

Financial Statement Samples And Templates



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Your Businesses Financial Statements
are the means by which you will be able to
communicate your information to the
perspective investors.

The Three Financial Statements That You Should Use Are:

Income Statement

Balance Sheet Statement

Cash Flow Statement

Business Plan & Start Up Newsletter

Join the **Business Plan & Start Up Newsletter** emailing list now and get frequent new monthly articles, up to date marketing tips, the real deal about **how to write a Business Plan**, and **Business Start Up Secrets** only the **pro's** knows...

http://www.yourbusinesspal.com/business_plan_and_start_up_newsletter.html

Business Plan & Start Up Newsletter is broken down into two business formats to help you succeed in today's ever changing business environment.

The first format is extremely useful Business Start Up and Operational Information. The next format includes **Business Plan** tips that can help you write a **Business Plan** that will work for **your business**.

We will throw in some **free business tidbits** that you can **order or download** from the **Net** that will be very valuable for you and your business.

Business Plan & Start Up Newsletter is for people that are **Absolutely Fed Up** with **working for someone else**. They have worked for someone else for a while now; they are **ready** to get started on developing their own business. And **ultimately** make their business **Super Successful**.

So that one day they can walk into their boss's office and tell him/her these two words...**"I Quit!"**

Who knows, perhaps that person can be YOU...

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Finding And Using Sample Financial Statements

When it comes to getting a new business off the ground, the right sample financial statements can be a huge time and money saver.

Finding the right sample financial statements can make the job of preparing a cash flow analysis, an income statement, a balance sheet, a mission statement and a business plan a great deal easier and less time consuming.

Using Your Spreadsheet Program Or Financial Package

Of course the first step is to find such sample financial statements, and there are a number of places to start the search. One of the best places to start looking for sample financial statements is within your existing spreadsheet program or financial package.

Many of these software packages come with sample financial statements pre-installed, so finding the perfect sample financial statements may be as simple as opening the programs and choosing the template you like best.

The Internet Is A great Source Of Sample Financial Statements

If you are not lucky enough to have lots of sample financial statements already installed and waiting for you, chances are good that those sample financial statements exist somewhere on the internet.

There are a great many of these sample financial statements available easily on the web, so it definitely pays to check online.

Make Sure The Sample Is Compatibles With Your Software

When downloading one of these sample financial statements, however, it is important to make sure that the ones you choose are compatible with the spreadsheet or financial software you use.

This compatibility will make those sample financial statements much easier to change and work with.

Personalizing The Sample Financial Statement To Meet Your Needs

After the right sample financial statements have been downloaded, it is important to take a close look at those sample financial statements in order to make any changes that may be necessary.

It is very unlikely that no revisions will be needed, and it is important to review each line to see if it needs to be retained or removed.

Not every business will need every line item on the sample financial statements you find, so it is a good idea to simplify the form as much as possible.

It may also be necessary to add some line items to the sample financial statements in order to cover additional expenses or revenue items that are not included on the sample form.

The goal should be to customize those sample financial statements in order to make them powerful yet simple to use.

Finding The Perfect Sample Income Statement For Your Business

There are many important things the owner of a small business must do, but a sample income statement can make the process of financing and running the business a great deal easier and more precise.

Some of the many things a sample income statement can help with include determining where best to focus one's energies, determining which product lines are most successful, gauging the effectiveness of a marketing campaign, and determining how best to cut expenses.

Customizing The Sample Income Statement To Meet Your Needs

Finding and using such a sample income statement is an important part of business planning, and one that every business owner should take a good look at.

It is important for the sample income statement to include a number of important elements, and it is also important for the owner of the business to customize it to meet his or her own needs.

After all, finding the perfect sample income statement is only part of the battle. The rest involves customizing the sample income statement to meet the unique needs of your own business.

One Of The Best Places to Start The Search Is Online

Finding the sample income statement is the first step, and one of the best places to start the search is online.

The internet is full of web sites designed to meet the unique needs of small business owners, and these web sites can be very helpful when it comes to finding the perfect sample income statement, which can then be customized as you see fit.

Add Or Remove Items As Needed

After you have found the perfect sample income statement, it is important to look at the line items it contains in order to determine if any items need to be added.

Some businesses may have additional income and expense items not listed on the sample income statement, so it is important to add those elements if need be. In some cases, the sample income statement may include one or more line items that are not needed.

If this is the case those line items can safely be removed from the sample income statement. The goal is to use the sample income statement to create a useful document that is complete yet still simple to use.

