GUIDES AND TIPS FOR USING THE SOFTWARE

for the startup company

Healthy meal, Ltd.

Each of the human food ingredients impacts his body and in some way changes it. Regardless of whether a human is healthy, ill, or recovering, his life depends on these changes.

-Hippocrates

Maribor, 2012

ABOUT THE TOOL OF TOVARNA PODJEMOV

With the help of tools for business planning provided by Tovarna podjemov, you can efficiently and easily create a comprehensive business plan. Its key added value lies in the financial planning tool that allows you to facilitate the compilation of financial projections such as cash flow balance, success, and status for the first five years. Moreover, the tool includes a guide to the key issues for the preparation of the entire textual part of a business plan, according to individual chapters and subsections, in which you can also include graphs, tables, and pictures. The tool is primarily intended for start-up companies that are planning for the first five years of the company.

The toolkit is also used by profit center managers and operators of new projects in existing companies that are responsible for preparing a business plan for development and marketing a new product or service. The tool is also increasingly being used as an educational tool in schools, because it enables high-quality presentation of the key financial statements of the business plan and impact of the individual planned project items of business on the balances of companies.

The key arguments for the use of tools

- Automatic production and updating of balances for cash flows, success, and status
- Integrated manual for making a business plan
- Instructions for use as a practical case
- Simple-to-use user interface
- Graphic design of trends and seasonal fluctuations
- Easily add or remove items
- A copy of the tables and content is provided in various formats (e.g., .pdf, .rtf, .csv, .html)

The tools you need to plan your key business categories—namely, planning to sell products or services, direct variable costs, the volume of inventories of finished goods, service charges and advertising, planning engagement of labor resources, and human resources—are at your fingertips. All entries are automatically reflected in the balances for cash flows, success, and status as well as in calculating the balance of the value added tax charged based on the input and output of value added tax.

By changing individual business categories ("What if" analysis), you can observe the impact on key financial statements, thereby facilitating the design of the optimal mix of different elements of the business process.

Once we are satisfied with the balance sheet, we print it and attach it to business plan or we export it to .csv format and further then complete and analysis it in Excel, where we can calculate the individual key indicators and net present value of projected future cash flows of the company.

We can also create a graphic presentation of key financial statements and make a comparison of various financial projections, which were created based on more optimistic or pessimistic assumptions.

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Page 2

The tool has an integrated manual for the production of a business plan, which includes expert guidance and key questions regarding the content of each chapter that help entrepreneurs write an effective business plan. The module for writing the content is integrated into the tool, which allows you to create the text of the business plan in addition to financial statements (balance sheet).

Particularly, we wish to emphasize the importance of key issues as guides for preparing a business plan. They are an excellent guide for the entrepreneur, who needs to deal with the challenge of finding appropriate and as grounded answers as possible, to individual questions. All questions of course are not applicable and equally important for each type of business, so the entrepreneur must focus on the most important issues for its business.

HOW TO START THE TOOLKIT?

1. STEP: We start the toolkit of Tovarna podjemov, by clicking on toolkit icon or on already existing business plan file. You can place the icon on desktop or in chosen folder.
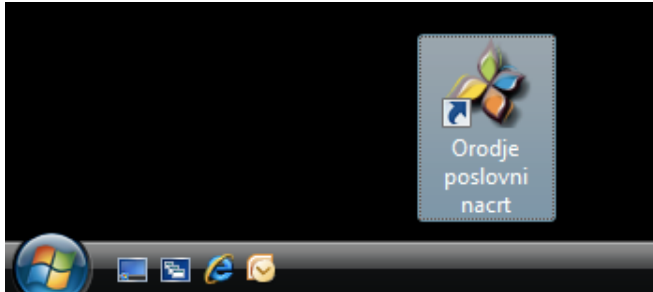
2. STEP: The window of toolkit opens and here we first have to you select the **Slovenian or English version** of the toolkit.

3. STEP: The window, where we select a business plan that we want to **create, edit existing one or create a new copy of it**, opens.
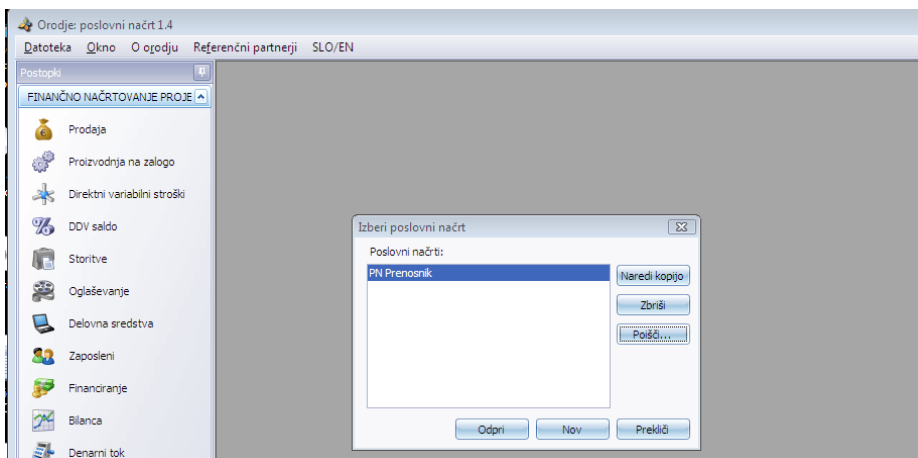
INSTRUCTION FOR USING THE TOOLKIT OF TOVARNA PODJEMOV

To see the functionality and use of toolkit for business planning, we have created instructions, based on example of the educating business plan for company "Healthy meal Ltd.", for adding data into the toolkit and use of all the functionality of it. Example is prepared for education purposes, to introduce the entrepreneur as clear as possible the process and challenges of business and especially financial planning of business, with the help of using the toolkit of Tovarna podjemov.

The individual steps for adding data into data fields for each section of the business plan, follows.

COMPANY "HEALTHY MEAL, LTD." BUSINESS PLAN SUMMARY

A healthy lifestyle, including products and services for customers, has become increasingly over the last decade. More and more governmental and non-governmental organizations are promoting a healthy lifestyle as people's individual decision for health, yet doctors continue to warn us that we have to protect ourselves from diseases. Modern science confirms that eating a balanced diet can do a lot to promote long-term health. Because of end-users growing demand for fast food and the fact that an increasing percentage feel the need to eat healthy, we believe that our products will be well received among consumers and that they will buy them. We confirm this belief with research demonstrating that most respondents (74%) are aware that healthy food impacts their quality of life.

The company "Healthy meal, Ltd." focuses on the wider food industry, with a segment catering to the healthy food market and, within this, a segment catering to the healthy fast food market, developing meals that are easily accessible (quick purchase), delicious, and not harmful to health. In fact, the foods provide nutrients that help prevent and respond to different types of diseases. Healthy meal, Ltd.'s competitors all focus on meeting the same primary needs within the shortest possible time; these companies include suppliers of fast food, finished and semi-finished thermal treatment products (frozen, preserved, and other packaged products), and finished non-thermal treatment products (sandwiches, salads, snacks, etc.)

The idea for starting the company Healthy meal, Ltd. was formed in 2008. The company was founded and registered in Maribor in December 2009 as a limited liability company. The company has not started selling products yet. Initially the company will sell products over the internet (www.healthymeal.com) to be delivered to the customer as well as from a company newsstand in Europark. We will deliver products to large and medium enterprises across Slovenia, but only in central Slovenia and Štajerska to small enterprises. Over the long term, the company will expand its sales volume through the use of food machines in major educational centers and other institutions with a high frequency of visitors.

The company will produce and sell the following products:

• Cold salad-based meals that provide balanced nutrition
• Cold sandwich-based meals that provide balanced nutrition.

It is important that meals in both groups be tasty. Over the long term, we will expand our range of products to offer new salads and sandwiches as well as products such as a vitamin drink made from fresh fruit and vegetables. Products will be also conveniently packaged ("take away ready").

According to data from the Statistical Office of the Republic of Slovenia, in 2008 385 large companies (with 292,813 employees total and an average of 761 employees per company) and 2,212 semi large companies (with 216,745 employees and an average of 98 employees per company) were registered in Slovenia. Among those companies participating in our research, 1% of large companies and 4% of semi large companies chose our meal products. We expect that our company will achieve 10% of monthly sales (approximately 1,483 meals per day) in the first year. Furthermore, Europark has more than 500,000 monthly customers or approximately 16,667 customers daily. Given, that we can realistically sell to at least 20% of the potential volume, we obtain a realistic assessment of our estimate of 1,026 meals per day. Based on our survey of Europark visitors, 32% indicated that they would buy salads and 68% would buy sandwiches. In addition, 57% said they would buy "basic products" while 43% would buy "king-sized products."

By the end of the first 12 months, Healthy meal, Ltd. will achieve a monthly sales volume of 60,441 meals (approximately € 231,065). From the second to fifth year, we plan to achieve 30% annual revenue growth. In its first year of operations, the company will achieve € 1.26 million incoming income; this will increase to € 3.09 million in the second year, € 3.75 million in the third, € 4.51 million in the fourth, and € 5.42 million in the fifth year.

The director of the company will be Toni Podlesnik, who has many years of experience in the sale of food products. He will be primarily responsible for financial and legal management as well as the development of a partner network. The director of marketing will be Tanja Pintarič, who has extensive experience in the field of nutrition. She will work on organization, management, and marketing. She will work on new product development as well as oversee manufacturing and trade in Europark.
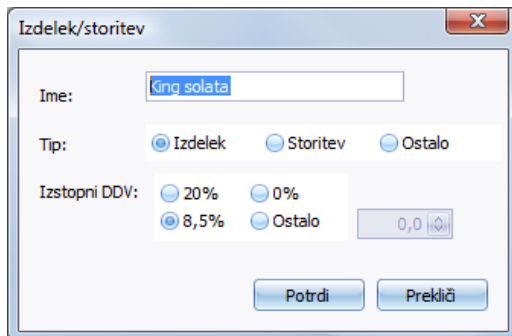
Products will be manufactured in Maribor. We have arranged to use the space of the former restaurant Center on Prežihova Street, which already has all the necessary permits for food preparation. We are also renting storage facilities with cold storage on Juhartova Street in Ljubljana; this facility also already has all the necessary permits for food storage. The company itself does not require permits to operate. Permits for food preparation are linked to the space where food is prepared, which we have already "borrowed' together with the space. Thus, the company will focus on succeeding by committing its efforts to the effective protection of the company's intellectual property (trademark, packaging, label, image, etc.).

