



Financial Planning Template for Startups

1. Revenue Projections

- **Current Revenue Streams:** List all existing sources of revenue.
 - Product Sales: \$X
 - Service Fees: \$Y
 - Subscription Income: \$Z
- **Future Revenue Streams:** Identify potential new sources of revenue.
 - New Product Launch: \$A
 - Expansion into New Markets: \$B

2. Expense Tracking

- **Fixed Expenses:** Monthly or annual costs that do not change.
 - Rent: \$X
 - Salaries: \$Y
 - Utilities: \$Z
- **Variable Expenses:** Costs that fluctuate based on production and sales.
 - Raw Materials: \$A
 - Marketing: \$B
 - Travel: \$C

3. Cash Flow Management

- **Cash Inflows:** Expected cash receipts from various sources.
 - Sales Receipts: \$X
 - Investment Income: \$Y
- **Cash Outflows:** Expected cash payments for various obligations.
 - Supplier Payments: \$Z

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- Loan Repayments: \$A

4. Profit & Loss Statement

- **Revenue:** Total income generated from all sources.
 - Total Revenue: \$X
- **Cost of Goods Sold (COGS):** Direct costs attributable to the production of goods sold.
 - Total COGS: \$Y
- **Gross Profit:** Revenue minus COGS.
 - Gross Profit: \$X - \$Y
- **Operating Expenses:** Indirect costs such as administrative and marketing expenses.
 - Total Operating Expenses: \$Z
- **Net Profit:** Gross profit minus operating expenses.
 - Net Profit: (\$X - \$Y) - \$Z

5. Balance Sheet

- **Assets:** What the company owns.
 - Current Assets: \$X (Cash, Accounts Receivable)
 - Fixed Assets: \$Y (Equipment, Property)
- **Liabilities:** What the company owes.
 - Current Liabilities: \$Z (Accounts Payable, Short-term Loans)
 - Long-term Liabilities: \$A (Mortgages, Bonds)
- **Equity:** The net value of the company.
 - Owner's Equity: \$B
 - Retained Earnings: \$C

6. Break-Even Analysis

- **Break-Even Point:** The level of sales at which total revenues equal total expenses.
 - Fixed Costs: \$X

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- Variable Costs per Unit: \$Y
- Selling Price per Unit: \$Z
- Break-Even Units = Fixed Costs / (Selling Price per Unit - Variable Costs per Unit)

7. Financial Ratios

- **Liquidity Ratios:** Measure the company's ability to meet short-term obligations.
 - Current Ratio: Current Assets / Current Liabilities
- **Profitability Ratios:** Measure the company's ability to generate profit.
 - Net Profit Margin: Net Profit / Total Revenue
- **Leverage Ratios:** Measure the company's use of debt to finance assets.
 - Debt-to-Equity Ratio: Total Liabilities / Owner's Equity

8. Funding Requirements and Use of Funds

- **Amount of Funding Required:** Specify the total capital needed.
 - Total Funding Required: \$X
- **Use of Funds:** Detailed allocation of the capital raised.
 - Product Development: \$Y
 - Marketing and Sales: \$Z
 - Operational Expansion: \$A
 - Debt Repayment: \$B