



Ready-Built Excel Models  
Saving Hundreds of Hours

# Tour Guide Operating Financial Model – 10 years

**PROPPRO247.COM**  
International Best Practice Models

## Unlock the Full Potential of Your Tour Guide Business with Our Excel Financial Model

Starting or expanding a tour guide business is an exciting journey—but as every successful operator knows, passion alone isn't enough. To thrive in the competitive travel and tourism industry, you need clear financial visibility, accurate forecasting, and a professional presentation of your numbers to investors, banks, or partners. That's exactly why we designed the **Tour Guide Operating Excel Financial Model**: a powerful, easy-to-use tool that helps you build, manage, and grow a profitable tour guiding business with confidence.

This model isn't just an Excel file. It's your personal financial advisor, accountant, and analyst rolled into one—saving you **hundreds of hours** of manual work while ensuring accuracy, clarity, and professionalism in your financial planning.

# Tour Guide Operator Business - Financial Model & Plan

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PRODUCT ANALYSIS

CASH FLOW  
STATEMENTS

INCOME STATEMENTS

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## INPUTS

### Investors Data

#### Total Share percentage must equal 100%

Investor 1 or Owner (Capital Invested - Equity shares?)

Investor 2 (Capital Invested - Equity shares?)

Investor 3 (Capital Invested - Equity shares?)

Investor 4 (Capital Invested - Equity shares?)

Investor 5 (Capital Invested - Equity shares?)

Investor 6 (Capital Invested - Equity shares?)

Investor 7 (Capital Invested - Equity shares?)

Investor 8 (Capital Invested - Equity shares?)

Investor 9 (Capital Invested - Equity shares?)

Totals

Amount

Share (%)

*Must equal 100%*

35 000

69.00%

10 000

10.00%

10 000

10.00%

10 000

11.00%

0

0.00%

0

0.00%

0

0.00%

0

0.00%

0

0.00%

65 000

100.00%

### Fixed Monthly Expenditure

Total 31 928

Accounting 300

Bank Charges 300

Cleaning 300

Depreciation 1 000

Insurance 1 000

Loan Repayment 608 *if any*

Maintenance 300

Rental/Lease 1 000

Salaries/Drawings 20 000

Telephone 2 000

Advertising 5 000

Electricity/Utilities 120

Franchise Fee 0 *if any*

Either % of Turnover 0.00% %

or Fixed Franchise Fee 0

### Capex - Equipment/Stock

Totals 59 000 Dep Month 1 000

Computers 5 000 60 83

Other 4 000 48 83

0

0

0

0

0

0

0

0

0

Vehicles 50 000 60 833

Buildings 0 0

Stock Start off Amount 0

What % of your monthly cost of sales will you hold as stock?

### Financial Data

Equity Investment Amount 65 000

Loan Account Capital

External / Bank Funding Amount 30 000

Term (months) External Loan 60

Interest of External Loan 8.00%

Annual Growth in Turnover % 5.00%

Annual Growth in Fixed Expense % 4.00%

Annual Growth in COS 4.50%

Price Earnings Ratio (Valuation) 2

Risk adjusted Rate for NPV - MIRR 10.00%

CGT on Goodwill growth 0.00%

Income Tax Rate 22.00%

0% %

### Sale Items and Cost

Est. Sales														Sale Amount
Code	1	Name	Tour zzz 3 days		Volume pm	180	No. people	30	No. Days	6	per month		Total Cost	per/day
Description	Hotel	Meals	Flights	Entrance									per person	per person
Cost Amount per head, per day	50	60	0	20									130	200
Notes:														
														Sale Amount
Code	2	Name	Tour FFF 7 days		Volume pm	105	No. people	15	No. Days	7	per month		Total Cost	per/day
Description	Hotel	Meals	Flights	Entrance									per person	per person
Cost Amount per head, per day	45	0	0	70									115	192
Notes:														
														Sale Amount
Code	3	Name	Tour 1 day www		Volume pm	180	No. people	45	No. Days	4	per month		Total Cost	Sale Amount
Description	Hotel	Meals	Entrance										per unit	/person - /p d
Cost Amount per head, per day	0	60	35										95	160
Notes:														

