

前提 ここだけ触れば、計画が全部動きます

株式会社サンプル自動車／第 8 期から 3 年 単位: 円

項目

26/11

【台数と単価】

初月の販売台数	50台
年次の伸び率	28.0%
1 台あたり売上	2,233,531
粗利率	22.3%
割賦型の割合	74.0%
1 台あたり車両仕入	705,719
1 台あたり GPS 費用	306,416
1 台あたり行政書士	53,383
1 台あたり陸送	79,006
1 台あたり整備	44,671
1 台あたり割賦手数料	545,144
1 台あたり販売諸費用	180,000
1 人あたり人件費 (月)	420,000
地代家賃 (月)	1,850,000
広告宣伝 (月)	1,400,000
その他販管費 (月)	980,000
期首現金	48,000,000
売掛の回収 (月)	0.4か月
未払の支払 (月)	1.0か月
在庫の月数	1.2か月
短期借入金	60,000,000
当座貸越枠	40,000,000
借入の利率 (年)	2.1%
従業員数	18人

【季節の係数】 台数に掛けます

1 月	0.92
2 月	0.95
3 月	1.38
4 月	0.96
5 月	0.88
6 月	0.92
7 月	0.95
8 月	0.85
9 月	1.18
10 月	0.98
11 月	1.00
12 月	1.03

この計画の弱いところ

- ・台数の伸びは年 1.28 倍（支店を増やす前提）。出店の計画が変わると、この数字も変わります。
- ・1 台あたり売上 2,233,531 円・粗利率 22.3% は一定としています。
- ・季節の係数は 3 月 1.38・9 月 1.18 と置きました。自社の過去 3 年の実績で置き直してください。
- ・割賦の取扱いが割賦販売法の個別信用購入あっせんにあたるかは、別途の確認が必要です。

損益計画 36 か月

株式会社サンプル自動車／第 8 期から 3 年 単位: 円

検査

△ 下限を割る月があります

項目	26/11	26/12	27/01	27/02
[台数]				
販売台数	50台	52台	46台	48台
うち割賦型	37台	38台	34台	36台
[損益]				
売上高	111,676,550	116,143,612	102,742,426	107,209,488
車両仕入	35,285,950	36,697,388	32,463,074	33,874,512
GPS 費用	15,320,800	15,933,632	14,095,136	14,707,968
行政書士（名義変更等）	2,669,150	2,775,916	2,455,618	2,562,384
陸送	3,950,300	4,108,312	3,634,276	3,792,288
整備	2,233,550	2,322,892	2,054,866	2,144,208
割賦手数料	27,257,200	28,347,488	25,076,624	26,166,912
仕入高 計	86,716,950	90,185,628	79,779,594	83,248,272
売上総利益	24,959,600	25,957,984	22,962,832	23,961,216
粗利率	22.3%	22.3%	22.3%	22.3%
人件費	7,560,000	7,560,000	7,560,000	7,560,000
販売諸費用（納車・保証・販	9,000,000	9,360,000	8,280,000	8,640,000
地代家賃	1,850,000	1,850,000	1,850,000	1,850,000
広告宣伝	1,400,000	1,400,000	1,400,000	1,400,000
その他	980,000	980,000	980,000	980,000
販管費 計	20,790,000	21,150,000	20,070,000	20,430,000
営業利益	4,169,600	4,807,984	2,892,832	3,531,216
営業利益率	3.7%	4.1%	2.8%	3.3%
支払利息	105,000	105,000	105,000	105,000
経常利益	4,064,600	4,702,984	2,787,832	3,426,216
法人税等（30%・黒字のときだ	1,219,380	1,410,895	836,350	1,027,865
当期純利益	2,845,220	3,292,089	1,951,482	2,398,351