Based on the projected cash flows, we may need additional sources of funding for the successful startup of the company. We estimate that, in the first five months, Healthy meal, Ltd. will generate negative cash flows from operating activities. During this time, the company will generate € 10,341,827 in positive cash flow pre-tax income.
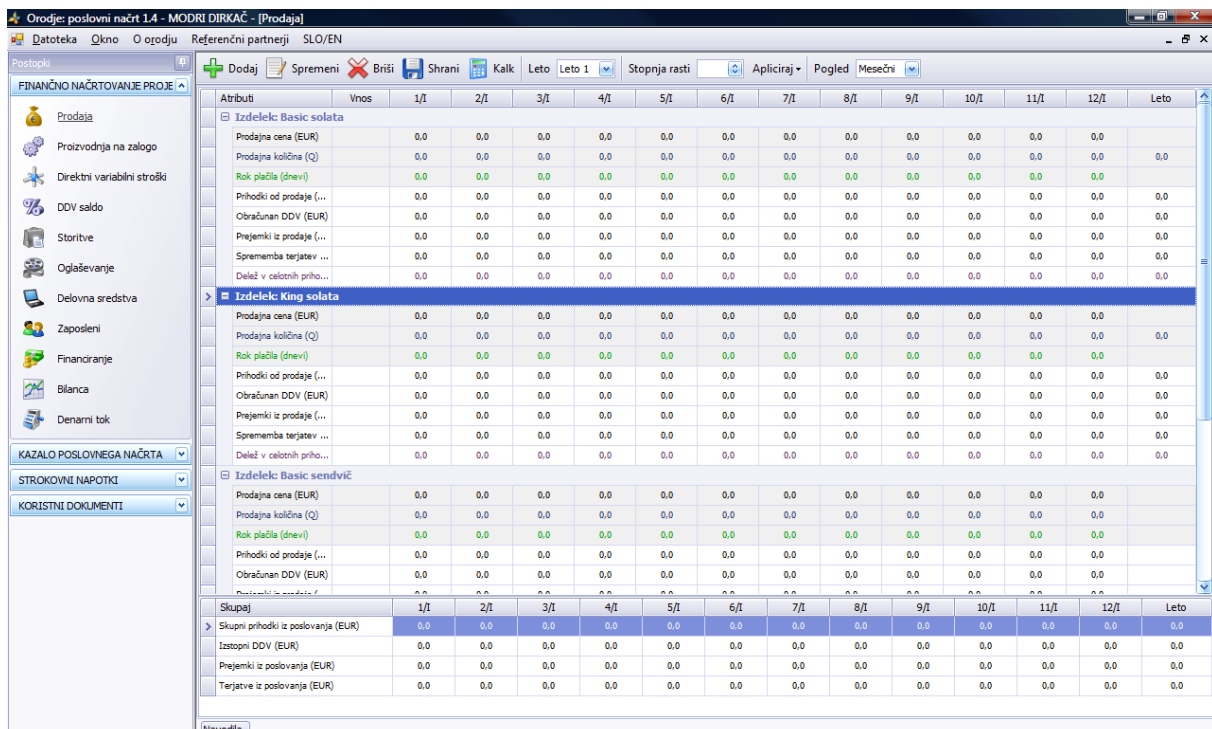
Partners Toni Podlesnik and Tanja Pintarič will, as co-founders of the company, contribute € 150,000 each of their own money. To purchase the packing machine, the company will take out a loan for € 500,000. In the fourth month of operations, the company will rent a short-term liquidity facility at Nova KBM for 12 months for a total of € 250,000.

2.3 CHAPTER: COMPANYS PRODUCTS AND SERVICES

We add selected products and services into the toolkit in section SALES, where by clicking on button ADD, we can add a new product or service. By adding the product, we have to determine and select the product name and to choose whether this is a new product or service (the picture below shows adding the product: **"king salad"**, which is sold with 8.5% VAT). We must also choose the VAT rate.
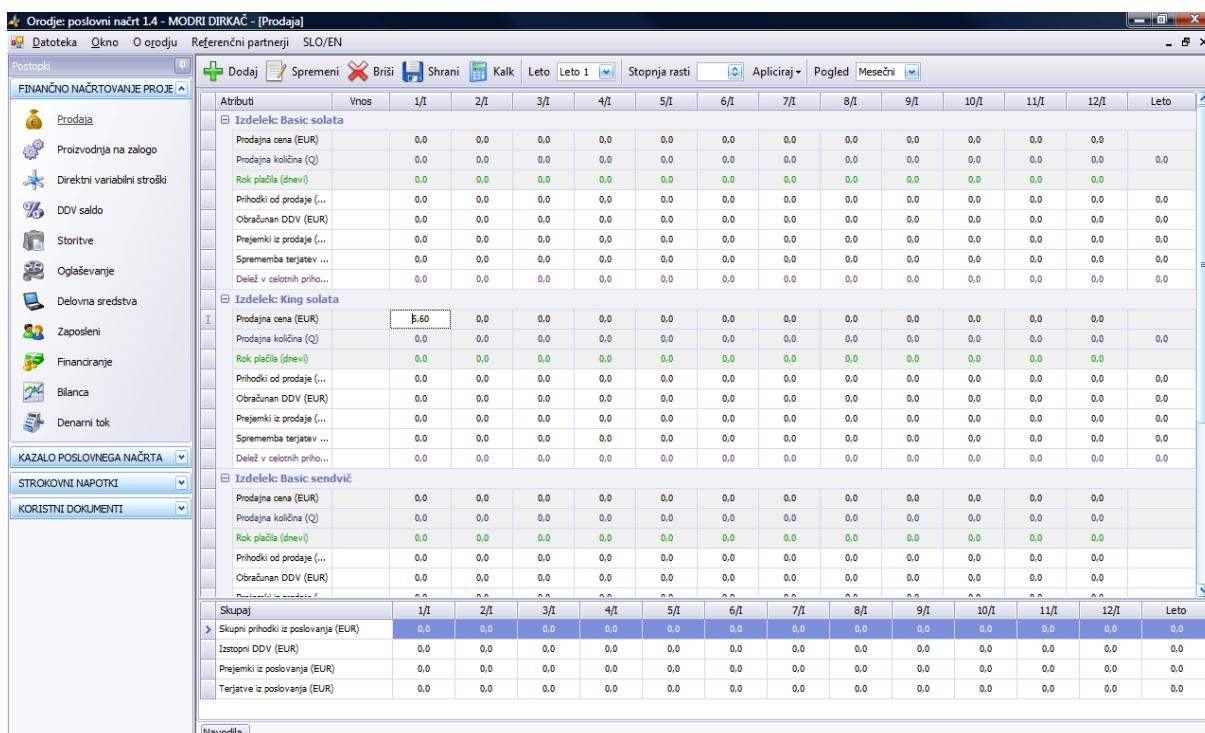
After adding all selected products, they all appear in the toolkits section SALES (see Figure below).

Following the planning process, we add for each product the selected average price (individual production groups may form a group of different products that minimal differ between each other by characteristics or price, so they can be classified into the whole production group and we can calculate their average price) in box ADD (lower figure shows

the adding price for the "king salad" of 5.60 EUR excluding VAT), which appears itself by confirming it in the field for individual months – on right side of the adding field.

In a case that we expect fluctuation of price, we can decide to adjust it accordingly in particular month, by clicking on the field of chosen month. We must point out that all prices are planned at current standard prices, which means that the price increase by inflation is not appropriate.

3.2 CHAPTER: MARKET SIZE AND MARKETING
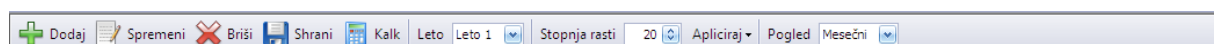
To calculate the planned income of the sale of individual products, we have to add into a financial toolkit also the planned volume sales (the lower figure shows how to add planned monthly volume sales for "**basic salad**"). Based on the business plan, we estimated that the company will by end of first 12 months, achieve a monthly volume of sales of **11,024 meals a month**. In the first three months the company won't sale products, so we left in the boxes value 0. From fourth to twelfth month the company will gradually achieve the target value of sales in the twelfth month (the estimated monthly value we add manually). Because we expect from 12th to 60st month of companies business a steady 20% annual growth sale of meals, we have to move on the box of the twelfth month and move into the upper menu, where we select in icon GROWTH RATE value 20 and press on the button ENTER, located at the right side and select ALL YEARS (that means it will be automatically added the sales volumes of 12th to 60st months by taking 20% of annual sales growth into account).

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Page 10

4.2 CHAPTER: SETTING SELLING PRICES
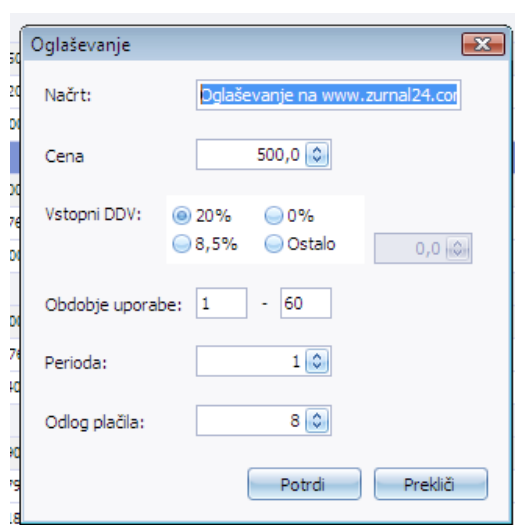
To calculate the planned sales revenue of certain products, we have to add in the financial toolkit also the planned payment deadline (the lower figure shows adding average planned payment date for the "*basic salad*" in terms of **15 days**, which was estimated according to the characteristics of sales of related products and payment terms of competition). After confirming the adding data, the value of payment limits appears itself in the boxes for each month – on right side of the input field. In case that we expect volatility of payment deadlines by each month, we can decide that in a particular month the payment period, by clicking on the box of chosen month, adjusts. Based on added payment deadlines, INCOME from sales is automatically calculated and displayed the financial toolkit.

Atributi	Vnos	1/I	2/I	3/I	4/I	5/I	6/I	7/I	8/I	9/I	10/I	11/I	12/I	Leto
Izdelek: Basic solata														
Prodajna cena (EUR)		4,0	4,0	4,0	4,0	4,0	4,0	4,0	4,0	4,0	4,0	4,0	4,0	
Prodajna količina (Q)		0,0	0,0	0,0	1.102,0	2.204,0	4.408,0	5.512,0	6.614,0	7.716,0	8.819,0	9.921,0	11.024,0	57.320,0
Rok plačila (dnevi)	15	15,0	15,0	15,0	15,0	15,0	15,0	15,0	15,0	15,0	15,0	15,0	15,0	
Prihodki od prodaje (EUR)		0,0	0,0	0,0	4.408,0	8.816,0	17.632,0	22.048,0	26.456,0	30.864,0	35.276,0	39.684,0	44.096,0	229.280,0
Obračunan DDV (EUR)		0,0	0,0	0,0	374,7	749,4	1.498,7	1.874,1	2.248,8	2.623,4	2.998,5	3.373,1	3.748,2	19.488,8
Prejemki iz prodaje (EUR)		0,0	0,0	0,0	2.391,3	7.174,0	14.348,0	21.526,4	26.313,4	31.096,1	35.881,0	40.665,8	45.450,7	224.846,7
Sprememba terjatev (EUR)		0,0	0,0	0,0	2.391,3	2.391,3	4.782,7	2.395,7	2.391,3	2.391,3	2.393,5	2.391,3	2.393,5	23.922,1
Delež v celotnih prihodkih (%)		0,0	0,0	0,0	17,7	15,9	18,2	17,7	17,9	18,0	18,2	18,7	19,1	18,2

4.4 CHAPTER: MARKETING COMMUNICATIONS

In business plan we had to identify costs associated with marketing communications that we have to add into a financial toolkit. We add it in ADVERTISING, where by click on ADD button, we add individual marketing campaign and define its key characteristics in frame of inserted INTERFACE, such as: the type of campaign, the monthly price of campaign, the amount of VAT, the duration of campaign, period of repetition of monthly campaign and suppliers' payment delay.

The figure below shows adding first campaign action in the context of company "Healthy meal Ltd.", namely with banner advertising on the portal www.zurnal24.com. In business plan we have identified, that we will conduct in year 2010 15 weekly campaign of 500 EUR excluding VAT, in the total annual value of 9,000.00 EUR (in the first month we will advertise all four weeks, then every month one week). So we first add in the filed PRICE value of 500. We chose the option of 20% VAT and a period use of advertising from one to 60 months. We chose the 8 day payment period, as actually is showed at providers bill. The value of 500 EUR is therefore automatically enrolled in a field of every 60 months. As we planned in the first month advertising in the value of 4 x 500 EUR, we must manually adjust the value at 2,000 EUR (we move in the field of the first month, click on it and then change the value).

