

Breakeven Analysis

Prepared By:
Jose Carlos Urra

Company Name:
GO!Commons

Gross Margin % of Sales	
Gross Margin	\$462,000
Total Sales	\$924,000
Gross Margin/Total Sales	50.0%
Total Fixed Expenses	
Payroll	\$49,920.00
Operating Expenses	\$21,622.85
Operating + Payroll	\$71,543
Breakeven Sales in Dollars (Annual)	
Gross Margin % of Sales	50.0%
Total Fixed Expenses	\$71,543
Yearly Breakeven Amount	\$143,086
Monthly Breakeven Amount	\$11,924

Start-Up Expenses Year I
(Starting Balance Sheet)

Prepared By:
Jose Carlos Urrea

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GO!Commons

Fixed Assets	Amount	Depreciation (years)	Notes
Real Estate-Land		Not Depreciated	
Real Estate-Buildings		20	
Leasehold Improvements		7	
Equipment		7	
Furniture and Fixtures		5	
Vehicles		5	
Other	-	5	
Total Fixed Assets	\$-		
Operating Capital	Amount	Notes	
Pre-Opening Salaries and Wages	100,000		
Prepaid Insurance Premiums			
Inventory			
Legal and Accounting Fees			
Rent Deposits			
Utility Deposits			
Supplies			
Advertising and Promotions			
Licenses			
Other Initial Start-Up Costs			
Working Capital (Cash On Hand)	50,000		
Total Operating Capital	\$150,000		
Total Required Funds	\$150,000		

Sources of Funding	Percentage	Totals	Loan Rate	Term in Months	Monthly Payments	Notes
Owner's Equity	0.00%					
Outside Investors	0.00%					
Additional Loans or Debt						
Commercial Loan	100.00%	150,000	15.00%	84	2,895	
Commercial Mortgage	0.00%		0.00%	240	-	
Credit Card Debt	0.00%		0.00%	60	-	
Vehicle Loans	0.00%		0.00%	48	-	
Other Bank Debt	0.00%		0.00%	36	-	
Total Sources of Funding	100.00%	\$150,000	Cell D 42 must equal cell C31		\$2,895	
Total Funding Needed		\$-	You are fully funded (Balanced)			

Existing Businesses ONLY -- Calculating Cash on Hand	
Cash	-
+ Accounts Receivable	-
+ Prepaid Expenses	-
- Accounts Payable	-
- Accrued Expenses	-
Total Cash on Hand	\$-

Note: For existing businesses, this should be the "bucket" of cash plus receivables that will be turned into cash, minus payables that will be paid out in cash in the near term (i.e. in the first months of) the plan

Payroll Year I

Prepared By: Company Name:
Jose Carlos Urrea GO!Commons

Employee Types	Number of Owners /Employees	Average Hourly Pay (to 2 decimal places, ex. \$15.23)	Estimated Hrs./Week (per person)	Estimated Pay/Month (Total)	October	November	December	January	February	March	April	May	June	July	August	September	Annual Totals
Owner(s)				\$-	-	-	-	-	-	-	-	-	-	-	-	-	\$-
Full-Time Employees				\$-	-	-	-	-	-	-	-	-	-	-	-	-	\$-
Part-Time Employees	4	10.00	24	\$4,160	4,160	4,160	4,160	4,160	4,160	4,160	4,160	4,160	4,160	4,160	4,160	4,160	\$49,920
Independent Contractors				\$-	-	-	-	-	-	-	-	-	-	-	-	-	\$-
Total Salaries and Wages	4	\$10.00	24	\$4,160	\$4,160	\$4,160	\$4,160	\$4,160	\$4,160	\$4,160	\$4,160	\$4,160	\$4,160	\$4,160	\$4,160	\$4,160	\$49,920
Payroll Taxes and Benefits	Wage Base Limit	Percentage of Salary/Wage		Estimated Taxes & Benefits/Month (Total)	October	November	December	January	February	March	April	May	June	July	August	September	Annual Totals
Social Security	\$-	0.00%		\$-	-	-	-	-	-	-	-	-	-	-	-	-	\$-
Medicare	--	0.00%		\$-	-	-	-	-	-	-	-	-	-	-	-	-	\$-
Federal Unemployment Tax (FUTA)	\$-	0.00%		\$-	-	-	-	-	-	-	-	-	-	-	-	-	\$-
State Unemployment Tax (SUTA)	\$-	0.00%		\$-	-	-	-	-	-	-	-	-	-	-	-	-	\$-
Employee Pension Programs	--	0.00%		\$-	-	-	-	-	-	-	-	-	-	-	-	-	\$-
Worker's Compensation	--	0.00%		\$-	-	-	-	-	-	-	-	-	-	-	-	-	\$-
Employee Health Insurance	--	0.00%		\$-	-	-	-	-	-	-	-	-	-	-	-	-	\$-
Other Employee Benefit Programs	--	0.00%		\$-	-	-	-	-	-	-	-	-	-	-	-	-	\$-
Total Payroll Taxes and Benefits		0.00%		\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-
Total Salaries and Related Expenses				\$4,160	\$4,160	\$4,160	\$4,160	\$4,160	\$4,160	\$4,160	\$4,160	\$4,160	\$4,160	\$4,160	\$4,160	\$4,160	\$49,920

