	0.00	0.00	#DIV/0!	0.00
	0.00	0.00	#DIV/0!	0.00
	0.00	0.00	#DIV/0!	0.00
	0.00	0.00	#DIV/0!	0.00
enses	120.00	120.00	0.00%	120.00
ome	1006.50	1080.00	7.30%	1080.00
	50.33	54.00	7.30%	54.00
	956.18	1026.00	7.30%	1026.00
	286.85	307.80	7.30%	307.80
	\$669.32	\$718.20	7.30%	\$718.20
*	*	*	*	*

BALANCE SHEET
(000's)
My Company

	Year 1	Year 2		Year 3
			%	
able	1140.00	2208.00	93.68%	3276.00
	128.00	128.00	0.00%	128.00
	0.00	0.00	#DIV/0!	0.00
	0.00	0.00	#DIV/0!	0.00
s	1268.00	2336.00	84.23%	3404.00
	10.00	10.00		10.00
rec.	0.00	0.00		0.00
	10.00	10.00	0.00%	10.00
s	0.00	0.00	#DIV/0!	0.00

	1278.00	2346.00	83.57%	3414.00
e	0.00	0.00	#DIV/0!	0.00
	0.00	0.00	#DIV/0!	0.00
	0.00	0.00	#DIV/0!	0.00
	0.00	0.00	#DIV/0!	0.00
ities	0.00	0.00	#DIV/0!	0.00
abilities	0.00	0.00	#DIV/0!	0.00
	0.00	0.00	#DIV/0!	0.00
	200.00	200.00		200.00
gs	669.32	1387.52	107.30%	2105.72
	408.68	758.48	85.59%	1108.28
	1278.00	2346.00	83.57%	3414.00
ES &	1278.00	2346.00	83.57%	3414.00

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RATIO ANALYSIS

My Company

	Year 1	Year 2		Year 3
	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

	0.00	#DIV/0!	#DIV/0!	#DIV/0!
	38.40	38.40	0.00%	38.40
r	0.94	0.51	-45.52%	0.35
	93.88%	100.00%	6.52%	100.00%
	55.78%	59.85%	7.30%	59.85%
	52.37%	30.61%	-41.55%	21.04%
	52.37%	30.61%	-41.55%	21.04%
	0.00%	0.00%	#DIV/0!	0.00%

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	*	
	*	CASH
	*	ACCOUNTS RECEIVABLE
	*	NOTES RECEIVABLE
	*	INVENTORY
	*	OTHER CURRENT
	*	
	*	TOTAL CURRENT
	*	
	*	FIXED ASSETS
	*	OTHER NON-CURRENT
	*	
	*	TOTAL ASSETS
	*	
*	*	ACCOUNTS PAYABLE
	*	BANK LOANS
	*	NOTES PAYABLE
	*	OTHER CURRENT
	*	
	*	TOTAL CURRENT
	*	
	*	OTHER LONG TERM
	*	DEFERRED CREDITS
	*	NET WORTH
	*	
	*	TOTAL LIAB&NET WORTH
	*	
	*	NET SALES
	*	GROSS PROFIT
	*	NET PROFIT AFTER TAX
	*	WORKING CAPITAL
	*	
	*	RATIOS
	*	
	*	SOLVENCY
	*	QUICK RATIO (TIMES)

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	*
	*
	*
	*
	*
%	*
0.00%	*
#DIV/0!	*
	*
0.00%	*
	*
	*
#DIV/0!	*
#DIV/0!	*
#DIV/0!	*
#DIV/0!	*
#DIV/0!	*
#DIV/0!	*
	*
0.00%	*
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	*
#DIV/0!	*
0.00%	*
#DIV/0!	*
0.00%	*
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#DIV/0!	*
#DIV/0!	*
#DIV/0!	*
#DIV/0!	*
#DIV/0!	*
	*
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#DIV/0!	*
#DIV/0!	*

45.52%

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#DIV/0!

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#DIV/0!

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#DIV/0!

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#DIV/0!

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51.76%

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46.12%

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45.52%

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45.52%

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#DIV/0!

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#DIV/0!

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#DIV/0!

