

VERY IMPORTANT!

It is very important that you make a copy of this spreadsheet BEFORE entering any data.

Do the following:

-- Click on "File"

-- Click on "Make a copy"

-- Change the file name however you like

-- Click in the box just under the word "Folder"

-- Click the "<--" until the word "Drive" appears

-- "My Drive" appears under "Drive" - click on it

-- Click on "Select"

-- Do NOT check the box "Share with same people"

-- Click "OK"

Open the file in your "My Drive" folder

NOTE: All sheets in this workbook are password-protected and locked except for shaded cells where you can enter your data.

Printed version of your Business Plan (not required):

Simply print each tab and include in your printed plan.

Electronic version of your Business Plan:

It is REQUIRED that that all worksheets used must be embedded in your final PDF-formatted submission. This is necessary because the Business Plan will be emailed to the judges and must be a complete stand-alone file. The easiest way to accomplish this is to embed your sheets in your document prior to converting to PDF format.

Embedding a Google Sheet in a Google Doc

This is a rather convoluted process but it works. Please let the E Squared Management Team know if you have a simpler method!

- Open the gSheet you want to embed in a gDoc
- Click on File / Download as / PDF Document (.pdf)
- Select Fit to Width and Portrait
- Click on Export
- After the download is complete, the .pdf file will appear in My Drive
- Click on the Magnifying Glass in the lower-left corner of the screen
- Click on All Apps then CloudConvert (once used, Cloud Convert will appear in the front screen of frequently-used apps)
- Click on Select Files
- Double-click on the .pdf file just created
- Just to the right of the file name, select the drop-down arrow
- Click on Image
- Click on png (you can also use jpg but the resolution will not be as good)
- Click on Start Conversion
- The png (image) file is now in My Drive
- Open the gDoc and place the cursor where you want to insert the image
- Click Insert
- Click Image

2017 Financial Workbook - Instructions

- Click on Choose an image to upload
- Double-click on the new png file.
- The image will now be in the document as a full page. If you want it to be smaller, drag any corner of the image until you have the size wanted.
- Done

The embedded spreadsheets cannot be changed once embedded. If necessary, delete the image from your document, correct the spreadsheet and re-do the above steps.

Comments are provided to help you:

Many of the line items requiring input contain comments to help you. Simply hover your cursor over the cells with small black triangles in the upper right-hand corner and the comment will appear. Two worksheets, "Startup Terms" & "5-Year P&L Terms" are included and contain more complete comments.

Startup Expenses

Company Name	Only include STARTUP expenses not OPERATIONAL expenses.
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Line	<i>If you plan to rent or lease an existing facility</i>	Explanation
1	Deposit & rent expense prior to operation	
2	Remodeling expenses	Include all remodeling costs (list major items separately in the 2 lines below)
3	Enter item	Yellow cells (left) are unlocked for your use
4	Enter item	
5	Other	

If you plan to buy an existing facility

6	Purchase cost allocated to land	A breakdown of the total purchase cost is needed to isolate land, buildings, and equipment. Logical estimates are generally acceptable to the IRS.
7	Purchase cost allocated to buildings	
8	Purchase cost allocated to equipment	
9	Remodeling expenses	Include all remodeling costs (list major items separately in the 2 lines below)
10	Enter item	
11	Enter item	
12	Other	

If you plan to buy land and build a facility

13	Purchase cost of the land	Include the cost of the land plus legal costs, realtor commission and other expenses
14	Construction cost including parking, etc.	
15	Architectural & engineering fees	
16	Enter item	
17	Enter item	
18	Other	

Capital Equipment List

19	Furniture & fixtures	
20	Office Equipment	
21	Production Equipment	
22	Other	

Pre-opening Administrative Expenses

2017 Financial Workbook - Startup Terms

23	Utility deposits	If you don't have credit history, it is likely that deposits will be required.
24	Legal and accounting fees	
25	Prepaid insurance	Insurance premiums are paid in advance.
26	Pre-opening salaries	Your employees must be paid even before operations begin.
27	Other	

