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# Startup - Any Business Financial Model – 10 years



# Start-up Business Financial Model & Plan

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## INPUTS

Investors Data				Must equal 100%
Total Share percentage must equal 100%				
Investor 1 or Owner (Capital Invested - Equity shares?)			20 000	40.00%
Investor 2 (Capital Invested - Equity shares?)			15 000	30.00%
Investor 3 (Capital Invested - Equity shares?)			15 000	30.00%
Investor 4 (Capital Invested - Equity shares?)			0	0.00%
Investor 5 (Capital Invested - Equity shares?)			0	0.00%
Investor 6 (Capital Invested - Equity shares?)			0	0.00%
Investor 7 (Capital Invested - Equity shares?)			0	0.00%
Investor 8 (Capital Invested - Equity shares?)			0	0.00%
Investor 9 (Capital Invested - Equity shares?)			50 000	100.00%
Totals				
Fixed Monthly Expenditure		Capex - Equipment/Stock		
Total	23 456	Totals	61 004	Dep Month
Accounting	200	Computers	3 000	36
Bank Charges	100	Software	3 000	24
Cleaning	250	Furniture	1 200	84
Depreciation	1 103	Equipment	12 000	72
Insurance	300	Machinery Type 1	16 000	72
Loan Repayment	203	Machinery Type 2	2 000	60
Maintenance	300	Machinery Type 3	2 000	48
Rental/Lease	1 000			0
Salaries/Drawings	4 000			0
Telephone	200			0
Advertising	200			0
Electricity/Utilities	0	Vehicles	20 000	48
Franchise Fee	0	Buildings	0	417
% of Turnover	0.00%	Stock Start off Amount	1 804	0
Transportation	1 200	What % of your monthly cost of sales will you hold as stock?		
if any			20%	%
if any				
%				
Financial Data				
Equity Investment Amount				50 000
Loan Account Capital				
External / Bank Funding Amount				10 000
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				22.00%
Income Tax Rate				22.00%

## Manufacture Costs & Sale Items

## Product by Product Analysis

Product	Volume pm	CODE
American Hotdog	625	1
Cheese Burger	500	2
Chips	550	3
Cooldrink	750	4
Ice Cream Cone	500	5
0	0	6
0	0	7
0	0	8
0	0	9
0	0	10
0	0	11
0	0	12
0	0	13
0	0	14
0	0	15
0	0	16
0	0	17
0	0	18

