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| BIZNES PLAN[[1]](#footnote-1) | | | | | | | | |
| DANE WNIOSKODAWCY | | | | | | | | |
| ....................................................................................................................................................................................  *(Pełna nazwa Wnioskodawcy / pieczątka)*  ....................................................................................................................................................................................  *(adres)*  ....................................................................................................................................................................................  *(telefon, fax, e-mail)*  ............................................................. ............................................................. ..................................................  *(PESEL) ( NIP) (REGON)* | | | | | | | | |
| **INFORMACJE OGÓLNE** | | | | | | | | |
| 1. Wielkość przedsiębiorcy: | | | | | | | | |
| średnie przedsiębiorstwo to przedsiębiorstwo, które:  - zatrudnia mniej niż 250 pracowników oraz  - jego roczny obrót nie przekracza 50 milionów euro lub całkowity bilans roczny   nie przekracza 43 milionów euro | | | | | 🞏 **średnie przedsiębiorstwo** | | | |
| małe przedsiębiorstwo to przedsiębiorstwo, które:  - zatrudnia mniej niż 50 pracowników oraz  - jego roczny obrót nie przekracza 10 milionów euro lub całkowity bilans roczny   nie przekracza 10 milionów euro | | | | | 🞏 **małe przedsiębiorstwo** | | | |
| mikroprzedsiębiorstwo to przedsiębiorstwo, które:  - zatrudnia mniej niż 10 pracowników oraz  - jego roczny obrót nie przekracza 2 milionów euro lub całkowity bilans roczny   nie przekracza 2 milionów euro. | | | | | 🞏 **mikroprzedsiębiorstwo** | | | |
| Forma prawna Wnioskodawcy | | | | | | | | |
| 🞏 **osoba fizyczna**  data rozpoczęcia wykonywania działalności określonej  w CEIDG  \_\_ \_\_ /\_\_ \_\_/ \_\_ \_\_ \_\_ \_\_ | 🞏 **spółka cywilna**  data rozpoczęcia wykonywania działalności określonej  w CEIDG  \_\_ \_\_ /\_\_ \_\_/ \_\_ \_\_ \_\_ \_\_ | | 🞏 **spółka jawna**  Data rejestracji w KRS  \_\_ \_\_ /\_\_ \_\_/ \_\_ \_\_ \_\_ \_\_ | | | | 🞏 **spółka komandytowa**  Data rejestracji w KRS  \_\_ \_\_ /\_\_ \_\_/ \_\_ \_\_ \_\_ \_\_ | |
| 🞏 **spółka z o.o.**  data zawarcia umowy spółki  \_\_ \_\_ /\_\_ \_\_/ \_\_ \_\_ \_\_ \_\_ | 🞏 **spółka akcyjna**  data zawarcia umowy spółki  \_\_ \_\_ /\_\_ \_\_/ \_\_ \_\_ \_\_ \_\_ | | 🞏 **inna forma prawna (jaka):**  \_ \_\_ /\_\_ \_\_/ \_\_ \_\_ \_\_ \_\_ | | | |  | |
| Forma prowadzonej ewidencji księgowej lub sposobu płacenia podatku dochodowego | | | | | | | | |
| 🞏 Księgi handlowe | 🞏 Podatkowa księga przychodów i rozchodów | | 🞏 Zryczałtowany podatek dochodowy od przychodów ewidencjonowanych | | | | 🞏 Karta podatkowa | |
| Wnioskodawca jest podatnikiem podatku VAT | | | 🞏 Tak | | | | 🞏 Nie | |
| Rodzaj działalności | | | PKD: \_\_ \_\_ \_\_ \_\_ \_\_ | | | | | |
| Liczba pracowników w dniu składania wniosku w przeliczeniu na etaty: | | | | | |  | | |
| Opis dotychczasowej działalności (branża doświadczenie, opis produktów i usług, charakterystyka rynku, odbiorców, dostawców, inne). | | | | | | | | |
| ………………………………………………………………………………………….............................................................  …………………………………………………………………………………………..........................................................  …………………………………………………………………………………………..........................................................  …………………………………………………………………………………………..........................................................  …………………………………………………………………………………………..........................................................  …………………………………………………………………………………………..........................................................  …………………………………………………………………………………………..........................................................  ………………………………………………………………………………………….......................................................... | | | | | | | | |
| Opis przedsięwzięcia. | | | | | | | | |
| …………………………………………………………………………………………..........................................................  …………………………………………………………………………………………..........................................................  …………………………………………………………………………………………..........................................................  …………………………………………………………………………………………..........................................................  …………………………………………………………………………………………..........................................................  …………………………………………………………………………………………..........................................................  …………………………………………………………………………………………..........................................................  …………………………………………………………………………………………..........................................................  …………………………………………………………………………………………..........................................................  …………………………………………………………………………………………..........................................................  ………………………………………………………………………………………….......................................................... | | | | | | | | |
| Luty | Marzec | Kwiecień | Maj | Czerwiec |
| **Harmonogram wydatków** | | | | | | | | |
| **Zakres finansowania: kapitał obrotowy wraz z podatkiem od towarów i usług oraz wydatki bieżące i stałe.** | | | | | | | | |
| Nazwa towaru/usługi | | Termin zakupu(w dniach) | | Wartość | | | | Uwagi |