Opening Inventory

28	Enter item	Use yellow cells at left to identify specific inventory items if applicable. If it is not practical to identify specific items, simply bulk them in one line.
29	Enter item	
30	Enter item	
31	Enter item	
32	Enter item	

Pre-opening Advertising and Promotional Expenses

33	Advertising	
34	Signage	
35	Printing	
36	Travel/entertainment	
37	Other	

Other Expenses

38	Enter item	Use to identify expenses which do not fit above
39	Enter item	

40 Reserve for Contingencies

See explanation under "Startup Expenses and Capitalization" in the Business Plan Template.
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Startup Expenses

Enter Company Name Here

		Company begins operations in:	[1]	Buildings Depreciate over 20 years	Equipment Depreciates over 5 years	Can generally be Mortgaged
Line	<i>If you plan to rent or lease an existing facility</i>	Note				
1	Deposit & rent expense prior to operation					
2	Remodeling expenses [2]					
3	ffff [3]					
4	Enter item					
5	Other					
<i>If you plan to buy an existing facility</i>						
6	Purchase cost allocated to land [4]					
7	Purchase cost allocated to buildings [5]					
8	Purchase cost allocated to equipment [6]					
9	Remodeling expenses [7]					
10	Enter item					
11	Enter item					
12	Other					
<i>If you plan to buy land and build a facility</i>						
13	Purchase cost of the land [8]					
14	Construction cost including parking, etc.					
15	Architectural & engineering fees					
16	Enter item					
17	Enter item					
18	Other					
Capital Equipment List			Total Facility	\$0		
19	Furniture & fixtures					
20	Office Equipment					
21	Production Equipment					
22	Other					

2017 Financial Workbook - Startup

Total Capital Equipment

\$0

\$0

Pre-opening Administrative Expenses

23	Utility deposits [9]		
24	Legal and accounting fees		
25	Prepaid insurance [10]		
26	Pre-opening salaries [11]		
27	Other		

Total Preopening Administrative Expenses

\$0

Opening Inventory

28	Enter item		
29	Enter item		
30	Enter item		
31	Enter item		
32	Enter item		

Total Opening Inventory

\$0

Pre-opening Advertising and Promotional Expenses

33	Advertising		
34	Signage		
35	Printing		
36	Travel/entertainment		
37	Other		

Total Advertising/Promotional Expenses

\$0

Other Expenses

38	Enter item		
39	Enter item		

Total Other Expenses

\$0

40	Reser [12]		
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TOTAL STARTUP EXPENSES

\$0

\$0

\$0

\$0

2017 Financial Workbook - Mortgage

Enter Company Name Here

Mortgage Payment Schedule

		Loan amount	\$0.00	(80% of mortgage-eligible capital expenditures)		
		Annual interest rate	6.00 %			
		Loan period in years	20			
		Number of payments per year	1			
		Start date of mortgage				
Pmt No.	Payment Date	Beginning Balance	Scheduled Payment	Principal	Interest	Ending Balance
1		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
6		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
8		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
9		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
10		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
11		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
12		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
13		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
14		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
15		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
16		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
17		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
18		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
19		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
20		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Five-Year Projected Unit Sales and Costs for a Product

Enter Company Name Here

	First Year	1	2	3	4
Product 1					
Sales in units					
Selling price per unit					
Sales	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%
Direct Material cost per unit					
Direct labor cost per unit					
Other direct costs per unit					
Total unit cost	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total Cost of Sales	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%
Gross Profit	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%
Product 2					
Sales in units					
Selling price per unit					
Sales	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%
Direct Material cost per unit					
Direct labor cost per unit					
Other direct costs per unit					
Total unit cost	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total Cost of Sales	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%
Gross Profit	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%
Product 3					
Sales in units					
Selling price per unit					
Sales	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%
Direct Material cost per unit					
Direct labor cost per unit					
Other direct costs per unit					
Total unit cost	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total Cost of Sales	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%
Gross Profit	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%
Product 4					
Sales in units					
Selling price per unit					
Sales	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%
Direct Material cost per unit					
Direct labor cost per unit					
Other direct costs per unit					
Total unit cost	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total Cost of Sales	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%
Gross Profit	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%

