



3050 Citrus Circle, Suite 222  
 Walnut Creek, CA 94598  
 P: (800) 604-4817  
 F: (925) 262-8277  
[www.firststarcapital.com](http://www.firststarcapital.com)

### 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> |        |        |        |