

	Startup	Jan	Feb	Mar	April	May	June	July	Aug	Sept	Oct	Nov	Dec	Total
Starting Cash Balance														
Gross Revenue														
Cost of Goods Sold (COGS)														
Gross Margin (Revenue - COGS)														
Rental Costs														
Utility Bills														
Telephone Expenses														
Employee Wages														
Payroll Taxes and Expenses														
Equipment Leases/Repairs														
Office Supplies Cost														
Professional Services Fees														
Travel and Entertainment Expenses														
Marketing and Commission Costs														
Internet Expenses														
Unrecoverable Debts (Bad Debt)														
Insurance Premiums														
Additional Expenses (Specify)														
Other Expenses (Specify)														
Miscellaneous Costs														
Total Monthly Costs														
Pre-Tax Net Profit (Loss)														
Income Tax (on Net Profit)														
Post-Tax Net Profit (Loss)														
Loan Repayment (Principal Amount)														
Capital Expenditures														
Owner's Withdrawals														
Loan Proceeds/Cash Injection														
Net Cash Flow (Post-Adjustments) <small>take Net Profit or Loss After Taxes and minus Debt Repayment, Other, Owner's Withdrawal and add Proceeds from loan or other cash injection</small>														
Closing Cash Balance <small>take beginning cash balance and Net Cash Added or Subtracted</small>														