

#### 4.7 Startup Investment

Item	Why Needed	Vendor	Cost
[text]	[text]	[text]	\$(value)
[text]	[text]	[text]	[value]
[text]	[text]	[text]	[value]
[text]	[text]	[text]	[value]
[text]	[text]	[text]	[value]
[text]	[text]	[text]	[value]
<b>Total Startup Expenditures</b>			<b>\$(value)</b>
Emergency Fund ( <i>1/2 of startup expenditures</i> )			[value]
Reserve for Fixed Expenses ( <i>covers 3 months of fixed expenses</i> )			[value]
<b>Total Startup Investment</b>			<b>\$(value)</b>

#### 4.8 Financial Ratios

*Return on Sales (ROS):*

$$\frac{\text{Annual Net Profit}}{\text{Total Annual Sales}} \rightarrow \frac{\$[\text{profit}]}{\$[\text{sales}]} = [\text{value}]\% \approx \$[\text{value}]$$

*Return on Investment (ROI):*

$$\frac{\text{Annual Net Profit}}{\text{Total Startup Investment}} \rightarrow \frac{\$[\text{profit}]}{\$[\text{investment}]} = [\text{value}]\% \approx \$[\text{value}]$$

*Breakeven Units (Monthly):*

$$\frac{\text{Fixed Monthly Expenses}}{\text{Contribution Margin}} \rightarrow \frac{\$[\text{month exp}]}{\$[\text{con margin}]} = [\text{value}] \approx [\text{value}] \text{ units}$$