Atributi	Vnos	1/I	2/I	3/I	4/I	5/I	6/I	7/I	8/I	9/I	10/I	11/I	12/I
Izdatki (EUR)		2.112,0	1.296,0	720,0	720,0	720,0	720,0	720,0	720,0	720,0	720,0	720,0	720,0
Vstopni DDV (EUR)		480,0	120,0	120,0	120,0	120,0	120,0	120,0	120,0	120,0	120,0	120,0	120,0
⊟ Oglaševanje na www.finance.si													
Stroški (EUR)		2.500,0	2.500,0	2.500,0	2.500,0	2.500,0	2.500,0	0,0	0,0	0,0	0,0	0,0	0,0
Izdatki (EUR)		2.200,0	3.000,0	3.000,0	3.000,0	3.000,0	3.000,0	800,0	0,0	0,0	0,0	0,0	0,0
Vstopni DDV (EUR)		500,0	500,0	500,0	500,0	500,0	500,0	0,0	0,0	0,0	0,0	0,0	0,0
⊟ Oglaševanje na www.zurnal24.com													
Stroški (EUR)		2.000,0	500,0	500,0	500,0	500,0	500,0	500,0	500,0	500,0	500,0	500,0	500,0
Izdatki (EUR)		1.760,0	1.080,0	600,0	600,0	600,0	600,0	600,0	600,0	600,0	600,0	600,0	600,0
Vstopni DDV (EUR)		400,0	100,0	100,0	100,0	100,0	100,0	100,0	100,0	100,0	100,0	100,0	100,0

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Page 12

In a similar manner via input INTERFACE, we add also other campaigns and other marketing communications costs identified in the business plan.

Orodje: poslovni načrt 1.4 - MODRI DIRKAČ - [Načrt oglaševanja]

Datoteka Okno O orodju Referenčni partnerji SLO/EN

Dodaj Spremeni Briši Shrani Kalk Leto [Leto 1] Stopnja rasti [ ] Apliciraj Pogled [Mesečni]
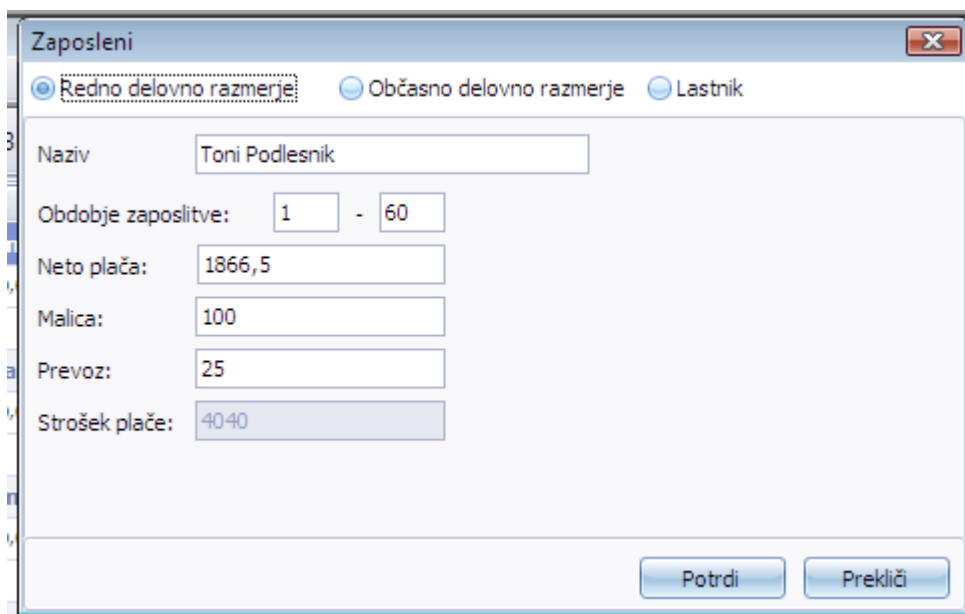
Atributi	Vnos	1/I	2/I	3/I	4/I	5/I	6/I	7/I	8/I	9/I	10/I	11/I	12/I	Leto
Jumbo plakati														
Stroški (EUR)		30.000,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	30.000,0
Izdatki (EUR)		26.400,0	9.600,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	36.000,0
Vstopni DDV (EUR)		6.000,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	6.000,0
Oglaševanje na Radiu Center														
Stroški (EUR)		2.613,3	2.613,3	2.613,3	2.613,3	2.613,3	2.613,3	0,0	0,0	0,0	0,0	0,0	0,0	15.680,0
Izdatki (EUR)		2.299,7	3.136,0	3.136,0	3.136,0	3.136,0	3.136,0	836,3	0,0	0,0	0,0	0,0	0,0	18.816,0
Vstopni DDV (EUR)		522,7	522,7	522,7	522,7	522,7	522,7	0,0	0,0	0,0	0,0	0,0	0,0	3.136,0
Oglaševanje na Radiu Hit														
Stroški (EUR)		2.800,0	2.800,0	2.800,0	2.800,0	2.800,0	2.800,0	0,0	0,0	0,0	0,0	0,0	0,0	16.800,0
Izdatki (EUR)		2.464,0	3.360,0	3.360,0	3.360,0	3.360,0	3.360,0	896,0	0,0	0,0	0,0	0,0	0,0	20.160,0
Vstopni DDV (EUR)		560,0	560,0	560,0	560,0	560,0	560,0	0,0	0,0	0,0	0,0	0,0	0,0	3.360,0
Oglaševanje na www.24ur.com														
Stroški (EUR)		600,0	600,0	600,0	600,0	600,0	600,0	600,0	600,0	600,0	600,0	600,0	600,0	7.200,0
Izdatki (EUR)		528,0	720,0	720,0	720,0	720,0	720,0	720,0	720,0	720,0	720,0	720,0	720,0	8.448,0
Vstopni DDV (EUR)		120,0	120,0	120,0	120,0	120,0	120,0	120,0	120,0	120,0	120,0	120,0	120,0	1.440,0
Oglaševanje na www.finance.si														
Stroški (EUR)		2.500,0	2.500,0	2.500,0	2.500,0	2.500,0	2.500,0	2.500,0	2.500,0	2.500,0	2.500,0	2.500,0	2.500,0	30.000,0
Izdatki (EUR)		2.200,0	3.000,0	3.000,0	3.000,0	3.000,0	3.000,0	3.000,0	3.000,0	3.000,0	3.000,0	3.000,0	3.000,0	35.200,0
Vstopni DDV (EUR)		500,0	500,0	500,0	500,0	500,0	500,0	500,0	500,0	500,0	500,0	500,0	500,0	6.000,0
Oglaševanje na www.žurnal24.com														
Stroški (EUR)		2.000,0	500,0	500,0	500,0	500,0	500,0	500,0	500,0	500,0	500,0	500,0	500,0	7.500,0
Izdatki (EUR)		1.760,0	1.080,0	600,0	600,0	600,0	600,0	600,0	600,0	600,0	600,0	600,0	600,0	8.840,0
Vstopni DDV (EUR)		400,0	100,0	100,0	100,0	100,0	100,0	100,0	100,0	100,0	100,0	100,0	100,0	1.500,0
Oglaševanje v reviji Bella Donna														

Skupaj	1/I	2/I	3/I	4/I	5/I	6/I	7/I	8/I	9/I	10/I	11/I	12/I	Leto
Stroški (EUR)	43.136,7	11.636,7	11.636,7	11.636,7	11.636,7	11.636,7	6.223,3	6.223,3	6.223,3	6.223,3	6.223,3	6.223,3	138.659,9
Izdatki (EUR)	37.960,3	24.044,0	13.964,0	13.964,0	13.964,0	13.964,0	9.200,3	7.468,0	7.468,0	7.468,0	7.468,0	7.468,0	164.400,5
Obveznosti do dobaviteljev (EUR)	13.803,7	3.723,7	3.723,7	3.723,7	3.723,7	3.723,7	1.991,5	1.991,5	1.991,5	1.991,5	1.991,5	1.991,5	
Vstopni DDV (EUR)	8.627,3	2.327,3	2.327,3	2.327,3	2.327,3	2.327,3	1.244,7	1.244,7	1.244,7	1.244,7	1.244,7	1.244,7	27.732,0

Navodila

Postopki — FINANČNO NAČRTOVANJE PROJE: Prodaja, Proizvodnja na zalogo, Direktni variabilni stroški, DDV saldo, Storitve, Oglaševanje, Delovna sredstva, Zaposleni, Financiranje, Bilanca, Denarni tok. KAZALO POSLOVNEGA NAČRTA, STROKOVNI NAPOTKI, KORISTNI DOKUMENTI

5. CHAPTER: HUMAN RESOURCES

In the business plan we also need to identify the costs associated with the human resources that we must put into a financial toolkit. We insert them in field EMPLOYEES, where clicking on the button ADD, we add a single employee of company and define its key features in the input INTERFACE such as: job title, employment period, net salary, the cost of meals, transport cost to the work and from work. Based on the data added in the box COST OF WAGES, gross gross cost of the worker is calculated (according to the current tax burden in Slovenia, so we must in case that we are planning for another country, to put down gross gross cost of the worker and not the net salary).
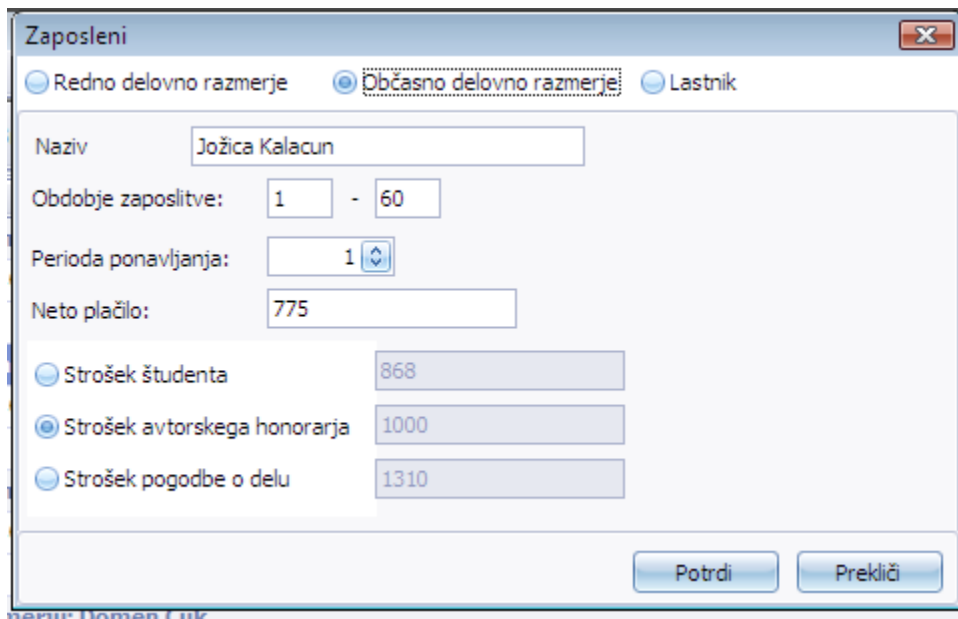
The figure below shows adding information for the Director of company "Healthy meal, Ltd." Toni Podlesnik, whose monthly gross gross cost, defined in the business plan, is 4,040.00 EUR per month. By adding data into the toolkit, we can determine that the director receives a net salary of 1,866.5 EUR and also he will receive 100.00 EUR for lunch and 25.00 EUR for transport to and from work. In total, therefore he will get 1,991.5 EUR at banking account each month. The difference of 2,048.5 EUR to gross gross cost of company in the amount of 4,040.00 EUR is intended for payment of various benefits to the country.

