

**LUSSO**  
**PROJECTED PROFIT OR LOSS STATEMENT**  
**YTD-5**

	YEAR-1	YEAR-2	YEAR-3	YEAR-4	YEAR-5
<b><u>Revenues</u></b>					
Total Revenues	€ 1,500,000	€ 1,650,000	€ 1,815,000	€ 1,996,500	€ 2,196,150
<b><u>Operating Expenses</u></b>					
Registration Fee	€ 5,000	€ -	€ -	€ -	€ -
Marketing & Communication	€ 10,000	€ 10,000	€ 10,000	€ 10,000	€ 10,000
Insurance	€ 800	€ 800	€ 800	€ 800	€ 800
Telephone & Internet Expenses	€ 1,000	€ 1,000	€ 1,000	€ 1,000	€ 1,000
Repair & Maintenance	€ 1,000	€ 1,000	€ 1,000	€ 1,000	€ 1,000
Depreciation	€ 4,600	€ 4,600	€ 4,600	€ 4,600	€ 4,600
Rent	€ 96,000	€ 96,000	€ 96,000	€ 96,000	€ 96,000
Staff Salaries	€ 60,000	€ 60,000	€ 60,000	€ 60,000	€ 60,000
Miscellaneous Expenses	€ 1,000	€ 1,000	€ 1,000	€ 1,000	€ 1,000
Loan Interest	€ 7,200	€ 7,200	€ 7,200	€ 7,200	€ 7,200
<b>Total Expenses</b>	<b>€ 186,600</b>	<b>€ 181,600</b>	<b>€ 181,600</b>	<b>€ 181,600</b>	<b>€ 181,600</b>
<b>Net Profit</b>	<b>€ 1,313,400</b>	<b>€ 1,468,400</b>	<b>€ 1,633,400</b>	<b>€ 1,814,900</b>	<b>€ 2,014,550</b>

**LUSSO**  
**PROJECTED BALANCE SHEET**  
**YTD-5**

<b>ASSETS</b>	<b>YEAR-1</b>	<b>YEAR-2</b>	<b>YEAR-3</b>	<b>YEAR-4</b>	<b>YEAR-5</b>
<b>NON-CURRENT ASSETS</b>					
Equipments & Computers	€ 36,000	€ 32,000	€ 28,000	€ 24,000	€ 20,000
Tables & Chairs	€ 5,400	€ 4,800	€ 4,200	€ 3,600	€ 3,000
<b>TOTAL NON-CURRENT ASSETS</b>	<b>€ 41,400</b>	<b>€ 36,800</b>	<b>€ 32,200</b>	<b>€ 27,600</b>	<b>€ 23,000</b>
<b>CURRENT ASSETS</b>					
Bank	€ 1,325,200	€ 2,805,400	€ 4,450,600	€ 6,277,300	€ 8,303,650
Cash	€ 360,000	€ 270,000	€ 180,000	€ 90,000	€ -
<b>TOTAL CURRENT ASSETS</b>	<b>€ 1,685,200</b>	<b>€ 3,075,400</b>	<b>€ 4,630,600</b>	<b>€ 6,367,300</b>	<b>€ 8,303,650</b>
<b>TOTAL ASSETS</b>	<b>€ 1,726,600</b>	<b>€ 3,112,200</b>	<b>€ 4,662,800</b>	<b>€ 6,394,900</b>	<b>€ 8,326,650</b>
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>					
<b>NON-CURRENT LIABILITIES</b>					
Long Term Loan	€ 360,000	€ 270,000	€ 180,000	€ 90,000	€ -
	<b>€ 360,000</b>	<b>€ 270,000</b>	<b>€ 180,000</b>	<b>€ 90,000</b>	<b>€ -</b>
<b>CURRENT LIABILITIES</b>					
Interest Payable	€ 7,200	€ 14,400	€ 21,600	€ 28,800	€ 36,000
Accounts Payable	€ -	€ -	€ -	€ -	€ -
Accured Expenses	€ -	€ -	€ -	€ -	€ -
<b>TOTAL CURRENT LIABILITIES</b>	<b>€ 7,200</b>	<b>€ 14,400</b>	<b>€ 21,600</b>	<b>€ 28,800</b>	<b>€ 36,000</b>
<b>TOTAL LIABILITIES</b>	<b>€ 367,200</b>	<b>€ 284,400</b>	<b>€ 201,600</b>	<b>€ 118,800</b>	<b>€ 36,000</b>
<b>SHAREHOLDERS' EQUITY</b>					
Share Capital	€ 46,000	€ 46,000	€ 46,000	€ 46,000	€ 46,000
Retained Earning	€ -	€ -	€ -	€ -	€ -
Net Profit	€ 1,313,400	€ 2,781,800	€ 4,415,200	€ 6,230,100	€ 8,244,650
<b>TOTAL SHAREHOLDERS' EQUITY</b>	<b>€ 1,359,400</b>	<b>€ 2,827,800</b>	<b>€ 4,461,200</b>	<b>€ 6,276,100</b>	<b>€ 8,290,650</b>
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQ</b>	<b>€ 1,726,600</b>	<b>€ 3,112,200</b>	<b>€ 4,662,800</b>	<b>€ 6,394,900</b>	<b>€ 8,326,650</b>

