

Retail Store Business Planning Financial Forecast Example

1. Executive Summary

This sample provides a high-level overview and a 3-year financial forecast for a retail store launching in 2024. The projection estimates startup costs, revenue growth, gross profit, operational expenses, and net profits.

2. Key Assumptions

- Store Opening: January 2024
- Average Transaction Value: \$35
- Monthly Customers: 1,200 (Year 1), growing +12% per year
- COGS (Cost of Goods Sold): 55% of Sales
- Operating Expenses: \$5,000/month (Year 1), growing 5% per year
- Initial Investment: \$60,000

3. Revenue Forecast

Year	Customers	Sales per Customer	Total Sales
2024	14,400	\$35	\$504,000
2025	16,128	\$35	\$564,480
2026	18,063	\$35	\$632,205

4. Projected Income Statement

Year	Total Revenue	COGS (55%)	Gross Profit	Operating Expenses	Net Profit
2024	\$504,000	\$277,200	\$226,800	\$60,000	\$166,800
2025	\$564,480	\$310,464	\$254,016	\$63,000	\$191,016
2026	\$632,205	\$347,713	\$284,492	\$66,150	\$218,342

5. Startup Costs

Expense Type	Estimated Amount
Lease Deposit & Renovation	\$25,000
Inventory	\$20,000
Furniture & Equipment	\$8,000
Licenses & Permits	\$2,000
Initial Marketing	\$5,000
Total	\$60,000

6. Cash Flow Summary

Year	Opening Cash	Net Profit	Closing Cash*
2024	\$60,000	\$166,800	\$226,800
2025	\$226,800	\$191,016	\$417,816
2026	\$417,816	\$218,342	\$636,158

*Simple cumulative model, not including owner's withdrawals, loan repayments, or tax.

7. Notes

- This is a simplified and illustrative example; actual results may vary.
- For a detailed plan, customize according to your location, category, and actual forecasts.