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| **Łączna wartość przedsięwzięcia w PLN brutto** | |  | |  | | | |  |

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| **ANALIZA FINANSOWA** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Prosimy o przedstawienie planowanego rachunku wyników w okresie objętym pożyczką w układzie miesięcznym (średni miesiąc z roku) i rocznym.  Przy sporządzaniu zestawienia rocznego należy uwzględnić sezonowość oraz przestoje w produkcji i w sprzedaży. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **WYSZCZEGÓLNIENIE** | **miesiąc 1** | | **miesiąc 2** | **miesiąc 3** | | | | **miesiąc 4** | | | | **miesiąc 5** | **miesiąc 6** | | | | | **miesiąc 7** | | | | | **miesiąc 8** | | | **miesiąc 9** | | | **miesiąc 10** | | | | | | **miesiąc 11** | | | | | **miesiąc 12** | | | | |
|  |  | |  |  | | | |  | | | |  |  | | | | |  | | | | |  | | |  | | |
| **1. GOTÓWKA POCZĄTKOWA** |  | |  |  | | | |  | | | |  |  | | | | |  | | | | |  | | |  | | |  | | | | | |  | | | | |  | | | | |
| W P Ł Y W Y |  | |  |  | | | |  | | | |  |  | | | | |  | | | | |  | | |  | | |  | | | | | |  | | | | |  | | | | |
| 01. wpływy z handlu |  | |  |  | | | |  | | | |  |  | | | | |  | | | | |  | | |  | | |  | | | | | |  | | | | |  | | | | |
| 02. wpływy z produkcji |  | |  |  | | | |  | | | |  |  | | | | |  | | | | |  | | |  | | |  | | | | | |  | | | | |  | | | | |
| 03. wpływy z usług |  | |  |  | | | |  | | | |  |  | | | | |  | | | | |  | | |  | | |  | | | | | |  | | | | |  | | | | |
| 04. spłaty należności |  | |  |  | | | |  | | | |  |  | | | | |  | | | | |  | | |  | | |  | | | | | |  | | | | |  | | | | |
| **2. RAZEM WPŁYWY (01:04)** |  | |  |  | | | |  | | | |  |  | | | | |  | | | | |  | | |  | | |  | | | | | |  | | | | |  | | | | |
| W Y D A T K I |  | |  |  | | | |  | | | |  |  | | | | |  | | | | |  | | |  | | |  | | | | | |  | | | | |  | | | | |
| 01. zakupy towarów |  | |  |  | | | |  | | | |  |  | | | | |  | | | | |  | | |  | | |  | | | | | |  | | | | |  | | | | |
| 02. zakupy surowców/materiałów |  | |  |  | | | |  | | | |  |  | | | | |  | | | | |  | | |  | | |  | | | | | |  | | | | |  | | | | |
| 03. wynagrodzenia pracowników |  | |  |  | | | |  | | | |  |  | | | | |  | | | | |  | | |  | | |  | | | | | |  | | | | |  | | | | |
| 04. narzuty na wynagrodzenia |  | |  |  | | | |  | | | |  |  | | | | |  | | | | |  | | |  | | |  | | | | | |  | | | | |  | | | | |
| 05. czynsz |  | |  |  | | | |  | | | |  |  | | | | |  | | | | |  | | |  | | |  | | | | | |  | | | | |  | | | | |
| 06. transport |  | |  |  | | | |  | | | |  |  | | | | |  | | | | |  | | |  | | |  | | | | | |  | | | | |  | | | | |
| 07. energia, co, gaz, woda |  | |  |  | | | |  | | | |  |  | | | | |  | | | | |  | | |  | | |  | | | | | |  | | | | |  | | | | |
| 08. usługi obce |  | |  |  | | | |  | | | |  |  | | | | |  | | | | |  | | |  | | |  | | | | | |  | | | | |  | | | | |
| 09. podatki lokalne |  | |  |  | | | |  | | | |  |  | | | | |  | | | | |  | | |  | | |  | | | | | |  | | | | |  | | | | |
| 10. reklama |  | |  |  | | | |  | | | |  |  | | | | |  | | | |  | | | |  | |  | | | | | |  | | | | |  | | | | | |
| 11. ubezpieczenia rzeczowe |  | |  |  | | | |  | | | |  |  | | | | |  | | | |  | | | |  | |  | | | | | |  | | | | |  | | | | | |
| 12. koszty administracyjne i telekomunikacyjne |  | |  |  | | | |  | | | |  |  | | | | |  | | | |  | | | |  | |  | | | | | |  | | | | |  | | | | | |
| 13. leasing |  | |  |  | | | |  | | | |  |  | | | | |  | | | |  | | | |  | |  | | | | | |  | | | | |  | | | | | |
| 14. inne koszty |  | |  |  | | | |  | | | |  |  | | | | |  | | | |  | | | |  | |  | | | | | |  | | | | |  | | | | | |
| 15. odsetki od wnioskowanego kredytu/pożyczki |  | |  |  | | | |  | | | |  |  | | | | |  | | | |  | | | |  | |  | | | | | |  | | | | |  | | | | | |
| 16. odsetki od innych kredytów/pożyczek |  | |  |  | | | |  | | | |  |  | | | | |  | | | |  | | | |  | |  | | | | | |  | | | | |  | | | | | |
| 17. podatek dochodowy |  | |  |  | | | |  | | | |  |  | | | | |  | | | |  | | | |  | |  | | | | | |  | | | | |  | | | | | |
| **3. RAZEM WYDATKI (01:17)** |  | |  |  | | | |  | | | |  |  | | | | |  | | | |  | | | |  | |  | | | | | |  | | | | |  | | | | | |
| **4. Rozliczenie VAT** |  | |  |  | | | |  | | | |  |  | | | | |  | | | |  | | | |  | |  | | | | | |  | | | | |  | | | | | |
| **5. GOTÓWKA OPERACYJNA (1+2-3-4)** |  | |  |  | | | |  | | | |  |  | | | | |  | | | |  | | | |  | |  | | | | | |  | | | | |  | | | | | |
| I N N E W Y D A T K I |  | |  |  | | | |  | | | |  |  | | | | |  | | | |  | | | |  | | |  | | | | |  | | | | | | |  | | | |
| 01. zakupy inwestycyjne |  | |  |  | | | |  | | | |  |  | | | | |  | | | |  | | | |  | | |  | | | | |  | | | | | | |  | | | |
| 02. spłata wnioskowanego kredytu/pożyczki |  | |  |  | | | |  | | | |  |  | | | | |  | | | |  | | | |  | | |  | | | | |  | | | | | | |  | | | |
| 03. spłata kredytów/pożyczek długoterminowych |  | |  |  | | | |  | | | |  |  | | | | |  | | | |  | | | |  | | |  | | | | |  | | | | | | |  | | | |
| 04. spłata kredytów/pożyczek krótkoterminowych |  | |  |  | | | |  | | | |  |  | | | | |  | | | |  | | | |  | | |  | | | | |  | | | | | | |  | | | |
| 05. zmniejszenie kapitału |  | |  |  | | | |  | | | |  |  | | | | |  | | | |  | | | |  | | |  | | | | |  | | | | | | |  | | | |