**LUSSO**  
**PROJECTED CASH FLOWS STATEMENT**  
**YTD-5**

	<b>YEAR-1</b>	<b>YEAR-2</b>	<b>YEAR-3</b>	<b>YEAR-4</b>	<b>YEAR-5</b>
<b>CASH FLOW FROM OPERATING ACTIVITIES:</b>					
Profit before tax	€ 1,313,400	€ 1,468,400	€ 1,633,400	€ 1,814,900	€ 2,014,550
<b>Adjustments for:</b>					
Depreciation	€ 4,600	€ 4,600	€ 4,600	€ 4,600	€ 4,600
Loan Interest	€ 7,200	€ 7,200	€ 7,200	€ 7,200	€ 7,200
<b>Cash generated before working captial changes</b>	<b>€ 1,325,200</b>	<b>€ 1,480,200</b>	<b>€ 1,645,200</b>	<b>€ 1,826,700</b>	<b>€ 2,026,350</b>
Working capital changes:					
Accounts payable	€ -	€ -	€ -	€ -	€ -
Accured Expenses	€ -	€ -	€ -	€ -	€ -
<b>Cash generated from operations</b>	<b>€ 1,325,200</b>	<b>€ 1,480,200</b>	<b>€ 1,645,200</b>	<b>€ 1,826,700</b>	<b>€ 2,026,350</b>
Tax paid	€ -	€ -	€ -	€ -	€ -
Gratuity paid	€ -	€ -	€ -	€ -	€ -
<b>Cash generated from operating activities</b>	<b>€ 1,325,200</b>	<b>€ 1,480,200</b>	<b>€ 1,645,200</b>	<b>€ 1,826,700</b>	<b>€ 2,026,350</b>
<b>CASH FLOW FROM INVESTING ACTIVITIES:</b>					
Purchases of Non-Current Assets	€ (46,000)	€ (46,000)	€ (46,000)	€ (46,000)	€ (46,000)
<b>Cash used in investing activities</b>	<b>€ (46,000)</b>	<b>€ (46,000)</b>	<b>€ (46,000)</b>	<b>€ (46,000)</b>	<b>€ (46,000)</b>
<b>CASH FLOW FROM FINANCING ACTIVITIES:</b>					
Share Capital	€ 46,000	€ 46,000	€ 46,000	€ 46,000	€ 46,000
Movement in Loan	€ 360,000	€ (90,000)	€ (90,000)	€ (90,000)	€ (90,000)
<b>Cash flow from financing activities</b>	<b>€ 406,000</b>	<b>€ (44,000)</b>	<b>€ (44,000)</b>	<b>€ (44,000)</b>	<b>€ (44,000)</b>
Net change in cash and cash equivalents	€ 1,685,200	€ 1,390,200	€ 1,555,200	€ 1,736,700	€ 1,936,350
Cash and cash equivalents at beginning of the year	€ -	€ 1,685,200	€ 3,075,400	€ 4,630,600	€ 6,367,300
<b>Cash and cash equivalents at end of the year</b>	<b>€ 1,685,200</b>	<b>€ 3,075,400</b>	<b>€ 4,630,600</b>	<b>€ 6,367,300</b>	<b>€ 8,303,650</b>

