

Financial forecasts

Set-up costs

Setting up the business

Accountants fees	
Solicitor's fees	
Business registration	
Domain name registration	
Insurance premiums	
Licences	
Workers compensation	

Setting up the premises

Lease deposit and advance rent	
Fitout	
Utility bonds and connection	
Stationery and office supplies	

Plant & equipment

Equipment	
Vehicles	
Telecommunications	
Computers and software	

Starting operations

Advertising and promotion	
Raw materials and supplies	
Working capital	

Start-up capital

Equity investment	
Borrowings	
Total	

The result

Total set-up costs	
Surplus funds	
Borrowings required	

Financial forecasts

Profit & loss forecast

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	TOTALS
Sales													
Sales (invoices)													
Cost of goods sold													
Gross profit													

Expenses

Accounting fees													
Advertising													
Bank charges													
Bank interest													
Depreciation													
Electricity & gas													
Equipment hire/lease													
Insurance													
Legal fees													
Motor vehicle expenses													
Postage, telephone & fax													
Stationery													
Rent													
Repairs & maintenance													
Security													
Sundries													
Superannuation													
Transport/courier													
Wages													
Workers compensation													
Total													

Result

Net profit													
Gross profit margin													
Net profit margin													

Financial forecasts

Cash flow forecast

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	TOTALS
Starting cash position													

Incoming

Cash sales													
Collections from accounts receivable													
Other cash receipts													
Total													

Outgoing

Fixed costs													
Administration													
Marketing													
Operations													
Variable costs													
Administration													
Marketing													
Operations													
Total													

Result

Change during month													
Closing cash position													

Financial forecasts

Balance sheet forecast

Assets	
Current assets	
Cash	
Petty cash	
Accounts receivable	
Stock	
Short-term investment	
Prepaid expenses	
Long-term investment	
Fixed assets	
Land	
Buildings	
Improvements	
Equipment	
Furniture	
Motor/vehicles	
Total assets	

Liabilities	
Current liabilities	
Accounts payable	
Notes payable	
Interest payable	
Taxes payable	
Income tax	
Sales tax	
Payroll accrual	
Long-term liabilities	
Borrowings	
Total liabilities	
Net assets	

Owner's equity	
Retained earnings	
Current year earnings	
Total equity (should equal net assets)	

Break-even analysis

Average selling price per unit	
Average cost of each unit	
Gross profit margin	
Fixed costs	
Dollar sales to break even	
Number of unit sales to break even	