Payroll Years 1-3

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Employee Types	Year 1 Totals	Growth Rate 1 to 2	Second Year	Growth Rate 2 to 3	Third Year
Owner(s)	-	20.0%	-	30.0%	-
Full-Time Employees	-	20.0%	-	30.0%	-
Part-Time Employees	49,920	0.0%	49,920	10.0%	54,912
Independent Contractors	-	3.0%	-	3.0%	-
Total Salaries and Wages	\$49,920		\$49,920		\$54,912
Payroll Taxes and Benefits					
Social Security	-	20.0%	-	30.0%	-
Medicare	-	20.0%	-	30.0%	-
Federal Unemployment Tax (FUTA)	-	20.0%	-	30.0%	-
State Unemployment Tax (SUTA)	-	20.0%	-	30.0%	-
Employee Pension Programs	-	0.0%	-	0.0%	-
Worker's Compensation	-	3.0%	-	3.0%	-
Employee Health Insurance	-	3.0%	-	3.0%	-
Other Employee Benefit Programs	-	10.0%	-	10.0%	-
Total Payroll Taxes and Benefits	\$-		\$-		\$-
Total Salaries and Related Expenses	\$49,920		\$49,920		\$54,912

Sales Forecast Year I

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Complete This Chart First:				
Product Lines	Units	Sales Price Per Unit	COGS Per Unit	Margin Per Unit
CNC Torch Table Assembled	25	\$14,000.00	\$7,000.00	\$7,000.00
Dissassembled CNC		\$-	\$-	\$-
				\$-
				\$-
				\$-
				\$-

Product Lines	October	November	December	January	February	March	April	May	June	July	August	September	Annual Totals	Category Breakdown	Category / Total
CNC Torch Table Assembled															
25 Sold	0	1	2	3	4	5	6	7	8	9	10	11	66		50.0%
Total Sales	-	14,000	28,000	42,000	56,000	70,000	84,000	98,000	112,000	126,000	140,000	154,000	\$924,000	100.0%	100.0%
Total COGS	-	7,000	14,000	21,000	28,000	35,000	42,000	49,000	56,000	63,000	70,000	77,000	\$462,000	50.0%	100.0%
Total Margin	-	7,000	14,000	21,000	28,000	35,000	42,000	49,000	56,000	63,000	70,000	77,000	\$462,000	50.0%	100.0%
Dissassembled CNC															
Units Sold	1	1	1	1	1	1	10	10	10	10	10	10	66		50.0%
Total Sales	-	-	-	-	-	-	-	-	-	-	-	-	\$-	0.0%	0.0%
Total COGS	-	-	-	-	-	-	-	-	-	-	-	-	\$-	0.0%	0.0%
Margin	-	-	-	-	-	-	-	-	-	-	-	-	\$-	0.0%	0.0%
Product 3															
Units Sold													0		0.0%
Total Sales	-	-	-	-	-	-	-	-	-	-	-	-	\$-	0.0%	0.0%
Total COGS	-	-	-	-	-	-	-	-	-	-	-	-	\$-	0.0%	0.0%
Margin	-	-	-	-	-	-	-	-	-	-	-	-	\$-	0.0%	0.0%
Product 4															
Units Sold													0		0.0%
Total Sales	-	-	-	-	-	-	-	-	-	-	-	-	\$-	0.0%	0.0%
Total COGS	-	-	-	-	-	-	-	-	-	-	-	-	\$-	0.0%	0.0%
Margin	-	-	-	-	-	-	-	-	-	-	-	-	\$-	0.0%	0.0%
Product 5															
Units Sold													0		0.0%
Total Sales	-	-	-	-	-	-	-	-	-	-	-	-	\$-	0.0%	0.0%
Total COGS	-	-	-	-	-	-	-	-	-	-	-	-	\$-	0.0%	0.0%
Margin	-	-	-	-	-	-	-	-	-	-	-	-	\$-	0.0%	0.0%
Product 6															
Units Sold													0		0.0%
Total Sales	-	-	-	-	-	-	-	-	-	-	-	-	\$-	0.0%	0.0%
Total COGS	-	-	-	-	-	-	-	-	-	-	-	-	\$-	0.0%	0.0%
Margin	-	-	-	-	-	-	-	-	-	-	-	-	\$-	0.0%	0.0%
Total Units Sold	1	2	3	4	5	6	16	17	18	19	20	21	132		
Total Sales	\$-	\$14,000	\$28,000	\$42,000	\$56,000	\$70,000	\$84,000	\$98,000	\$112,000	\$126,000	\$140,000	\$154,000	\$924,000		
Total Cost of Goods Sold	\$-	\$7,000	\$14,000	\$21,000	\$28,000	\$35,000	\$42,000	\$49,000	\$56,000	\$63,000	\$70,000	\$77,000	\$462,000		
Total Margin	\$-	\$7,000	\$14,000	\$21,000	\$28,000	\$35,000	\$42,000	\$49,000	\$56,000	\$63,000	\$70,000	\$77,000	\$462,000		

Sales Forecast Years 1-3

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The included growth rate is just a starting point, if you can provide a more accurate prediction for each month, unlock the sheet (see Directions) and change the value for that month. Please note that you will no longer have a formula in that cell once you change the value, so you may want to save a copy of this spreadsheet under a different name before doing so.

