Business Plan

Financial Plan

This is the actual current and projected numbers for the operation of your business. This is the part that most people fear and is the reason they don't complete their business plan. It is not too difficult to do if you understand the basic of formulas in a spreadsheet.

You will need to know the values on a monthly and annual basis. Fill out the below table to get started. For the sake of simplicity, we are assuming you are starting on January 1.

Item	One-Time or Monthly / Annual	One-Time Cost	Monthly Cost	Annual Total Cost
Security Deposit	One-time			
Monthly Rent	Monthly			
Employee Salaries				
Employee Payroll, taxes and insurances				
Lease of Equipment				
Utilities				
Security on Premises				
Telephone and Internet				
Postage and Shipping				
Computer Equipment				
Computer Software				

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Item	One-Time or Monthly / Annual	One-Time Cost	Monthly Cost	Annual Total Cost
Computer Membership Fees				
Office Equipment				
Office Furniture				
Other Equipment				
Business and Office Insurance				
Office Supplies				
Office Expenses	Monthly			
Office Expenses	One-time			
Membership Expenses				
Credit Card Processing Expenses				
Bank Fees				

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Item	One-Time or Monthly / Annual	One-Time Cost	Monthly Cost	Annual Total Cost
Business Licenses, Fees, and Permits				
Professional Services				
Consultants				
Miscellaneous				
Travel and Entertainment				
Working Capital				
Cash-On-Hand				
Other				
Other				
Total		**$__________**		**$__________**

This determines your monthly and annual budget. Be aware one-time fees will not carry over into the following year.