27/03	27/04	27/05	27/06	27/07	27/08
69台 51台	48台 36台	44台 33台	46台 34台	48台 36台	43台 32台
154,113,639	107,209,488	98,275,364	102,742,426	107,209,488	96,041,833
48,694,611	33,874,512	31,051,636	32,463,074	33,874,512	30,345,917
21,142,704	14,707,968	13,482,304	14,095,136	14,707,968	13,175,888
3,683,427	2,562,384	2,348,852	2,455,618	2,562,384	2,295,469
5,451,414	3,792,288	3,476,264	3,634,276	3,792,288	3,397,258
3,082,299	2,144,208	1,965,524	2,054,866	2,144,208	1,920,853
37,614,936	26,166,912	23,986,336	25,076,624	26,166,912	23,441,192
119,669,391	83,248,272	76,310,916	79,779,594	83,248,272	74,576,577
34,444,248	23,961,216	21,964,448	22,962,832	23,961,216	21,465,256
22.3%	22.3%	22.3%	22.3%	22.3%	22.3%
7,560,000	7,560,000	7,560,000	7,560,000	7,560,000	7,560,000
12,420,000	8,640,000	7,920,000	8,280,000	8,640,000	7,740,000
1,850,000	1,850,000	1,850,000	1,850,000	1,850,000	1,850,000
1,400,000	1,400,000	1,400,000	1,400,000	1,400,000	1,400,000
980,000	980,000	980,000	980,000	980,000	980,000
24,210,000	20,430,000	19,710,000	20,070,000	20,430,000	19,530,000
10,234,248	3,531,216	2,254,448	2,892,832	3,531,216	1,935,256
6.6%	3.3%	2.3%	2.8%	3.3%	2.0%
105,000	105,000	105,000	105,000	105,000	105,000
10,129,248	3,426,216	2,149,448	2,787,832	3,426,216	1,830,256
3,038,774	1,027,865	644,834	836,350	1,027,865	549,077
7,090,474	2,398,351	1,504,614	1,951,482	2,398,351	1,281,179

27/09	27/10	27/11	27/12	28/01	28/02
59台 44台	49台 36台	64台 47台	66台 49台	59台 44台	61台 45台
131,778,329	109,443,019	142,945,984	147,413,046	131,778,329	136,245,391
41,637,421	34,580,231	45,166,016	46,577,454	41,637,421	43,048,859
18,078,544	15,014,384	19,610,624	20,223,456	18,078,544	18,691,376
3,149,597	2,615,767	3,416,512	3,523,278	3,149,597	3,256,363
4,661,354	3,871,294	5,056,384	5,214,396	4,661,354	4,819,366
2,635,589	2,188,879	2,858,944	2,948,286	2,635,589	2,724,931
32,163,496	26,712,056	34,889,216	35,979,504	32,163,496	33,253,784
102,326,001	84,982,611	110,997,696	114,466,374	102,326,001	105,794,679
29,452,328	24,460,408	31,948,288	32,946,672	29,452,328	30,450,712
22.3%	22.3%	22.3%	22.3%	22.3%	22.3%
7,560,000	7,560,000	7,560,000	7,560,000	7,560,000	7,560,000
10,620,000	8,820,000	11,520,000	11,880,000	10,620,000	10,980,000
1,850,000	1,850,000	1,850,000	1,850,000	1,850,000	1,850,000
1,400,000	1,400,000	1,400,000	1,400,000	1,400,000	1,400,000
980,000	980,000	980,000	980,000	980,000	980,000
22,410,000	20,610,000	23,310,000	23,670,000	22,410,000	22,770,000
7,042,328	3,850,408	8,638,288	9,276,672	7,042,328	7,680,712
5.3%	3.5%	6.0%	6.3%	5.3%	5.6%
105,000	105,000	105,000	105,000	105,000	105,000
6,937,328	3,745,408	8,533,288	9,171,672	6,937,328	7,575,712
2,081,198	1,123,622	2,559,986	2,751,502	2,081,198	2,272,714
4,856,130	2,621,786	5,973,302	6,420,170	4,856,130	5,302,998

28/03	28/04	28/05	28/06	28/07	28/08
88台 65台	61台 45台	56台 41台	59台 44台	61台 45台	54台 40台
196,550,728	136,245,391	125,077,736	131,778,329	136,245,391	120,610,674
62,103,272	43,048,859	39,520,264	41,637,421	43,048,859	38,108,826
26,964,608	18,691,376	17,159,296	18,078,544	18,691,376	16,546,464
4,697,704	3,256,363	2,989,448	3,149,597	3,256,363	2,882,682
6,952,528	4,819,366	4,424,336	4,661,354	4,819,366	4,266,324
3,931,048	2,724,931	2,501,576	2,635,589	2,724,931	2,412,234
47,972,672	33,253,784	30,528,064	32,163,496	33,253,784	29,437,776
152,621,832	105,794,679	97,122,984	102,326,001	105,794,679	93,654,306
43,928,896	30,450,712	27,954,752	29,452,328	30,450,712	26,956,368
22.3%	22.3%	22.3%	22.3%	22.3%	22.3%
7,560,000	7,560,000	7,560,000	7,560,000	7,560,000	7,560,000
15,840,000	10,980,000	10,080,000	10,620,000	10,980,000	9,720,000
1,850,000	1,850,000	1,850,000	1,850,000	1,850,000	1,850,000
1,400,000	1,400,000	1,400,000	1,400,000	1,400,000	1,400,000
980,000	980,000	980,000	980,000	980,000	980,000
27,630,000	22,770,000	21,870,000	22,410,000	22,770,000	21,510,000
16,298,896	7,680,712	6,084,752	7,042,328	7,680,712	5,446,368
8.3%	5.6%	4.9%	5.3%	5.6%	4.5%
105,000	105,000	105,000	105,000	105,000	105,000
16,193,896	7,575,712	5,979,752	6,937,328	7,575,712	5,341,368
4,858,169	2,272,714	1,793,926	2,081,198	2,272,714	1,602,410
11,335,727	5,302,998	4,185,826	4,856,130	5,302,998	3,738,958