| 06. wynagrodzenie właściciela |  | |  |  | | | |  | | | |  |  | | | | |  | | | |  | | | |  | | |  | | | | |  | | | | | | |  | | | |
| 07. ZUS/KRUS właściciela |  | |  |  | | | |  | | | |  |  | | | | |  | | | |  | | | |  | | |  | | | | |  | | | | | | |  | | | |
| 08. inne |  | |  |  | | | |  | | | |  |  | | | | |  | | | |  | | | |  | | |  | | | | |  | | | | | | |  | | | |
| **6. RAZEM INNE WYDATKI (01:08)** |  | |  |  | | | |  | | | |  |  | | | | |  | | | |  | | | |  | | |  | | | | |  | | | | | | |  | | | |
| I N N E W P Ł Y W Y | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 01. zwrot nadpłaconego podatku dochodowego |  | |  |  | | | |  | | | |  |  | | | | |  | | | |  | | | |  | | |  | | | | |  | | | | | | |  | | | |
| 02. sprzedaż majątku trwałego |  | |  |  | | | |  | | | |  |  | | | | |  | | | |  | | | |  | | |  | | | | |  | | | | | | |  | | | |
| 03. zwiększenie kapitału |  | |  |  | | | |  | | | |  |  | | | | |  | | | |  | | | |  | | |  | | | | |  | | | | | | |  | | | |
| 04. wnioskowany kredyt/pożyczka |  | |  |  | | | |  | | | |  |  | | | | |  | | | |  | | | |  | | |  | | | | |  | | | | | | |  | | | |
| 05. inne |  | |  |  | | | |  | | | |  |  | | | | |  | | | |  | | | |  | | |  | | | | |  | | | | | | |  | | | |
| **7. RAZEM INNE WPŁYWY (01:05)** |  | |  |  | | | |  | | | |  |  | | | | |  | | | |  | | | |  | | |  | | | | |  | | | | | | |  | | | |
| **8. GOTÓWKA KOŃCOWA (5-6+7)** |  | |  |  | | | |  | | | |  |  | | | | |  | | | |  | | | |  | | |  | | | | |  | | | | | | |  | | | |
|  | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |  | | | | | | | | |  |
| **P L A N O W A N E P R Z E P Ł Y W Y Ś R O D K Ó W P I E N I Ę Ż N Y C H ( II i III ROK )** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **WYSZCZEGÓLNIENIE** | | **kwartał 1** | | | **kwartał 2** | | | | **kwartał 3** | | | | | **kwartał 4** | | | | | **kwartał 1** | | | | | **kwartał 2** | | | | | | | **kwartał 3** | | | | | | **kwartał 4** | | | | | | | |
|  | |  | | |  | | | |  | | | | |  | | | | |  | | | | |  | | | | | | |  | | | | | |  | | | | | | | |
| **1. GOTÓWKA POCZĄTKOWA** | |  | | |  | | | |  | | | | |  | | | | |  | | | | |  | | | | | | |  | | | | | |  | | | | | | | |
| W P Ł Y W Y | |  | | |  | | | |  | | | | |  | | | | |  | | | | |  | | | | | | |  | | | | | |  | | | | | | | |
| 01. wpływy z handlu | |  | | |  | | | |  | | | | |  | | | | |  | | | | |  | | | | | | |  | | | | | |  | | | | | | | |
| 02. wpływy z produkcji | |  | | |  | | | |  | | | | |  | | | | |  | | | | |  | | | | | | |  | | | | | |  | | | | | | | |
| 03. wpływy z usług | |  | | |  | | | |  | | | | |  | | | | |  | | | | |  | | | | | | |  | | | | | |  | | | | | | | |
| 04. spłaty należności | |  | | |  | | | |  | | | | |  | | | | |  | | | | |  | | | | | | |  | | | | | |  | | | | | | | |
| **2. RAZEM WPŁYWY (01:04)** | |  | | |  | | | |  | | | | |  | | | | |  | | | | |  | | | | | | |  | | | | | |  | | | | | | | |
| W Y D A T K I | |  | | | | |  | | | |  | | | | |  | | | | |  | | | |  | | | | |  | | | | | |  | | | | | | | | |
| 01. zakupy towarów | |  | | |  | | | |  | | | | |  | | | | |  | | | | |  | | | | | | |  | | | | | |  | | | | | | | |
| 02. zakupy surowców/materiałów | |  | | |  | | | |  | | | | |  | | | | |  | | | | |  | | | | | | |  | | | | | |  | | | | | | | |
| 03. wynagrodzenia pracowników | |  | | |  | | | |  | | | | |  | | | | |  | | | | |  | | | | | | |  | | | | | |  | | | | | | | |
| 04. narzuty na wynagrodzenia | |  | | |  | | | |  | | | | |  | | | | |  | | | | |  | | | | | | |  | | | | | |  | | | | | | | |
| 05. czynsz | |  | | |  | | | |  | | | | |  | | | | |  | | | | |  | | | | | | |  | | | | | |  | | | | | | | |
| 06. transport | |  | | |  | | | |  | | | | |  | | | | |  | | | | |  | | | | | | |  | | | | | |  | | | | | | | |
| 07. energia, co, gaz, woda | |  | | |  | | | |  | | | | |  | | | | |  | | | | |  | | | | | | |  | | | | | |  | | | | | | | |
| 08. usługi obce | |  | | |  | | | |  | | | | |  | | | | |  | | | | |  | | | | | | |  | | | | | |  | | | | | | | |
| 09. podatki lokalne | |  | | |  | | | |  | | | | |  | | | | |  | | | | |  | | | | | | |  | | | | | |  | | | | | | | |
| 10. reklama | |  | | |  | | | |  | | | | |  | | | | |  | | | | |  | | | | | | |  | | | | | |  | | | | | | | |
| 11. ubezpieczenia rzeczowe | |  | | |  | | | |  | | | | |  | | | | |  | | | | |  | | | | | | |  | | | | | |  | | | | | | | |
| 12. koszty administracyjne i telekomunikacyjne | |  | | |  | | | |  | | | | |  | | | | |  | | | | |  | | | | | | |  | | | | | |  | | | | | | | |
| 13. leasing | |  | | |  | | | |  | | | | |  | | | | |  | | | | |  | | | | | | |  | | | | | |  | | | | | | | |
| 14. inne koszty | |  | | |  | | | |  | | | | |  | | | | |  | | | | |  | | | | | | |  | | | | | |  | | | | | | | |
| 15. odsetki od wnioskowanego kredytu/pożyczki | |  | | |  | | | |  | | | | |  | | | | |  | | | | |  | | | | | | |  | | | | | |  | | | | | | | |
| 16. odsetki od innych kredytów/pożyczek | |  | | |  | | | |  | | | | |  | | | | |  | | | | |  | | | | | | |  | | | | | |  | | | | | | | |
| 17. podatek dochodowy | |  | | |  | | | |  | | | | |  | | | | |  | | | | |  | | | | | | |  | | | | | |  | | | | | | | |
| **3. RAZEM WYDATKI (01:17)** | |  | | |  | | | |  | | | | |  | | | | |  | | | | |  | | | | | | |  | | | | | |  | | | | | | | |
| **4. Rozliczenie VAT** | |  | | |  | | | |  | | | | |  | | | | |  | | | | |  | | | | | | |  | | | | | |  | | | | | | | |
