

**DRAFT**  
**Business Plan**



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# Income Statements

For Year Ending \_\_\_\_\_

	Historical	Historical	Current	Projected	Projected	Projected
<b>Sales</b>						
<b>Cost of Goods Sold</b>						
Opening Inventory						
Purchases						
(Ending Inventory)						
<b>Total Cost of Goods Sold</b>						
<b>Gross Profit</b>						
<b>Expenses</b>						
Salary and Wages						
Employee Benefits						
Rent or Mortgage						
Utilities						
Insurance						
Maintenance						
Accounting and Legal						
Advertising and Promotion						
Telephone and Internet						
Travel						
Office Expenses						
Interest						
Depreciation and Amortization						
Other						
<b>Total Expenses</b>						
<b>Net Profit Before Taxes</b>						

# Balance Sheet

For Year Ending \_\_\_\_\_

	Historical	Historical	Current	Projected	Projected	Projected
<b>Assets</b>						
Cash						
Accounts Receivable						
Inventory						
Prepaid Expenses						
<b>Total Current Assets</b>						
<b>Fixed Assets</b>						
Land						
Buildings						
Equipment						
(Accumulated Depreciation)						
<b>Total Fixed Assets</b>						
<b>Total Assets</b>						
<b>Liabilities</b>						
Current Liabilities						
Accounts Payable						
Short-term Loans						
<b>Total Current Liabilities</b>						
Long-Term Liabilities						
Long-Term Loans						
Mortgages						
<b>Total Long-Term Liabilities</b>						
<b>Equity</b>						
Owner's Equity						
<b>Total Equity</b>						
<b>Total Liabilities and Equity</b>						

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## Monthly Cash Flow

For Year Ending \_\_\_\_\_

	January	February	March	April	May	June	July	August	September	October	November	December
<b>Opening Cash Balance</b>												
<b>Cash Receipts</b>												
Cash Sales												
Loan Proceeds												
Other												
<b>Total Cash Receipts</b>												
<b>Cash Disbursements</b>												
Cost of Goods*												
Operating Expenses*												
Loan Payments												
Income Tax Payments												
Reserve												
Other Expenses												
<b>Total Cash Disbursements</b>												
<b>Net Cash Flow</b>												
Opening Cash Balance												
Cash Receipts												
(Cash Disbursements)												
<b>Ending Cash Balance</b>												

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\* (from Income Statement)