2017 Financial Workbook - Pdt Sales Proj

Sales in units					
Selling price per unit					
Sales	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%
Direct Material cost per unit					
Direct labor cost per unit					
Other direct costs per unit					
Total unit cost	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total Cost of Sales	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%
Gross Profit	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%

Sales in units					
Selling price per unit					
Sales	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%
Direct Material cost per unit					
Direct labor cost per unit					
Other direct costs per unit					
Total unit cost	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total Cost of Sales	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%
Gross Profit	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%

GRAND TOTALS

Sales	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%
Direct Costs	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%
Gross Profit	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%	\$0 0.0%

Five-Year Projected Dollar Sales and Costs for a Service

Enter Company Name Here

		First Year	1	2	3	4
Service #1		Note				
Sales in dollars						
Cost of supplies in dollars						
Direct labor cost in dollars						
Total Cost of Sales		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Gross Profit		\$0	\$0	\$0	\$0	\$0
Service #2						
Sales in dollars						
Cost of supplies in dollars						
Direct labor cost in dollars						
Total Cost of Sales		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Gross Profit		\$0	\$0	\$0	\$0	\$0
Service #3						
Sales in dollars						
Cost of supplies in dollars						
Direct labor cost in dollars						
Total Cost of Sales		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Gross Profit		\$0	\$0	\$0	\$0	\$0
Service #4						
Sales in dollars						
Cost of supplies in dollars						
Direct labor cost in dollars						
Total Cost of Sales		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Gross Profit		\$0	\$0	\$0	\$0	\$0
Service #5						

2017 Financial Workbook - Svc Sales Proj

Sales in dollars			0.0%		0.0%		0.0%		0.0%		0.0%
Cost of supplies in dollars			0.0%		0.0%		0.0%		0.0%		0.0%
Direct labor cost in dollars			0.0%		0.0%		0.0%		0.0%		0.0%
Total Cost of Sales		\$0.00	0.0%	\$0.00	0.0%	\$0.00	0.0%	\$0.00	0.0%	\$0.00	0.0%
Gross Profit		\$0	0.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%

GRAND TOTALS

Sales	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%
Direct Costs	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%
Gross Profit	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%

Five-Year Projected Profit and Loss (P&L)

Line

1
2
3
4
5
6
7
8
9
10
11
12
13
14

Sales
Direct Costs
Gross Profit

Expenses Explanation

Salaries & wages	The total of the base wages & salaries of all employees
Payroll expenses	This includes Social Security plus unemployment, health, life, & dental insurance. As a rule of thumb, this is approximately 35% of Salaries & Wages for full-time employees with benefits and perhaps 15% for part-time employees without benefits. Both are rough estimates.
Supplies (office & operating)	Do NOT include material costs entered in the tab "Five-Year Projected Unit Sales and Costs for a Product" which are automatically shown above under Direct Costs.
Repairs and maintenance	Include all expected regular maintenance costs and an estimate for unexpected repairs of buildings, grounds, vehicles, equipment, etc.
Marketing / Advertising	Include all marketing and advertising expenses
Accounting and legal	Include all accounting and legal expenses
Technology	Internet access, outsourced programming, consulting, website fees, etc.
Telephone	Phone service - land lines & mobile
Utilities and vehicle fuel	Electric, water, heating fuel, vehicle fuel
Insurance (property & liability)	You must have both property and liability insurance
Rent	Annual rent