| **5. GOTÓWKA OPERACYJNA (1+2-3-4)** | |  | | |  | | | |  | | | | |  | | | | |  | | | | |  | | | | | | |  | | | | | |  | | | | | | | |
| I N N E W Y D A T K I | |  | | | | |  | | | |  | | | | |  | | | | |  | | | |  | | | | |  | | | | | |  | | | | | | | | |
| 01. zakupy inwestycyjne | |  | | | |  | | | |  | | | | |  | | | | |  | | | | |  | | | | | | |  | | | | | |  | | | | | | |
| 02. spłata wnioskowanego kredytu/pożyczki | |  | | | |  | | | |  | | | | |  | | | | |  | | | | |  | | | | | | |  | | | | | |  | | | | | | |
| 03. spłata kredytów/pożyczek długoterminowych | |  | | |  | | | |  | | | | |  | | | | |  | | | | |  | | | | | | |  | | | | | |  | | | | | | | |
| 04. spłata kredytów/pożyczek krótkoterminowych | |  | | |  | | | |  | | | | |  | | | | |  | | | | |  | | | | | | |  | | | | | |  | | | | | | | |
| 05. zmniejszenie kapitału | |  | | |  | | | |  | | | | |  | | | | |  | | | | |  | | | | | | |  | | | | | |  | | | | | | | |
| 06. wynagrodzenie właściciela | |  | | |  | | | |  | | | | |  | | | | |  | | | | |  | | | | | | |  | | | | | |  | | | | | | | |
| 07. ZUS/KRUS właściciela | |  | | |  | | | |  | | | | |  | | | | |  | | | | |  | | | | | | |  | | | | | |  | | | | | | | |
| 08. inne | |  | | |  | | | |  | | | | |  | | | | |  | | | | |  | | | | | | |  | | | | | |  | | | | | | | |
| **6. RAZEM INNE WYDATKI (01:08)** | |  | | |  | | | |  | | | | |  | | | | |  | | | | |  | | | | | | |  | | | | | |  | | | | | | | |
| I N N E W P Ł Y W Y | |  | | |  | | | |  | | | | |  | | | | |  | | | | |  | | | | | | |  | | | | | |  | | | | | | | |
| 01. zwrot nadpłaconego podatku dochodowego | |  | | |  | | | |  | | | | |  | | | | |  | | | | |  | | | | | | |  | | | | | |  | | | | | | | |
| 02. sprzedaż majątku trwałego | |  | | |  | | | |  | | | | |  | | | | |  | | | | |  | | | | | | |  | | | | | |  | | | | | | | |
| 03. zwiększenie kapitału | |  | | |  | | | |  | | | | |  | | | | |  | | | | |  | | | | | | |  | | | | | |  | | | | | | | |
| 04. wnioskowany kredyt/pożyczka | |  | | |  | | | |  | | | | |  | | | | |  | | | | |  | | | | | | |  | | | | | |  | | | | | | | |
| 05. inne | |  | | |  | | | |  | | | | |  | | | | |  | | | | |  | | | | | | |  | | | | | |  | | | | | | | |
| **7. RAZEM INNE WPŁYWY (01:05)** | |  | | |  | | | |  | | | | |  | | | | |  | | | | |  | | | | | | |  | | | | | |  | | | | | | | |
| **8. GOTÓWKA KOŃCOWA (5-6+7)** | |  | | |  | | | |  | | | | |  | | | | |  | | | | |  | | | | | | |  | | | | | |  | | | | | | | |
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| **P L A N O W A N E P R Z E P Ł Y W Y Ś R O D K Ó W P I E N I Ę Ż N Y C H ( IV i V ROK )** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **WYSZCZEGÓLNIENIE** | | **kwartał 1** | | | **kwartał 2** | | | | **kwartał 3** | | | | | **kwartał 4** | | | | | **kwartał 1** | | | | | **kwartał 2** | | | | | | | **kwartał 3** | | | | | | **kwartał 4** | | | | | | | |
| **1. GOTÓWKA POCZĄTKOWA** | |  | | |  | | | |  | | | | |  | | | | |  | | | | |  | | | | | | |  | | | | | |  | | | | | | | |
| W P Ł Y W Y | |  | | | | |  | | | |  | | | | |  | | | | |  | | | |  | | | | |  | | | | | |  | | | | | | | | |
| 01. wpływy z handlu | |  | | |  | | | |  | | | | |  | | | | |  | | | | |  | | | | | | |  | | | | | |  | | | | | | | |
| 02. wpływy z produkcji | |  | | |  | | | |  | | | | |  | | | | |  | | | | |  | | | | | | |  | | | | | |  | | | | | | | |
| 03. wpływy z usług | |  | | |  | | | |  | | | | |  | | | | |  | | | | |  | | | | | | |  | | | | | |  | | | | | | | |
| 04. spłaty należności | |  | | |  | | | |  | | | | |  | | | | |  | | | | |  | | | | | | |  | | | | | |  | | | | | | | |
| **2. RAZEM WPŁYWY (01:04)** | |  | | |  | | | |  | | | | |  | | | | |  | | | | |  | | | | | | |  | | | | | |  | | | | | | | |
| W Y D A T K I | |  | | | | |  | | | |  | | | | |  | | | | |  | | | |  | | | | |  | | | | | |  | | | | | | | | |
| 01. zakupy towarów | |  | | |  | | | |  | | | | |  | | | | |  | | | | |  | | | | | | |  | | | | | |  | | | | | | | |
| 02. zakupy surowców/materiałów | |  | | |  | | | |  | | | | |  | | | | |  | | | | |  | | | | | | |  | | | | | |  | | | | | | | |
| 03. wynagrodzenia pracowników | |  | | |  | | | |  | | | | |  | | | | |  | | | | |  | | | | | | |  | | | | | |  | | | | | | | |
| 04. narzuty na wynagrodzenia | |  | | |  | | | |  | | | | |  | | | | |  | | | | |  | | | | | | |  | | | | | |  | | | | | | | |
| 05. czynsz | |  | | |  | | | |  | | | | |  | | | | |  | | | | |  | | | | | | |  | | | | | |  | | | | | | | |
| 06. transport | |  | | |  | | | |  | | | | |  | | | | |  | | | | |  | | | | | | |  | | | | | |  | | | | | | | |
| 07. energia, co, gaz, woda | |  | | |  | | | |  | | | | |  | | | | |  | | | | |  | | | | | | |  | | | | | |  | | | | | | | |
| 08. usługi obce | |  | | |  | | | |  | | | | |  | | | | |  | | | | |  | | | | | | |  | | | | | |  | | | | | | | |
| 09. podatki lokalne | |  | | |  | | | |  | | | | |  | | | | |  | | | | |  | | | | | | |  | | | | | |  | | | | | | | |
| 10. reklama | |  | | |  | | | |  | | | | |  | | | | |  | | | | |  | | | | | | |  | | | | | |  | | | | | | | |
| 11. ubezpieczenia rzeczowe | |  | | |  | | | |  | | | | |  | | | | |  | | | | |  | | | | | | |  | | | | | |  | | | | | | | |
| 12. koszty administracyjne i telekomunikacyjne | |  | | |  | | | |  | | | | |  | | | | |  | | | | |  | | | | | | |  | | | | | |  | | | | | | | |
| 13. leasing | |  | | |  | | | |  | | | | |  | | | | |  | | | | |  | | | | | | |  | | | | | |  | | | | | | | |