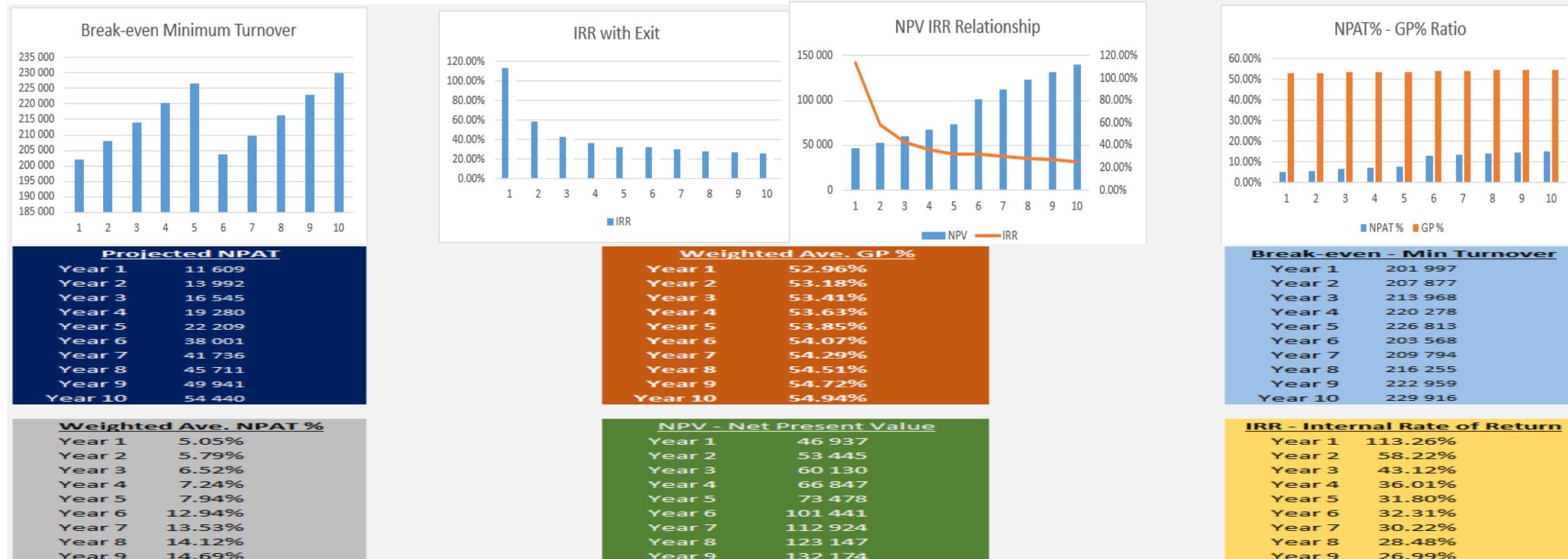
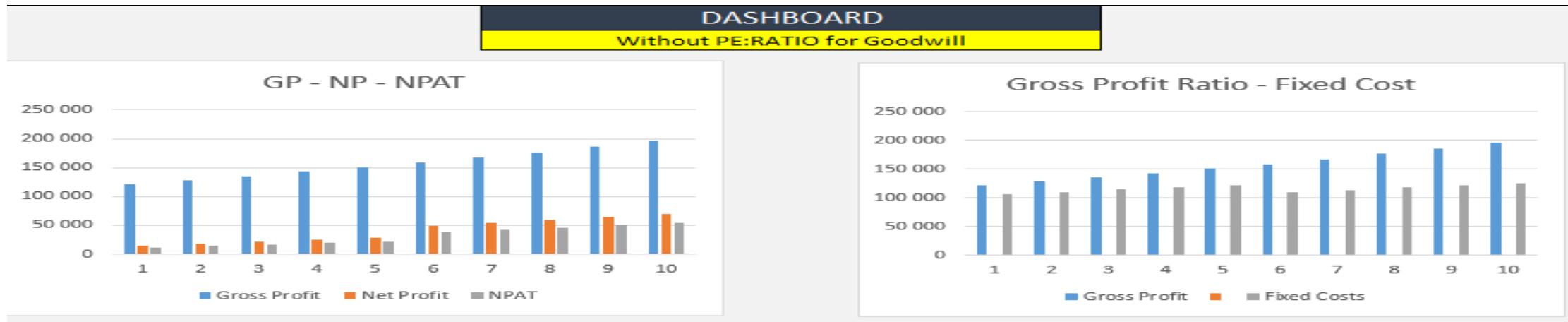
## Cash Flow Statements 10-years

Month													
Year 1	1	2	3	4	5	6	7	8	9	10	11	12	Annual
Equipment	59 200												
Equity	50 000												
Loan a/c	0												
Stock Start	1 804												
Loan Cap	10 000												
Revenue	19 175	19 175	19 175	19 175	19 175	19 175	19 175	19 175	19 175	19 175	19 175	19 175	230 100
COS	9 020	9 020	9 020	9 020	9 020	9 020	9 020	9 020	9 020	9 020	9 020	9 020	108 240
Fixed costs	7 750	7 750	7 750	7 750	7 750	7 750	7 750	7 750	7 750	7 750	7 750	7 750	93 000
Loan Repay	203	203	203	203	203	203	203	203	203	203	203	203	2 433
Capex	0	0	0	0	0	0	0	0	0	0	0	0	0
Tax Paid						1 637						1 637	3 274
Cash generated	1 198	2 202	2 202	2 202	2 202	565	2 202	2 202	2 202	2 202	565	23 153	
Balance	1 198	3 400	5 603	7 805	10 007	10 572	12 775	14 977	17 179	19 381	21 583	22 149	
Year 10	109	110	111	112	113	114	115	116	117	118	119	120	Annual
Revenue	29 747	29 747	29 747	29 747	29 747	29 747	29 747	29 747	29 747	29 747	29 747	29 747	356 961
COS	13 405	13 405	13 405	13 405	13 405	13 405	13 405	13 405	13 405	13 405	13 405	13 405	160 855
Fixed costs	9 423	9 423	9 423	9 423	9 423	9 423	9 423	9 423	9 423	9 423	9 423	9 423	113 072
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	5 000	5 000
Tax Paid						7 677						7 677	15 355
Cash generated	6 919	6 919	6 919	6 919	6 919	-758	6 919	6 919	6 919	6 919	6 919	-5 758	62 678
Balance	277 881	284 800	291 720	298 639	305 559	304 801	311 720	318 639	325 559	332 478	339 398	333 640	

