

Please enter inputs in the orange cells	
Company name	Umbrella Dry Bar
Tentative loan disbursal date	Jan 01, 2024
Total target loan amount	\$150,000
Multiple for investors	2.00 [1]
% of revenues	10% [2]
2024 revenue	\$800,000
2025 revenue	\$1,200,000
2026 revenue	\$1,600,000
Projected annual growth rate	75%
Years to repay	2.75
"Interest" per year	36%

*Forward-looking projections are not guaranteed.*

Quarterly view					
Quarter	Year	Revenue	Loan repayments	Cumulative repayments	Outstanding loan amount
Q1, 2024	2024	\$200,000	\$20,000	\$20,000	\$280,000
Q2, 2024	2024	\$200,000	\$20,000	\$40,000	\$260,000
Q3, 2024	2024	\$200,000	\$20,000	\$60,000	\$240,000
Q4, 2024	2024	\$200,000	\$20,000	\$80,000	\$220,000
Q1, 2025	2025	\$300,000	\$30,000	\$110,000	\$190,000
Q2, 2025	2025	\$300,000	\$30,000	\$140,000	\$160,000
Q3, 2025	2025	\$300,000	\$30,000	\$170,000	\$130,000
Q4, 2025	2025	\$300,000	\$30,000	\$200,000	\$100,000
Q1, 2026	2026	\$400,000	\$40,000	\$240,000	\$60,000
Q2, 2026	2026	\$400,000	\$40,000	\$280,000	\$20,000
Q3, 2026	2026	\$400,000	\$20,000	\$300,000	\$0
Q1, 2026	2026	\$400,000	\$0	\$300,000	\$0
Q1, 2027	2027	\$700,000	\$0	\$300,000	\$0
Q2, 2027	2027	\$700,000	\$0	\$300,000	\$0
Q3, 2027	2027	\$700,000	\$0	\$300,000	\$0
Q4, 2027	2027	\$700,000	\$0	\$300,000	\$0
Q1, 2028	2028	\$1,225,000	\$0	\$300,000	\$0
Q2, 2028	2028	\$1,225,000	\$0	\$300,000	\$0
Q3, 2028	2028	\$1,225,000	\$0	\$300,000	\$0
Q4, 2028	2028	\$1,225,000	\$0	\$300,000	\$0
Q1, 2029	2029	\$2,143,750	\$0	\$300,000	\$0
Q2, 2029	2029	\$2,143,750	\$0	\$300,000	\$0
Q3, 2029	2029	\$2,143,750	\$0	\$300,000	\$0
Q4, 2029	2029	\$2,143,750	\$0	\$300,000	\$0
Q1, 2030	2030	\$3,751,563	\$0	\$300,000	\$0
Q2, 2030	2030	\$3,751,563	\$0	\$300,000	\$0
Q3, 2030	2030	\$3,751,563	\$0	\$300,000	\$0
Q4, 2030	2030	\$3,751,563	\$0	\$300,000	\$0
Q1, 2031	2031	\$6,565,234	\$0	\$300,000	\$0
Q2, 2031	2031	\$6,565,234	\$0	\$300,000	\$0
Q3, 2031	2031	\$6,565,234	\$0	\$300,000	\$0
Q4, 2031	2031	\$6,565,234	\$0	\$300,000	\$0
Q1, 2032	2032	\$11,489,160	\$0	\$300,000	\$0
Q2, 2032	2032	\$11,489,160	\$0	\$300,000	\$0
Q3, 2032	2032	\$11,489,160	\$0	\$300,000	\$0
Q4, 2032	2032	\$11,489,160	\$0	\$300,000	\$0
Q1, 2033	2033	\$20,106,030	\$0	\$300,000	\$0
Q2, 2033	2033	\$20,106,030	\$0	\$300,000	\$0
Q3, 2033	2033	\$20,106,030	\$0	\$300,000	\$0
Q4, 2033	2033	\$20,106,030	\$0	\$300,000	\$0
Q1, 2034	2034	\$35,185,553	\$0	\$300,000	\$0
Q2, 2034	2034	\$35,185,553	\$0	\$300,000	\$0
Q3, 2034	2034	\$35,185,553	\$0	\$300,000	\$0
Q4, 2034	2034	\$35,185,553	\$0	\$300,000	\$0
Q1, 2035	2035	\$61,574,718	\$0	\$300,000	\$0
Q2, 2035	2035	\$61,574,718	\$0	\$300,000	\$0
Q3, 2035	2035	\$61,574,718	\$0	\$300,000	\$0
Q4, 2035	2035	\$61,574,718	\$0	\$300,000	\$0
Q1, 2036	2036	\$107,755,756	\$0	\$300,000	\$0
Q2, 2036	2036	\$107,755,756	\$0	\$300,000	\$0
Q3, 2036	2036	\$107,755,756	\$0	\$300,000	\$0
Q4, 2036	2036	\$107,755,756	\$0	\$300,000	\$0
Q1, 2037	2037	\$188,572,573	\$0	\$300,000	\$0

Annual view					
Year	Revenue	Loan repayments	Cumulative repayments	Outstanding loan amount	
2024	\$800,000	\$80,000	\$80,000	\$220,000	
2025	\$1,200,000	\$120,000	\$200,000	\$100,000	
2026	\$1,600,000	\$100,000	\$300,000	\$0	
2027	\$2,800,000	\$0	\$300,000	\$0	
2028	\$4,900,000	\$0	\$300,000	\$0	
2029	\$8,575,000	\$0	\$300,000	\$0	
2030	\$16,000,000	\$0	\$300,000	\$0	
2031	\$28,260,000	\$0	\$300,000	\$0	
2032	\$45,955,000	\$0	\$300,000	\$0	
2033	\$80,424,121	\$0	\$300,000	\$0	
2034	\$140,742,212	\$0	\$300,000	\$0	
2035	\$246,298,071	\$0	\$300,000	\$0	
2036	\$431,023,024	\$0	\$300,000	\$0	
2037	\$755,290,282	\$0	\$300,000	\$0	
2038	\$1,320,008,001	\$0	\$300,000	\$0	
2039	\$2,014,014,001	\$0	\$300,000	\$0	
2040	\$4,042,524,53	\$0	\$300,000	\$0	

[1] Multiple for investors:

This is perhaps the most critical variable from an investor's point of view. This multiple (typically somewhere between 1.5x - 3.0x of the principal amount) determines how much total money investors will earn over time.

[2] % of revenues:

This is the percentage of revenues which you payback to investors every repayment period.