## Product by Product Analysis

Product	Volume pm	CODE
Tour zzz 3 days	180	1
Tour FFF 7 days	105	2
Tour 1 day www	180	3
0	0	4
0	60	5
0	60	6
0	60	7
0	60	8
0	60	9
0	60	10
0	60	11
0	60	12
0	60	13
0	60	14
0	60	15
0	0	16

GP %	Mark-up %	Per Unit GP
35.00%	53.85%	70
40.10%	66.96%	77
40.63%	68.42%	65
0.00%	0.00%	0
0.00%	0.00%	0
0.00%	0.00%	0
0.00%	0.00%	0
0.00%	0.00%	0
0.00%	0.00%	0
0.00%	0.00%	0
0.00%	0.00%	0
0.00%	0.00%	0
0.00%	0.00%	0
0.00%	0.00%	0
0.00%	0.00%	0
0.00%	0.00%	0
0.00%	0.00%	0

Total Sales	GP Amounts	Rank	Contribution %
36 000	12 600	1	38.91%
20 160	8 085	3	24.97%
28 800	11 700	2	36.13%
0	0	4	0.00%
0	0	4	0.00%
0	0	4	0.00%
0	0	4	0.00%
0	0	4	0.00%
0	0	4	0.00%
0	0	4	0.00%
0	0	4	0.00%
0	0	4	0.00%
0	0	4	0.00%
0	0	4	0.00%
0	0	4	0.00%
0	0	4	0.00%
0	0	4	0.00%

## Cash Flow Statements 10-years

Month													
Year 1	1	2	3	4	5	6	7	8	9	10	11	12	Annual
Equipment/Veh	59 000												
Equity	65 000												
Loan a/c	0												
Stock Start	0												
Loan Cap	30 000												
Revenue	84 960	84 960	84 960	84 960	84 960	84 960	84 960	84 960	84 960	84 960	84 960	84 960	1 019 520
COS	52 575	52 575	52 575	52 575	52 575	52 575	52 575	52 575	52 575	52 575	52 575	52 575	630 900
Fixed costs	30 320	30 320	30 320	30 320	30 320	30 320	30 320	30 320	30 320	30 320	30 320	30 320	363 840
Loan Repay	608	608	608	608	608	608	608	608	608	608	608	608	7 300
Capex	0	0	0	0	0	0	0	0	0	0	0	0	0
Tax Paid						1 162						1 162	2 324
Cash generated	37 457	1 457	1 457	1 457	1 457	295	1 457	1 457	1 457	1 457	1 457	295	15 156
Balance	37 457	38 913	40 370	41 827	43 284	43 578	45 035	46 492	47 948	49 405	50 862	51 156	
Year 10	109	110	111	112	113	114	115	116	117	118	119	120	Annual
Revenue	131 801	131 801	131 801	131 801	131 801	131 801	131 801	131 801	131 801	131 801	131 801	131 801	1 581 610
COS	78 131	78 131	78 131	78 131	78 131	78 131	78 131	78 131	78 131	78 131	78 131	78 131	937 577
Fixed costs	43 155	43 155	43 155	43 155	43 155	43 155	43 155	43 155	43 155	43 155	43 155	43 155	517 858
Loan Repay	0	0	0	0	0	0	0	0	0	0	0	0	0
Capex	0	0	0	0	0	0	0	0	0	0	0	55 000	55 000
Tax Paid						12 559						12 559	25 118
Cash generated	10 515	10 515	10 515	10 515	10 515	-2 045	10 515	10 515	10 515	10 515	10 515	-57 045	46 056
Balance	421 724	432 239	442 753	453 268	463 783	461 738	472 252	482 767	493 282	503 796	514 311	457 266	