Growth Rate Year 1 to Year 2: 10.00%
Growth Rate Year 2 to Year 3: 10.00%

Product Lines	Year 1 Totals	October	November	December	January	February	March	April	May	June	July	August	September	Year 2 Totals	Category Breakdown
CNC Torch Table Assembled															
25 Sold	66	0	1	2	3	4	6	7	8	9	10	11	12	73	
Total Sales	\$924,000	-	15,400	30,800	46,200	61,600	77,000	92,400	107,800	123,200	138,600	154,000	169,400	\$1,016,400	100.0%
Total COGS	\$462,000	-	7,700	15,400	23,100	30,800	38,500	46,200	53,900	61,600	69,300	77,000	84,700	\$508,200	50.0%
Total Margin	\$462,000	-	7,700	15,400	23,100	30,800	38,500	46,200	53,900	61,600	69,300	77,000	84,700	\$508,200	50.0%
Dissassembled CNC															
Sold	66	1	1	1	1	1	1	11	11	11	11	11	11	73	
Total Sales	\$-	-	-	-	-	-	-	-	-	-	-	-	-	\$-	0.0%
Total COGS	\$-	-	-	-	-	-	-	-	-	-	-	-	-	\$-	0.0%
Margin	\$-	-	-	-	-	-	-	-	-	-	-	-	-	\$-	0.0%
Product 3															
Sold	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total Sales	\$-	-	-	-	-	-	-	-	-	-	-	-	-	\$-	0.0%
Total COGS	\$-	-	-	-	-	-	-	-	-	-	-	-	-	\$-	0.0%
Margin	\$-	-	-	-	-	-	-	-	-	-	-	-	-	\$-	0.0%
Product 4															
Sold	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total Sales	0	-	-	-	-	-	-	-	-	-	-	-	-	\$-	0.0%
Total COGS	\$-	-	-	-	-	-	-	-	-	-	-	-	-	\$-	0.0%
Margin	\$-	-	-	-	-	-	-	-	-	-	-	-	-	\$-	0.0%
Product 5															
Sold	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total Sales	\$-	-	-	-	-	-	-	-	-	-	-	-	-	\$-	0.0%
Total COGS	\$-	-	-	-	-	-	-	-	-	-	-	-	-	\$-	0.0%
Margin	\$-	-	-	-	-	-	-	-	-	-	-	-	-	\$-	0.0%
Product 6															
Sold	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total Sales	\$-	-	-	-	-	-	-	-	-	-	-	-	-	\$-	0.0%
Total COGS	\$-	-	-	-	-	-	-	-	-	-	-	-	-	\$-	0.0%
Margin	\$-	-	-	-	-	-	-	-	-	-	-	-	-	\$-	0.0%
Total Units Sold	132	1	2	3	4	6	7	18	19	20	21	22	23	145	
Total Sales	\$924,000	\$-	\$15,400	\$30,800	\$46,200	\$61,600	\$77,000	\$92,400	\$107,800	\$123,200	\$138,600	\$154,000	\$169,400	\$1,016,400	
Total Cost of Goods Sold	\$462,000	\$-	\$7,700	\$15,400	\$23,100	\$30,800	\$38,500	\$46,200	\$53,900	\$61,600	\$69,300	\$77,000	\$84,700	\$508,200	
Total Margin	\$462,000	\$-	\$7,700	\$15,400	\$23,100	\$30,800	\$38,500	\$46,200	\$53,900	\$61,600	\$69,300	\$77,000	\$84,700	\$508,200	

Sales Forecast Years 1-3

Product Lines	Category / Total	October	November	December	January	February	March	April	May	June	July	August	September	Year 3 Totals	Category Breakdown	Category / Total
CNC Torch Table Assembled																
25 Sold	50.0%	0	1	2	4	5	6	7	8	10	11	12	13	80		0.0%
Total Sales	100.0%	-	16,940	33,880	50,820	67,760	84,700	101,640	118,580	135,520	152,460	169,400	186,340	\$1,118,040	100.0%	0.0%
Total COGS	100.0%	-	8,470	16,940	25,410	33,880	42,350	50,820	59,290	67,760	76,230	84,700	93,170	\$559,020	50.0%	0.0%
Total Margin	100.0%	-	8,470	16,940	25,410	33,880	42,350	50,820	59,290	67,760	76,230	84,700	93,170	\$559,020	50.0%	0.0%
Dissassembled CNC																
Sold	50.0%	1	1	1	1	1	1	12	12	12	12	12	12	80		0.0%
Total Sales	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	\$-	0.0%	0.0%
Total COGS	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	\$-	0.0%	0.0%
Margin	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	\$-	0.0%	0.0%
Product 3																
Sold	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0		0.0%
Total Sales	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	\$-	0.0%	0.0%
Total COGS	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	\$-	0.0%	0.0%
Margin	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	\$-	0.0%	0.0%
Product 4																
Sold	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0		0.0%
Total Sales	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	\$-	0.0%	0.0%
Total COGS	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	\$-	0.0%	0.0%
Margin	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	\$-	0.0%	0.0%
Product 5																
Sold	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0		0.0%
Total Sales	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	\$-	0.0%	0.0%
Total COGS	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	\$-	0.0%	0.0%
Margin	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	\$-	0.0%	0.0%
Product 6																
Sold	0.0%	0	0	0	0	0	0	0	0	0	0	0	0	0		0.0%
Total Sales	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	\$-	0.0%	0.0%
Total COGS	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	\$-	0.0%	0.0%
Margin	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	\$-	0.0%	0.0%
Total Units Sold		1	2	4	5	6	7	19	21	22	23	24	25	160		
Total Sales		\$-	\$16,940	\$33,880	\$50,820	\$67,760	\$84,700	\$101,640	\$118,580	\$135,520	\$152,460	\$169,400	\$186,340	\$1,118,040		
Total Cost of Goods Sold		\$-	\$8,470	\$16,940	\$25,410	\$33,880	\$42,350	\$50,820	\$59,290	\$67,760	\$76,230	\$84,700	\$93,170	\$559,020		
Total Margin		\$-	\$8,470	\$16,940	\$25,410	\$33,880	\$42,350	\$50,820	\$59,290	\$67,760	\$76,230	\$84,700	\$93,170	\$559,020		

Additional Inputs

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Accounts Receivable (A/R) Days Sales Outstanding			
Percent of Collections	Year 1	Year 2	Year 3
Paid within 30 days	100%	100%	100%
Paid between 30 and 60 days	0%	0%	0%
Paid in more than 60 days	0%	0%	0%
Allowance for bad debt	0%	0%	0%
This should equal 100% ---->	100%	100%	100%

Accounts Payable (A/P)			
Percent of Disbursements	Year 1	Year 2	Year 3
Paid within 30 days	100%	100%	100%
Paid between 30 and 60 days	0%	0%	0%
Paid in more than 60 days	0%	0%	0%
This should equal 100% ---->	100%	100%	100%

Line of Credit Assumptions	
Desired Minimum Cash Balance	0
Line of Credit Interest Rate	8.00%