Income Statement Template



Income Statement Sample For the Month Ended_____.	
Revenue	
Commissions Earned	\$3,500
Expenses	
Equipment Rental Expenses	\$1,000
Wages Expenses	400
Utility Expenses	300
Total Expenses	<u>\$1,700</u>
Net Income	<u>\$1,800</u>

Income Statement Template



Income Statement Template For the Month Ended _____.	
Revenue	
Commissions Earned	
Sales	
Revenue	
Expenses	
Equipment Rental Expenses	
Wages Expenses	
Utility Expenses	
Total Expenses	
Variable Expenses	
Fixed Expenses	
Profits/Loss	
Tax Owned	
Net Income	

Your Income Statement Template is a great starting point to figure out what you need to do to complete your Income statement.

Can A Balance Sheet Sample Help Your Business?

There are many important documents one must have when starting up a new business, but the balance sheet sample is one of the most important.

Without this balance sheet sample it can be very difficult to keep track of expenses, determine which product lines are most profitable or do any of the other functions associated with running a successful business.

Places To Find A Valuable Balance Sheet Sample

Fortunately for those who are in need of a balance sheet sample there are many different samples of many different balance sheets available, from a wide variety of sources.

One of the easiest and most convenient places to find such a balance sheet sample is on the internet.

Anyone who has ever been on the internet no doubt already knows how much valuable information is contained there, but they may not know that much business information, such as quality balance sheet samples, is available online as well.

Using A Balance Sheet Sample That Is Similar To The Type Of Business You Have

When choosing and downloading a balance sheet sample, it is a good idea to find one that is closely related to your own business.

For instance, those business owners who plan to run a retail store may want to look for a balance sheet sample from another retail operation, while those who plan to open a construction business may want to look for a balance sheet sample related to the construction agency.

The reason for taking the time to find such an appropriate balance sheet sample is obvious.

If the balance sheet sample you download was written with a specific type of business in mind, chances are good that it will already contain many of the categories you need.

This will in turn make it a great deal easier to customize the balance sheet sample to fit the needs of your own business.

Customizing The Balance Sheet Sample To Fit Your Needs

This customization is of course an important part of using a balance sheet sample.

It is important that the balance sheet sample you choose be customized to include all of the various categories of expense you expect to encounter in the course of running the business.

It is also important to add any additional product lines or revenue streams to the balance sheet sample you find.

It is important for the balance sheet sample to be detailed enough to include all the information you need to capture, without being so detailed that it becomes too difficult or complicated to use.

Balance Sheet Template



Sample Business Plan Balance Sheet Template For the Month Ended _____.	
Right Side	Left Side
Current Assets	Current Liabilities
Fixed Assets	Long Term Liabilities
Other Assets	Shareholders Equity

Balance Sheet Template



Sample Business Plan Balance Sheet Template For the Month Ended _____.			
Assets		Liability	
Current Assets	\$ _____	Current Liabilities	\$ _____
(Cash)			
Petty Cash	\$ _____	Accounts Payable	\$ _____
Accounts Receivable	\$ _____	Notes Payable	\$ _____
Inventory	\$ _____	Interest	\$ _____
Short Term Investments	\$ _____	Payable	\$ _____
Prepaid Expenses	\$ _____	Taxes Payable	\$ _____
Long Term Investments	\$ _____	Federal Income Taxes	\$ _____
Fixed Assets (Land)	\$ _____	State Income Taxes	

		\$ _____	
Buildings	\$ _____		
		Self Employment Tax	\$ _____
Improvements	\$ _____		
		Property Tax	\$ _____
Equipment	\$ _____		
		Payroll Accrual	\$ _____
Furniture	\$ _____		
		Long Term Liabilities	\$ _____
Automobile / Vehicle	\$ _____		
		Notes Payable	\$ _____
Other Assets			
		Total Liabilities	\$ _____
1.	\$ _____		
		Net Worth (Owner Equity)	\$ _____
2.	\$ _____		
		Proprietorship	\$ _____
3.	\$ _____	or	
		Partnership	\$ _____
4.	\$ _____	or	
		Corporation	\$ _____
5.	\$ _____		
		Capital Stock	\$ _____
6.	\$ _____		

		Surplus Paid In	\$ _____
7.	\$ _____		
		Retained Earnings	\$ _____
8.	\$ _____		
		Total Net Worth	\$ _____
Total Assets	\$ _____	Total Liabilities	\$ _____

Finding The Best Cash Flow Example

Finding the perfect cash flow example can be one of the most difficult parts of putting together a quality business plan and similar business related documents, but fortunately there is plenty of help available to those who need it.

There are many places, both on the internet and off, where information on how to prepare and change a cash flow example can be found, and it is important that all business owners become familiar with how to find and use the best cash flow example.

The Internet Is A great Place To Start your Search

One of the best places to start the search for the perfect cash flow example is on the internet.