In a similar way we add information about other employees and part-time business associates. The figure below shows an example of adding information about a professional colleague

Jožica Kalacun, who will work for us by author contract. Her gross value will be 1,000 EUR and net value of payment is therefore 775 EUR.
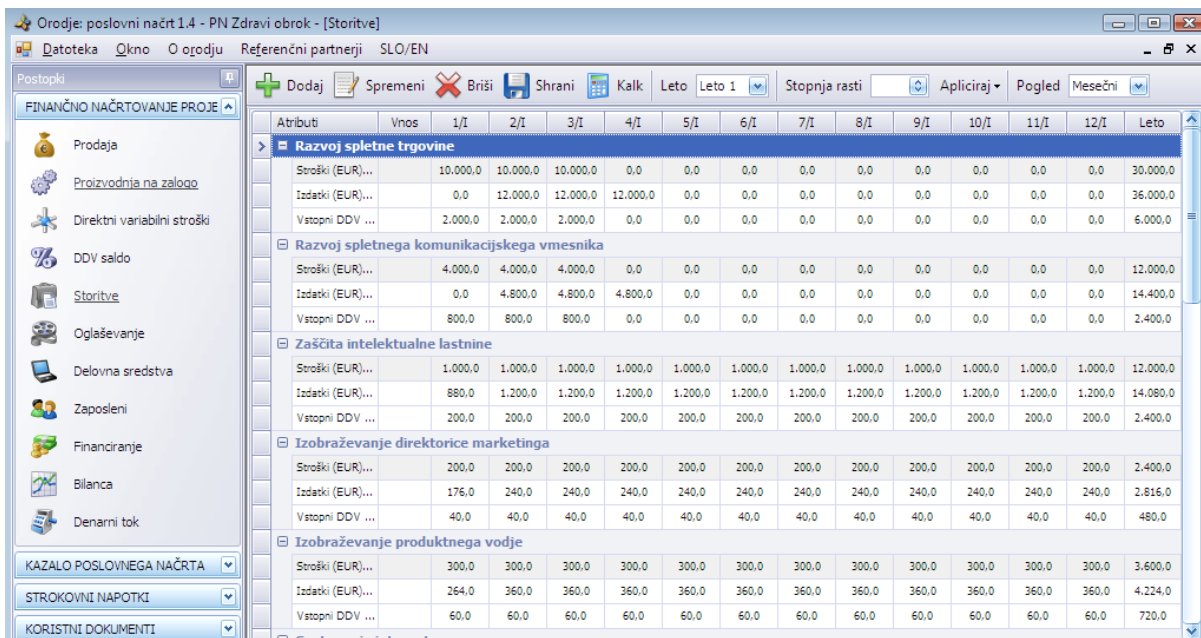
Each employee must be necessarily added separately (because of progressive tax scales)!

The tool is based on Slovenian law.

6. CHAPTER: DEVELOPMENT PLAN

Development plan costs that were identified in the **business plan** are related to the costs of outsourcing payments and therefore we add them in the toolkit under section SERVICE, as **shown in the instructions to chapter Plan of services utilization.**

7.2 CHAPTER: PLAN OF ENGAGEMENT OF THE MEANS OF WORK AND SMALL INVENTORY

In the business plan we need to identify the costs associated with the engagement of the means of work that we have to add into a financial tool. We add them under section ASSETS, where by clicking on button ADD, we add an individual asset and define its key features under the input INTERFACE such as: name, quantity, type of financing (the purchase, rental or real input), the right to deduct VAT (companies, in the case of purchasing luxury goods, among which we include passenger cars, are not entitled to deduct VAT), the net total purchase value, month of purchase in the plan period (from 1 to 60 months), appropriate depreciation rate, deferred payment and type of assets (tangible or intangible).

The figure below shows how to add the PURCHASE of six personal computers in the net purchase price of 4800.00 EUR. The company has a right to deduct VAT for computers. For personal computers, which are tangible assets, we use 50% of depreciation rate. Supplier payment deadline is 8 days.

Based on the data added as BUYING of six personal computers, there are in the toolkit automatically calculated data for: expenses, depreciation expense, depreciation, net book value and input VAT, as shown below.

Atributi	1/I	2/I	3/I	4/I	5/I	6/I	7/I	8/I	9/I	10/I	11/I	12/I	Leto
⊟ Nabavljeno sredstvo: Osebni računalnik (količina: 6)													
Nabave v obdobju (EUR)	4.800,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	4.800,0
Izdatki v obdobju (EUR)	4.224,0	1.536,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	5.760,0
Amortizacija (EUR)	200,0	200,0	200,0	200,0	200,0	200,0	200,0	200,0	200,0	200,0	200,0	200,0	2.400,0
Popravek vrednosti (EUR)	200,0	400,0	600,0	800,0	1.000,0	1.200,0	1.400,0	1.600,0	1.800,0	2.000,0	2.200,0	2.400,0	
Neodpisana vrednost (EUR)	4.600,0	4.400,0	4.200,0	4.000,0	3.800,0	3.600,0	3.400,0	3.200,0	3.000,0	2.800,0	2.600,0	2.400,0	
Vstopni DDV (EUR)	960,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	960,0

The figure below shows adding of HIRE of a vehicle in the net rental value of 1000.00 EUR per month. By buying a personal car it is not allowed to deduct VAT. The payment deadline to the supplier is 0 days or it is a payment on the day of purchase and making an invoice.

The figure below shows adding of SMALL INVENTORY in a net buying price of 500.00 EUR per month, which will be purchased by company monthly. For purchase of small inventory, VAT can be deducted. Supplier payment deadline is 8 days.

The EUent project has been funded with support from the European Commission, LLP programme. This communication reflects views only of the authors, and the Commission cannot be held responsible for any use which may be made of the information contained therein.

Page 18
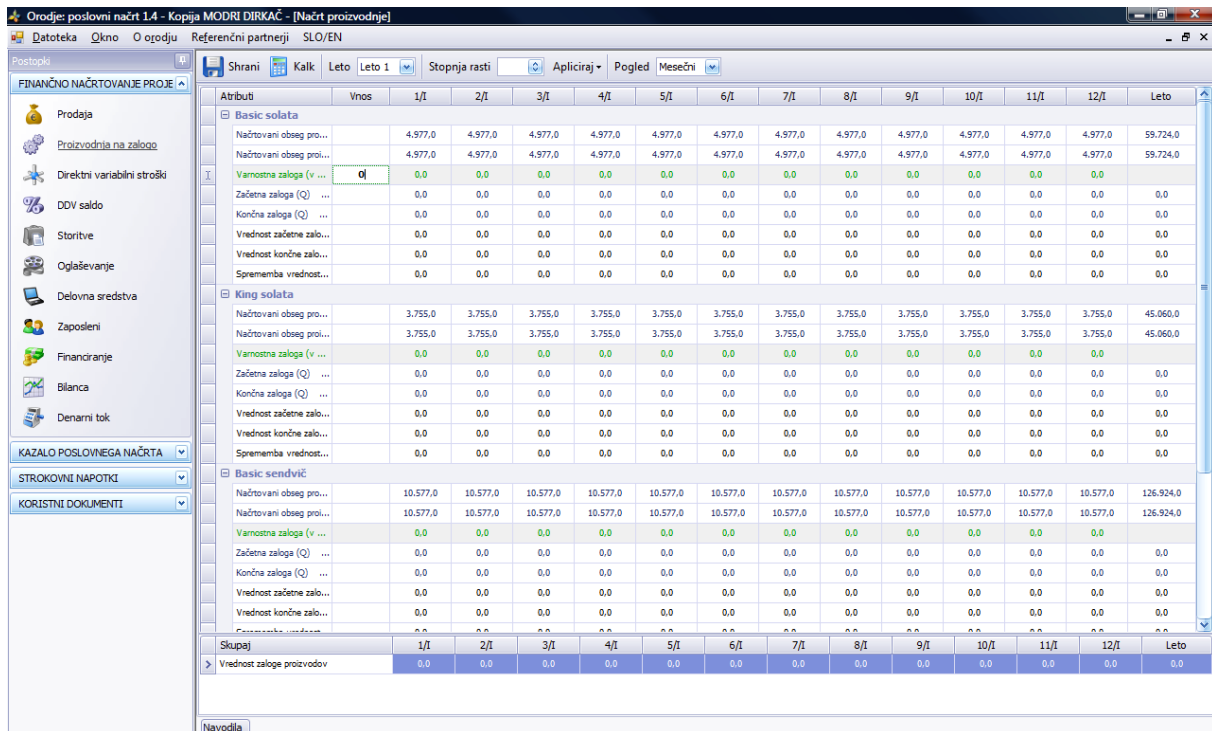
7.3 CHAPTER TWO: PLAN OF MATERIALS UTILIZATION

In the business plan we needed to identify costs associated with materials utilization that we have to add into a financial toolkit. We add them in the section PRODUCTION TO STOCK, where we determine the volume of stocks of finished products (if we are dealing with production). In the case of "Healthy meal, Ltd.", company produces cold meal and therefore has no safety stock products.

The costs associated with purchasing materials and services associated with the product production and sale, we add in the section DIRECT VARIABLE COSTS, where by clicking on the button ADD for each product, we add related purchased materials (including trading goods) and services and then we define their key features in the input INTERFACES such as: name, type (material or service), spend unit, the unit price, deferred payment, a percentage of input VAT, safety stock (for how many days of production or sales we have in stock material or so-called trade goods) and how often we will implement purchase orders by the supplier.

In the case of company "Healthy meal, Ltd." it comes to selling products in the form of prepared meals, for what the company needs raw materials and packaging. The company is supplying them from the suppliers. The picture below shows adding of MATERIAL / SERVICES, which represents the direct variable costs for the "Basic sandwich" in value of 0.9 EUR per sandwich and refers to the cost of raw materials (salami, cheese, bread ... and packaging). Material is purchased every 30 days and they have always in stock for at least for 5 days of sale material.

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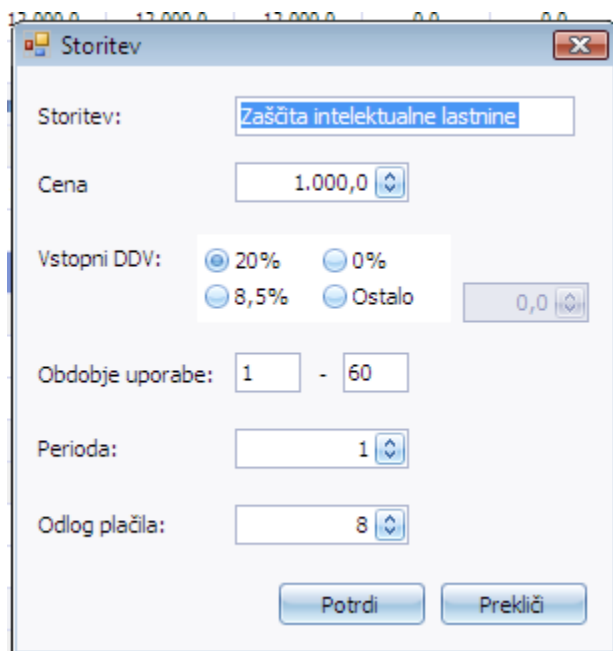
After adding data for a specific product (in our case ...), the calculation in toolkit is shown, as we can see in the figure below and shows us the key data associated with the product and its related costs, namely: the planned sales price, the narrowed cost price of the product from direct variable cost (these data allow us to calculate the "**contribution to cover**" other type of company's costs and profits), costs of producing the product, the initial and final stock material stock.

tributi	1/I	2/I	3/I	4/I	5/I	6/I	7/I	8/I	
Basic solata (Direktni variabilni stroški za izdelek)									
Vsota (Skupaj)									
Načrtovana prodajna cena (EUR/Q)	4,0	4,0	4,0	4,0	4,0	4,0	4,0	4,0	
Direktni proizvajalni stroški izdelka (...	0,0	0,0	0,0	0,9	0,9	0,9	0,9	0,9	
Načrtovana količina proizvodnje (Q)	0,0	0,0	0,0	1.102,0	2.204,0	4.408,0	5.512,0	6.614,0	7
Odhodki proizvodnje izdelka (EUR)	0,0	0,0	0,0	991,8	1.983,6	3.967,2	4.960,8	5.952,6	6
- delež stroškov materiala (%)	0,0	0,0	0,0	100,0	100,0	100,0	100,0	100,0	
- delež stroškov storitev (%)	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	
Izdatki proizvodnje izdelka (EUR)	0,0	0,0	99,2	793,4	2.082,8	3.868,2	5.555,3	6.746,4	7
Vstopni DDV (EUR)	0,0	0,0	33,1	231,4	462,8	826,6	1.025,2	1.223,6	1
Vrednost zaloge materiala (EUR)	0,0	0,0	165,3	330,6	661,2	826,8	992,1	1.157,4	1

7.4 CHAPTER: PLAN OF SERVICES UTILIZATION AND LEGAL ISSUES

We add the costs associated with outsourcing companies with the services of other providers in section SERVICES, where clicking on the button ADD, we add the company's hired outside services and define their key features in the input INTERFACES such as: name, service, price of services on a monthly basis, % of input VAT, period utilization in the planning period (from 1 to 60 months) and the frequency of utilization by the selection of periods of utilization. We must also insert data for the period payment services, as required by our external contractors.

