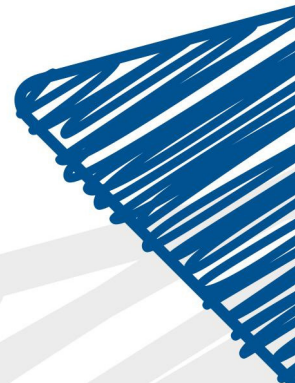




Enterprise
Nation

Business Finance Template

By Emma Jones



Name

Business name



Finance

This section covers the Costs and Income area

The Finance section is one of the most important sections of your business plan. Make sure that you detail all your associated costs – both your estimated start-up costs as well as your running costs. As some of the numbers in this section may be guesswork – your sales projections in particular – it is sensible to provide justifications or logical explanations to show how you arrived at these numbers.

What are your start-up costs?

Item of expenditure	Cost (£)	Item of expenditure	Cost (£)
Raw Materials		Vehicles/Petrol/Transport	
Stock		Rent/Rent Deposit	
Computer Equipment		Lighting/Heating	
Other Equipment		Gas/Electricity	
Tools		Licenses	
Uniforms		Insurance Premiums	
Market Research Costs		Health and Safety Equipment	
Website Development		Professional Fees i.e. Accountants, Solicitors, etc	
Web maintenance/Hosting		Association Fees i.e. Professional Bodies, Networks, etc	
Business Stationery		Business Stationery	
Advertising		Wages/Recruitment	
Printing		Training	
Consumables		Loan Payments/Overdraft Charges	
Telephones		Savings/Contingency	
Postage		Other	
		Total	



What are your running costs?

Item of expenditure	Cost (£)	Item of expenditure	Cost (£)
Raw Materials		Vehicles/Petrol/Transport	
Stock		Rent/Rent Deposit	
Computer Equipment		Lighting/Heating	
Other Equipment		Gas/Electricity	
Tools		Licenses	
Uniforms		Insurance Premiums	
Market Research Costs		Health and Safety Equipment	
Website Development		Professional Fees i.e. Accountants, Solicitors, etc	
Web maintenance/Hosting		Association Fees i.e. Professional Bodies, Networks, etc	
Business Stationery		Business Stationery	
Advertising		Wages/Recruitment	
Printing		Training	
Consumables		Loan Payments/Overdraft Charges	
Telephones		Savings/Contingency	
Postage		Other	
		Personal drawings	
		VAT	
		Total	



How much money do you need to cover your personal outgoings per month?

Item of expenditure	Cost (£)	Item of expenditure	Cost (£)
Mortgage/Rent		Telephones/Mobiles	
Maintenance Fees/Service Charges		TV/Internet packages	
Ground Rent		TV License Entertainment	
Council Tax		Children's expenses	
Gas/Electricity		Loan Payments/Overdraft Charges	
Water		Credit Card Payments	
Building and contents insurance		Presents i.e. Birthdays & Christmas	
Life Insurance		Holidays	
Pet insurance		Savings/Pensions	
Car insurance		Private Health	
Petrol		Other	
Food		Minus partners contribution	
Clothing		TOTAL Outgoings per month	

How much money do you need to cover your personal outgoings per month?

Products/Services	Wholesale Price (£)	Price (£)



How much money do you need to cover your personal outgoings per month?

Month	Wholesale Price (£)	Price (£)



How do you know if you are going to make any money from your business?

	Year 1 (£)	Year 2 (£)	Year 3 (£)
Total Expected Sales (A)			
Total Variable Costs (B)			
Gross Profit (C)			
(A-B)			
<hr/>			
FIXED COSTS			
Raw Materials			
Stock			
Computer Equipment			
Other Equipment			
Tools			
Uniforms			
Market Research Costs			
Website Development			
Web maintenance/Hosting			
Business Stationery			
Advertising			
Printing			
Consumables			
Telephones			
Postage			
Vehicles/Petrol/Transport			
Rent/Rent Deposit			



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	Year 1 (£)	Year 2 (£)	Year 3 (£)
Lighting/Heating			
Gas/Electricity			
Licenses			
Insurance Premiums			
Health and Safety Equipment			
Professional Fees i.e. Accountants, Solicitors, etc			
Association Fees i.e., Professional Bodies, Networks, etc			
Wages/Recruitment			
Personal drawings			
Training			
Payments to creditors			
Loan Payments/Overdraft Charges			
Savings/Contingency			
VAT			
Total Fixed Costs (D)			
Net profit (E) (C-D)			
Net Profit Margin (E/A*100)			
Breakeven (B+D)			
What is the minimum amount of sales you need to make in order to cover all your costs?			



Appendices

In the Appendices, it is useful to include Excel spreadsheets with your financial information, the CVs of any key personnel, images of your products and services, information on your brand, as well as examples of promotional materials you intend to use. The Appendices is a handy accompanying section to include in your business plan and can help build a clear visual picture about you and your business.

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____
10. _____

