FRESH WIND CONSULTING
GUIDE, PARTNER, IMPACT

LAUNCH READY TOOLKIT · TEMPLATE 3 OF 6

Financial Projection

Four worksheets: startup costs, monthly costs, pricing, and a 12-month cash flow. Together they show how much money you need and when the business pays for itself.

Name	Business name	Date

How to use it Estimates are fine. Be honest and a little cautious on sales. An Excel version that does the math for you is available for your one-on-one session.

A Startup costs

Everything you must buy once before you open.

One-time startup costs	Amount	Where I will buy it / notes
Business registration ($60 in Ontario, sole proprietor)	$	
Equipment and tools	$	
First inventory or supplies	$	
Logo, business cards, signage	$	
Simple website or online store setup	$	
Licences, permits, inspections	$	
Insurance deposit	$	
Deposits (space, kitchen rental)	$	
Other:	$	
Other:	$	
TOTAL	**$**	

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B Monthly costs

What it costs to keep going each month, including paying yourself.

Monthly costs	Amount	Notes
Supplies and ingredients	$	
Rent, kitchen or studio time	$	
Phone and internet (business share)	$	
Insurance	$	
Marketing and printing	$	
Payment and bank fees	$	
Transportation and delivery	$	
Loan payments	$	
Pay myself	$	
Other:	$	
TOTAL	**$**	

C Pricing worksheet

Your price must cover every cost, including your time. Total cost is your floor: never price below it.

Product or service	Materials	Packaging	My time (min × $/hr)	Other	Total cost	My price	Profit per sale
Example: seasoning jar	$3.20	$1.30	15 × $25 = $6.25	$0	$10.75	$16.00	$5.25

D Break-even

How many sales you need each month to cover your costs.

Monthly costs	÷	Profit per sale	=	Sales I need each month
$		$		

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E 12-month cash flow

Cash at end of month becomes cash at start of next month. Your lowest end-of-month number is how much cash you need before you start.

	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12	Total
Cash at start of month													
MONEY IN													
Sales													
Deposits and pre-orders													
Grants or loans received													
Other													
Total money in													
MONEY OUT													
Supplies and ingredients													
Rent or kitchen time													
Phone and internet													
Marketing													
Insurance and fees													
Loan payments													
Pay myself													
Other													
Total money out													
Net (in minus out)													
Cash at end of month													

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