Additional Fixed Assets Purchases																
Fixed Assets	Depreciation (years)	October	November	December	January	February	March	April	May	June	July	August	September	Year 1 Totals	Year 2 Total	Year 3 Total
Real Estate	20	\$-												\$-		
Leasehold Improvements	7	\$-												\$-		
Equipment	7	\$-												\$-		
Furniture and Fixtures	5	\$-												\$-		
Vehicles	5	\$-												\$-		
Other Fixed Assets	5	\$-												\$-	\$-	\$-
Total Additional Fixed Assets		\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-

Income Tax Assumptions	
Effective Income Tax Rate - Year 1	0.0%
Effective Income Tax Rate - Year 2	0.0%
Effective Income Tax Rate - Year 3	0.0%

Amortization of Start-Up Costs	
Amortization Period in Years	3

Operating Expenses Year I

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	October	November	December	January	February	March	April	May	June	July	August	September	Annual Totals
Expenses													
Advertising													\$-
Car and Truck Expenses													\$-
Commissions and Fees													\$-
Contract Labor (Not included in payroll)													\$-
Insurance (other than health)													\$-
Legal and Professional Services													\$-
Licenses													\$-
Office Expense													\$-
Rent or Lease -- Vehicles, Machinery, Equipment													\$-
Rent or Lease -- Other Business Property													\$-
Repairs and Maintenance													\$-
Supplies													\$-
Travel, Meals and Entertainment													\$-
Utilities													\$-
Miscellaneous													\$-
Total Expenses	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-
Other Expenses													
Depreciation	-	-	-	-	-	-	-	-	-	-	-	-	\$-
Interest													
Commercial Loan	1,875	1,862	1,849	1,836	1,823	1,810	1,796	1,782	1,768	1,754	1,740	1,726	\$21,623
Commercial Mortgage	-	-	-	-	-	-	-	-	-	-	-	-	\$-
Credit Card Debt	-	-	-	-	-	-	-	-	-	-	-	-	\$-
Vehicle Loans	-	-	-	-	-	-	-	-	-	-	-	-	\$-
Other Bank Debt	-	-	-	-	-	-	-	-	-	-	-	-	\$-
Line of Credit	-	-	-	-	-	-	-	-	-	-	-	-	\$-
Bad Debt Expense	-	-	-	-	-	-	-	-	-	-	-	-	\$-
Total Other Expenses	\$1,875	\$1,862	\$1,849	\$1,836	\$1,823	\$1,810	\$1,796	\$1,782	\$1,768	\$1,754	\$1,740	\$1,726	\$21,623
Total Fixed Operating Expenses	\$1,875	\$1,862	\$1,849	\$1,836	\$1,823	\$1,810	\$1,796	\$1,782	\$1,768	\$1,754	\$1,740	\$1,726	\$21,623

Operating Expenses Years 1-3

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Line Item	2018	Growth Rate 1 to 2	2019	Growth Rate 2 to 3	2020
Advertising	-	3.0%	-	3.0%	-
Car and Truck Expenses	-	3.0%	-	3.0%	-
Commissions and Fees	-	5.0%	-	5.0%	-
Contract Labor (Not included in payroll)	-	3.0%	-	3.0%	-
Insurance (other than health)	-	3.0%	-	3.0%	-
Legal and Professional Services	-	3.0%	-	3.0%	-
Licenses	-	5.0%	-	5.0%	-
Office Expense	-	3.0%	-	3.0%	-
Rent or Lease -- Vehicles, Machinery, Equipment	-	3.0%	-	3.0%	-
Rent or Lease -- Other Business Property	-	3.0%	-	3.0%	-
Repairs and Maintenance	-	5.0%	-	5.0%	-
Supplies	-	3.0%	-	3.0%	-
Travel, Meals and Entertainment	-	3.0%	-	3.0%	-
Utilities	-	3.0%	-	3.0%	-
Miscellaneous	-	3.0%	-	3.0%	-
Total Expenses	\$-		\$-		\$-
Other Expenses					
Depreciation	-		-		-
Interest					
Commercial Loan	21,623		19,515		17,069
Commercial Mortgage	-		-		-
Credit Card Debt	-		-		-
Vehicle Loans	-		-		-
Other Bank Debt	-		-		-
Line of Credit	-		-		-
Bad Debt Expense	-				
Total Other Expenses	\$21,623		\$19,515		\$17,069
Total Operating Expenses	\$21,623		\$19,515		\$17,069

