

Comprehensive Annual Financial Plan

Business Name: _____

Fiscal Year: _____

1. Executive Summary

Provide a brief overview of your financial goals, business objectives, and key strategies for the fiscal year.

2. Business Overview

- Business Description:
- Key Products/Services:
- Target Market:
- SWOT Analysis (Strengths, Weaknesses, Opportunities, Threats):

3. Financial Goals & KPIs

Goal	KPI	Target	Deadline

4. Revenue Projections

Month/Quarter	Revenue Source	Projected Amount

5. Expense Forecast

Expense Category	Projected Monthly Expense	Annual Total

6. Cash Flow Statement (Estimate)

Month/Quarter	Cash In	Cash Out	Net Cash Flow

7. Balance Sheet Projection

Assets	Amount
Current Assets	
Fixed Assets	
Liabilities	Amount
Current Liabilities	

Long-term Liabilities	
Equity	Amount
Owner's Equity	

8. Break-Even Analysis

Calculate the sales volume (units or revenue) needed to cover all fixed and variable expenses.

Fixed Costs	Variable Cost/Unit	Unit Price	Break-Even Point

9. Funding & Capital Needs

- Planned Investments:
- Loan/Financing Requirements:
- Funding Sources:

10. Risk Assessment & Contingency Plan

- Major Financial Risks:
- Mitigation Strategies:
- Contingency Plans:

11. Appendices

- Supporting Assumptions
- Additional Notes
- Other Relevant Financial Schedules

This template is a sample framework for planning. Customize each section as per your small business's unique needs and financial data.