

Fixed Asset/Start-Up Expense List		
Fixed Asset Description:		Cost:
Land/Building		
Equipment		
Vehicles		
Leasehold Improvements		
Other:		
Other:		
Other:		

Start-Up Expense Description:		
Legal or Organizational Costs		
Initial Marketing or Promotion		
Licenses or Permits		
Beginning Inventory		
Other:		
Other:		
Other:		
Other:		
Total Fixed Asset and Start-Up Expenses:		\$0.00

Note: List major items individually. You may group other, smaller items like office equipment into a single line item.

Unit Selling Price and Cost Analysis

Add additional Products or Services as needed for your business

	A: Selling Price	Materials	Labor	Sub-Contractors	Other:	Other:	B: Total Cost Per Unit	C: Unit Gross Profit (B minus A)	Gross Profit % (C divided by A)
Product or Service #1:							0.00	0.00	
Product or Service #2:							0.00	0.00	
Product or Service #3:							0.00	0.00	
Product or Service #4:							0.00	0.00	
Product or Service #5:							0.00	0.00	
Product or Service #6:							0.00	0.00	
Product or Service #7:							0.00	0.00	
Product or Service #8:							0.00	0.00	
Product or Service #9:							0.00	0.00	
Product or Service #10:							0.00	0.00	

Projected Income Statement

For the 12 Months Beginning: _____

	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12	Total Year 1:
Total Revenue													0.00
Cost of Goods Sold													0.00
Gross Profit													0.00
Accounting													0.00
Admin. Salaries													0.00
Assoc. Dues													0.00
Business Licenses													0.00
Contract Labor													0.00
Depreciation													0.00
Employee Salaries													0.00
Equipment Rental													0.00
Insurance-Business													0.00
Insurance-Health													0.00
Interest Payments													0.00
Internet													0.00
Legal													0.00
Maintenance													0.00
Marketing													0.00
Miscellaneous													0.00
Mortgage or Rent													0.00
Office Supplies													0.00
Postage													0.00
Repairs													0.00
Taxes-Payroll													0.00
Taxes-Sales													0.00
Telephone													0.00
Travel													0.00
Utilities													0.00
Vehicles													0.00
Total Expenses:	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Pre-Tax Profit (Loss)													

Break Even Analysis

Break even (B/E) analysis is a simple, yet effective financial feasibility test. B/E is used to find the amount of sales necessary to pay all fixed costs (and have zero income). In your business plan, it represents a minimum acceptable performance. Follow these steps to calculate:

- 1. Determine Contribution Margin Percent:** Contribution Margin (CM) equals **Sales minus Variable Expenses**. CM percentage equals CM dollars divided by Sales. Note: The biggest variable expense is usually Cost of Goods Sold (COGS), which is the direct material and labor necessary to make a product or service ready for sale.
- 2. List and total all Fixed Expenses for a specific time period (usually one month).** Fixed expenses do not rise or fall with sales volume. Examples: rent, insurance, utilities, etc.
- 3. Break Even Sales is Fixed Expenses divided by Contribution Margin percentage (see example)**

Example:

Unit Sales Price:	\$10.00	Monthly Fixed Expenses:	
<i>less</i> Cost of Goods Sold (COGS):		Rent	\$2,000
Materials and Labor	\$3.00	Utilities	\$1,000
<i>less</i> Other Variable Expenses:		Salary	\$3,000
Commissions	\$1.00	Other	\$4,000
Unit Contribution Margin =	\$6.00	Total Fixed Expenses:	\$10,000

CM percentage (\$6 / \$10) 0.6

B/E = Fixed Expense divided by CM percentage (B/E = \$10,000 / .6)

B/E = \$16,666.67

Monthly B/E Sales = \$16,667

Note: I have provided you formulas for all of the numbers given above, all you have to do is plug in your numbers!

Sources and Uses of Funds

The Sources and Uses of Funds is a statement of how much money you need (and where it will all come from) and how that money will be used. This statement should be included if your business plan is being presented to a lender or investor. By definition, sources must equal uses.

Sources:

- Term Loan
- Line of Credit
- Personal Equity
- Outside Equity
- Other

Total Sources: \$0.00

Uses:

- Purchase Building
- Purchase Equipment
- Renovations
- Beginning Inventory
- Working Capital
- Contingency Fund
- Other

Total Uses: \$0.00