Cash Flow Forecast Year I

Prepared By:
Jose Carlos Urrea

Company Name:
GO!Commons

	October	November	December	January	February	March	April	May	June	July	August	September	Totals
Beginning Balance	\$50,000	\$42,945	\$42,891	\$49,836	\$63,782	\$84,727	\$112,673	\$147,618	\$189,564	\$238,509	\$294,455	\$357,400	
Cash Inflows													
Cash Sales	-	14,000	28,000	42,000	56,000	70,000	84,000	98,000	112,000	126,000	140,000	154,000	\$924,000
Accounts Receivable	-	-	-	-	-	-	-	-	-	-	-	-	\$-
Total Cash Inflows	\$-	\$14,000	\$28,000	\$42,000	\$56,000	\$70,000	\$84,000	\$98,000	\$112,000	\$126,000	\$140,000	\$154,000	\$924,000
Cash Outflows													
Investing Activities													
New Fixed Asset Purchases	-	-	-	-	-	-	-	-	-	-	-	-	\$-
Additional Inventory													\$-
Cost of Goods Sold	-	7,000	14,000	21,000	28,000	35,000	42,000	49,000	56,000	63,000	70,000	77,000	\$462,000
Operating Activities													
Operating Expenses	-	-	-	-	-	-	-	-	-	-	-	-	\$-
Payroll	4,160	4,160	4,160	4,160	4,160	4,160	4,160	4,160	4,160	4,160	4,160	4,160	\$49,920
Taxes	-	-	-	-	-	-	-	-	-	-	-	-	\$-
Financing Activities													
Loan Payments	2,895	2,895	2,895	2,895	2,895	2,895	2,895	2,895	2,895	2,895	2,895	2,895	\$34,734
Owners Distribution													\$-
Line of Credit Interest		-	-	-	-	-	-	-	-	-	-	-	\$-
Line of Credit Repayments													\$-
Dividends Paid													\$-
Total Cash Outflows	\$7,055	\$14,055	\$21,055	\$28,055	\$35,055	\$42,055	\$49,055	\$56,055	\$63,055	\$70,055	\$77,055	\$84,055	\$546,654
Net Cash Flows	\$(7,055)	\$(55)	\$6,945	\$13,945	\$20,945	\$27,945	\$34,945	\$41,945	\$48,945	\$55,945	\$62,945	\$69,945	\$377,346
Operating Cash Balance	\$42,945	\$42,891	\$49,836	\$63,782	\$84,727	\$112,673	\$147,618	\$189,564	\$238,509	\$294,455	\$357,400	\$427,346	
Line of Credit Drawdown	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-
Ending Cash Balance	\$42,945	\$42,891	\$49,836	\$63,782	\$84,727	\$112,673	\$147,618	\$189,564	\$238,509	\$294,455	\$357,400	\$427,346	
Line of Credit Balance	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-

Cash Flow Forecast Years 1-3

Prepared By: **Company Name:**
Jose Carlos Urrea GO!Commons

NOTE: To only view the annual total side-by-side, highlight columns C through N and right-click. Then select "Hide". Use the same procedure to Hide columns P through AA. To show them again, highlight columns B, O and AB, right-click and select "Unhide".

	Year 1 Totals	October	November	December	January	February	March	April	May	June	July	August	September	Year 2 Totals
Beginning Balance		\$427,346	\$420,291	\$420,937	\$429,282	\$445,328	\$469,073	\$500,519	\$539,664	\$586,510	\$641,055	\$703,301	\$773,246	
Cash Inflows														
Cash Sales	\$924,000	-	15,400	30,800	46,200	61,600	77,000	92,400	107,800	123,200	138,600	154,000	169,400	\$1,016,400
Accounts Receivable	\$-	-	-	-	-	-	-	-	-	-	-	-	-	\$-
Total Cash Inflows	\$924,000	\$-	\$15,400	\$30,800	\$46,200	\$61,600	\$77,000	\$92,400	\$107,800	\$123,200	\$138,600	\$154,000	\$169,400	\$1,016,400
Cash Outflows														
Investing Activities														
New Fixed Asset Purchases	\$-	-	-	-	-	-	-	-	-	-	-	-	-	\$-
Additional Inventory	\$-	-	-	-	-	-	-	-	-	-	-	-	-	\$-
Cost of Goods Sold	\$462,000	-	7,700	15,400	23,100	30,800	38,500	46,200	53,900	61,600	69,300	77,000	84,700	\$508,200
Operating Activities														
Operating Expenses	\$-	-	-	-	-	-	-	-	-	-	-	-	-	\$-
Payroll	\$49,920	4,160	4,160	4,160	4,160	4,160	4,160	4,160	4,160	4,160	4,160	4,160	4,160	\$49,920
Taxes	\$-	-	-	-	-	-	-	-	-	-	-	-	-	\$-
Financing Activities														
Loan Payments	\$34,734	2,895	2,895	2,895	2,895	2,895	2,895	2,895	2,895	2,895	2,895	2,895	2,895	\$34,734
Owners Distribution	\$-	-	-	-	-	-	-	-	-	-	-	-	-	\$-
Line of Credit Interest	\$-	-	-	-	-	-	-	-	-	-	-	-	-	\$-
Line of Credit Repayments	\$-	-	-	-	-	-	-	-	-	-	-	-	-	\$-
Dividends Paid	\$-	-	-	-	-	-	-	-	-	-	-	-	-	\$-
Total Cash Outflows	\$546,654	\$7,055	\$14,755	\$22,455	\$30,155	\$37,855	\$45,555	\$53,255	\$60,955	\$68,655	\$76,355	\$84,055	\$91,755	\$592,854
Net Cash Flows	\$377,346	\$(7,055)	\$645	\$8,345	\$16,045	\$23,745	\$31,445	\$39,145	\$46,845	\$54,545	\$62,245	\$69,945	\$77,645	\$423,546
Operating Cash Balance		\$420,291	\$420,937	\$429,282	\$445,328	\$469,073	\$500,519	\$539,664	\$586,510	\$641,055	\$703,301	\$773,246	\$850,892	
Line of Credit Drawdown	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-
Ending Cash Balance		\$420,291	\$420,937	\$429,282	\$445,328	\$469,073	\$500,519	\$539,664	\$586,510	\$641,055	\$703,301	\$773,246	\$850,892	
Line of Credit Balance		\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-