28/09	28/10	28/11	28/12	29/01	29/02
76台 56台	63台 47台	82台 61台	84台 62台	75台 56台	78台 58台
169,748,356	140,712,453	183,149,542	187,616,604	167,514,825	174,215,418
53,634,644	44,460,297	57,868,958	59,280,396	52,928,925	55,046,082
23,287,616	19,304,208	25,126,112	25,738,944	22,981,200	23,900,448
4,057,108	3,363,129	4,377,406	4,484,172	4,003,725	4,163,874
6,004,456	4,977,378	6,478,492	6,636,504	5,925,450	6,162,468
3,394,996	2,814,273	3,663,022	3,752,364	3,350,325	3,484,338
41,430,944	34,344,072	44,701,808	45,792,096	40,885,800	42,521,232
131,809,764	109,263,357	142,215,798	145,684,476	130,075,425	135,278,442
37,938,592	31,449,096	40,933,744	41,932,128	37,439,400	38,936,976
22.3%	22.3%	22.3%	22.3%	22.3%	22.3%
7,560,000	7,560,000	7,560,000	7,560,000	7,560,000	7,560,000
13,680,000	11,340,000	14,760,000	15,120,000	13,500,000	14,040,000
1,850,000	1,850,000	1,850,000	1,850,000	1,850,000	1,850,000
1,400,000	1,400,000	1,400,000	1,400,000	1,400,000	1,400,000
980,000	980,000	980,000	980,000	980,000	980,000
25,470,000	23,130,000	26,550,000	26,910,000	25,290,000	25,830,000
12,468,592	8,319,096	14,383,744	15,022,128	12,149,400	13,106,976
7.3%	5.9%	7.9%	8.0%	7.3%	7.5%
105,000	105,000	105,000	105,000	105,000	105,000
12,363,592	8,214,096	14,278,744	14,917,128	12,044,400	13,001,976
3,709,078	2,464,229	4,283,623	4,475,138	3,613,320	3,900,593
8,654,514	5,749,867	9,995,121	10,441,990	8,431,080	9,101,383

29/03	29/04	29/05	29/06	29/07	29/08
113台 84台	79台 58台	72台 53台	75台 56台	78台 58台	70台 52台
252,389,003	176,448,949	160,814,232	167,514,825	174,215,418	156,347,170
79,746,247	55,751,801	50,811,768	52,928,925	55,046,082	49,400,330
34,625,008	24,206,864	22,061,952	22,981,200	23,900,448	21,449,120
6,032,279	4,217,257	3,843,576	4,003,725	4,163,874	3,736,810
8,927,678	6,241,474	5,688,432	5,925,450	6,162,468	5,530,420
5,047,823	3,529,009	3,216,312	3,350,325	3,484,338	3,126,970
61,601,272	43,066,376	39,250,368	40,885,800	42,521,232	38,160,080
195,980,307	137,012,781	124,872,408	130,075,425	135,278,442	121,403,730
56,408,696	39,436,168	35,941,824	37,439,400	38,936,976	34,943,440
22.3%	22.3%	22.3%	22.3%	22.3%	22.3%
7,560,000	7,560,000	7,560,000	7,560,000	7,560,000	7,560,000
20,340,000	14,220,000	12,960,000	13,500,000	14,040,000	12,600,000
1,850,000	1,850,000	1,850,000	1,850,000	1,850,000	1,850,000
1,400,000	1,400,000	1,400,000	1,400,000	1,400,000	1,400,000
980,000	980,000	980,000	980,000	980,000	980,000
32,130,000	26,010,000	24,750,000	25,290,000	25,830,000	24,390,000
24,278,696	13,426,168	11,191,824	12,149,400	13,106,976	10,553,440
9.6%	7.6%	7.0%	7.3%	7.5%	6.8%
105,000	105,000	105,000	105,000	105,000	105,000
24,173,696	13,321,168	11,086,824	12,044,400	13,001,976	10,448,440
7,252,109	3,996,350	3,326,047	3,613,320	3,900,593	3,134,532
16,921,587	9,324,818	7,760,777	8,431,080	9,101,383	7,313,908