| 14. inne koszty | |  | | |  | | | |  | | | | |  | | | | |  | | | | |  | | | | | | |  | | | | | |  | | | | | | | |
| 15. odsetki od wnioskowanego kredytu/pożyczki | |  | | |  | | | |  | | | | |  | | | | |  | | | | |  | | | | | | |  | | | | | |  | | | | | | | |
| 16. odsetki od innych kredytów/pożyczek | |  | | |  | | | |  | | | | |  | | | | |  | | | | |  | | | | | | |  | | | | | |  | | | | | | | |
| 17. podatek dochodowy | |  | | |  | | | |  | | | | |  | | | | |  | | | | |  | | | | | | |  | | | | | |  | | | | | | | |
| **3. RAZEM WYDATKI (01:17)** | |  | | |  | | | |  | | | | |  | | | | |  | | | | |  | | | | | | |  | | | | | |  | | | | | | | |
| **4. Rozliczenie VAT** | |  | | |  | | | |  | | | | |  | | | | |  | | | | |  | | | | | | |  | | | | | |  | | | | | | | |
| **5. GOTÓWKA OPERACYJNA (1+2-3-4)** | |  | | |  | | | |  | | | | |  | | | | |  | | | | |  | | | | | | |  | | | | | |  | | | | | | | |
| I N N E W Y D A T K I | |  | | | | |  | | | |  | | | | |  | | | | |  | | | |  | | | | |  | | | | | |  | | | | | | | | |
| 01. zakupy inwestycyjne | |  | | |  | | | |  | | | | |  | | | | |  | | | | |  | | | | | | |  | | | | | |  | | | | | | | |
| 02. spłata wnioskowanego kredytu/pożyczki | |  | | |  | | | |  | | | | |  | | | | |  | | | | |  | | | | | | |  | | | | | |  | | | | | | | |
| 03. spłata kredytów/pożyczek długoterminowych | |  | | |  | | | |  | | | | |  | | | | |  | | | | |  | | | | | | |  | | | | | |  | | | | | | | |
| 04. spłata kredytów/pożyczek krótkoterminowych | |  | | |  | | | |  | | | | |  | | | | |  | | | | |  | | | | | | |  | | | | | |  | | | | | | | |
| 05. zmniejszenie kapitału | |  | | |  | | | |  | | | | |  | | | | |  | | | | |  | | | | | | |  | | | | | |  | | | | | | | |
| 06. wynagrodzenie właściciela | |  | | |  | | | |  | | | | |  | | | | |  | | | | |  | | | | | | |  | | | | | |  | | | | | | | |
| 07. ZUS/KRUS właściciela | |  | | |  | | | |  | | | | |  | | | | |  | | | | |  | | | | | | |  | | | | | |  | | | | | | | |
| 08. inne | |  | | |  | | | |  | | | | |  | | | | |  | | | | |  | | | | | | |  | | | | | |  | | | | | | | |
| **6. RAZEM INNE WYDATKI (01:08)** | |  | | |  | | | |  | | | | |  | | | | |  | | | | |  | | | | | | |  | | | | | |  | | | | | | | |
| I N N E W P Ł Y W Y | |  | | | | |  | | | |  | | | | |  | | | | |  | | | |  | | | | |  | | | | | |  | | | | | | | | |
| 01. zwrot nadpłaconego podatku dochodowego | |  | | |  | | | |  | | | | |  | | | | |  | | | | |  | | | | | | |  | | | | | |  | | | | | | | |
| 02. sprzedaż majątku trwałego | |  | | |  | | | |  | | | | |  | | | | |  | | | | |  | | | | | | |  | | | | | |  | | | | | | | |
| 03. zwiększenie kapitału | |  | | |  | | | |  | | | | |  | | | | |  | | | | |  | | | | | | |  | | | | | |  | | | | | | | |
| 04. wnioskowany kredyt/pożyczka | |  | | |  | | | |  | | | | |  | | | | |  | | | | |  | | | | | | |  | | | | | |  | | | | | | | |
| 05. inne | |  | | |  | | | |  | | | | |  | | | | |  | | | | |  | | | | | | |  | | | | | |  | | | | | | | |
| **7. RAZEM INNE WPŁYWY (01:05)** | |  | | |  | | | |  | | | | |  | | | | |  | | | | |  | | | | | | |  | | | | | |  | | | | | | | |
| **8. GOTÓWKA KOŃCOWA (5-6+7)** | |  | | |  | | | |  | | | | |  | | | | |  | | | | |  | | | | | | |  | | | | | |  | | | | | | | |

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| **ZESTAWIENIE PRZEPŁYWÓW ŚRODKÓW PIENIĘŻNYCH** | | | | | | | | | | | | | | | | | | | | | | | | |
|  | | | **średni miesiąc** | | | **I rok** | | | **średni miesiąc** | | | **II rok** | | | **średni miesiąc** | | **III rok** | **średni miesiąc** | | **IV rok** | | **średni miesiąc** | **V rok** | |
| **WYSZCZEGÓLNIENIE** | | |
| **1. GOTÓWKA POCZĄTKOWA** | | |  | | |  | | |  | | |  | | |  | |  |  | |  | |  |  | |
| WPŁYWY | | | | | | | | | | | | | | | | | | | | | | | |  |
| 01. wpływy z handlu | | |  | | |  | | |  | | |  | | |  | |  |  | |  | |  |  | |
| 02. wpływy z produkcji | | |  | | |  | | |  | | |  | | |  | |  |  | |  | |  |  | |
| 03. wpływy z usług | | |  | | |  | | |  | | |  | | |  | |  |  | |  | |  |  | |
| 04. spłaty należności | | |  | | |  | | |  | | |  | | |  | |  |  | |  | |  |  | |
| **2. RAZEM WPŁYWY (01:04)** | | |  | | |  | | |  | | |  | | |  | |  |  | |  | |  |  | |
| W Y D A T K I | | | | | | | | | | | | | | | | | | | | | | | | |
| 01. zakupy towarów | |  | | |  | | |  | | |  | | |  | |  | |  | |  | |  |  | |
| 02. zakupy surowców/materiałów | |  | | |  | | |  | | |  | | |  | |  | |  | |  | |  |  | |
| 03. wynagrodzenia pracowników | |  | | |  | | |  | | |  | | |  | |  | |  | |  | |  |  | |
| 04. narzuty na wynagrodzenia | |  | | |  | | |  | | |  | | |  | |  | |  | |  | |  |  | |
| 05. czynsz | |  | | |  | | |  | | |  | | |  | |  | |  | |  | |  |  | |
| 06. transport | |  | | |  | | |  | | |  | | |  | |  | |  | |  | |  |  | |
| 07. energia, co, gaz, woda | |  | | |  | | |  | | |  | | |  | |  | |  | |  | |  |  | |
| 08. usługi obce | |  | | |  | | |  | | |  | | |  | |  | |  | |  | |  |  | |
| 09. podatki lokalne | |  | | |  | | |  | | |  | | |  | |  | |  | |  | |  |  | |
| 10. reklama | |  | | |  | | |  | | |  | | |  | |  | |  | |  | |  |  | |
| 11. ubezpieczenia rzeczowe | |  | | |  | | |  | | |  | | |  | |  | |  | |  | |  |  | |
| 12. koszty administracyjne i telekomunikacyjne | |  | | |  | | |  | | |  | | |  | |  | |  | |  | |  |  | |
| 13. leasing | |  | | |  | | |  | | |  | | |  | |  | |  | |  | |  |  | |
| 14. inne koszty | |  | | |  | | |  | | |  | | |  | |  | |  | |  | |  |  | |