Cash Flow Forecast Years 1-3

	October	November	December	January	February	March	April	May	June	July	August	September	Year 3 Totals
Beginning Balance	\$850,892	\$843,421	\$844,421	\$853,890	\$871,830	\$898,239	\$933,119	\$976,468	\$1,028,288	\$1,088,577	\$1,157,337	\$1,234,566	
Cash Inflows													
Cash Sales	-	16,940	33,880	50,820	67,760	84,700	101,640	118,580	135,520	152,460	169,400	186,340	\$1,118,040
Accounts Receivable	-	-	-	-	-	-	-	-	-	-	-	-	\$-
Total Cash Inflows	-	16,940	33,880	50,820	67,760	84,700	101,640	118,580	135,520	152,460	169,400	186,340	\$1,118,040
Cash Outflows													
Investing Activities													
New Fixed Asset Purchases	-	-	-	-	-	-	-	-	-	-	-	-	\$-
Additional Inventory													\$-
Cost of Goods Sold	-	8,470	16,940	25,410	33,880	42,350	50,820	59,290	67,760	76,230	84,700	93,170	\$559,020
Operating Activities													
Operating Expenses	-	-	-	-	-	-	-	-	-	-	-	-	\$-
Payroll	4,576	4,576	4,576	4,576	4,576	4,576	4,576	4,576	4,576	4,576	4,576	4,576	\$54,912
Taxes	-	-	-	-	-	-	-	-	-	-	-	-	\$-
Financing Activities													
Loan Payments	2,895	2,895	2,895	2,895	2,895	2,895	2,895	2,895	2,895	2,895	2,895	2,895	\$34,734
Owners Distribution													\$-
Line of Credit Interest	-	-	-	-	-	-	-	-	-	-	-	-	\$-
Line of Credit Repayments													\$-
Dividends Paid													\$-
Total Cash Outflows	\$7,471	\$15,941	\$24,411	\$32,881	\$41,351	\$49,821	\$58,291	\$66,761	\$75,231	\$83,701	\$92,171	\$100,641	\$648,666
Net Cash Flows	\$(7,471)	\$999	\$9,469	\$17,939	\$26,409	\$34,879	\$43,349	\$51,819	\$60,289	\$68,759	\$77,229	\$85,699	\$469,374
Operating Cash Balance	\$843,421	\$844,421	\$853,890	\$871,830	\$898,239	\$933,119	\$976,468	\$1,028,288	\$1,088,577	\$1,157,337	\$1,234,566	\$1,320,266	
Line of Credit Drawdown	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-
Ending Cash Balance	\$843,421	\$844,421	\$853,890	\$871,830	\$898,239	\$933,119	\$976,468	\$1,028,288	\$1,088,577	\$1,157,337	\$1,234,566	\$1,320,266	
Line of Credit Balance	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-	

Income Statement Year 1

Prepared By:
Jose Carlos Urrea

Company Name:
GO!Commons

	October	November	December	January	February	March	April	May	June	July	August	September	Annual Totals
Revenue													
CNC Torch Table Assembled	-	14,000	28,000	42,000	56,000	70,000	84,000	98,000	112,000	126,000	140,000	154,000	\$924,000
Dissassembled CNC	-	-	-	-	-	-	-	-	-	-	-	-	\$-
Product 3	-	-	-	-	-	-	-	-	-	-	-	-	\$-
Product 4	-	-	-	-	-	-	-	-	-	-	-	-	\$-
Product 5	-	-	-	-	-	-	-	-	-	-	-	-	\$-
Product 6	-	-	-	-	-	-	-	-	-	-	-	-	\$-
Total Revenue	\$-	\$14,000	\$28,000	\$42,000	\$56,000	\$70,000	\$84,000	\$98,000	\$112,000	\$126,000	\$140,000	\$154,000	\$924,000
Cost of Goods Sold													
CNC Torch Table Assembled	-	7,000	14,000	21,000	28,000	35,000	42,000	49,000	56,000	63,000	70,000	77,000	\$462,000
Dissassembled CNC	-	-	-	-	-	-	-	-	-	-	-	-	\$-
Product 3	-	-	-	-	-	-	-	-	-	-	-	-	\$-
Product 4	-	-	-	-	-	-	-	-	-	-	-	-	\$-
Product 5	-	-	-	-	-	-	-	-	-	-	-	-	\$-
Product 6	-	-	-	-	-	-	-	-	-	-	-	-	\$-
Total Cost of Goods Sold	\$-	\$7,000	\$14,000	\$21,000	\$28,000	\$35,000	\$42,000	\$49,000	\$56,000	\$63,000	\$70,000	\$77,000	\$462,000
Gross Margin	\$-	\$7,000	\$14,000	\$21,000	\$28,000	\$35,000	\$42,000	\$49,000	\$56,000	\$63,000	\$70,000	\$77,000	\$462,000
Payroll	\$4,160	\$4,160	\$4,160	\$4,160	\$4,160	\$4,160	\$4,160	\$4,160	\$4,160	\$4,160	\$4,160	\$4,160	\$49,920
Operating Expenses													
Advertising	-	-	-	-	-	-	-	-	-	-	-	-	\$-
Car and Truck Expenses	-	-	-	-	-	-	-	-	-	-	-	-	\$-
Commissions and Fees	-	-	-	-	-	-	-	-	-	-	-	-	\$-
Contract Labor (Not included in payroll)	-	-	-	-	-	-	-	-	-	-	-	-	\$-
Insurance (other than health)	-	-	-	-	-	-	-	-	-	-	-	-	\$-
Legal and Professional Services	-	-	-	-	-	-	-	-	-	-	-	-	\$-
Licenses	-	-	-	-	-	-	-	-	-	-	-	-	\$-
Office Expense	-	-	-	-	-	-	-	-	-	-	-	-	\$-
Rent or Lease -- Vehicles, Machinery, Equipment	-	-	-	-	-	-	-	-	-	-	-	-	\$-
Rent or Lease -- Other Business Property	-	-	-	-	-	-	-	-	-	-	-	-	\$-
Repairs and Maintenance	-	-	-	-	-	-	-	-	-	-	-	-	\$-
Supplies	-	-	-	-	-	-	-	-	-	-	-	-	\$-
Travel, Meals and Entertainment	-	-	-	-	-	-	-	-	-	-	-	-	\$-
Utilities	-	-	-	-	-	-	-	-	-	-	-	-	\$-
Miscellaneous	-	-	-	-	-	-	-	-	-	-	-	-	\$-
Other Expense 1	-	-	-	-	-	-	-	-	-	-	-	-	\$-
Other Expense 2	-	-	-	-	-	-	-	-	-	-	-	-	\$-
Total Operating Expenses	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-
Income (Before Other Expenses)	\$(4,160)	\$2,840	\$9,840	\$16,840	\$23,840	\$30,840	\$37,840	\$44,840	\$51,840	\$58,840	\$65,840	\$72,840	\$412,080
Other Expenses													
Amortized Start-up Expenses	2,778	2,778	2,778	2,778	2,778	2,778	2,778	2,778	2,778	2,778	2,778	2,778	\$33,333
Depreciation	-	-	-	-	-	-	-	-	-	-	-	-	\$-
Interest													
Commercial Loan	1,875	1,862	1,849	1,836	1,823	1,810	1,796	1,782	1,768	1,754	1,740	1,726	\$21,623
Commercial Mortgage	-	-	-	-	-	-	-	-	-	-	-	-	\$-
Credit Card Debt	-	-	-	-	-	-	-	-	-	-	-	-	\$-
Vehicle Loans	-	-	-	-	-	-	-	-	-	-	-	-	\$-
Other Bank Debt	-	-	-	-	-	-	-	-	-	-	-	-	\$-
Line of Credit	-	-	-	-	-	-	-	-	-	-	-	-	\$-
Bad Debt Expense	-	-	-	-	-	-	-	-	-	-	-	-	\$-
Total Other Expenses	4,653	4,640	4,627	4,614	4,601	4,587	4,574	4,560	4,546	4,532	4,518	4,503	\$54,956
Net Income Before Income Tax	\$(8,813)	\$(1,800)	\$5,213	\$12,226	\$19,239	\$26,253	\$33,266	\$40,280	\$47,294	\$54,308	\$61,322	\$68,337	\$357,124
Income Tax	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-
Net Profit/Loss	\$(8,813)	\$(1,800)	\$5,213	\$12,226	\$19,239	\$26,253	\$33,266	\$40,280	\$47,294	\$54,308	\$61,322	\$68,337	\$357,124