**DO NOT
INCLUDE
STARTUP
EXPENSES
HERE - ONLY
OPERATIONAL
EXPENSES.**

2017 Financial Workbook - 5-Year P&L Terms

15	Miscellaneous	Whatever does not fit above	
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Total Expenses

**EBITD - Earnings Before
Interest, Taxes, &
Depreciation**

18	Mortgage Interest	
19	Depreciation on Buildings (20 years)	
20	Depreciation on Equipment (5 years)	

Profit Before Taxes

Taxes @ 35%

Net profit after taxes

21
22
23

--

2017 Financial Workbook - 5-Year P&L

22	Taxes @ 35%	\$0	\$0	\$0	\$0	\$0
23	Net profit after taxes	\$0	\$0	\$0	\$0	\$0

2017 Financial Workbook - Cash Flow

<u>Five-Year Projected Cash Flow</u>		Enter Company Name Here				
Line			1	2	3	4
1						
2	CASH ON HAND - Beginning of year		\$0	\$0	\$0	\$0
3	Cash from venture capitalists [21]					
4	Less (startup expenses - mortgage) [22]	\$0				
5	Cash on hand after startup expenses	\$0				
CASH RECEIPTS						
6	Sales [23]	\$0	\$0	\$0	\$0	\$0
7	Total Cash Available	\$0	\$0	\$0	\$0	\$0
CASH PAID OUT [24]						
8	Direct costs (Material, Labor, & Other)	\$0	\$0	\$0	\$0	\$0
9	Salaries & wages					
10	Payroll expenses					
11	Supplies (office & operating)					
12	Repairs and maintenance					
13	Marketing / Advertising					
14	Accounting and legal					
15	Technology					
16	Telephone					

2017 Financial Workbook - Cash Flow

17	Utilities and vehicle fuel					
18	Insurance (property & liability)					
19	Rent					
20	Miscellaneous					
	Mortgage Interest	\$0	\$0	\$0	\$0	\$0
	Mortgage Principal repayment	\$0	\$0	\$0	\$0	\$0
	Taxes	\$0	\$0	\$0	\$0	\$0
21	Total cash paid out	\$0	\$0	\$0	\$0	\$0
22	Cash remaining at end of year [25]	\$0	\$0	\$0	\$0	\$0

Projected Return on Investment (ROI)

Enter Company Name Here

Year:		1	2	3	4
EBITD from 5-Year P&L	\$0	\$0	\$0	\$0	\$0
Venture Capital Investment					
Percentage of stock given to Venture Capitalists					
Venture Capitalists' EBITD Return on Investment (ROI)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Notes

[1] This will normally be the year after the year you are currently in.

[2] Include all remodeling costs

[3] Use the yellow cells to enter any items specific to your business.

[4] A breakdown of the total purchase cost is needed to isolate land, buildings, and equipment. Logical estimates are generally acceptable to the IRS.

[5] A breakdown of the total purchase cost is needed to isolate land, buildings, and equipment. Logical estimates are generally acceptable to the IRS.

[6] A breakdown of the total purchase cost is needed to isolate land, buildings, and equipment. Logical estimates are generally acceptable to the IRS.

[7] A breakdown of the total purchase cost is needed to isolate land, buildings, and equipment. Logical estimates are generally acceptable to the IRS.

[8] This must include all expenses including realtor commissions, etc.

[9] If you don't have credit history, it is likely that deposits will be required.

[10] Insurance is generally paid in advance.

[11] Your employees must be paid even before operations begin.

[12] See Business Plan Template which addresses this

[13] Include the base salary of every employee

[14] This includes Social Security, unemployment insurance, health-life-dental insurance. As a rule of thumb, this is approximately 35% of Salaries &

Notes

Wages.

[15] Do NOT include material costs entered above under direct costs

[16] Include all repairs & maintenance of building, grounds, vehicles, equipment, etc.

[17] Internet access, outsourced programming, consulting, website fees, etc.

[18] Phone service - land lines & mobile

[19] Electric, water, heating fuel, vehicle fuel

[20] Whatever does not fit above

[21] Enter the amount of venture capital requested.

[22] This figure is automatically pulled from the Startup Expenses tab.

[23] All figures are automatically pulled from the P&L tab.

[24] All figures below are pulled from the P&L tab.

[25] This figure becomes the starting balance for the following year.