The figure below shows adding data for services UTILIZATION "Protecting Intellectual Property Rights" in net value of 1,000.00 EUR per month, which will be implemented by outsourcing company and charge every month for indefinitely period. VAT on such services is 20%. The payment deadline to the contractor is 8 days after the invoice date, as shown in figure below.

In a similar manner via input INTERFACE, we add information about other performers of services utilization for the company "Healthy meal, Ltd." The tool for each service displays the value of monthly costs, expenses and input tax related to the service, as shown below.

Atributi	Vnos	1/I	2/I	3/I	4/I	5/I	6/I	7/I	8/I	9/I	10/I	11/I	12/I
⊟ **Razvoj spletne trgovine**													
Stroški (EUR)	...	10.000,0	10.000,0	10.000,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Izdatki (EUR)	...	0,0	12.000,0	12.000,0	12.000,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Vstopni DDV (EUR) ...		2.000,0	2.000,0	2.000,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
⊟ **Razvoj spletnega komunikacijskega vmesnika**													
Stroški (EUR)	...	4.000,0	4.000,0	4.000,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Izdatki (EUR)	...	0,0	4.800,0	4.800,0	4.800,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Vstopni DDV (EUR) ...		800,0	800,0	800,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
⊟ **Zaščita intelektualne lastnine**													
Stroški (EUR)	...	1.000,0	1.000,0	1.000,0	1.000,0	1.000,0	1.000,0	1.000,0	1.000,0	1.000,0	1.000,0	1.000,0	1.000,0
Izdatki (EUR)	...	880,0	1.200,0	1.200,0	1.200,0	1.200,0	1.200,0	1.200,0	1.200,0	1.200,0	1.200,0	1.200,0	1.200,0
Vstopni DDV (EUR) ...		200,0	200,0	200,0	200,0	200,0	200,0	200,0	200,0	200,0	200,0	200,0	200,0

10. CHAPTER: FINANCIAL PLAN FOR THE NEXT 5 YEARS

Based on the data added into sections of SALES, PRODUCTION TO STOCK, DIRECT VARIABLE COSTS, SERVICE, ADVERTISING, WORKING FACILITIES and STAFF, we got in BALANCE OF CASH FLOWS a comprehensive balance of the business cash flows.

Based on the balance of cash flows from operating activities, we can see how much additional sources of funding the entrepreneurs must provide for the successful start of the business. In most cases of startup companies, in first months or even years in business, they are facing with negative cash flow from operations. Negative cash flow from operations must be covered with adequate sources of financing and consequently a positive cash flow from financing. Planning supply finance sources is added under section FINANCE.

Based on the planned supply of financing sources, the company "Healthy meal Ltd." has succeed in securing a **positive cash balance of funds** in transaction accounts, which will ensure the successful startup of the company. As long as the item FINAL CASH BALANCE isn't in all months positive or at least equal to zero, we must provide adequate additional sources of financing under section FINANCING.

Denarni tok (I. leto)

Atributi	1/I	2/I	3/I	4/I	5/I	6/I	7/I	8/I	9/I	10/I	11/I	12/I	Leto
ZAČETNO STANJE DEN. SRED.	0,0	55.951,7	505.636,1	220.601,4	95.416,8	34.620,4	2.906,7	6.084,2	30.511,2	73.403,2	134.854,5	212.858,9	0,0
DENARNI TOK	55.951,7	449.684,3	-285.034,6	-125.184,6	-60.796,4	-31.713,8	3.177,5	24.427,0	42.891,9	61.451,4	78.004,4	93.144,8	306.003,7
KONČNO DENARNO STANJE	55.951,7	505.636,1	220.601,4	95.416,8	34.620,4	2.906,7	6.084,2	30.511,2	73.403,2	134.854,5	212.858,9	306.003,7	306.003,7
DENARNI TOK IZ POSLOVANJA	-244.048,3	-50.315,7	-273.406,4	-363.556,4	-27.651,5	1.431,1	36.322,4	57.571,9	76.036,8	94.596,2	111.149,2	126.289,6	-455.581,1
PREJEMKI IZ POSLOVANJA	0,0	0,0	0,0	13.957,5	44.911,3	85.282,3	124.144,8	152.583,0	178.482,2	204.385,1	227.764,4	248.616,0	1.280.126,7
Izdelek / storitev: Basic solata	0,0	0,0	0,0	2.391,3	7.174,0	14.348,0	21.526,4	26.313,4	31.096,1	35.881,0	40.665,8	45.450,7	224.846,7
Izdelek / storitev: King solata	0,0	0,0	0,0	3.533,2	13.637,6	22.736,4	30.319,2	37.902,1	42.954,3	48.006,5	50.534,1	50.534,1	300.157,4
Izdelek / storitev: Basic sendvič	0,0	0,0	0,0	3.686,1	11.056,8	22.112,0	33.170,4	40.542,7	47.913,3	55.285,6	62.656,3	70.026,9	346.450,1
Izdelek / storitev: King sendvič	0,0	0,0	0,0	4.346,8	13.042,9	26.085,8	39.128,8	47.824,9	56.518,5	65.212,1	73.908,2	82.604,3	408.672,4
Izdelek / storitev: Oglaševanje na portalu www.zdraviobr	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
IZDATKI IZ POSLOVANJA	244.048,3	97.773,0	383.213,7	387.488,0	77.819,3	86.972,0	87.323,7	90.815,4	96.380,2	101.854,4	106.780,4	110.834,5	1.871.303,0
IZDATKI ZARADI NABAVE MATERIALA / STORITI	0,0	0,0	632,7	4.907,0	12.038,3	21.191,0	28.506,5	34.530,4	40.095,2	45.569,5	50.495,4	54.549,5	292.515,5
Basic solata skupaj	0,0	0,0	99,2	793,4	2.082,8	3.868,2	5.555,3	6.746,4	7.936,7	9.127,4	10.318,1	11.424,8	57.952,1
King solata skupaj	0,0	0,0	127,9	1.133,4	3.292,2	5.214,0	6.861,4	8.417,1	9.514,7	10.520,8	10.978,4	10.992,4	67.052,4
Basic sendvič skupaj	0,0	0,0	140,6	1.124,6	2.951,7	5.481,5	7.871,4	9.558,3	11.245,0	12.931,9	14.618,5	16.186,1	82.109,4
King sendvič skupaj	0,0	0,0	265,1	1.855,5	3.711,6	6.627,3	8.218,4	9.808,7	11.399,0	12.989,4	14.580,5	15.946,3	85.401,5
Oglaševanje na portalu www.zdraviobrok.com skupaj	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
IZDATKI ZA VARNOSTO ZALOGO IZDELKOV	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Izdelek: Basic solata	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Izdelek: King solata	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Izdelek: Basic sendvič	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Izdelek: King sendvič	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
IZDATKI ZA PLAČILO DELOVNIH SREDSTEV	23.944,0	27.036,0	322.500,0	322.500,0	22.500,0	22.500,0	22.500,0	22.500,0	22.500,0	22.500,0	22.500,0	22.500,0	875.980,0
Nakup d. sredstva: Osebni računalnik	4.224,0	1.536,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	5.760,0
Nakup d. sredstva: Tiskalnik	0,0	1.080,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	1.080,0
Nakup d. sredstva: Faks	0,0	540,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	540,0
Nakup d. sredstva: Telefonski sistem	0,0	1.200,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	1.200,0
Nakup d. sredstva: Telefonska linija	180,0	180,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	360,0
Nakup d. sredstva: Programska oprema	2.400,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	2.400,0
Nakup d. sredstva: Stroj za pakiranje in embaliranje	0,0	0,0	300.000,0	300.000,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	600.000,0
Najem d. sredstva: službeno vozilo	2.400,0	2.400,0	2.400,0	2.400,0	2.400,0	2.400,0	2.400,0	2.400,0	2.400,0	2.400,0	2.400,0	2.400,0	28.800,0
Najem d. sredstva: Poslovni prostori	11.660,0	15.900,0	15.900,0	15.900,0	15.900,0	15.900,0	15.900,0	15.900,0	15.900,0	15.900,0	15.900,0	15.900,0	186.560,0