	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
<b>Revenue</b>	1 019 520	1 070 496	1 124 021	1 180 222	1 239 233	1 301 195	1 366 254	1 434 567	1 506 295	1 581 610
<b>Cost of Sales</b>	630 900	659 291	688 959	719 962	752 360	786 216	821 596	858 568	897 203	937 577
<b>Gross Profit</b>	388 620	411 206	435 062	460 260	486 873	514 978	544 658	575 999	609 092	644 033
<b>Expenditure</b>	378 056	392 188	406 867	422 113	437 948	454 667	472 374	490 789	509 940	529 858
Accounting	3 600	3 744	3 894	4 050	4 211	4 380	4 555	4 737	4 927	5 124
Bank Charges	3 600	3 744	3 894	4 050	4 211	4 380	4 555	4 737	4 927	5 124
Cleaning	3 600	3 744	3 894	4 050	4 211	4 380	4 555	4 737	4 927	5 124
Depreciation	12 000	12 000	12 000	12 000	12 000	12 000	12 000	12 000	12 000	12 000
Insurance	12 000	12 480	12 979	13 498	14 038	14 600	15 184	15 791	16 423	17 080
Maintenance	3 600	3 744	3 894	4 050	4 211	4 380	4 555	4 737	4 927	5 124
Rental/Lease	12 000	12 480	12 979	13 498	14 038	14 600	15 184	15 791	16 423	17 080
Salaries/Drawings	240 000	249 600	259 584	269 967	280 766	291 997	303 677	315 824	328 457	341 595
Telephone	24 000	24 960	25 958	26 997	28 077	29 200	30 368	31 582	32 846	34 159
Advertising	60 000	62 400	64 896	67 492	70 192	72 999	75 919	78 956	82 114	85 399
Electricity/Utilities	1 440	1 498	1 558	1 620	1 685	1 752	1 822	1 895	1 971	2 050
Franchise Fee	0	0	0	0	0	0	0	0	0	0
Interest Paid	2 216	1 794	1 337	843	307	0	0	0	0	0
<b>Net Profit before Tax</b>	10 564	19 018	28 195	38 147	48 925	60 311	72 285	85 211	99 152	114 175
Income Tax	2 324	4 184	6 203	8 392	10 763	13 269	15 903	18 746	21 813	25 118
<b>Net Profit after Tax</b>	8 240	14 834	21 992	29 755	38 161	47 043	56 382	66 464	77 339	89 056
EBITDA	24 780	32 812	41 533	50 990	61 232	72 311	84 285	97 211	111 152	126 175
EBITDA	2.43%	3.07%	3.70%	4.32%	4.94%	5.56%	6.17%	6.78%	7.38%	7.98%
ROI	12.68%	22.82%	33.83%	45.78%	58.71%	72.37%	86.74%	102.25%	118.98%	137.01%
<b>Tax Computation</b>										
Tax Loss	0	0	0	0	0	0	0	0	0	0
Tax Profit	2 324	4 184	6 203	8 392	10 763	13 269	15 903	18 746	21 813	25 118
Balance this year	2 324	4 184	6 203	8 392	10 763	13 269	15 903	18 746	21 813	25 118
Accumulative	2 324	6 508	12 711	21 103	31 867	45 135	61 038	79 784	101 598	126 716
Payable	2 324	4 184	6 203	8 392	10 763	13 269	15 903	18 746	21 813	25 118