| 15. odsetki od wnioskowanego kredytu/pożyczki | |  | | |  | | |  | | |  | | |  | |  | |  | |  | |  |  | |
| 16. odsetki od innych kredytów/pożyczek | |  | | |  | | |  | | |  | | |  | |  | |  | |  | |  |  | |
| 17. podatek dochodowy | |  | | |  | | |  | | |  | | |  | |  | |  | |  | |  |  | |
| **3. RAZEM WYDATKI (01:17)** | |  | | |  | | |  | | |  | | |  | |  | |  | |  | |  |  | |
| **4. Rozliczenie VAT** | |  | | |  | | |  | | |  | | |  | |  | |  | |  | |  |  | |
| **5. GOTÓWKA OPERACYJNA (1+2-3-4)** | |  | | |  | | |  | | |  | | |  | |  | |  | |  | |  |  | |
| I N N E W Y D A T K I | | | | | | | | | | | | | | | | | | | | | | | | |
| 01. zakupy inwestycyjne |  | | |  | | |  | | |  | | |  | | |  | |  |  | |  | |  | |
| 02. spłata wnioskowanego kredytu/pożyczki |  | | |  | | |  | | |  | | |  | | |  | |  |  | |  | |  | |
| 03. spłata kredytów/pożyczek długoterminowych |  | | |  | | |  | | |  | | |  | | |  | |  |  | |  | |  | |
| 04. spłata kredytów/pożyczek krótkoterminowych |  | | |  | | |  | | |  | | |  | | |  | |  |  | |  | |  | |
| 05. zmniejszenie kapitału |  | | |  | | |  | | |  | | |  | | |  | |  |  | |  | |  | |
| 06. wynagrodzenie właściciela |  | | |  | | |  | | |  | | |  | | |  | |  |  | |  | |  | |
| 07. ZUS/KRUS właściciela |  | | |  | | |  | | |  | | |  | | |  | |  |  | |  | |  | |
| 08. inne |  | | |  | | |  | | |  | | |  | | |  | |  |  | |  | |  | |
| **6. RAZEM INNE WYDATKI (01:08)** |  | | |  | | |  | | |  | | |  | | |  | |  |  | |  | |  | |
| I N N E W P Ł Y W Y | | | | | | | | | | | | | | | | | | | | | | | | |
| 01. zwrot nadpłaconego podatku dochodowego |  | | |  | | |  | | |  | | |  | | |  | |  |  | |  | |  | |
| 02. sprzedaż majątku trwałego |  | | |  | | |  | | |  | | |  | | |  | |  |  | |  | |  | |
| 03. zwiększenie kapitału |  | | |  | | |  | | |  | | |  | | |  | |  |  | |  | |  | |
| 04. wnioskowany kredyt/pożyczka |  | | |  | | |  | | |  | | |  | | |  | |  |  | |  | |  | |
| 05. inne |  | | |  | | |  | | |  | | |  | | |  | |  |  | |  | |  | |
| **7. RAZEM INNE WPŁYWY (01:05)** |  | | |  | | |  | | |  | | |  | | |  | |  |  | |  | |  | |
| **8. GOTÓWKA KOŃCOWA (5-6+7)** |  | | |  | | |  | | |  | | |  | | |  | |  |  | |  | |  | |

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| **R A C H U N E K W Y N I K Ó W** | | | | | | | | | | |
|  | **średni miesiąc**  **I rok** | **I rok** | **średni miesiąc**  **II rok** | **II rok** | **średni miesiąc**  **III rok** | **III rok** | **średni miesiąc**  **IV rok** | **IV rok** | **średni miesiąc**  **V rok** | **V rok** |
| **WYSZCZEGÓLNIENIE** |
| P R Z Y C H O D Y (brutto) | | | | | | | | | | |
| 01. wpływy z handlu |  |  |  |  |  |  |  |  |  |  |
| 02. wpływy z produkcji |  |  |  |  |  |  |  |  |  |  |
| 03. wpływy z usług |  |  |  |  |  |  |  |  |  |  |
| 04. spłaty należności |  |  |  |  |  |  |  |  |  |  |
| **1. RAZEM PRZYCHODY (01:04)** |  |  |  |  |  |  |  |  |  |  |
| K O S Z T Y (brutto) | | | | | | | | | | |
| 01. zakupy towarów |  |  |  |  |  |  |  |  |  |  |
| 02. zakupy surowców/materiałów |  |  |  |  |  |  |  |  |  |  |
| 03. wynagrodzenia pracowników |  |  |  |  |  |  |  |  |  |  |
| 04. narzuty na wynagrodzenia |  |  |  |  |  |  |  |  |  |  |
| 05. czynsz |  |  |  |  |  |  |  |  |  |  |
| 06. transport |  |  |  |  |  |  |  |  |  |  |
| 07. energia, co, gaz, woda |  |  |  |  |  |  |  |  |  |  |
| 08. usługi obce |  |  |  |  |  |  |  |  |  |  |
| 09. podatki lokalne |  |  |  |  |  |  |  |  |  |  |
| 10. reklama |  |  |  |  |  |  |  |  |  |  |
| 11. ubezpieczenia rzeczowe |  |  |  |  |  |  |  |  |  |  |
| 12. koszty administracyjne i telekomunikacyjne |  |  |  |  |  |  |  |  |  |  |
| 13. leasing |  |  |  |  |  |  |  |  |  |  |
| 14. inne koszty |  |  |  |  |  |  |  |  |  |  |
| 15. odsetki od wnioskowanego  kredytu / pożyczki |  |  |  |  |  |  |  |  |  |  |
| 16. odsetki od innych kredytów/pożyczek |  |  |  |  |  |  |  |  |  |  |
| 17. amortyzacja |  |  |  |  |  |  |  |  |  |  |
| **2. RAZEM KOSZTY (01:17)** |  |  |  |  |  |  |  |  |  |  |
| 3. Zmiany stanu produktów (+ -) |  |  |  |  |  |  |  |  |  |  |
| **4. KOSZTY UZYSKANIA PRZYCHODÓW (2-3)** |  |  |  |  |  |  |  |  |  |  |
| **5. ZYSK BRUTTO (1-4)** |  |  |  |  |  |  |  |  |  |  |
| **6. PODATEK DOCHODOWY** |  |  |  |  |  |  |  |  |  |  |
| **7. ZYSK NETTO (5-6)** |  |  |  |  |  |  |  |  |  |  |
|  | | | | | | | | | | |
| 1. ZYSK NETTO (=7) |  |  |  |  |  |  |  |  |  |  |
| 2. Spłata wnioskowanego kredytu/pożyczki |  |  |  |  |  |  |  |  |  |  |
| 3. Spłata kredytów/pożyczek   długoterminowych |  |  |  |  |  |  |  |  |  |  |
| 4. Spłata kredytów/pożyczek   krótkoterminowych |  |  |  |  |  |  |  |  |  |  |
| 5. ZUS/KRUS właściciela |  |  |  |  |  |  |  |  |  |  |
| **6. ZYSK POZOSTAŁY (1-2-3-4-5)** |  |  |  |  |  |  |  |  |  |  |
| z tego: | | | | | | | | | | |
| 7. Wynagrodzenie właściciela |  |  |  |  |  |  |  |  |  |  |
| **8. ZYSK ZATRZYMANY / STRATA (6-7)** |  |  |  |  |  |  |  |  |  |  |

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| **INFORMACJA NA TEMAT MAJĄTKU PRZEDSIĘBIORSTWA** | | | | | | | |
| **WYSZCZEGÓLNIENIE** | **Stan na dzień**  **przed uzyskaniem**  **kredytu/pożyczki** | **Stan na dzień**  **całkowitego**  **wykorzystania**  **kredytu/pożyczki** | **Stan na koniec**  **I roku** | **Stan na koniec**  **II roku** | **Stan na koniec**  **III roku** | **Stan na koniec**  **IV roku** | **Stan na koniec**  **V roku** |
| **MAJĄTEK PRZEDSIĘBIORSTWA :** |  |  |  |  |  |  |  |