Atributi	1/I	2/I	3/I	4/I	5/I	6/I	7/I	8/I	9/I	10/I	11/I	12/I	Leto
Najem d. sredstva: Transportna vozila	2.640,0	3.600,0	3.600,0	3.600,0	3.600,0	3.600,0	3.600,0	3.600,0	3.600,0	3.600,0	3.600,0	3.600,0	42.240,0
Nakup drobnega inventarja: Pisarniški material	440,0	600,0	600,0	600,0	600,0	600,0	600,0	600,0	600,0	600,0	600,0	600,0	7.040,0
IZDATKI ZA ZAPOSLENE	0,0	21.337,0	21.337,0	21.337,0	21.337,0	21.337,0	21.337,0	21.337,0	21.337,0	21.337,0	21.337,0	21.337,0	234.707,0
Redni: Toni Podlesnik	0,0	4.040,0	4.040,0	4.040,0	4.040,0	4.040,0	4.040,0	4.040,0	4.040,0	4.040,0	4.040,0	4.040,0	44.440,0
Redni: Tanja Pintarič	0,0	4.040,0	4.040,0	4.040,0	4.040,0	4.040,0	4.040,0	4.040,0	4.040,0	4.040,0	4.040,0	4.040,0	44.440,0
Redni: Domen Čuk	0,0	2.114,9	2.114,9	2.114,9	2.114,9	2.114,9	2.114,9	2.114,9	2.114,9	2.114,9	2.114,9	2.114,9	23.263,9
Redni: Samo štor	0,0	2.114,9	2.114,9	2.114,9	2.114,9	2.114,9	2.114,9	2.114,9	2.114,9	2.114,9	2.114,9	2.114,9	23.263,9
Redni: Mateja Majcen	0,0	1.123,3	1.123,3	1.123,3	1.123,3	1.123,3	1.123,3	1.123,3	1.123,3	1.123,3	1.123,3	1.123,3	12.356,3
Redni: Špela Brusa	0,0	1.123,3	1.123,3	1.123,3	1.123,3	1.123,3	1.123,3	1.123,3	1.123,3	1.123,3	1.123,3	1.123,3	12.356,3
Redni: Simona Poglavar	0,0	1.123,3	1.123,3	1.123,3	1.123,3	1.123,3	1.123,3	1.123,3	1.123,3	1.123,3	1.123,3	1.123,3	12.356,3
Redni: Nina Osojnik	0,0	1.300,7	1.300,7	1.300,7	1.300,7	1.300,7	1.300,7	1.300,7	1.300,7	1.300,7	1.300,7	1.300,7	14.307,7
Redni: Tadej Jug	0,0	2.356,4	2.356,4	2.356,4	2.356,4	2.356,4	2.356,4	2.356,4	2.356,4	2.356,4	2.356,4	2.356,4	25.920,4
Študent: Študent 1	0,0	1.000,2	1.000,2	1.000,2	1.000,2	1.000,2	1.000,2	1.000,2	1.000,2	1.000,2	1.000,2	1.000,2	11.002,2
Študent: Študent 2	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Študent: Študent 3	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Študent: Študent 4	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Študent: Študent 5	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Avtorski honorar: Jožica Kalacun	0,0	1.000,0	1.000,0	1.000,0	1.000,0	1.000,0	1.000,0	1.000,0	1.000,0	1.000,0	1.000,0	1.000,0	11.000,0
IZDATKI ZA PLAČILO STORITEV	220.104,3	49.400,3	38.744,0	38.744,0	21.944,0	21.944,0	14.980,3	12.448,0	12.448,0	12.448,0	12.448,0	12.448,0	468.100,5
Skupni izdatki za oglaševanje	214.864,3	25.340,0	14.684,0	14.684,0	14.684,0	14.684,0	7.720,3	5.188,0	5.188,0	5.188,0	5.188,0	5.188,0	332.600,5
Storitev: Razvoj spletne trgovine	0,0	12.000,0	12.000,0	12.000,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	36.000,0
Storitev: Razvoj spletnega komunikacijskega vmesnika	0,0	4.800,0	4.800,0	4.800,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	14.400,0
Storitev: Zaščita intelektualne lastnine	880,0	1.200,0	1.200,0	1.200,0	1.200,0	1.200,0	1.200,0	1.200,0	1.200,0	1.200,0	1.200,0	1.200,0	14.080,0
Storitev: Izobraževanje direktorice marketinga	176,0	240,0	240,0	240,0	240,0	240,0	240,0	240,0	240,0	240,0	240,0	240,0	2.816,0
Storitev: Izobraževanje produktnega vodje	264,0	360,0	360,0	360,0	360,0	360,0	360,0	360,0	360,0	360,0	360,0	360,0	4.224,0
Storitev: Gostovanje interneta	88,0	120,0	120,0	120,0	120,0	120,0	120,0	120,0	120,0	120,0	120,0	120,0	1.408,0
Storitev: Telefonija in internet	440,0	600,0	600,0	600,0	600,0	600,0	600,0	600,0	600,0	600,0	600,0	600,0	7.040,0
Storitev: Računovodstvo	1.056,0	1.440,0	1.440,0	1.440,0	1.440,0	1.440,0	1.440,0	1.440,0	1.440,0	1.440,0	1.440,0	1.440,0	16.896,0
Storitev: Zavarovanje opreme in odgovornosti	120,0	240,0	240,0	240,0	240,0	240,0	240,0	240,0	240,0	240,0	240,0	240,0	2.760,0
Storitev: Fotokopiranje	132,0	180,0	180,0	180,0	180,0	180,0	180,0	180,0	180,0	180,0	180,0	180,0	2.112,0
Storitev: Odvoz smeti	264,0	360,0	360,0	360,0	360,0	360,0	360,0	360,0	360,0	360,0	360,0	360,0	4.224,0
Storitev: Grafično oblikovanje	60,0	120,0	120,0	120,0	120,0	120,0	120,0	120,0	120,0	120,0	120,0	120,0	1.380,0
Storitev: Druge storitve	880,0	1.200,0	1.200,0	1.200,0	1.200,0	1.200,0	1.200,0	1.200,0	1.200,0	1.200,0	1.200,0	1.200,0	14.080,0
Storitev: Storitve povezane s prodajo	880,0	1.200,0	1.200,0	1.200,0	1.200,0	1.200,0	1.200,0	1.200,0	1.200,0	1.200,0	1.200,0	1.200,0	14.080,0

Atributi	1/I	2/I	3/I	4/I	5/I	6/I	7/I	8/I	9/I	10/I	11/I	12/I	Leto
SALDO DDV – PLAČILO	0,0	-47.457,3	-109.807,3	-9.974,1	-5.256,4	-3.120,8	498,7	4.195,7	6.065,2	7.934,5	9.834,7	11.491,9	-135.595,2
DAVEK NA DOBIČEK	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
DENARNI TOK IZ FINANCIRANJA	300.000,0	500.000,0	-11.628,2	238.371,8	-33.144,8	-33.144,8	-33.144,8	-33.144,8	-33.144,8	-33.144,8	-33.144,8	-33.144,8	761.584,8
PREJEMKI IZ FINANCIRANJA	300.000,0	500.000,0	0,0	250.000,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	1.050.000,0
Dolg. posojila: namenski kretit Nove KBM	0,0	500.000,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	500.000,0
Krat. posojila: likvidnostno posojilo	0,0	0,0	0,0	250.000,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	250.000,0
Vplačila kapitala: Toni Podlesnik	150.000,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	150.000,0
Vplačila kapitala: Tanja Pintarič	150.000,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	150.000,0
IZDATKI IZ FINANCIRANJA	0,0	0,0	11.628,2	11.628,2	33.144,8	33.144,8	33.144,8	33.144,8	33.144,8	33.144,8	33.144,8	33.144,8	288.415,2
Anuitete za odplačilo dolg. posojila: namenski kretit Nove	0,0	0,0	11.628,2	11.628,2	11.628,2	11.628,2	11.628,2	11.628,2	11.628,2	11.628,2	11.628,2	11.628,2	116.282,4
Anuitete za odplačilo krat. posojila: slikvidnostno posojilo	0,0	0,0	0,0	0,0	21.516,6	21.516,6	21.516,6	21.516,6	21.516,6	21.516,6	21.516,6	21.516,6	172.132,9

Education and Culture DG
Lifelong Learning Programme

EUROPEAN HOUSE OF ENTREPRENEURS

tovarna podjemov
podjetniški inkubator
Univerze v Mariboru

Picture: Balance of cash flows for the first five years of operations

Denarni tok letno

Atributi	1. leto	2. leto	3. leto	4. leto	5. leto	Vsota
ZAČETNO STANJE DEN. SRED.	0,0	306.003,7	1.912.738,8	4.127.279,2	6.937.234,8	0,0
DENARNI TOK	306.003,7	1.606.735,1	2.214.540,4	2.809.955,6	3.638.238,0	10.575.472,7
KONČNO DENARNO STANJE	306.003,7	1.912.738,8	4.127.279,2	6.937.234,8	10.575.472,7	10.575.472,7
DENARNI TOK IZ POSLOVANJA	-455.581,1	1.832.340,4	2.354.079,3	2.949.494,4	3.661.494,4	10.341.827,4
PREJEMKI IZ POSLOVANJA	1.280.126,7	3.438.145,6	4.177.102,7	5.024.939,3	6.035.815,1	19.956.129,3
Izdelek / storitev: Basic solata	224.846,7	629.811,4	755.773,7	906.928,4	1.088.314,1	3.605.674,3
Izdelek / storitev: King solata	300.157,4	665.221,1	798.265,4	957.918,4	1.149.502,1	3.871.064,5
Izdelek / storitev: Basic sendvič	346.450,1	970.344,6	1.164.413,5	1.397.296,2	1.676.755,5	5.555.259,9
Izdelek / storitev: King sendvič	408.672,4	1.144.608,5	1.373.530,2	1.648.236,2	1.977.883,4	6.552.930,7
Izdelek / storitev: Oglaševanje na portalu www.zdraviobrok.com	0,0	28.160,0	85.120,0	114.560,0	143.360,0	371.200,0
IZDATKI IZ POSLOVANJA	1.871.303,0	1.422.550,9	1.581.779,1	1.770.452,4	1.994.270,6	8.640.356,0
IZDATKI ZARADI NABAVE MATERIALA / STORITEV	292.515,5	736.128,8	883.354,5	1.060.025,4	1.271.841,2	4.243.865,5
Basic solata skupaj	57.952,1	157.127,2	188.552,6	226.263,1	271.484,2	901.379,2
King solata skupaj	67.052,4	144.886,8	173.864,2	208.637,0	250.335,4	844.775,9
Basic sendvič skupaj	82.109,4	222.606,3	267.127,6	320.553,1	384.619,1	1.277.015,5
King sendvič skupaj	85.401,5	211.508,5	253.810,2	304.572,2	365.402,5	1.220.694,9
Oglaševanje na portalu www.zdraviobrok.com skupaj	0,0	0,0	0,0	0,0	0,0	0,0
IZDATKI ZA VARNOSTO ZALOGO IZDELKOV	0,0	0,0	0,0	0,0	0,0	0,0
Izdelek: Basic solata	0,0	0,0	0,0	0,0	0,0	0,0
Izdelek: King solata	0,0	0,0	0,0	0,0	0,0	0,0
Izdelek: Basic sendvič	0,0	0,0	0,0	0,0	0,0	0,0
Izdelek: King sendvič	0,0	0,0	0,0	0,0	0,0	0,0
IZDATKI ZA PLAČILO DELOVNIH SREDSTEV	875.980,0	270.000,0	270.000,0	270.000,0	270.000,0	1.955.980,0
Nakup d. sredstva: Osebni računalnik	5.760,0	0,0	0,0	0,0	0,0	5.760,0
Nakup d. sredstva: Tiskalnik	1.080,0	0,0	0,0	0,0	0,0	1.080,0
Nakup d. sredstva: Faks	540,0	0,0	0,0	0,0	0,0	540,0
Nakup d. sredstva: Telefonski sistem	1.200,0	0,0	0,0	0,0	0,0	1.200,0
Nakup d. sredstva: Telefonska linija	360,0	0,0	0,0	0,0	0,0	360,0
Nakup d. sredstva: Programska oprema	2.400,0	0,0	0,0	0,0	0,0	2.400,0
Nakup d. sredstva: Stroj za pakiranje in embaliranje	600.000,0	0,0	0,0	0,0	0,0	600.000,0
Najem d. sredstva: službeno vozilo	28.800,0	28.800,0	28.800,0	28.800,0	28.800,0	144.000,0
Najem d. sredstva: Poslovni prostori	186.560,0	190.800,0	190.800,0	190.800,0	190.800,0	949.760,0