Income Statement Years 1-3

Prepared By:

Jose Carlos Urrea

Company Name:

GO!Commons

Revenue	2018		2019		2020	
CNC Torch Table Assembled	924,000		1,016,400		1,118,040	
Dissassembled CNC	-		-		-	
Product 3	-		-		-	
Product 4	-		-		-	
Product 5	-		-		-	
Product 6	-		-		-	
Total Revenue	\$924,000	100%	\$1,016,400	100%	\$1,118,040	100%
Cost of Goods Sold						
CNC Torch Table Assembled	462,000		508,200		559,020	
Dissassembled CNC	-		-		-	
Product 3	-		-		-	
Product 4	-		-		-	
Product 5	-		-		-	
Product 6	-		-		-	
Total Cost of Goods Sold	462,000	50%	508,200	50%	559,020	50%
Gross Margin	462,000	50%	508,200	50%	559,020	50%
Payroll	49,920		49,920		54,912	
Operating Expenses						
Advertising	-		-		-	
Car and Truck Expenses	-		-		-	
Commissions and Fees	-		-		-	
Contract Labor (Not included in payroll)	-		-		-	
Insurance (other than health)	-		-		-	
Legal and Professional Services	-		-		-	
Licenses	-		-		-	
Office Expense	-		-		-	
Rent or Lease -- Vehicles, Machinery, Equipment	-		-		-	
Rent or Lease -- Other Business Property	-		-		-	
Repairs and Maintenance	-		-		-	
Supplies	-		-		-	
Travel, Meals and Entertainment	-		-		-	
Utilities	-		-		-	
Miscellaneous	-		-		-	
Other Expense 1	-		-		-	
Other Expense 2	-		-		-	
Total Operating Expenses	\$-	0%	\$-	0%	\$-	0%
Income (Before Other Expenses)	\$412,080	45%	\$458,280	45%	\$504,108	45%
Other Expenses						
Amortized Start-up Expenses	33,333		33,333		33,333	
Depreciation	-		-		-	
Interest						
Commercial Loan	21,623		19,515		17,069	
Commercial Mortgage	-		-		-	
Credit Card Debt	-		-		-	
Vehicle Loans	-		-		-	
Other Bank Debt	-		-		-	
Line of Credit	-		-		-	
Bad Debt Expense	-		-		-	
Total Other Expenses	\$54,956	6%	\$52,848	5%	\$50,402	5%
Net Income Before Income Tax	\$357,124		\$405,432		\$453,706	
Income Tax	\$-		\$-		\$-	
Net Income/Loss	\$357,124	39%	\$405,432	40%	\$453,706	41%

Balance Sheet Years 1-3

Prepared By:

Jose Carlos Urrea

Company Name:

GO!Commons

ASSETS	2018	2019	2020
Current Assets			
Cash	427,346	850,892	1,320,266
Accounts Receivable	-	-	-
Inventory	-	-	-
Prepaid Expenses	66,667	33,333	-
Other Initial Costs	-	-	-
Total Current Assets	\$494,013	\$884,225	\$1,320,266
Fixed Assets			
Real Estate -- Land	-	-	-
Real Estate -- Buildings	-	-	-
Leasehold Improvements	-	-	-
Equipment	-	-	-
Furniture and Fixtures	-	-	-
Vehicles	-	-	-
Other	-	-	-
Total Fixed Assets	\$-	\$-	\$-
(Less Accumulated Depreciation)	\$-	\$-	\$-
Total Assets	\$494,012	\$884,225	\$1,320,265
LIABILITIES & EQUITY			
Liabilities			
Accounts Payable	-	-	-
Commercial Loan Balance	136,889	121,670	104,004
Commercial Mortgage Balance	-	-	-
Credit Card Debt Balance	-	-	-
Vehicle Loans Balance	-	-	-
Other Bank Debt Balance	-	-	-
Line of Credit Balance	-	-	-
Total Liabilities	\$136,889	\$121,670	\$104,004
Equity			
Common Stock	-	-	-
Retained Earnings	357,124	762,555	1,216,261
Dividends Dispersed/Owners Draw	-	-	-
Total Equity	\$357,124	\$762,555	\$1,216,261
Total Liabilities and Equity	\$494,012	\$884,225	\$1,320,265
Balance sheet in or out of balance?	\$-	\$-	\$-
	Balanced!	Balanced!	Balanced!