| **I. MAJĄTEK TRWAŁY** |  |  |  |  |  |  |  |
| 1. Grunty i tereny |  |  |  |  |  |  |  |
| 2. Budynki i budowle |  |  |  |  |  |  |  |
| 3. Maszyny i urządzenia |  |  |  |  |  |  |  |
| 4. Środki transportu |  |  |  |  |  |  |  |
| 5. Wyposażenie |  |  |  |  |  |  |  |
| 6. Inwestycje |  |  |  |  |  |  |  |
| 7. Wartości niematerialne i prawne |  |  |  |  |  |  |  |
| 8. Finansowe składniki majątku |  |  |  |  |  |  |  |
| **II. MAJĄTEK OBROTOWY** |  |  |  |  |  |  |  |
| 1. Towary |  |  |  |  |  |  |  |
| 2. Surowce/materiały |  |  |  |  |  |  |  |
| 3. Wyroby gotowe |  |  |  |  |  |  |  |
| 4. Produkcja niezakończona |  |  |  |  |  |  |  |
| 5. Należności do odbioru |  |  |  |  |  |  |  |
| 6. Środki pieniężne (kasa+bank) |  |  |  |  |  |  |  |
| 7. Krótkoterminowe papiery wartościowe |  |  |  |  |  |  |  |
| 8. Rozliczenia międzyokresowe (czynne) |  |  |  |  |  |  |  |
| **III. RAZEM AKTYWA (I+II)** |  |  |  |  |  |  |  |
| **ŹRÓDŁA FINANSOWANIA :** |  |  |  |  |  |  |  |
| **I. KAPITAŁY WŁASNE** |  |  |  |  |  |  |  |
| **II. KREDYTY I POŻYCZKI (1:3)** |  |  |  |  |  |  |  |
| 1. Kredyty i pożyczki długoterminowe |  |  |  |  |  |  |  |
| a/ wnioskowany kredyt/pożyczka (warunkowo) |  |  |  |  |  |  |  |
| b/ pozostałe |  |  |  |  |  |  |  |
| 2. Pozostałe kredyty i pożyczki (krótkoterminowe) |  |  |  |  |  |  |  |
| a/ wnioskowany kredyt/pożyczka (warunkowo) |  |  |  |  |  |  |  |
| b/ pozostałe |  |  |  |  |  |  |  |
| 3. Kredyty i pożyczki przeterminowane |  |  |  |  |  |  |  |
| **III. ZOBOWIĄZANIA (1:5)** |  |  |  |  |  |  |  |
| 1. Zobowiązania wobec dostawców |  |  |  |  |  |  |  |
| 2. Zobowiązania wobec pracowników |  |  |  |  |  |  |  |
| 3. Zobowiązania wobec budżetu i ZUS |  |  |  |  |  |  |  |
| 4. Zobowiązania wekslowe |  |  |  |  |  |  |  |
| 5. Pozostałe zobowiązania |  |  |  |  |  |  |  |
| **IV. ZYSK ZATRZYMANY / STRATA** |  |  |  |  |  |  |  |
| **V. RAZEM PASYWA (I:IV)** |  |  |  |  |  |  |  |

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| **OBLICZENIE PODATKU DOCHODOWEGO** | | | | | | | | | | | | | | | | | | | | | | | | | |
| Forma podatku płaconego przez Wnioskodawcę (dochodowy /zryczałtowany): | | | |  | | | | | | | | | | | | | | | | | | | | | |
| Stawka procentowa w przypadku podatku zryczałtowanego: | | | |  | | | | | | | | | | | | | | | | | | | | | |
|  | **I rok** | | | | | | | | | | | | | | | | | | | | | | | | |
| **WYSZCZEGÓLNIENIE** | **miesiąc**  **1** | **miesiąc**  **2** | | | **miesiąc**  **3** | | **miesiąc**  **4** | | **miesiąc**  **5** | | **miesiąc**  **6** | | **miesiąc**  **7** | | **miesiąc**  **8** | | **miesiąc**  **9** | | **miesiąc**  **10** | | **miesiąc**  **11** | | **miesiąc**  **12** | | **Razem**  **I rok** |
| 1. Przychody |  |  | | |  | |  | |  | |  | |  | |  | |  | |  | |  | |  | |  |
| 2. Koszty |  |  | | |  | |  | |  | |  | |  | |  | |  | |  | |  | |  | |  |
| 3. Amortyzacja |  |  | | |  | |  | |  | |  | |  | |  | |  | |  | |  | |  | |  |
| **4. Zysk brutto w miesiącu   (1-2-3)** |  |  | | |  | |  | |  | |  | |  | |  | |  | |  | |  | |  | |  |
| 5. Zysk brutto narastająco |  |  | | |  | |  | |  | |  | |  | |  | |  | |  | |  | |  | |  |
| **Obliczenie podatku:** |  |  | | |  | |  | |  | |  | |  | |  | |  | |  | |  | |  | |  |
| **w miesiącu** |  |  | | |  | |  | |  | |  | |  | |  | |  | |  | |  | |  | |  |
| narastająco do zapłaty |  |  | | |  | |  | |  | |  | |  | |  | |  | |  | |  | |  | |  |
| **Zwrot podatku dochodowego za I rok** | | |  | | |  | |  | |  | |  | |  | |  | |  | |  | |  | |  | |

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|  | | **II rok** | | | | | | | | | | | | | | | | | | | | | **III rok** | | | | | | | | | | | | | | | | | | | | | | | | | |
| **WYSZCZEGÓLNIENIE** | | **kwartał**  **1** | | | | | | | **kwartał**  **2** | | | | **kwartał**  **3** | | | | **kwartał**  **4** | | | | **Razem**  **II rok** | | **kwartał**  **1** | | | | | **kwartał**  **2** | | | | **kwartał**  **3** | | | | | |  | **kwartał**  **4** | | | | | | | | **Razem**  **III rok** | |
|  |
| 1. Przychody | |  | | | | | | |  | | | |  | | | |  | | | |  | |  | | | | |  | | | |  | | | |  |  |  |  | | | | | | | |  | |
| 2. Koszty | |  | | | | | | |  | | | |  | | | |  | | | |  | |  | | | | |  | | | |  | | | |  |  |  |  | | | | | | | |  | |
| 3. Amortyzacja | |  | | | | | | |  | | | |  | | | |  | | | |  | |  | | | | |  | | | |  | | | |  |  |  |  | | | | | | | |  | |
| **4. Zysk brutto w kwartale (1-2-3)** | |  | | | | | | |  | | | |  | | | |  | | | |  | |  | | | | |  | | | |  | | | |  |  |  |  | | | | | | | |  | |
| 5. Zysk brutto narastająco | |  | | | | | | |  | | | |  | | | |  | | | |  | |  | | | | |  | | | |  | | | |  |  |  |  | | | | | | | |  | |
| **Obliczenie podatku:** | |  |  | | | |  | | | | |  | | | | | | | | | | | |  | |  | | | | |  | | | |  | | | | | | |  |  | | | | | |
| **w kwartale** | |  | | | | | | |  | | | |  | | | |  | | | |  | |  | | | | |  | | | |  | | | |  |  |  |  | | | | | | | |  | |
| narastająco do zapłaty | |  | | | | | | |  | | | |  | | | |  | | | |  | |  | | | | |  | | | |  | | | |  |  |  |  | | | | | | | |  | |
| **Zwrot podatku dochodowego za II rok:** | | | | |  | | | | |  | | | |  | | | |  | | |  |  | | | | |  | | |  | | |  | | | | | | |  |  | | | | | | | |
| **Zwrot podatku dochodowego za III rok:** | | | | |  | | | | |  | | | |  | | | |  | | |  |  | | | | |  | | |  | | |  | | | | | | |  |  | | | | | | | |