29/09	29/10
97台	80台
72台	59台
216,652,507	178,682,480
68,454,743	56,457,520
29,722,352	24,513,280
5,178,151	4,270,640
7,663,582	6,320,480
4,333,087	3,573,680
52,878,968	43,611,520
168,230,883	138,747,120
48,421,624	39,935,360
22.3%	22.3%
7,560,000	7,560,000
17,460,000	14,400,000
1,850,000	1,850,000
1,400,000	1,400,000
980,000	980,000
29,250,000	26,190,000
19,171,624	13,745,360
8.8%	7.7%
105,000	105,000
19,066,624	13,640,360
5,719,987	4,092,108
13,346,637	9,548,252

資金繰り計画 36 か月

株式会社サンプル自動車／第 8 期から 3 年 単位: 円

検査

△ 下限を割る月があります

項目	26/11	26/12	27/01	27/02
前月繰越金 (A)	48,000,000	30,050,590	58,071,806	68,301,319
[経常収支]				
売上の回収	67,005,930	114,356,787	108,102,900	105,422,663
仕入の支払	0	▲86,716,950	▲90,185,628	▲79,779,594
販管費の支払	▲20,790,000	▲21,150,000	▲20,070,000	▲20,430,000
支払利息	▲105,000	▲105,000	▲105,000	▲105,000
差引過不足 (D)	46,110,930	6,384,837	▲2,257,728	5,108,069
[経常外収支]				
在庫の増減	###	▲4,162,414	12,487,241	▲4,162,414
法人税の納付	0	0	0	0
経常外収支 (E)	###	▲4,162,414	12,487,241	▲4,162,414
[財務収支]				
当座貸越の引き出し／返済	40,000,000	25,798,793	0	0
財務収支 (F)	40,000,000	25,798,793	0	0
翌月繰越金 (G) = A+D+E+F	30,050,590	58,071,806	68,301,319	69,246,974
下限 (月商 0.5 か月)	55,838,275	58,071,806	51,371,213	53,604,744
下限との差	###	0	16,930,106	15,642,230

27/03	27/04	27/05	27/06	27/07	27/08
69,246,974	77,056,820	106,528,920	113,639,489	113,946,760	114,892,415
135,351,979	125,971,148	101,849,014	100,955,601	105,422,663	100,508,895
▲83,248,272	###	▲83,248,272	▲76,310,916	▲79,779,594	▲83,248,272
▲24,210,000	▲20,430,000	▲19,710,000	▲20,070,000	▲20,430,000	▲19,530,000
▲105,000	▲105,000	▲105,000	▲105,000	▲105,000	▲105,000
27,788,707	###	▲1,214,258	4,469,685	5,108,069	▲2,374,377
▲43,705,343	43,705,343	8,324,827	▲4,162,414	▲4,162,414	10,406,034
0	0	0	0	0	0
###	43,705,343	8,324,827	▲4,162,414	▲4,162,414	10,406,034
23,726,482	0	0	0	0	0
23,726,482	0	0	0	0	0
77,056,820	106,528,920	113,639,489	113,946,760	114,892,415	122,924,072
77,056,820	53,604,744	49,137,682	51,371,213	53,604,744	48,020,917
0	52,924,176	64,501,807	62,575,547	61,287,671	74,903,155

27/09	27/10	27/11	27/12	28/01	28/02
122,924,072	110,016,917	126,165,127	116,094,212	112,749,123	128,368,413
117,483,731	118,377,143	129,544,798	145,626,221	138,032,216	134,458,566
▲74,576,577	###	▲84,982,611	###	###	###
▲22,410,000	▲20,610,000	▲23,310,000	▲23,670,000	▲22,410,000	▲22,770,000
▲105,000	▲105,000	▲105,000	▲105,000	▲105,000	▲105,000
20,392,154	▲4,663,858	21,147,187	10,853,525	1,050,842	9,257,565
▲33,299,309	20,812,068	▲31,218,102	▲4,162,414	14,568,448	▲4,162,414
0	0	0	▲10,036,200	0	0
###	20,812,068	###	###	14,568,448	▲4,162,414
0	0	0	0	0	0
0	0	0	0	0	0
110,016,917	126,165,127	116,094,212	112,749,123	128,368,413	133,463,564
65,889,165	54,721,510	71,472,992	73,706,523	65,889,165	68,122,696
44,127,752	71,443,617	44,621,220	39,042,600	62,479,248	65,340,868

