





Executive summary:



Business description:



Mission statement:



Market opportunity:



Business strategy:



Marketing plan:



Operational plan:



Financial overview:

Start-Up Expenses

Business Licenses	
Incorporation	
Deposits	
Bank Account	
Rent	
Interior Modifications	
Equipment/Machinery Required	
Total Equipment/Machinery	
Insurance	
Stationary/Business Cards /Brochures etc	
Pre-Opening Advertising	
Open Inventory	
Other	
Water and Electricity	
Levy	
TOTAL START UP EXPENSE	

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Determining start-up capital

Start-Up Expenses

	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6
Starting Cash						
Cash In:						
Cash Sales Paid						
Receivables						
Total Cash In						
Cash Out:						
Rent						
Payroll						
Other						
Total Cash Out						
Ending Balance Change Cash Flow						

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Cash flow

	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12
Starting Cash												
Cash Income:												
Cash Sales												
Receivables												
Total Cash Intake												
Cash Expenses:												
Rent												
Utilities												
Payroll (incl. taxes)												
Benefits												
Loan Payments												
Travel												
Insurance												
Advertising												
Professional Fees												
Office Supplies												
Postage												
Telephone												
Internet												
Bank Fees												
Total Cash Outgoing												
ENDING BALANCE												

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Income projection statement

	Ind. %	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Annual total	Annual %
Est. Net Sales															
Cost Of Sales															
Gross Profit															
Controllable Expenses:															
Salaries/Wages															
Payroll Expenses															
Legal/Accounting															
Advertising															
Travel/Auto															
Dues/Subs.															
Utilities															
Misc.															
Total Controllable Exp.															
Fixed Expenses:															
Rent															
Depreciation															
Insurance															
Permits/Licenses															
Loan Payments															
Misc.															
Total Fixed Expenses															
Total Expenses															
Total Fixed Expenses															
Total Cash Outgoing															
ENDING BALANCE															

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Profit and loss statement

Profit and loss, budget vs. actual: [(Starting Month, Year)—[Ending Month, Year]]

Business Licenses	Starting month year / Ending month year	Budget	Amount over budget
Income:			
Sales			
Other			
Total Income			
Expenses:			
Salaries/Wages			
Payroll Expenses			
Legal/Accounting			
Advertising			
Travel/Auto			
Dues/Subs			
Utilities			
Rent			
Depreciation			
Permits/Licenses			
Loan Repayments			
Misc.			
Total Expenses			
NET PROFIT/LOSS			

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Balance sheet

Assets		Liabilities	
Current Assets:		Current Liabilities:	
Cash:		Accounts Payable	
Petty Cash		Notes Payable	
Accounts Receivable		Interest Payable	
Short-Term Investment		Taxes Payable:	
Prepaid Expense		Federal Income Tax	
Long -Term Investment		State Income Tax	
Fixed Assets:		Self-Employment Tax	
Land		Sales Tax (SBE)	
Buildings		Payroll Accrual	
Improvements		Long -Term Liabilities	
Equipment		Notes Payable	
Furniture		NET WORTH/ OWNER'S EQUITY/RETAINED EARNINGS	
Automobiles/Vehicles			
Other Assets:			
Item 1			
Item 2			
Item 3			
TOTAL ASSETS:		TOTAL LIABILITIES:	

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