## Income Statements

	<b>Year 1</b>	<b>Year 2</b>	<b>Year 3</b>	<b>Year 4</b>	<b>Year 5</b>	<b>Year 6</b>	<b>Year 7</b>	<b>Year 8</b>	<b>Year 9</b>	<b>Year 10</b>
<b>Revenue</b>	230 100	241 605	253 685	266 370	279 688	293 672	308 356	323 774	339 962	356 961
Cost of Sales	108 240	113 111	118 201	123 520	129 078	134 887	140 957	147 300	153 928	160 855
<b>Gross Profit</b>	<b>121 860</b>	<b>128 494</b>	<b>135 484</b>	<b>142 850</b>	<b>150 610</b>	<b>158 786</b>	<b>167 399</b>	<b>176 474</b>	<b>186 034</b>	<b>196 106</b>
<b>Expenditure</b>	<b>106 977</b>	<b>110 556</b>	<b>114 273</b>	<b>118 131</b>	<b>122 137</b>	<b>110 067</b>	<b>113 892</b>	<b>117 870</b>	<b>122 008</b>	<b>126 310</b>
Accounting	2 400	2 496	2 596	2 700	2 808	2 920	3 037	3 158	3 285	3 416
Bank Charges	1 200	1 248	1 298	1 350	1 404	1 460	1 518	1 579	1 642	1 708
Cleaning	3 000	3 120	3 245	3 375	3 510	3 650	3 796	3 948	4 106	4 270
Depreciation	13 238	13 238	13 238	13 238	13 238	13 238	13 238	13 238	13 238	13 238
Insurance	3 600	3 744	3 894	4 050	4 211	4 380	4 555	4 737	4 927	5 124
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	48 000	49 920	51 917	53 993	56 153	58 399	60 735	63 165	65 691	68 319
Telephone	2 400	2 496	2 596	2 700	2 808	2 920	3 037	3 158	3 285	3 416
Advertising	2 400	2 496	2 596	2 700	2 808	2 920	3 037	3 158	3 285	3 416
Electricity/Utilities	0	0	0	0	0	0	0	0	0	0
Franchise Fee	14 400	14 976	15 575	16 198	16 846	1200	1 200	1 200	1 200	1 200
Interest Paid	739	598	446	281	102	0	0	0	0	0
<b>Net Profit before Tax</b>	<b>14 883</b>	<b>17 938</b>	<b>21 212</b>	<b>24 718</b>	<b>28 473</b>	<b>48 719</b>	<b>53 507</b>	<b>58 604</b>	<b>64 027</b>	<b>69 795</b>
Income Tax	3 274	3 946	4 667	5 438	6 264	10 718	11 772	12 893	14 086	15 355
<b>Net Profit after Tax</b>	<b>11 609</b>	<b>13 992</b>	<b>16 545</b>	<b>19 280</b>	<b>22 209</b>	<b>38 001</b>	<b>41 736</b>	<b>45 711</b>	<b>49 941</b>	<b>54 440</b>
EBITDA	28 860	31 774	34 896	38 237	41 813	61 957	66 745	71 842	77 265	83 033
EBITDA	12.54%	13.15%	13.76%	14.35%	14.95%	21.10%	21.65%	22.19%	22.73%	23.26%
ROI	23.22%	27.98%	33.09%	38.56%	44.42%	76.00%	83.47%	91.42%	99.88%	108.88%
<b>Tax Computation</b>										
Tax Loss	0	0	0	0	0	0	0	0	0	0
Tax Profit	3 274	3 946	4 667	5 438	6 264	10 718	11 772	12 893	14 086	15 355
Balance this year	3 274	3 946	4 667	5 438	6 264	10 718	11 772	12 893	14 086	15 355
Accumulative	3 274	7 221	11 887	17 325	23 589	34 307	46 079	58 972	73 058	88 413
Payable	3 274	3 946	4 667	5 438	6 264	10 718	11 772	12 893	14 086	15 355

