47 Appendix 2 - Cash Budget

ash Budget	September										
	September	October	November	December	January	February	March	April	May	June	July
ash Inflows											
pening balance	€0.00	€2,922.83	€1,889.52	€1,922.96	€1,007.96	€1,681.30	€1,898.17	€494.55	€400.50	-€317.84	€291.95
Equity	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00
Loans	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00
Sales (VAT included)	€612.00	€318.60	€1,257.60	€651.60	€1,663.60	€1,149.70	€1,402.70	€2,668.70	€2,325.70	€3,714.60	€3,259.50
other (owners investments, grants, loans)	€5,000.00										
otal Cash Inflows	€5,612.00	€3,241.43	€3,147.12	€2,574.56	€2,671.56	€2,831.00	€3,300.87	€3,163.25	€2,726.20	€3,396.76	€3,551.45
				€97.00	€159.43	€469.88	-€137.62	-€437.05	€670.57	€154.68	€338.44
ash outflows (VAT included)											
Purchases	€1,987.50	€650.25	€650.25	€650.25	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00
Other variable costs	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00
Fixed costs											
Salary	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€1,500.00	€1,500.00	€1,500.00	€1,500.00	€1,500.00
Rent	€320.00	€320.00	€320.00	€620.00	€620.00	€620.00	€900.00	€900.00	€1,230.00	€1,230.00	€1,230.00
Repairs and maintenance	€20.00	€20.00	€20.00	€20.00	€20.00	€20.00	€20.00	€20.00	€20.00	€20.00	€20.00
Insurance (175/4)	€0.00	€0.00	€43.75	€0.00	€0.00	€43.75	€0.00	€0.00	€43.75	€0.00	€0.00
Marketing (500/12)	€41.67	€41.67	€41.67	€41.67	€41.67	€41.67	€41.67	€41.67	€41.67	€41.67	€41.67
Education	€15.00	€15.00	€15.00	€15.00	€15.00	€15.00	€15.00	€15.00	€15.00	€15.00	€15.00
Affiliation costs	€175.00	€175.00	€175.00	€175.00	€175.00	€175.00	€175.00	€175.00	€175.00	€175.00	€175.00
Telecommunication costs inc. Internet	€45.00	€45.00	€45.00	€45.00	€45.00	€45.00	€45.00	€45.00	€45.00	€45.00	€45.00
Bookeeping	€25.00	€25.00	€25.00	€25.00	€25.00	€25.00	€25.00	€25.00	€25.00	€25.00	€25.00
Office costs	€20.00	€20.00	€20.00	€20.00	€20.00	€10.00	€10.00	€10.00	€20.00	€20.00	€20.00
Travel costs	€40.00	€40.00	€40.00	€40.00	€40.00	€20.00	€20.00	€20.00	€40.00	€40.00	€40.00
Depreciation	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00
Payback of Ioan	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00
Interest costs	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00	€0.00
net VAT payments* (=VAT on sales – VAT on purchases and other costs)			-€171.51	-€85.32	-€11.40	-€82.59	€54.66	€11.09	-€111.38	-€6.85	-€68.51
Total cash outflows	€2,689.17	€1,351.92	€1,224.16	€1,566.60	€990.27	€932.82	€2,806.32	€2,762.75	€3,044.03	€3,104.82	€3,043.16
osing Balance	€2,922.83	€1,889.52	€1,922.96	€1,007.96	€1,681.30	€1,898.17	€494.55	€400.50	-€317.84	€291.95	€508.29
- Pankankada WT Janedd Ia Maurakan Askakada la Baasaskan											
September's VAT is paid in November, October's in December etc.	VAT calculation			626.24	C102.01	653.00	6127.26	604.00	C145 03	(220 25	C102.02
		Sales	€50.53	€26.31	€103.84	€53.80		€94.93		€220.35	€192.03
		Purchases	€222.04	€111.63	€115.24	€136.40	€82.71	€83.84	€227.20	€227.20	€260.54

48 Appendix 3 - Sales Projections

	PRICE	September	October	November	December	January	February	March	April	May	June	July	August
Membership	€69.00	6	10	14	21	26	32	37	43	49	53	54	
Seminars	€760.00	0	0	1	0	1	0	0	1	0	1	0	
Clipcard	€99.00	2	1	2	2	2	2	1	2	1	2	2	
On Ramp	€39.90	0	4	4	4	4	3	3	3	3	4	5	
Membership		€414.00	€60.00	€140.00	€294.00	€546.00	€832.00	€1,184.00	€1,591.00	€2,107.00	€2,597.00	€2,862.00	€3,0
Seminars		€0.00	€0.00	€760.00	€0.00	€760.00	€0.00	€0.00	€760.00	€0.00	€760.00	€0.00	1
Clipcard		€198.00	€99.00	€198.00	€198.00	€198.00	€198.00	€99.00	€198.00	€99.00	€198.00	€198.00	€19
On Ramp		€0.00	€159.60	€159.60	€159.60	€159.60	€119.70	€119.70	€119.70	€119.70	€159.60	€199.50	€1
Total		€612.00	€318.60	€1,257.60	€651.60	€1,663.60	€1,149.70	€1,402.70	€2,668.70	€2,325.70	€3,714.60	€3,259.50	€3,3
TOTAL SALES 1st YEAR	€22,405.90												

49 Appendix 4 - Investments

Starting Equipment									
ltem	Quantity	á Price (VAT 0%)	VAT (%)	á Price (VAT incl.)	TOTAL (VAT 0%)	TOTAL (VAT incl.)			
Compactfit Order1 (Attatchm	1	€2,819.00	23%	€2,813.00	€3,190.53	€3,460.00			
Jumpropes	10	€3.25	23%	€4.00	€32.50	€40.00			
Logotype & Graphics	1	€250.00		€250.00	€250.00	€250.00			
TOTAL		€3,072.25		€3,067.00	€3,473.03	€3,750.00			-
ltem	Quantity	á Price (VAT 0%)	VAT (%)	á Price (VAT incl.)	TOTAL (VAT 0%)	TOTAL (VAT incl.)			
Total expenses									
	(VAT 0%)	(VAT incl.)			SeptemberV	October	November C	DecemberV	Ja
Equipment	€3,473.03	€3,750.00		Equipment	€1,912.50	650.25	650.25	650.25	
others	€75.00	€75.00		others	€75.00				
	€3,548.03	€3,825.00			€1,987.50	650.25	650.25	650.25	
							Total Sep-Dec:	€3,938.25	+