

Administrative, Selling and Distribution Expenses that you may consider in your financial plan

<p>Administrative Expenses include:</p> <ul style="list-style-type: none"> • Management salaries • Clerical salaries • Insurance • Accounting fees • Rates • Office supplies (Stationery) • Depreciation of office equipment • Depreciation of office furniture and fittings • Lease of office equipment • Legal fees • Licenses and permits • Office rental or lease • Telephone 	<p>Selling and Distribution Expenses cover:</p> <ul style="list-style-type: none"> • Freight costs • Sales commission • Insurance of goods in transit to customer • Repair and maintenance of delivery vehicles • Depreciation of delivery vehicles • Rent and rates of warehouse • Light and power for warehouse • Insurance of warehouse • Promotion expenses • Discount allowed • Bad debts
<ul style="list-style-type: none"> • Finance expenses generally cover interest on borrowed funds 	<p>Cost of Producing Goods</p> <ul style="list-style-type: none"> • Material • Labour • Direct expenses

See below for Financial Plan Templates

[Business Name]
 Balance Sheet
 As at XXXXX

Items	Year 1	Year 2	Year 3
Current assets			
Cash at bank			
Account receivable			
Inventory			
Prepaid expenses			
Total current assets			
Non-current assets			
Land			
Building			
less accumulated depreciation			
Equipment			
less accumulated depreciation			
Furniture and fittings			
less accumulated depreciation			
Motor Vehicles			
less accumulated depreciation			
Total non-current assets			
Total assets			
Current liabilities			
Bank Overdraft			
Short-term debt			
Accounts payable			
Accrued expenses			
Total current liabilities			
Long-term debt			
Total liabilities			
Owner's equity			
Capital			
Profits (losses)			
Drawings			
Total owner's equity			
Total liabilities and equity			

[Business Name]

Income Statement for the year ending XXXXX

	Qtr1	Qtr2	Qtr3
Sales (units)			
Sales Revenue			
Less Cost of Sales			
Gross Profit			
Operating expenses			
Promotion			
Distribution			
Administrative			
Financial expenses			
Total expenses			
Operating profit before tax			

[Business Name]

Cash Budget For the year ending XXXX

	Qtr1 Yr 1	Qtr2 Yr 1	Qtr3 Yr 1	Qtr4 Yr 1	Total	Qtr1 Yr 2	Qtr2 Yr 2	Qtr2 Yr 3
Beg. Cash Balance								
Operations								
<i>Receipts</i>								
Cash sales								
Accounts receivable								
Interest income								
Other income/receipts								
<i>Total Receipts</i>								
<i>Payments</i>								
Cash purchases								
Accounts payable								
Salaries and wages								
Rent								
Interest expenses								
Tax payments								
Promotions expenses								
<i>Total Payments</i>								
Net Cash from Operations								
Investments								
<i>Receipts</i>								
Sale of equipment								
<i>Total Receipts</i>								
<i>Payments</i>								
Equipment lease								
Equipment purchase								
Furniture and fitting								
Office rental or lease								
<i>Total payments</i>								
Net Cash Flow From Investments								
Financing								
<i>Receipts</i>								
Equity –capital								
Loan								
<i>Total receipts</i>								
<i>Payments</i>								
Loan repayment								
Net cash flow from financing								
Ending Cash Balance								

Organising the cash budget into areas of Operating, Investment and Financing can help readily determine the cause of cash shortfalls or excesses, enabling you to organise matching finances or investments