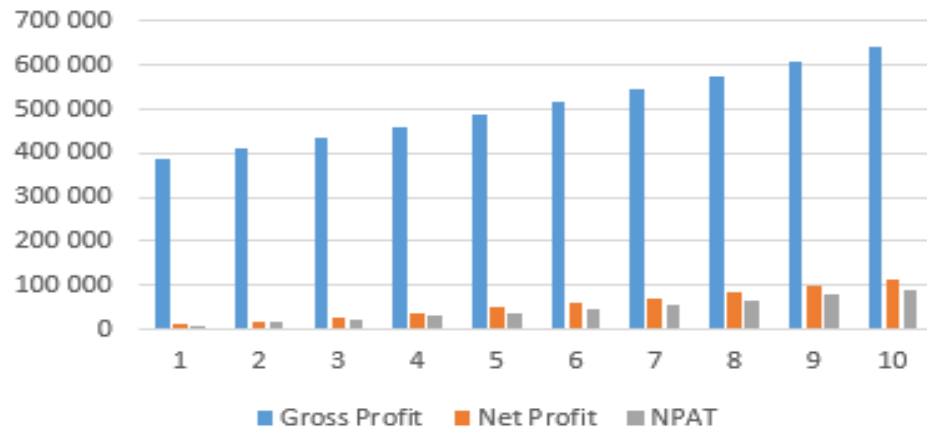


## Balance Sheets

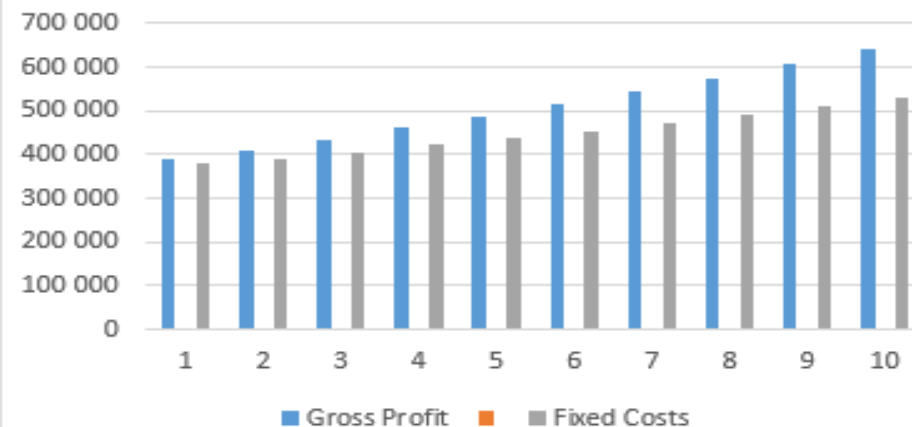
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## DASHBOARD

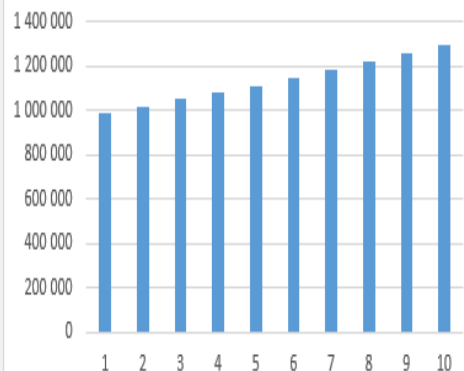
### GP - NP - NPAT



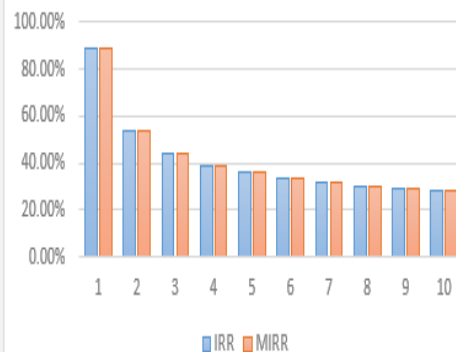
### Gross Profit Ratio - Fixed Cost



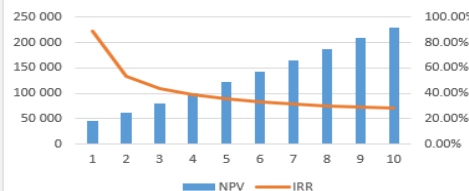
### Break-even Minimum Turnover



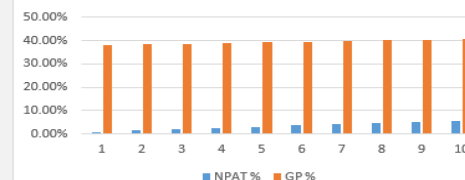
### IRR vs MIRR



### NPV IRR Relationship



### NPAT% - GP% Ratio



#### Projected NPAT

Year 1	8 240
Year 2	14 834
Year 3	21 992
Year 4	29 755
Year 5	38 161
Year 6	47 043
Year 7	56 382
Year 8	66 464
Year 9	77 339

#### Weighted Ave. GP %

Year 1	38.12%
Year 2	38.41%
Year 3	38.71%
Year 4	39.00%
Year 5	39.29%
Year 6	39.58%
Year 7	39.87%
Year 8	40.15%
Year 9	40.44%