## Balance Sheets

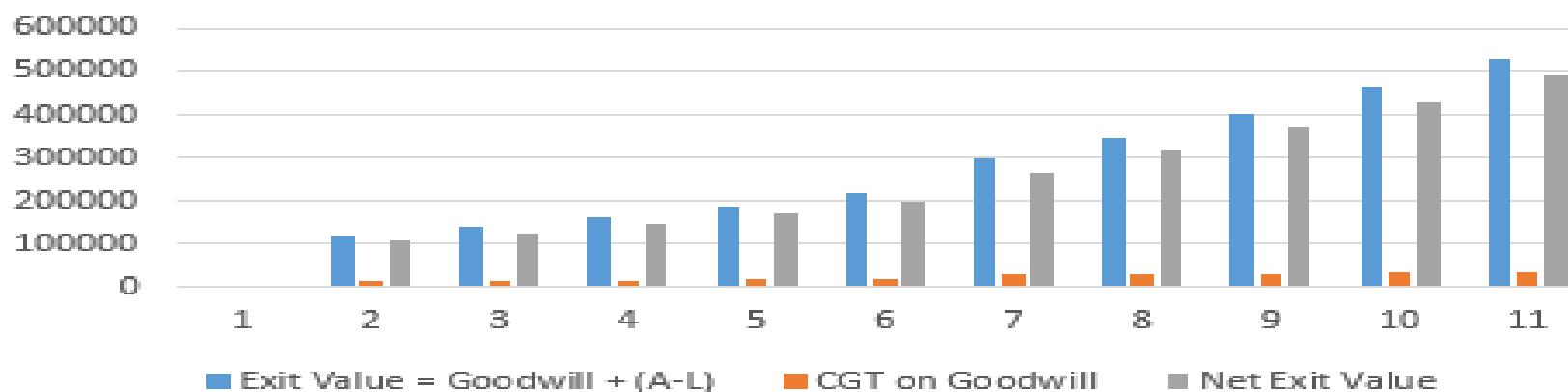


## Valuation / Exit Model

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
1 yr	28 860	69 914	8 306		57 720	119 329	12 698
2 yr	31 774	82 071	6 471		63 548	139 149	13 981
3 yr	34 896	96 629	4 483		69 791	161 937	15 354
4 yr	38 237	113 757	2 331		76 475	187 901	16 824
5 yr	41 813	133 635	0		83 626	217 260	18 398
6 yr	61 957	171 635	0		123 913	295 549	27 261
7 yr	66 745	213 371	0		133 491	346 861	29 368
8 yr	71 842	259 082	0		143 684	402 765	31 610
9 yr	77 265	309 023	0		154 530	463 552	33 997
10 yr	83 033	363 463	0		166 067	529 530	36 535
							492 995

