

SA – Bank Ready Financial Statements

The **SA bank ready financial statements** are perfect for, but not limited to, Small Business Administration (SBA) loans, business plans seeking funding of \$50k to \$500k, internal documents for organizations, and personal finances. Industries that are asset and/or inventory heavy benefit from our bank ready Level 2 budget. These projections will work for start-up companies, existing companies looking to expand with a loan, existing companies looking to start a new division, and other situations where a loan is required. The document will work for any type of company structure; Corporation, LLC, Partnership, and more. Our SA financial statements will include the items listed in 'What Our Financial Statements Include' as well as the items listed below.

3 years of Financial Projections

- First 12 months broken down

Loan Amortization Schedule for up to 3 different loans

- Broken down into 36 months
- Loan Interest Rate
- Loan Term
- Monthly Balance
- Monthly Interest Paid
- Monthly Principle Paid

SA – Investor Ready Financial Statements

The **SA investor, venture capitalist and angel ready financial statements** can be used in a variety of ways. The budget will work in business plans seeking investment funds, internal planning documents, visa applications, and much more. There is no limit to the level of funds that can be sought with the Level 3 statements. Investors will require a solid financial budget and the SA Investor Ready FS will exceed their highest expectations. The document will work for any type of company structure: Corporation, LLC, Partnership, and more. Our SA Investor Ready Financial Statements will include the items listed in 'What Our Financial Statements Include' and the items listed below.

5 years of Financial Projections

- First 12 months broken down

Investor Return

- Investments in to the Company
- Investment Value after 5 years

Company Internal Rate of Return (IRR)

- Normal case - Best case - Worse case IRR

Investment Cash Flow Break-Even

- Month that Cash Flow breaks even
- Graph of Accumulated Cash Received and Accumulated Cash Used

Gross Margin Graphs

- Graphical Representation of Gross Margin in Terms or Revenue Lines

Quarterly Cash Flow Graph

- 5 years of Net Cash Flow and Cash Balance represented in quarters

SA Bank Ready and SA Investors Ready Financial Statements Details

Custom built Excel spreadsheet (NOT pre-made)

- All of our spreadsheets are custom built, unique and never pre-made from templates. We take pride in providing spreadsheets designed and built for each individual customer.

Word document that is linked directly to the Excel spreadsheet

- The Word document will include all of the forecasts and statements listed below in a visually appealing manor. These tables can then be pasted into a business plan or any other document.
- Microsoft Office has a linking function that allows the Excel spreadsheets to update the Word document. Changes made to the Excel budget will be reflected in the Word document by 'updating links.' The Word document can also be updated by simply copying and pasting the tables.

2 complete revisions in a 30 day period

- Each customer is provided 2 free revisions in a 30 day period following the first draft delivery. Any change that needs to be made to the model can be done at this time. Revisions generally take 2-5 business days to complete.

Pre-operating source and use of funds

- The pre-operating source & use of funds section details the expenses, assets, inventory, investment and debt needed to facilitate the company's business objectives. The pre-operating expenses and funding occur before the company receives revenue.

Revenue forecast

- The revenue forecast section details the

Income statement

- The income statement is also known as a profit & loss statement. This table breaks down revenue, cost of revenue, operating expenses, depreciation, interest, taxes, and bottom-line earnings for the first five years.

Statement of cash flow

- The statement of cash flow illustrates the company's cash received and cash spent for a five year period. The table is broken down into three main categories: operating, investing, and financing. The operating activities report the company's business operations. Investing activities detail the company's property, plant, and equipment transactions. Financing activities account for the company's paid-in capital and debt.

Balance sheet

- The balance sheet shows the company's assets, liabilities, and shareholders' equity for a given time-period.

Break-even

- The break-even analysis details two different break-even points. The operating break-even accounts for the company's revenue and expenses on the income statement. The investment cash flow break-even takes the operating break-even one step further by including the inflow and outflows of the cash flow. The investment cash flow break-even looks at all transfers of money, except investments.

Best and worst case

- The best and worst case analysis illustrates what the company's financial statements might

revenue that the company will receive. This section also details the direct costs. The proceeding graphs illustrate the amount of revenue and gross margin each line item contributes. The gross margin graphs are calculated by taking revenue and subtracting the direct costs.

Personnel forecast

- The personnel section breaks down the payroll expense line on the income statement. It provides total headcount, average salary per category and total pay per category.

look like with an increase or decrease in revenue.

Year 1 monthly break down

- Year 1 monthly forecast illustrates the company's first 12 months, after the pre-operating stage.