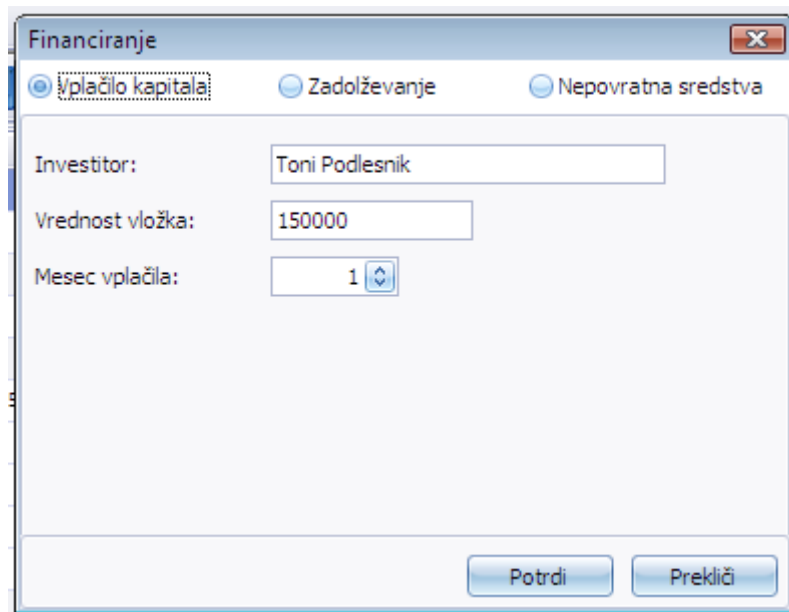| Atributi	1. leto	2. leto	3. leto	4. leto	5. leto	Vsota
Najem d. sredstva: Transportna vozila	42.240,0	43.200,0	43.200,0	43.200,0	43.200,0	215.040,0
Nakup drobnega inventarja: Pisarniški material	7.040,0	7.200,0	7.200,0	7.200,0	7.200,0	35.840,0
IZDATKI ZA ZAPOSLENE	234.707,0	267.046,2	279.048,6	291.051,0	303.053,4	1.374.906,2
Redni: Toni Podlesnik	44.440,0	48.480,0	48.480,0	48.480,0	48.480,0	238.360,0
Redni: Tanja Pintarič	44.440,0	48.480,0	48.480,0	48.480,0	48.480,0	238.360,0
Redni: Domen Čuk	23.263,9	25.378,8	25.378,8	25.378,8	25.378,8	124.779,1
Redni: Samo štor	23.263,9	25.378,8	25.378,8	25.378,8	25.378,8	124.779,1
Redni: Mateja Majcen	12.356,3	13.479,6	13.479,6	13.479,6	13.479,6	66.274,7
Redni: Špela Brusa	12.356,3	13.479,6	13.479,6	13.479,6	13.479,6	66.274,7
Redni: Simona Poglavar	12.356,3	13.479,6	13.479,6	13.479,6	13.479,6	66.274,7
Redni: Nina Osojnik	14.307,7	15.608,4	15.608,4	15.608,4	15.608,4	76.741,3
Redni: Tadej Jug	25.920,4	28.276,8	28.276,8	28.276,8	28.276,8	139.027,6
Študent: Študent 1	11.002,2	12.002,4	12.002,4	12.002,4	12.002,4	59.011,8
Študent: Študent 2	0,0	11.002,2	12.002,4	12.002,4	12.002,4	47.009,4
Študent: Študent 3	0,0	0,0	11.002,2	12.002,4	12.002,4	35.007,0
Študent: Študent 4	0,0	0,0	0,0	11.002,2	12.002,4	23.004,6
Študent: Študent 5	0,0	0,0	0,0	0,0	11.002,2	11.002,2
Avtorski honorar: Jožica Kalacun	11.000,0	12.000,0	12.000,0	12.000,0	12.000,0	59.000,0
IZDATKI ZA PLAČILO STORITEV	468.100,5	149.376,0	149.376,0	149.376,0	149.376,0	1.065.604,3
Skupni izdatki za oglaševanje	332.600,5	62.256,0	62.256,0	62.256,0	62.256,0	581.624,3
Storitev: Razvoj spletne trgovine	36.000,0	0,0	0,0	0,0	0,0	36.000,0
Storitev: Razvoj spletnega komunikacijskega vmesnika	14.400,0	0,0	0,0	0,0	0,0	14.400,0
Storitev: Zaščita intelektualne lastnine	14.080,0	14.400,0	14.400,0	14.400,0	14.400,0	71.680,0
Storitev: Izobraževanje direktorice marketinga	2.816,0	2.880,0	2.880,0	2.880,0	2.880,0	14.336,0
Storitev: Izobraževanje produktnega vodje	4.224,0	4.320,0	4.320,0	4.320,0	4.320,0	21.504,0
Storitev: Gostovanje interneta	1.408,0	1.440,0	1.440,0	1.440,0	1.440,0	7.168,0
Storitev: Telefonija in internet	7.040,0	7.200,0	7.200,0	7.200,0	7.200,0	35.840,0
Storitev: Računovodstvo	16.896,0	17.280,0	17.280,0	17.280,0	17.280,0	86.016,0
Storitev: Zavarovanje opreme in odgovornosti	2.760,0	2.880,0	2.880,0	2.880,0	2.880,0	14.280,0
Storitev: Fotokopiranje	2.112,0	2.160,0	2.160,0	2.160,0	2.160,0	10.752,0
Storitev: Odvoz smeti	4.224,0	4.320,0	4.320,0	4.320,0	4.320,0	21.504,0
Storitev: Grafično oblikovanje	1.380,0	1.440,0	1.440,0	1.440,0	1.440,0	7.140,0
Storitev: Druge storitve	14.080,0	14.400,0	14.400,0	14.400,0	14.400,0	71.680,0
Storitev: Storitve povezane s prodajo	14.080,0	14.400,0	14.400,0	14.400,0	14.400,0	71.680,0

Atributi	1. leto	2. leto	3. leto	4. leto	5. leto	Vsota
SALDO DDV – PLAČILO	-135.595,2	183.254,3	241.244,3	304.992,4	380.050,1	973.945,9
DAVEK NA DOBIČEK	0,0	0,0	0,0	0,0	0,0	0,0
DENARNI TOK IZ FINANCIRANJA	761.584,8	-225.605,3	-139.538,9	-139.538,9	-23.256,5	233.645,3
PREJEMKI IZ FINANCIRANJA	1.050.000,0	0,0	0,0	0,0	0,0	1.050.000,0
Dolg. posojila: namenski kretit Nove KBM	500.000,0	0,0	0,0	0,0	0,0	500.000,0
Krat. posojila: likvidnostno posojilo	250.000,0	0,0	0,0	0,0	0,0	250.000,0
Vplačila kapitala: Toni Podlesnik	150.000,0	0,0	0,0	0,0	0,0	150.000,0
Vplačila kapitala: Tanja Pintarič	150.000,0	0,0	0,0	0,0	0,0	150.000,0
IZDATKI IZ FINANCIRANJA	288.415,2	225.605,3	139.538,9	139.538,9	23.256,5	816.354,7
Anuitete za odplačilo dolg. posojila: namenski kretit Nove KBM	116.282,4	139.538,9	139.538,9	139.538,9	23.256,5	558.155,4
Anuitete za odplačilo krat. posojila: slikvidnostno posojilo	172.132,9	86.066,4	0,0	0,0	0,0	258.199,3

Based on the data added into sections SALES, PRODUCTION TO STOCK, DIRECT VARIABLE COSTS, SERVICE, ADVERTISING, WORKING FACILITIES and EMPLOYEES and also SOURCES OF FUNDING, we got in section BALANCE comprehensive made balance sheet and statement of cash flows.

Picture: Balance sheet and company profits for the first five years of operations

Bilanca (I. leto)

Atributi	1/I	2/I	3/I	4/I	5/I	6/I	7/I	8/I	9/I	10/I	11/I	12/I	Leto
SREDSTVA	112.568,4	1.113.895,5	719.154,0	593.518,9	538.269,4	517.028,2	525.759,3	553.202,2	599.108,8	663.427,5	741.770,4	834.752,7	834.752,7
SREDSTVA (RAZEN DENARJA)	56.616,7	608.259,4	498.552,6	498.102,1	503.649,0	514.121,6	519.675,1	522.690,9	525.705,7	528.572,9	528.911,4	528.749,0	528.749,0
NEOPREDMETENA SREDSTVA	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
OPREDMETENA OSNOVNA SREDSTV	9.159,4	498.452,1	487.744,8	477.037,5	466.330,2	455.622,9	444.915,6	434.208,3	423.501,0	412.793,8	402.086,5	391.379,2	391.379,2
FINANČNE NALOŽBE	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
TERJATVE IZ POSLOVANJA	47.457,3	109.807,3	9.974,1	19.213,9	34.074,7	54.328,5	69.816,3	82.766,7	95.715,5	108.669,6	119.094,8	129.521,2	129.521,2
ZALOGE MATERIALA / TRGOVSKEGA	0,0	0,0	833,7	1.850,7	3.244,1	4.170,2	4.943,1	5.715,9	6.489,1	7.109,6	7.730,2	7.848,6	7.848,6
ZALOGE PROIZVODOV	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
DENAR	55.951,7	505.636,1	220.601,4	95.416,8	34.620,4	2.906,7	6.084,2	30.511,2	73.403,2	134.854,5	212.858,9	306.003,7	306.003,7
OBVEZNOSTI DO VIROV SREDSTEV	112.568,4	1.113.895,5	719.154,0	593.518,9	538.269,4	517.028,2	525.759,3	553.202,2	599.108,8	663.427,5	741.770,4	834.752,7	834.752,7
KAPITAL	48.135,7	-37.636,9	-123.366,7	-176.345,5	-204.720,7	-200.752,0	-172.556,4	-129.470,5	-71.495,4	1.375,4	86.145,8	182.817,9	182.817,9
OSNOVNI KAPITAL	300.000,0	300.000,0	300.000,0	300.000,0	300.000,0	300.000,0	300.000,0	300.000,0	300.000,0	300.000,0	300.000,0	300.000,0	300.000,0
ZADRŽANI DOBIČEK	-251.864,3	-337.636,9	-423.366,7	-476.345,5	-504.720,7	-500.752,0	-472.556,4	-429.470,5	-371.495,4	-298.624,6	-213.854,2	-117.182,1	-117.182,1
OBVEZNOSTI DO VIROV FINAN	64.432,7	1.151.532,4	842.520,7	769.864,5	742.990,1	717.780,2	698.315,7	682.672,6	670.604,2	662.052,1	655.624,6	651.934,8	651.934,8
OBVEZNOSTI IZ FINANCIRANJA	0,0	502.291,7	492.912,3	734.740,0	704.906,5	674.927,8	644.803,1	614.531,9	584.113,2	553.546,5	522.831,0	491.966,0	491.966,0
OBVEZNOSTI DO DOBAVITELJEV	64.432,7	649.240,7	349.608,4	35.124,5	38.083,6	42.852,5	53.512,5	68.140,7	86.491,0	108.505,5	132.793,6	159.968,8	159.968,8
IZKAZ USPEHA													
PRIHODKI POSLOVANJA	0,0	0,0	0,0	24.960,2	55.521,6	97.072,7	124.853,5	147.957,2	171.058,2	194.168,8	212.617,4	231.068,8	1.259.278,4
NEPOSREDNI - PROIZVAJALNI STRO	0,0	0,0	0,0	5.002,2	11.104,5	19.464,8	25.021,2	29.658,6	34.295,6	38.934,5	42.657,5	46.381,3	252.519,9
PRISPEVEK ZA POKRITJE	0,0	0,0	0,0	19.958,1	44.417,2	77.608,0	99.832,4	118.298,6	136.762,7	155.234,3	169.959,9	184.687,6	1.006.758,5
AMORTIZACIJA	290,6	10.707,3	10.707,3	10.707,3	10.707,3	10.707,3	10.707,3	10.707,3	10.707,3	10.707,3	10.707,3	10.707,3	118.070,8
POSREDNI STROŠKI	230.236,7	51.436,7	51.436,7	37.436,7	37.436,7	37.436,7	29.523,3	29.523,3	29.523,3	29.523,3	29.523,3	29.523,3	622.559,9
STROŠKI DELA	21.337,0	21.337,0	21.337,0	21.337,0	21.337,0	21.337,0	21.337,0	21.337,0	21.337,0	21.337,0	21.337,0	21.337,0	256.044,0
DOBIČEK IZ POSLOVANJA	-251.864,3	-83.481,0	-83.481,0	-49.522,9	-25.063,8	8.127,0	38.264,7	56.731,0	75.195,0	93.666,7	108.392,3	123.119,9	10.083,7
PRIHODKI FINANCIRANJA	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
ODHODKI FINANCIRANJA	0,0	2.291,7	2.248,9	3.455,9	3.311,4	3.166,1	3.020,2	2.873,6	2.726,2	2.578,1	2.429,3	2.279,8	30.381,2
DOBIČEK IZ REDNEGA DELOVA	-251.864,3	-85.772,6	-85.729,8	-52.978,8	-28.375,2	4.960,9	35.244,5	53.857,4	72.468,8	91.088,5	105.962,9	120.840,1	-20.297,5
IZREDNI PRIHODKI	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
IZREDNI ODHODKI	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
DOBIČEK PRED DAVKI	-251.864,3	-85.772,6	-85.729,8	-52.978,8	-28.375,2	4.960,9	35.244,5	53.857,4	72.468,8	91.088,5	105.962,9	120.840,1	-20.297,5
DAVEK NA DOBIČEK	0,0	0,0	0,0	0,0	0,0	992,2	7.048,9	10.771,5	14.493,8	18.217,7	21.192,6	24.168,0	0,0