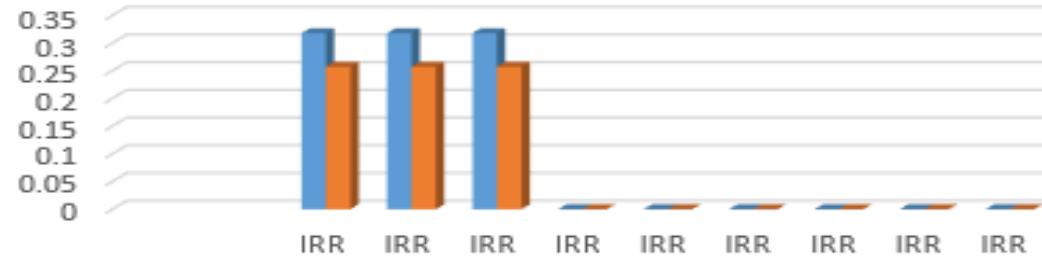
### Exit Values



## INVESTORS

DETAIL NAME	1 KB	2 JN	3 FT	4 KJ	5 LM	6 MO	7 NI	8 PT	9 LY	TOTALS
Equity Invested	20 000	15 000	15 000	0	0	0	0	0	0	50 000
Shares obtained	40.00%	30.00%	30.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%
TECHNICAL Earnings (NPAT)	<i>Without exiting, and without goodwill (PE RATIO) EBITDA</i>									
1st Year (post Co. Tax and pre Dividend Tax)	4 644	3 483	3 483	0	0	0	0	0	0	11 609
2nd year	5 597	4 197	4 197	0	0	0	0	0	0	13 992
3rd year	6 618	4 964	4 964	0	0	0	0	0	0	16 545
4th year	7 712	5 784	5 784	0	0	0	0	0	0	19 280
5th year	8 883	6 663	6 663	0	0	0	0	0	0	22 209
6th year	15 200	11 400	11 400	0	0	0	0	0	0	38 001
7th year	16 694	12 521	12 521	0	0	0	0	0	0	41 736
8th year	18 284	13 713	13 713	0	0	0	0	0	0	45 711
9th year	19 976	14 982	14 982	0	0	0	0	0	0	49 941
10th year	21 776	16 332	16 332	0	0	0	0	0	0	54 440
TECHNICAL Business Operations (EBITDA)	<i>Without exiting, and without goodwill (PE RATIO) EBITDA</i>									
1st year	11 544	8 658	8 658	0	0	0	0	0	0	28 860
2nd year	12 710	9 532	9 532	0	0	0	0	0	0	31 774
3rd year	13 958	10 469	10 469	0	0	0	0	0	0	34 896
4th year	15 295	11 471	11 471	0	0	0	0	0	0	38 237
5th year	16 725	12 544	12 544	0	0	0	0	0	0	41 813
6th year	24 783	18 587	18 587	0	0	0	0	0	0	61 957
7th year	26 698	20 024	20 024	0	0	0	0	0	0	66 745
8th year	28 737	21 553	21 553	0	0	0	0	0	0	71 842
9th year	30 906	23 179	23 179	0	0	0	0	0	0	77 265
10th year	33 213	24 910	24 910	0	0	0	0	0	0	83 033
IRR Investors	<i>Exit with chosen PE Ratio on EBITDA accumulated to exit timeframes</i>									2.00 PE Ratio on EBITDA
5 Year Exit	1	2	3	4	5	6	7	8	9	
10 Year Exit	IRR	IRR	IRR	IRR	IRR	IRR	IRR	IRR	IRR	
	31.80%	31.80%	31.80%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
	25.72%	25.72%	25.72%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	

### Investors IRR at 5 and 10 years



Exit with chosen PE Ratio on EBITDA accumulated to exit timeframes

■ 5 Year Exit ■ 10 Year Exit

## 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	230 100
Year 2	241 605
Year 3	253 685
Year 4	266 370
Year 5	279 688
Year 6	293 672
Year 7	308 356
Year 8	323 774
Year 9	339 962



Break-even Turnover Requirement	
Year 1	201 997
Year 2	207 877
Year 3	213 968
Year 4	220 278
Year 5	226 813
Year 6	203 568
Year 7	209 794
Year 8	216 255
Year 9	222 959
Year 10	229 916

Weighted Ave. GP %	
Year 1	52.96%
Year 2	53.18%
Year 3	53.41%
Year 4	53.63%
Year 5	53.85%
Year 6	54.07%
Year 7	54.29%
Year 8	54.51%
Year 9	54.72%
Year 10	54.94%

Weighted Ave. NPAT %	
Year 1	5.05%
Year 2	5.79%
Year 3	6.52%
Year 4	7.24%
Year 5	7.94%
Year 6	12.94%
Year 7	13.53%
Year 8	14.12%
Year 9	14.69%
Year 10	15.25%

Break-even - Min Turnover	
Year 1	201 997
Year 2	207 877
Year 3	213 968
Year 4	220 278
Year 5	226 813
Year 6	203 568
Year 7	209 794
Year 8	216 255
Year 9	222 959
Year 10	229 916

NPV - Net Present Value	
Year 1	46 937
Year 2	53 445
Year 3	60 130
Year 4	66 847
Year 5	73 478
Year 6	101 441
Year 7	112 924
Year 8	123 147
Year 9	132 174
Year 10	140 071

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IRR - Internal Rate of Return	
Year 1	113.26%
Year 2	58.22%
Year 3	43.12%
Year 4	36.01%
Year 5	31.80%
Year 6	32.31%
Year 7	30.22%
Year 8	28.48%
Year 9	26.99%
Year 10	25.72%