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	*
#DIV/0!	*
	*
0.00%	*
-31.28%	*
	*
0.00%	*
0.00%	*
-31.28%	*
-31.28%	*
	*
#DIV/0!	*
	*
	*
*	*
	*

Dun & Bradstreet
Industry Norms

Year1		Year2		Year
\$	%	\$	%	\$
\$1140	89.2	\$2208	94.1	\$3276
\$128	10.0	\$128	5.5	\$128
\$0	0.0	\$0	0.0	\$0
\$0	0.0	\$0	0.0	\$0
	0.0		0.0	
\$1268	99.2	\$2336	99.6	\$3404
\$10	0.8	\$10	0.4	\$10
\$0	0.0	\$0	0.0	\$0
\$1278	100.0	\$2346	100.0	\$3414
\$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
\$1278	100.0	\$2346	100.0	\$3414
\$1278	100.0	\$2346	100.0	\$3414
\$1200	100.0	\$1200	100.0	\$1200
\$1127	93.9	\$1200	100.0	\$1200
\$669	55.8	\$718	59.9	\$718
\$1268	105.7	\$2336	194.7	\$3404
#DIV/0!		#DIV/0!		#DIV/0!

#DIV/0!	#DIV/0!	#DIV/0!
0.00%	0.00%	0.00%
#DIV/0!	#DIV/0!	#DIV/0!
0.00%	0.00%	0.00%
0.78%	0.43%	0.29%

38.93	38.93	38.93
#DIV/0!	#DIV/0!	#DIV/0!
106.50%	195.50%	284.50%
0.95	0.51	0.35
0.00%	0.00%	0.00%

55.78%	59.85%	59.85%
52.37%	30.61%	21.04%
52.37%	30.61%	21.04%

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RMA

	Year 1	Year 2
ASSETS		
Cash & Equivalents	89.2	94.1
Trade Receivables - (net)	10.0	5.5
Inventory	0.0	0.0
All Other Current	0.0	0.0
Total Current	99.2	99.6
Fixed Assets (net)	0.0	0.0
All Other Non-Current	0.0	0.0
Total	100.0	100.0
LIABILITIES		
Notes-Payable-Short Term	0.0	0.0
Cur. Mat.-L/T/D	0.0	0.0
Trade Payables	0.0	0.0
Income Taxes-Payable	0.0	0.0
All Other Current	0.0	0.0
Total Current	0.0	0.0
Long Term Debt	0.0	0.0
Deferred Taxes	0.0	0.0
All Other Non-Current	0.0	0.0
Total Liabilities & Net Worth	100.0	100.0
INCOME DATA		
Net Sales	100.0	100.0
Gross Profit	93.9	100.0
Operating Expenses	10.0	10.0
Operating Profit	83.9	90.0
All Other Expenses (net)	0.0	0.0
Profit Before Taxes	79.7	85.5
RATIOS		
Current	#DIV/0!	#DIV/0!
Quick	#DIV/0!	#DIV/0!
Sales/Receivables	9.38	9.38
Cost of Sales/Inventory	#DIV/0!	#DIV/0!
Cost of Sales/Payables	#DIV/0!	#DIV/0!
Sales/Working Capital	0.95	0.51
EBIT/Interest	0.00	0.00
Net Profit + Depr., Dep., Amort./Cur. Mat. L/T/D	0.00	0.00

Fixed/Worth	0.01	0.00
Debt/Worth	0.00	0.00
% Profit Before Taxes/ Tangible Net Worth	74.82%	43.73%
% Profit Before Taxes/ Total Assets	74.82%	43.73%
Sales/Net Fixed Assets	#DIV/0!	#DIV/0!
Sales/Total Assets	0.94	0.51
% Depr., Dep., Amort/Sales	0.00%	0.00%
% Officer's Comp./Sales	0.00%	0.00%

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	*		
	*		
Year 3	*		
	*		
96.0	*		
3.7	*		
0.0	*	No. of Shares	100,000
0.0	*		
99.7	*		
0.0	*		
0.0	*	Earnings	
100.0	*		
	*	EPS	
0.0	*		
0.0	*	Outside Investors	30.00%
0.0	*		
0.0	*	Initial Investment	30,000
0.0	*	Initial Price	\$1.00
0.0	*		
0.0	*	Value of Investment	\$30000
0.0	*		
0.0	* *	*	*
100.0	*		
	*		
100.0	*		
100.0	*		
10.0	*		
90.0	*		
0.0	*		
85.5	*		
	*		
#DIV/0!	*		
#DIV/0!	*		
9.38	*		
#DIV/0!	*		
#DIV/0!	*		
0.35	*		
0.00	*		
	*		
0.00	*		

	0.00	*
	0.00	*
		*
	30.05%	*
		*
	30.05%	*
	#DIV/0!	*
	0.35	*
	0.00%	*
	0.00%	*
*		*
	*	