Atributi	1/I	2/I	3/I	4/I	5/I	6/I	7/I	8/I	9/I	10/I	11/I	12/I	Leto
ČISTI DOBIČEK	-251.864,3	-85.772,6	-85.729,8	-52.978,8	-28.375,2	3.968,7	28.195,6	43.085,9	57.975,1	72.870,8	84.770,4	96.672,1	-117.182,1
IZKAZ FINANČNIH TOKOV													
DENAR KONEC OBDOBJA	55.951,7	505.636,1	220.601,4	95.416,8	34.620,4	2.906,7	6.084,2	30.511,2	73.403,2	134.854,5	212.858,9	306.003,7	306.003,7
ČISTI DOBIČEK	-251.864,3	-85.772,6	-85.729,8	-52.978,8	-28.375,2	3.968,7	28.195,6	43.085,9	57.975,1	72.870,8	84.770,4	96.672,1	-117.182,1
AMORTIZACIJA	290,6	10.707,3	10.707,3	10.707,3	10.707,3	10.707,3	10.707,3	10.707,3	10.707,3	10.707,3	10.707,3	10.707,3	118.070,8
POVEČANJE DOLGA	64.432,7	1.087.099,7	-309.011,7	-72.656,3	-26.874,3	-25.209,9	-19.464,6	-15.643,0	-12.068,4	-8.552,2	-6.427,5	-3.689,8	651.934,8
POVEČANJE KAPITALA (BREZ DOBIČ	300.000,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	300.000,0
POVEČANJE SREDSTEV (BREZ DENA	56.907,3	562.350,0	-98.999,6	10.256,9	16.254,1	21.179,9	16.260,8	13.723,2	13.722,0	13.574,6	11.045,8	10.544,8	646.819,8
DENARNI TOK	55.951,7	449.684,3	-285.034,6	-125.184,6	-60.796,4	-31.713,8	3.177,5	24.427,0	42.891,9	61.451,4	78.004,4	93.144,8	306.003,7

Atributi	1. leto	2. leto	3. leto	4. leto	5. leto
SREDSTVA	834.752,7	2.341.114,2	4.463.815,9	7.187.886,4	10.863.577,3
SREDSTVA (RAZEN DENARJA)	528.749,0	428.375,4	336.536,7	250.651,7	288.104,6
NEOPREDMETENA SREDSTVA	0,0	0,0	0,0	0,0	0,0
OPREDMETENA OSNOVNA SREDSTVA	391.379,2	262.891,7	136.804,2	10.716,7	300,0
FINANČNE NALOŽBE	0,0	0,0	0,0	0,0	0,0
TERJATVE IZ POSLOVANJA	129.521,2	156.065,5	188.430,6	226.372,7	271.775,2
ZALOGE MATERIALA / TRGOVSKEGA BLAGA	7.848,6	9.418,3	11.301,9	13.562,3	16.029,4
ZALOGE PROIZVODOV	0,0	0,0	0,0	0,0	0,0
DENAR	306.003,7	1.912.738,8	4.127.279,2	6.937.234,8	10.575.472,7
OBVEZNOSTI DO VIROV SREDSTEV	834.752,7	2.341.114,2	4.463.815,9	7.187.886,4	10.863.577,3
KAPITAL	182.817,9	1.545.619,6	3.337.050,0	5.614.173,6	8.561.541,5
OSNOVNI KAPITAL	300.000,0	300.000,0	300.000,0	300.000,0	300.000,0
ZADRŽANI DOBIČEK	-117.182,1	1.245.619,6	3.037.050,0	5.314.173,6	8.261.541,5
OBVEZNOSTI DO VIROV FINANCIRANJA	651.934,8	795.494,6	1.126.765,9	1.573.712,8	2.302.035,8
OBVEZNOSTI IZ FINANCIRANJA	491.966,0	285.705,1	158.054,5	23.203,4	0,0
OBVEZNOSTI DO DOBAVITELJEV	159.968,8	509.789,5	968.711,4	1.550.509,4	2.302.035,8
IZKAZ USPEHA					
PRIHODKI POSLOVANJA	1.259.278,4	3.088.852,5	3.749.822,9	4.509.387,5	5.416.065,0
NEPOSREDNI - PROIZVAJALNI STROŠKI	252.519,9	615.192,0	738.230,5	885.876,5	1.063.051,9
PRISPEVEK ZA POKRITJE	1.006.758,5	2.473.660,4	3.011.592,5	3.623.511,0	4.353.013,2
AMORTIZACIJA	118.070,8	128.487,5	126.087,5	126.087,5	10.416,7
POSREDNI STROŠKI	622.559,9	354.280,0	354.280,0	354.280,0	354.280,0
STROŠKI DELA	256.044,0	268.046,4	280.048,8	292.051,2	304.053,6
DOBIČEK IZ POSLOVANJA	10.083,7	1.722.846,5	2.251.176,2	2.851.092,3	3.684.263,0
PRIHODKI FINANCIRANJA	0,0	0,0	0,0	0,0	0,0
ODHODKI FINANCIRANJA	30.381,2	19.344,4	11.888,3	4.687,8	53,1
DOBIČEK IZ REDNEGA DELOVANJA	-20.297,5	1.703.502,1	2.239.288,0	2.846.404,6	3.684.209,9
IZREDNI PRIHODKI	0,0	0,0	0,0	0,0	0,0
IZREDNI ODHODKI	0,0	0,0	0,0	0,0	0,0
DOBIČEK PRED DAVKI	-20.297,5	1.703.502,1	2.239.288,0	2.846.404,6	3.684.209,9
DAVEK NA DOBIČEK	0,0	0,0	0,0	0,0	

Atributi	1. leto	2. leto	3. leto	4. leto	5. leto
ČISTI DOBIČEK	-117.182,1	1.362.801,7	1.791.430,4	2.277.123,7	2.947.367,9
IZKAZ FINANČNIH TOKOV					
DENAR KONEC OBDOBJA	306.003,7	1.912.738,8	4.127.279,2	6.937.234,8	10.575.472,7
ČISTI DOBIČEK	-117.182,1	1.362.801,7	1.791.430,4	2.277.123,7	2.947.367,9
AMORTIZACIJA	118.070,8	128.487,5	126.087,5	126.087,5	10.416,7
POVEČANJE DOLGA	651.934,8	143.559,8	331.271,3	446.946,9	728.323,0
POVEČANJE KAPITALA (BREZ DOBIČKA)	300.000,0	0,0	0,0	0,0	0,0
POVEČANJE SREDSTEV (BREZ DENARJA)	646.819,8	28.114,0	34.248,7	40.202,5	47.869,6
DENARNI TOK	306.003,7	1.606.735,1	2.214.540,4	2.809.955,6	3.638.238,0

11. CHAPTER TWO: ACQUISITION OF FINANCIAL ASSETS

Plan of engagement of equity and debt financing sources and the acquisition of any grant assets are added in section FINANCE, where you can click on the button ADD and add a variety of funders and their key characteristics.

The figure below shows adding information for **company co-founder Toni Podlesnik own capital contribution,** who has for establishment of the company, by its registration, contributed capital contribution in value of 150,000 EUR (the same amount contributed also Tanja Pintarič).

The figure below shows the registration of an investment loan for the purpose of the Nova KBM. The company has in the second month of business obtained a business loan in value of 500,000 EUR with a maturity of 48 months and interest rate 5.5%.

The EUent project has been funded with support from the European Commission, LLP programme. This communication reflects views only of the authors, and the Commission cannot be held responsible for any use which may be made of the information contained therein.

Page 27

Financiranje

○ Vplačilo kapitala   ● Zadolževanje   ○ Nepovratna sredstva

Namen kredita: namenski kretit Nove KBM

Vrednost kredita: 500000

Mesec najema: 2

Obrestna mera: 5,5

Odplačilna doba (meseci):   48

[Potrdi]   [Prekliči]

The figure below shows details of the bank credit, for which are shown annuities that include repayment interest and principal of the loan.

Dodaj | Spremeni | Briši | Shrani | Kalk | Leto [Leto 1] | Stopnja rasti | Apliciraj | Pogled [Mesečni]

Atributi	1/I	2/I	3/I	4/I	5/I	6/I	7/I	8/I	9/I
⊟ Lastnik: Toni Podlesnik									
Kapitalski vložek (EUR)	150.000,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
⊟ Lastnik: Tanja Pintarič									
Kapitalski vložek (EUR)	150.000,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
⊟ Kredit: namenski kretit Nove KBM									
Prejeti kredit (EUR)	0,0	500.000,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
Odplačevanje kredita (...	0,0	0,0	500.000,0	490.663,4	481.284,1	471.861,7	462.396,2	452.887,3	443.334,7
Anuiteta (EUR)	0,0	0,0	11.628,2	11.628,2	11.628,2	11.628,2	11.628,2	11.628,2	11.628,2
- Obresti (EUR)	0,0	0,0	2.291,7	2.248,9	2.205,9	2.162,7	2.119,3	2.075,7	2.032,0
- Plačilo glavnice (EUR)	0,0	0,0	9.336,6	9.379,4	9.422,4	9.465,5	9.508,9	9.552,5	9.596,3
⊟ Kredit: likvidnostno posojilo									
Prejeti kredit (EUR)	0,0	0,0	0,0	250.000,0	0,0	0,0	0,0	0,0	0,0
Odplačevanje kredita (...	0,0	0,0	0,0	0,0	250.000,0	229.733,4	209.365,5	188.895,7	168.323,5
Anuiteta (EUR)	0,0	0,0	0,0	0,0	21.516,6	21.516,6	21.516,6	21.516,6	21.516,6
- Obresti (EUR)	0,0	0,0	0,0	0,0	1.250,0	1.148,7	1.046,8	944,5	841,6
- Plačilo glavnice (EUR)	0,0	0,0	0,0	0,0	20.266,6	20.367,9	20.469,8	20.572,1	20.675,0

EXPORT OF TABLES AND CONTENTS IN DIFFERENT FORMATS

The tool allows you to export tables as well as the substantive part of your business plan into various formats (.pdf, .xls, .rtf, .html, and others). This will help you design your business plan and further edit it using your favorite program (e.g., Word, Excel). Especially we want to emphasize the importance of export of individual balances in .csv format that can be opened in Excel, where data can further be formed and analyzed.

For example we can make calculations for key indicators or net present value of projected future cash flows. We can also create a graphic presentation of key financial categories and compare different financial projections, which we have created based on more optimistic or pessimistic assumptions.

1. STEP: In the upper menu, we select option **Print**, as shown in Figure
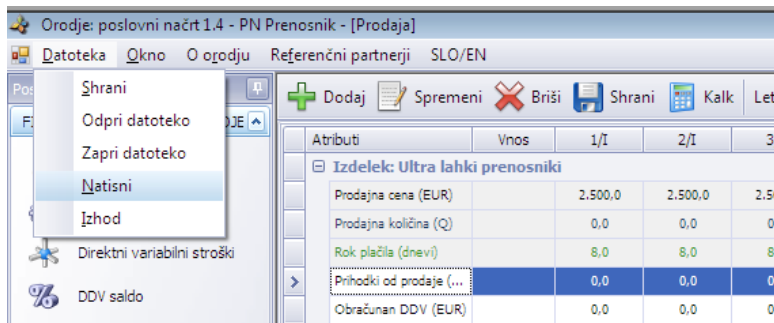
2. STEP: In the open window "Printer Settings", we choose the content that we want to print or export (we choose the balance of cash flow for the first year and all years together) and then click on the button **Print**

3. STEP: After pressing the button PRINT, window appears with a view of the display, which can be printed or exported

4. STEP: After pressing on the button PRINT, window appears with a view for the display, which can be **printed by pressing the printer icon**

5. STEP: After click on the button PRINT, it appears window with a view for the display, which can be **exported to format .CSV** by selecting the menu, as shown below