#### Break-even - Min Turnover

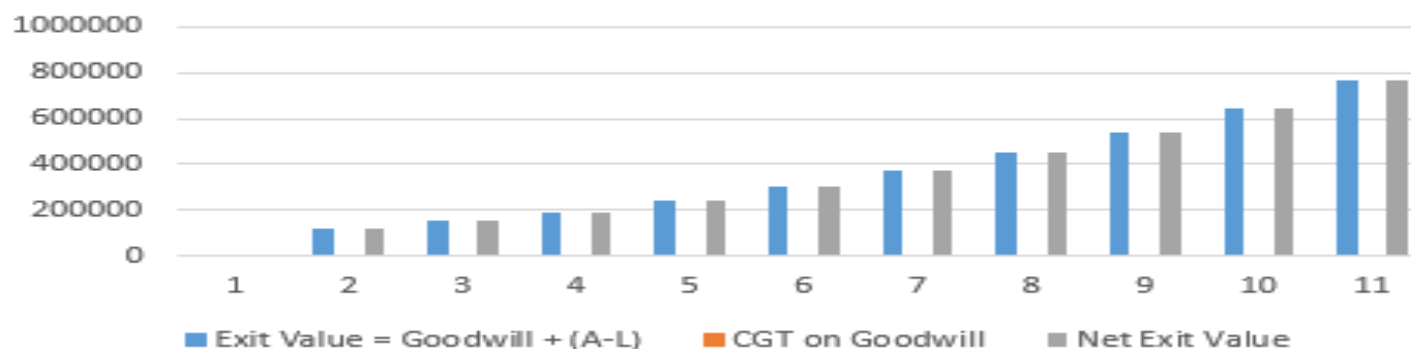
Year 1	991 807
Year 2	1 020 988
Year 3	1 051 176
Year 4	1 082 403
Year 5	1 114 705
Year 6	1 148 806
Year 7	1 184 931
Year 8	1 222 344
Year 9	1 261 091

## Valuation / Exit Model

This Valuation Model allows for your input of an appropriate PE:RATIO for the Evaluation of your Business at certain exit points

	Applied PE Ratio on EBITDA			2.00	Capital Gains Tax (%)			
	EBITDA	ASSETS	LIABILITIES		Goodwill Value	Exit Value = Goodwill + (A-L)	CGT on Goodwill	Net Exit Value
1 yr	24 780	98 156	24 917		49 560	122 800	0	122 800
2 yr	32 812	107 485	19 412		65 624	153 697	0	153 697
3 yr	41 533	123 515	13 450		83 066	193 132	0	193 132
4 yr	50 990	146 813	6 993		101 979	241 800	0	241 800
5 yr	61 232	177 982	0		122 463	300 445	0	300 445
6 yr	72 311	225 025	0		144 623	369 648	0	369 648
7 yr	84 285	281 407	0		168 569	449 976	0	449 976
8 yr	97 211	347 871	0		194 421	542 292	0	542 292
9 yr	111 152	425 210	0		222 304	647 514	0	647 514
10 yr	126 175	514 266	0		252 350	766 616	0	766 616

Exit Values



## INVESTORS

DETAIL NAME	1 KB	2 JN	3 FT	4 KJ	5 LM	6 MO	7 NI	8 PT	9 LY	TOTALS
Equity Invested	35 000	10 000	10 000	10 000	0	0	0	0	0	65 000
Shares obtained	69.00%	10.00%	10.00%	11.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%
<b>TECHNICAL Earnings (NPAT)</b>	<b>Without exiting, and without goodwill (PE RATIO) EBITDA</b>									
<b>1st Year</b> (post Co. Tax and pre Dividend Tax)	5 685	824	824	906	0	0	0	0	0	8 240
2nd year	10 235	1 483	1 483	1 632	0	0	0	0	0	14 834
3rd year	15 175	2 199	2 199	2 419	0	0	0	0	0	21 992
4th year	20 531	2 975	2 975	3 273	0	0	0	0	0	29 755
5th year	26 331	3 816	3 816	4 198	0	0	0	0	0	38 161
6th year	32 460	4 704	4 704	5 175	0	0	0	0	0	47 043
7th year	38 904	5 638	5 638	6 202	0	0	0	0	0	56 382
8th year	45 860	6 646	6 646	7 311	0	0	0	0	0	66 464
9th year	53 364	7 734	7 734	8 507	0	0	0	0	0	77 339
10th year	61 449	8 906	8 906	9 796	0	0	0	0	0	89 056

