Startup Financial Forecast Example

Assumptions

- Monthly revenue growth: 10%
- Initial investment: $30,000
- Fixed monthly costs: $5,000
- Variable cost per sale: $10
- Average product price: $40

Projected Income Statement (First 6 Months)

Month	Sales Volume	Revenue ($)	Cost of Goods Sold ($)	Gross Profit ($)	Operating Expenses ($)	Net Profit ($)
1	250	10,000	2,500	7,500	5,000	2,500
2	275	11,000	2,750	8,250	5,000	3,250
3	302	12,080	3,020	9,060	5,000	4,060
4	332	13,280	3,320	9,960	5,000	4,960
5	365	14,600	3,650	10,950	5,000	5,950
6	402	16,080	4,020	12,060	5,000	7,060

6-Month Cash Flow Projection

Month	Starting Cash ($)	Cash In ($)	Cash Out ($)	Ending Cash ($)
1	30,000	10,000	7,500	32,500
2	32,500	11,000	7,750	35,750
3	35,750	12,080	8,020	39,810
4	39,810	13,280	8,320	44,770
5	44,770	14,600	8,650	50,720
6	50,720	16,080	9,020	57,780

Key Metrics

- Break-even in Month 1
- Total Net Profit (6 months): $28,780
- Gross Margin: ~75%