



*TOMORROW'S GROWTH TODAY*  
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### Projection Worksheet

	Projection	Year 1	Year 2	Year 3
<b>A</b>	Gross Sales			
<b>B</b>	Less: Returns and Allowances			
	Cost of Goods Sold			
<b>C</b>	Gross Profit (A minus B)			
<b>D</b>	Expenses			
	Wages - Employees			
	Wages - Officers			
	Advertising			
	Bad Debts			
	Transportation: Car & Truck			
	Franchise Expense			
	Royalty Fee			
	Insurance			
	Employee Benefit Programs			
	Depreciation			
	Amortization			
	Interest Expense - Bank			
	Interest Expense - Other			
	Legal/Professional Fees			
	Office Expenses			
	Repairs/Maintenance			
	Supplies			
	Travel			
	Meals/Entertainment			
	Utilities			
	Phone			
	Electric			
	Gas			
	Garbage			
	Other			
	<b>Total</b>			
	<b>Net Profit (C minus D)</b>			