Financial Ratios - Year I

Prepared By:
Jose Carlos Urrea

Company Name:
GO!Commons

Ratios	Year One	Year Two	Year Three	Industry Norms	Notes
Liquidity					
Current Ratio	3.6	7.3	12.7		
Quick Ratio	3.1	7.0	12.7		
Safety					
Debt to Equity Ratio	0.4	0.2	0.1		
Debt-Service Coverage Ratio - DSCR	2.6	3.3	4.4		
Profitability					
Sales Growth	0.0%	10.0%	10.0%		
COGS to Sales	50.0%	50.0%	50.0%		
Gross Profit Margin	50.0%	50.0%	50.0%		
SG&A to Sales	5.4%	4.9%	4.9%		
Net Profit Margin	38.6%	39.9%	40.6%		
Return on Equity (ROE)	100.0%	53.2%	37.3%		
Return on Assets	72.3%	45.9%	34.4%		
Owner's Compensation to Sales	0.0%	0.0%	0.0%		
Efficiency					
Days in Receivables	0.0	0.0	0.0		
Accounts Receivable Turnover	0.0	0.0	0.0		
Days in Inventory	0.0	0.0	0.0		
Inventory Turnover	0.0	0.0	0.0		
Sales to Total Assets	1.9	1.1	0.8		

Diagnostic Tools - Year I

Prepared By:
Jose Carlos Urrea

Company Name:
GO!Commons

General Financing Assumptions	Value	Findings
Owner's Cash Injection into the Business	0.0%	Owner's injection might be too low in relation to the amount of money needed
Cash Request as percent of Total Required Funds	33.3%	Cash request exceeds 20% which might be too high
Loan Assumptions	Value	Findings
Commercial Loan Interest rate	15.0%	Interest rate seems reasonable
Commercial Loan Term in Months	84	Loan term seems within range for this type of loan
Commercial Mortgage Interest rate	0.0%	Interest rate may be too low for type of loan requested
Commercial Mortgage Term in Months	240	Loan term seems within range for this type of loan
Debt-Service Coverage	260.9%	Calculated loan payments relative to operating profit may be too high
Income Statement	Value	Findings
Gross Margin as a Percent of Sales	50.0%	Gross margin percentage seems reasonable
Owner's Compensation Lower Limit Check	\$-	An owner's compensation amount has not been established
Owner's Compensation Upper Limit Check	0.0%	Owner's compensation seems reasonable
Advertising Expense Levels as a Percent of Sales	0.0%	Advertising as a percent of sales may be too low
Profitability Levels	\$357,124	The business is showing a profit
Profitability as a Percent of Sales	38.6%	The projection may be too aggressive in stating profitability
Cash Flow Statement	Value	Findings
Desired Operating cash Flow Levels	\$-	The financial projection provides the desired level of cash flow
Line of Credit Drawdowns	\$-	The business doesn't seem to require a line of credit
Accounts Receivable Ratio to Sales	0.0%	Accounts receivable amount as a percent of sales seems reasonable
Balance Sheet	Value	Findings
Does the Year I Balance Sheet Balance?	\$-	The balance sheet does balance
Debt to Equity Ratio	38.3%	Very comfortable
Breakeven Analysis	Value	Findings
Do Sales Exceed the Breakeven Level?	\$780,914	The sales projection exceeds the projected break-even sales level

COGS Calculator

Prepared By:

Jose Carlos Urrea

Company Name:

GO!Commons

Variable Costs of Products	
Timeframe:	Month
Product Line:	Widget
Raw materials	
Labor used to produce product	
Costs associated with shipping and storing raw materials	
Production facility expenses (use fraction of total if facility is used for other items)	
Total Product Expenses	\$-
Number Units Sold in timeframe used	
Cost of Goods Sold Per Unit	Please enter all information.

Variable Costs of Services	
Timeframe:	Month
Product Line:	Project
Amount spent on labor during timeframe	
Amount spent on materials during this timeframe	
List any other variable costs associated with the delivery of your service during this timeframe.	
Total Service Expenses	\$-
Number Units Sold During Timeframe	
Cost of Goods Sold Per Unit	Please enter all information.

[Return to Starting Point](#)

Company Name:
GO!Commons

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Amortization and Depreciation Schedule

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Amortization and Depreciation Schedule

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Amortization and Depreciation Schedule

Amortization of Start-Up Costs		Monthly
Prepaid Expenses	\$100,000	
Total Expensed each Year	\$33,333	2778
Other Initial Costs	\$-	
Total Expensed each Year	\$-	0

Prepaid Expenses	October	November	December	January	February	March	April	May	June	July	August	September	Totals
Year One													
Amount Amortized	2,778	2,778	2,778	2,778	2,778	2,778	2,778	2,778	2,778	2,778	2,778	2,778	\$33,333
Total Amortized	2,778	5,556	8,333	11,111	13,889	16,667	19,444	22,222	25,000	27,778	30,556	33,333	
Year Two													
Amount Amortized	2,778	2,778	2,778	2,778	2,778	2,778	2,778	2,778	2,778	2,778	2,778	2,778	\$33,333
Total Amortized	36,111	38,889	41,667	44,444	47,222	50,000	52,778	55,556	58,333	61,111	63,889	66,667	
Year Three													
Amount Amortized	2,778	2,778	2,778	2,778	2,778	2,778	2,778	2,778	2,778	2,778	2,778	2,778	\$33,333
Total Amortized	69,444	72,222	75,000	77,778	80,556	83,333	86,111	88,889	91,667	94,444	97,222	100,000	

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