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FINANCIAL STATEMENT

BUSINESS NAME	BUSINESS ADDRESS	PERIOD COVERED	BALANCE SHEET DATE	BASIS

Income statement

Revenue	Amount
Sales of products	
Sales of services, other revenue	
Less returns, discounts (negative)	
Total revenue	

Cost of goods sold	
Gross profit	

Operating expenses	Amount
Wages and payroll taxes	
Rent and occupancy	
Marketing and advertising	
Insurance	
Utilities, phone, internet	
Depreciation	
Other operating expenses	
Total operating expenses	

Operating income	
Other income (expense), net	
Income taxes (if the business pays)	
NET INCOME (LOSS)	
Gross margin (%)	
Net margin (%)	

Balance sheet

Current assets	Amount
Cash and bank accounts	
Accounts receivable	
Inventory	
Prepaid and other current	
Total current assets	

Long-term assets	Amount
Property and equipment, at cost	
Less accumulated depreciation (neg.)	
Other long-term assets	
Total long-term assets	

TOTAL ASSETS	

Current liabilities	Amount
Accounts payable	
Credit cards, short-term loans	
Accrued payroll and taxes	
Current portion of long-term debt	
Total current liabilities	

Long-term liabilities	Amount
Long-term loans and notes	
Other long-term liabilities	
Total long-term liabilities	

Total liabilities	
Owner's equity (assets - liabilities)	

Cash summary for the period

Activity	Notes	Amount
Net cash from operating activities		
Net cash from investing (equipment bought = negative)		
Net cash from financing (loans in; repayments, owner draws out)		
Net change in cash		

Cash at start of period	
Cash at end of period	
Current ratio (current assets / current liabilities)	
Debt to equity (total liabilities / equity)	

Cash at end of period should equal the cash line on the balance sheet. Unaudited; prepared by the owner or management from the business's books. Figures in US dollars.

Signature _____ Name and title _____ Date _____