|  | | **IV rok** | | | | | | | | | | | | | | | | | | | | | **V rok** | | | | | | | | | | | | | | | | | | | | | | | | | |
| **WYSZCZEGÓLNIENIE** | | **kwartał**  **1** | | | | | | | **kwartał**  **2** | | | | **kwartał**  **3** | | | | **kwartał**  **4** | | | | **Razem**  **IV rok** | | **kwartał**  **1** | | | | | **kwartał**  **2** | | | | **kwartał**  **3** | | | | | |  | **kwartał**  **4** | | | | | | | **Razem**  **V rok** | | |
|  |
| 1. Przychody | |  | | | | | | |  | | | |  | | | |  | | | |  | |  | | | | |  | | | |  | | | |  |  |  |  | | | | | | |  | | |
| 2. Koszty | |  | | | | | | |  | | | |  | | | |  | | | |  | |  | | | | |  | | | |  | | | |  |  |  |  | | | | | | |  | | |
| 3. Amortyzacja | |  | | | | | | |  | | | |  | | | |  | | | |  | |  | | | | |  | | | |  | | | |  |  |  |  | | | | | | |  | | |
| **4. Zysk brutto w kwartale (1-2-3)** | |  | | | | | | |  | | | |  | | | |  | | | |  | |  | | | | |  | | | |  | | | |  |  |  |  | | | | | | |  | | |
| 5. Zysk brutto narastająco | |  | | | | | | |  | | | |  | | | |  | | | |  | |  | | | | |  | | | |  | | | |  |  |  |  | | | | | | |  | | |
| **Obliczenie podatku:** | |  | |  | |  | | | | |  | | | |  | |  | | | |  |  | | | | |  | | |  | | |  | | | | | | |  |  | | | | | | | |
| **w kwartale** | |  | | | | | | |  | | | |  | | | |  | | | |  | |  | | | | |  | | | |  | | | |  |  |  |  | | | | | | | |  | |
| narastająco do zapłaty | |  | | | | | | |  | | | |  | | | |  | | | |  | |  | | | | |  | | | |  | | | |  |  |  |  | | | | | | | |  | |
| **Zwrot podatku dochodowego za IV rok:** | | | | | |  | | | | |  | | | |  | | | |  | |  |  | | | | |  | | |  | | |  | | | | | | |  |  | | | | | | | |
| **Zwrot podatku dochodowego za V rok:** | | | | | |  | | | | |  | | | |  | | | |  | |  |  | | | | |  | | |  | | |  | | | | | | |  |  | | | | | | | |
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| **TABELA AMORTYZACJI ŚRODKÓW TRWAŁYCH W OKRESIE KREDYTOWANIA (metoda malejącego salda)** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **WYSZCZEGÓLNIENIE** | **Miesiąc zakupu**  **numer miesiąca analizy,**  **w którym dokonano zakupu**  **(wartość od 1 do 12)** | | | | | | | **Wartość podlegająca**  **Amortyzacji stan na dzień  całkowitego wykorzystania kredytu/pożyczki** | | | | | | | | **Roczna stawka**  **amortyzacyjna**  **(%)** | | | | **Kwota**  **amortyzacji**  **I rok** | | | | | **Kwota**  **amortyzacji**  **II rok** | | | | **Kwota**  **amortyzacji**  **III rok** | | | | | **Kwota**  **amortyzacji**  **IV rok** | | | | | | | | | | **Kwota**  **amortyzacji**  **V rok** | | | | |
| **1. Budynki i budowle** |  | | | | | | |  | | | | | | | |  | | | |  | | | | |  | | | |  | | | | |  | | | | | | | | | |  | | | | |
| z tego: |  | | | | | | |  | | | | | | | |  | | | |  | | | | |  | | | |  | | | | |  | | | | | | | | | |  | | | | |
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| **2. Maszyny i urządzenia** |  | | | | | | |  | | | | | | | |  | | | |  | | | | |  | | | |  | | | | |  | | | | | | | | | |  | | | | |
| z tego: |  | | | | | | |  | | | | | | | |  | | | |  | | | | |  | | | |  | | | | |  | | | | | | | | | |  | | | | |
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| **3. Środki transportu** |  | | | | | | |  | | | | | | | |  | | | |  | | | | |  | | | |  | | | | |  | | | | | | | | | |  | | | | |
| z tego: |  | | | | | | |  | | | | | | | |  | | | |  | | | | |  | | | |  | | | | |  | | | | | | | | | |  | | | | |
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|  | **Razem (1+2+3)** | | | | | | |  | | | | | | | |  | | | |  | | | | |  | | | |  | | | | |  | | | | | | | | | |  | | | | |

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| **ANALIZA WSKAŹNIKOWA PRZEDSIĘBIORSTWA** | | | | | | | | | | | |
| **WYSZCZEGÓLNIENIE** | | **I ROK** | **II ROK** | | **III ROK** | **Metoda kalkulacji** | | | **Treść wskaźnika** | | |
| wsk. płynności bieżącej (current ratio) | |  |  | |  | majątek obrot. / zob. bież. | | | zdolność do spłaty zob. bież. środkami obrotowymi | | |
| wsk. pokrycia obsługi długu (wsk. wiarygodności kredytowej) | |  |  | |  | (zysk netto + ods. + amort.) / (raty + ods.) | | | ile razy potencjalne źródła spłaty kredytu pokrywają jego obsługę | | |
| wsk. ogólnego zadłużenia | |  |  | |  | zob. ogółem / aktywa | | | udział kapitałów obcych w finansowaniu majątku | | |
| wsk. zadłużenia kapitału własnego | |  |  | |  | zob. ogółem / kap. wł. | | | stopień zaangażowania kapitału obcego w stosunku do kapitału własnego | | |
| rentowność sprzedaży brutto | |  |  | |  | zysk brutto / sprzedaż | | | marża zysku brutto | | |
| zwrot ze sprzedaży (ROS) | |  |  | |  | zysk netto / sprzedaż | | | marża zysku netto | | |
| rentowność kapitału własnego (ROE) | |  |  | |  | zysk netto / kap. wł. | | | stopa zyskowności inwestycji | | |
| zwrotu z aktywów (ROA) | |  |  | |  | zysk netto / aktywa | | | zdolność aktywów do generowania zysku | | |
| **Wskaźnik dźwigni finansowej (bez korekty ROA\*)** | |  |  | |  | ROE-ROA | | | korzyści z wykorzystania obcych kapitałów | | |
|  |  | | |  | | |  | | |  |  | |
| Data, miejscowość | | | | | Pieczątka firmowa i podpis osób reprezentujących przedsiębiorstwo | | | |
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1. Należy wypełnić wszystkie pola w BIZNES PLANIE. Jeżeli którekolwiek pole tekstowe nie dotyczy Wnioskodawcy, należy uzupełnić je zapisem „Nie dotyczy” lub znakiem ”-„. [↑](#footnote-ref-1)