With more and more business owners being internet savvy, many of these business owners are learning how to use the web for all kinds of business planning activities. Finding the right cash flow example is just one of these activities.

There are many web sites which cater to the needs of small business owners, and these web sites can often provide an excellent cash flow example for the asking.

Newsgroups Email List And Blogs

In addition to these web sites, there are a number of excellent newsgroups, email lists and blogs which allow owners of small businesses to meet and discuss how best to find and prepare the best cash flow example.

It is important for business owners to take advantage of these resources in order to provide the best information in the shortest amount of time.

Using A Cash Flow Example From Similar Industries

When choosing a cash flow example it is often a good idea to choose one from a business in the same or a similar industry.

Even though many elements in a cash flow statement will be the same no matter what the industry, others may be specific to that particular industry.

Choosing a cash flow example from your own industry will help eliminate any issues and make rewriting the statement a great deal easier.

Customizing The Cash Flow Example To Fit the Needs Of Your Business

After the perfect cash flow example has been found it is important for the business owner to customize that cash flow statement to his or her own needs.

No two businesses will have the same type of needs, and it is important to customize any cash flow example you find to reflect the needs of your own business.

This may require adding items to, or removing items from, the cash flow example you find in order to produce a document that more accurately reflects your own company.

Cash Flow Example



Cash Flow Example Statement Statement For the Month Ended_____.			
Cash Receipts	Month 1	Month 2	Month 3
Sales			
Loans			
Investments			
Total Receipts			
Disbursements			
Salaries			
Advertising			
Insurance			
Other			
Total Disbursements			
Total Receipts (Less)			
Total Disbursements			

Cash Flow Template



Business Plan Sample Sources of Cash Flow Template Statement For the Month Ended _____.	
Sales	
Loans	
Equity Investment	
Uses of Cash	
Expenses to be Paid	
Start Up Cost	
Balance	
(Monthly cash receipts minus monthly accounts Payable)	
Other Factors	
Seasonal	
Return (s)	
Payment Terms	

Cash Flow Template



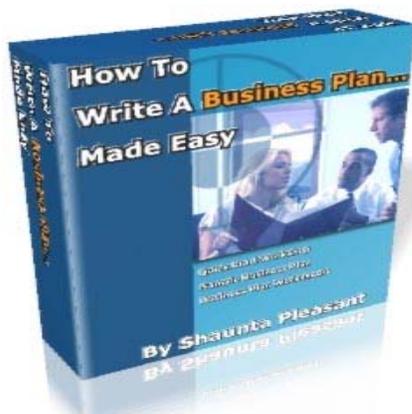
Cash Flow Template		
Statement For the Month Ended _____.		
	Estimated	Actual
Cash On Hand (Beginning of the Month)		
Cash Receipts		
Cash Sales		
Collections From Credit Accounts		
Loans		
Other		
Total Cash Receipts		
Total Cash Available		
Cash Paid Out		
Gross Wages		
Payroll Expenses		
Outline Services		
Office Supplies		
Operating Supplies		
Repairs and Maintenance		
Advertising		
Car		
Delivery		
Travel		
Accounting		
Legal		
Rent		
Telephone		
Utilities		
Insurance		
Taxes		
Interest		
Other		
Miscellaneous		
Subtotal		
Loan Principal Payment		
Capital Purchase		

Start Up Cost		
Reserve and/or escrow		
Owner's Withdrawals		
Total Cash Paid Out		
Cash Position		
Essential Operating Data (non Cash Flow information)		
Sales Volume		
Accounts Receivable (end of the month)		
Bad Dept (end or the month)		
Inventory (end of the month)		
Accounts Payable (end of the month)		
Total Cash Flow		

Do You Think A Business Plan Will Help Your Business Advance To The Next Level?

Most people assume that it is difficult to prepare a business plan. Nothing could be further from the truth. It is easy to do...

Writing your business plan is one of the most important aspects of starting your business in today's ever changing business environment...



Your business plan can help with;

Saving on accounting fees...

Saving on attorney fees...

How can your business plan help with some of these fees?

Well, with a properly prepared business plan it will point you in the right direction to help you avoid overpaying those fees...

But, what are the steps you need to take to get your business plan written in a manner for a lender to give you a second look?

These steps will be included in your Financial Strategy...

Your business plan can provide potential lenders with details that may help you with getting financed.

So how do you get started?

So many entrepreneurs are jumping into business ownership without first planning their new venture. A business plan is one of the first things you will need to write before you get to far alone into business ownership.

How To Write A Business Plan... Made Easy

Everything banks, lenders and the SBA look for! Produce your business plan quickly and easily... For entrepreneurs and small-business owners.

<http://www.business-plan-made-easy.com>