TECHNICAL Business Operations (EBITDA)	Without exiting, and without goodwill (PE RATIO) EBITDA									
1st year	17 098	2 478	2 478	2 726	0	0	0	0	0	24 780
2nd year	22 640	3 281	3 281	3 609	0	0	0	0	0	32 812
3rd year	28 658	4 153	4 153	4 569	0	0	0	0	0	41 533
4th year	35 183	5 099	5 099	5 609	0	0	0	0	0	50 990
5th year	42 250	6 123	6 123	6 735	0	0	0	0	0	61 232
6th year	49 895	7 231	7 231	7 954	0	0	0	0	0	72 311
7th year	58 156	8 428	8 428	9 271	0	0	0	0	0	84 285
8th year	67 075	9 721	9 721	10 693	0	0	0	0	0	97 211
9th year	76 695	11 115	11 115	12 227	0	0	0	0	0	111 152
10th year	87 061	12 617	12 617	13 879	0	0	0	0	0	126 175

IRR	Exit with chosen PE Ratio on EBITDA accumulated to exit timeframes									2.00	PE Ratio
Investors	1	2	3	4	5	6	7	8	9	on EBITDA	
	IRR	IRR	IRR	IRR	IRR	IRR	IRR	IRR	IRR		
5 Year Exit	42.73%	24.61%	24.61%	27.01%	0.00%	0.00%	0.00%	0.00%	0.00%		
10 Year Exit	31.20%	22.59%	22.59%	23.76%	0.00%	0.00%	0.00%	0.00%	0.00%		

### Investors IRR at 5 and 10 years



## Executive Summary & Overview

Business Name Here

This is where you will summarise the main inputs such as market, personnel and important financial data!

It is probably better to first complete the sections below and then extract the most pertinent data and info!

Funding requirements.

## The Business Description & Structure

This is where you will outline the why and how of your products, basic business description and what you are selling.

You will also provide an overview of personnel, your intellectual property and the legal structure of your company

## The Market, Research & Strategies

This is where you will outline the why and how of your products stack up against competitors, your basic marketing/advertising strategy.

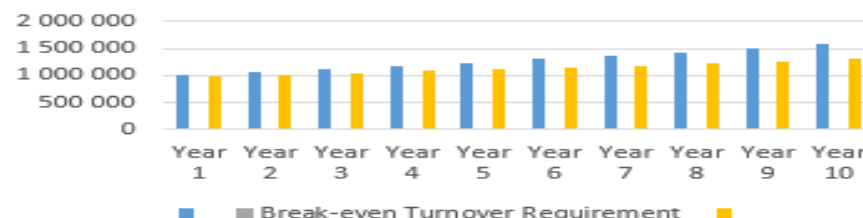
You will also provide an overview of personnel, your intellectual property and the legal structure of your company

You will also provide a bit of data analysis such as sales forecasts etc. (this we have automated for you below)

### 10-year Sales Forecast

Year 1	1 019 520
Year 2	1 070 496
Year 3	1 124 021
Year 4	1 180 222
Year 5	1 239 233
Year 6	1 301 195
Year 7	1 366 254
Year 8	1 434 567
Year 9	1 506 295
Year 10	1 581 610

### Break-even to Forecast Ratio



### Break-even Turnover Requirement

Year 1	991 807
Year 2	1 020 988
Year 3	1 051 176
Year 4	1 082 403
Year 5	1 114 705
Year 6	1 148 806
Year 7	1 184 931
Year 8	1 222 344
Year 9	1 261 091
Year 10	1 301 220

## Financial Summary

### Weighted Ave. GP %

Year 1	38.12%
Year 2	38.41%
Year 3	38.71%
Year 4	39.00%
Year 5	39.29%
Year 6	39.58%
Year 7	39.87%
Year 8	40.15%
Year 9	40.44%
Year 10	40.72%

### Weighted Ave. NPAT %

Year 1	0.81%
Year 2	1.39%
Year 3	1.96%
Year 4	2.52%
Year 5	3.08%
Year 6	3.62%
Year 7	4.13%
Year 8	4.63%
Year 9	5.13%
Year 10	5.63%

### Break-even - Min Turnover

Year 1	991 807
Year 2	1 020 988
Year 3	1 051 176
Year 4	1 082 403
Year 5	1 114 705
Year 6	1 148 806
Year 7	1 184 931
Year 8	1 222 344
Year 9	1 261 091
Year 10	1 301 220