28/03	28/04	28/05	28/06	28/07	28/08
133,463,564	116,169,894	157,233,172	169,414,325	172,630,813	177,725,964
172,428,593	160,367,526	129,544,798	129,098,092	134,458,566	126,864,561
###	###	###	▲97,122,984	###	###
▲27,630,000	▲22,770,000	▲21,870,000	▲22,410,000	▲22,770,000	▲21,510,000
▲105,000	▲105,000	▲105,000	▲105,000	▲105,000	▲105,000
38,898,914	###	1,775,119	9,460,108	9,257,565	▲545,118
▲56,192,584	56,192,584	10,406,034	▲6,243,620	▲4,162,414	14,568,448
0	0	0	0	0	0
###	56,192,584	10,406,034	▲6,243,620	▲4,162,414	14,568,448
0	0	0	0	0	0
0	0	0	0	0	0
116,169,894	157,233,172	169,414,325	172,630,813	177,725,964	191,749,294
98,275,364	68,122,696	62,538,868	65,889,165	68,122,696	60,305,337
17,894,530	89,110,476	106,875,457	106,741,648	109,603,268	131,443,957

28/09	28/10	28/11	28/12	29/01	29/02
191,749,294	176,826,721	201,164,459	191,877,879	179,340,070	202,546,992
150,093,283	152,326,814	166,174,706	185,829,779	175,555,537	171,535,181
▲93,654,306	###	###	###	###	###
▲25,470,000	▲23,130,000	▲26,550,000	▲26,910,000	▲25,290,000	▲25,830,000
▲105,000	▲105,000	▲105,000	▲105,000	▲105,000	▲105,000
30,863,977	▲2,717,950	30,256,349	16,598,981	4,476,061	15,524,756
▲45,786,550	27,055,688	▲39,542,929	▲4,162,414	18,730,861	▲6,243,620
0	0	0	▲24,974,376	0	0
###	27,055,688	###	###	18,730,861	▲6,243,620
0	0	0	0	0	0
0	0	0	0	0	0
176,826,721	201,164,459	191,877,879	179,340,070	202,546,992	211,828,128
84,874,178	70,356,227	91,574,771	93,808,302	83,757,413	87,107,709
91,952,543	130,808,232	100,303,108	85,531,768	118,789,579	124,720,419

29/03	29/04	29/05	29/06	29/07	29/08
211,828,128	192,592,017	248,082,712	267,851,498	276,175,058	285,456,194
221,119,569	206,824,971	167,068,119	164,834,588	171,535,181	163,494,469
###	###	###	###	###	###
▲32,130,000	▲26,010,000	▲24,750,000	▲25,290,000	▲25,830,000	▲24,390,000
▲105,000	▲105,000	▲105,000	▲105,000	▲105,000	▲105,000
53,606,127	###	5,200,338	14,567,180	15,524,756	3,721,027
▲72,842,238	70,761,031	14,568,448	▲6,243,620	▲6,243,620	16,649,654
0	0	0	0	0	0
###	70,761,031	14,568,448	▲6,243,620	▲6,243,620	16,649,654
0	0	0	0	0	0
0	0	0	0	0	0
192,592,017	248,082,712	267,851,498	276,175,058	285,456,194	305,826,875
126,194,502	88,224,475	80,407,116	83,757,413	87,107,709	78,173,585
66,397,515	159,858,237	187,444,382	192,417,645	198,348,485	227,653,290

29/09	29/10
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305,826,875	291,405,933
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192,530,372	193,870,491
###	###
▲29,250,000	▲26,190,000
▲105,000	▲105,000
41,771,642	▲655,392

▲56,192,584	35,380,516
0	0
###	35,380,516

0	0
0	0

291,405,933	326,131,057
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108,326,254	89,341,240
183,079,679	236,789,817

年次のまとめ

株式会社サンプル自動車／第 8 期から 3 年 単位: 円

項目	1 年目	2 年目	3 年目
販売台数	602台	768台	983台
売上高	###	###	###
売上総利益	300,513,584	383,379,456	490,705,736
販管費	249,840,000	279,720,000	318,420,000
営業利益	50,673,584	103,659,456	172,285,736
経常利益	49,413,584	102,399,456	171,025,736
当期純利益	34,589,509	71,679,618	119,718,016
営業利益率	3.8%	6.0%	7.8%
期末の現金	126,165,127	201,164,459	326,131,057