<b>LUSSO</b>			
<b>Initial Investment or Startup Cost or Initial Capital</b>			
<b>Project for 5 Years</b>			
<b>Descriptions</b>	<b>Five Year Plan</b>	<b>Per Year Plan</b>	<b>Nature</b>
Table & Chair	€ 6,000	€ 1,200	Fixed Assets
Equipments & Computers	€ 40,000	€ 8,000	Fixed Assets
Staff Salaries	€ 300,000	€ 60,000	Expense
Liscence & Registration	€ 5,000	€ 1,000	Expense
Repair & Maintenance	€ 5,000	€ 1,000	Expense
Marketing & Communication	€ 50,000	€ 10,000	Expense
Rent	€ 480,000	€ 96,000	Expense
Insurance	€ 4,000	€ 800	Expense
Telephone & internet	€ 5,000	€ 1,000	Expense
Miscellaneous Expesnes	€ 5,000	€ 1,000	Expense
<b>Total</b>	<b>€ 900,000</b>	<b>€ 180,000</b>	

**I'm assuming, I will take a 450,000 loan from the bank for five years and the remaining 450,000 you will use from personal saving**

## Assumptions

1. **Estimated sales** in the first year 1,500,000 Euros. Every year 10% increases.
2. **Staff salaries** 60,000 euros per year.
3. 5000 euros for **Liscence & Registration Fee** paid to the Government before starting a business. This amount we will show in the first year.
4. **Repair & Maintenance**, Every year the company will pay 1,000 euros for repair and maintenance work. The Purpose is that repairs aim to restore functionality while maintenance looks to preserve functionality.
5. **Marketing & Communication**, The Company will pay 10,000 euros for Marketing every year. The purpose of using a combination of Marketing+Communication channnels to communicate with a desired market for the purpose of brand awareness, sales, advertising, or promotion.
6. **Rent**, The company will pay every year 96,000 euro.
7. **Insurance**, The company will pay 800 euros . The purpose of paying Insurance is a way to manage your risk..
8. **Telephone & Internet**, The Company will pay 1000 euros for every year.
9. **Miscellaneous Expenses**, The Company will pay 1000 euros for every year.
10. **10% Depreciation** charged on Fixed Assets every year. The Depreciation Method is Straight Line.
11. **Loan**, I wanna take 450,000 euros loan from the bank **Annual Interest rate 8% as per Italian bank. ( Intessa San Paolo )** and the remaining 450,000 euros I wanna use from personal savings.

# LUSSO

## Trial Balance

### Project for 5 Years

<b>Descriptions</b>	<b>Debit</b>	<b>Credit</b>
Capital		€ 150,000
Table & Chair	€ 1,200	
Equipments & Computers	€ 8,000	
Staff Salaries	€ 60,000	
Liscence & Registration	€ 1,000	
Repair & Maintenance	€ 1,000	
Marketing & Communication	€ 10,000	
Rent	€ 96,000	
Insurance	€ 800	
Telephone & internet	€ 1,000	
Miscellaneous Expesnes	€ 1,000	
<b>Total</b>	<b>€ 180,000</b>	<b>€ 180,000</b>

<b>Loan Working For Five Years</b>
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Total Loan			450,000
LOAN REPAYMENT	60 months	8,100	486,000
LOAN INTEREST (%)	8 percent	600	36,000
<b>TOTAL</b>			

	Excluding Interest		Interest Payable
<b>Total Loan</b>		<b>450,000</b>	
<b>Year-1</b> First Repayment Excluding Interest	7,500	90,000	7,200
		<b>360,000</b>	
<b>Year-2</b> Second Repayment Excluding Interest	7,500	90,000	7,200
		<b>270,000</b>	
<b>Year-3</b> Third Repayment Excluding Interest	7,500	90,000	7,200
		<b>180,000</b>	
<b>Year-4</b> Fourth Repayment Excluding Interest	7,500	90,000	7,200
		<b>90,000</b>	
<b>Year-5</b> Fifth Repayment Excluding Interest	7,500	90,000	7,200
<b>After Five years Loan will be finished from your side means you liability will be finished.</b>		-	
		Total Interest payable	<b>36,000</b>
			36,000
		<b>No difference</b>	-