Nick's Copy Service 2003
Profit and Loss,
Cash Flow,
Benefits Analysis

Nick's Copy Service: 2003	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
GROSS SALES													
Service Sales						$794	$992	$1,091	$1,200	$1,440	$1,584	$1,743	**$8,844**
TOTAL SALES						$794	$992	$1,091	$1,200	$1,440	$1,584	$1,743	**$8,844**
GROSS PROFIT MARGIN						**$794**	**$992**	**$1,091**	**$1,200**	**$1,440**	**$1,584**	**$1,743**	**$8,844**
GPM %						100%	100%	100%	100%	100%	100%	100%	**100%**
EXPENSES													
Office Space Rent						$450	$450	$450	$450	$450	$450	$450	**$3,150**
Telephone & Internet Service						$66	$66	$66	$66	$66	$66	$66	**$462**
$250 Phone and Internet Installatior						$250							**$250**
Business Liability Insurance										$200			**$200**
Depreciation						$65	$65	$65	$65	$65	$65	$65	**$455**
TOTAL EXPENSES						**$831**	**$581**	**$581**	**$581**	**$781**	**$581**	**$581**	**$4,517**
NET PROFIT MARGIN						**($37)**	**$411**	**$510**	**$619**	**$659**	**$1,003**	**$1,162**	**$4,327**
NPM%						-5%	41%	47%	52%	46%	63%	67%	49%
BEGINNING CASH						$400	($191)	($433)	($576)	($610)	($604)	($254)	$400
PLUS:													
Net Profit						($37)	$411	$510	$619	$659	$1,003	$1,162	**$4,327**
VR Payment - Startup Expenses					$18,084								**$18,084**
Depreciation Adjustment						$65	$65	$65	$65	$65	$65	$65	**$455**
$3,900 Facility Renovation Loan					$3,900								**$3,900**
PASS													
Subtotal						**$28**	**$476**	**$575**	**$684**	**$724**	**$1,068**	**$1,227**	**$4,782**
LESS:													
VR Payment Adjustments					$18,084								**$18,084**
$3,900 Facility Renovation Capital Expense					$3,900								**$3,900**
$3,900 Facility Renovation Loan Payments							$100	$100	$100	$100	$100	$100	**$600**
Owner's Draw (Before Paying Taxes)						**$618**	**$618**	**$618**	**$618**	**$618**	**$618**	**$618**	**$4,327**
Subtotal						**$618**	**$718**	**$718**	**$718**	**$718**	**$718**	**$718**	**$4,927**
SURPLUS (DEFICIT)						**($591)**	**($242)**	**($143)**	**($34)**	**$6**	**$350**	**$509**	**($145)**
ENDING CASH						**($191)**	**($433)**	**($576)**	**($610)**	**($604)**	**($254)**	**$255**	**$255**
PERSONAL INCOME/EXPENSE													
Personal Income													
Owner's Draw (Before Paying Taxes)						$618	$618	$618	$618	$618	$618	$618	**$4,327**
Monthly SSI	$552	$552	$552	$552	$552	$285	$285	$285	$285	$285	$285	$285	**$4,755**
Subtotal	**$552**	**$552**	**$552**	**$552**	**$552**	**$903**	**$903**	**$903**	**$903**	**$903**	**$903**	**$903**	**$9,082**
Personal Expenses													
PASS						$0	$0	$0	$0	$0	$0	$0	**$0**
Room and Board	$552	$552	$552	$552	$552	$552	$552	$552	$552	$552	$552	$552	**$6,624**
Income and Self Employment Taxes						$111	$111	$111	$111	$111	$111	$111	**$779**
Subtotal	**$552**	**$552**	**$552**	**$552**	**$552**	**$663**	**$663**	**$663**	**$663**	**$663**	**$663**	**$663**	**$7,403**
MONTHLY DISCRETIONARY INCOME	**$0**	**$0**	**$0**	**$0**	**$0**	**$240**	**$240**	**$240**	**$240**	**$240**	**$240**	**$240**	**$1,679**

Nick's Copy Service 2004
Profit and Loss,
Cash Flow,
Benefits Analysis

Nick's Copy Service: 2004	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
GROSS SALES													
Service Sales	$1,917	$2,109	$2,320	$2,551	$2,807	$3,000	$3,000	$3,000	$3,000	$3,000	$3,000	$3,000	**$32,703**
TOTAL SALES	$1,917	$2,109	$2,320	$2,551	$2,807	$3,000	$3,000	$3,000	$3,000	$3,000	$3,000	$3,000	**$32,703**
GROSS PROFIT MARGIN	**$1,917**	**$2,109**	**$2,320**	**$2,551**	**$2,807**	**$3,000**	**$3,000**	**$3,000**	**$3,000**	**$3,000**	**$3,000**	**$3,000**	$32,703
GPM %	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	**100%**
EXPENSES													
Office Space Rent	$450	$450	$450	$450	$450	$450	$450	$450	$450	$450	$450	$450	**$5,400**
Telephone & Internet Service	$66	$66	$66	$66	$66	$66	$66	$66	$66	$66	$66	$66	**$792**
Miscellaneous Operating Expenses							$400	$400	$400	$400	$400	$400	**$2,400**
Business Liability Insurance										$200			**$200**
Depreciation	$65	$65	$65	$65	$65	$65	$260	$260	$260	$260	$260	$260	**$1,950**
TOTAL EXPENSES	**$581**	**$581**	**$581**	**$581**	**$581**	**$581**	**$1,176**	**$1,176**	**$1,176**	**$1,376**	**$1,176**	**$1,176**	$10,742
NET PROFIT MARGIN	**$1,336**	**$1,528**	**$1,739**	**$1,970**	**$2,226**	**$2,419**	**$1,824**	**$1,824**	**$1,824**	**$1,624**	**$1,824**	**$1,824**	$21,961
NPM%	70%	72%	75%	77%	79%	81%	61%	61%	61%	54%	61%	61%	67%
BEGINNING CASH	$255	($474)	($1,012)	($1,338)	($1,433)	($1,272)	($918)	($965)	($1,011)	($1,057)	($1,303)	($1,349)	$255
PLUS:													
Net Profit	$1,336	$1,528	$1,739	$1,970	$2,226	$2,419	$1,824	$1,824	$1,824	$1,624	$1,824	$1,824	**$21,961**
VR Payment - Startup Expenses													**$0**
Depreciation Adjustment	$65	$65	$65	$65	$65	$65	$260	$260	$260	$260	$260	$260	**$1,950**
$3,900 Facility Renovation Loan													
PASS													
Subtotal	**$1,401**	**$1,593**	**$1,804**	**$2,035**	**$2,291**	**$2,484**	**$2,084**	**$2,084**	**$2,084**	**$1,884**	**$2,084**	**$2,084**	$23,911
LESS:													
VR Payment Adjustments													
$3,900 Facility Renovation Capital Expense													
$3,900 Facility Renovation Payments	$300	$300	$300	$300	$300	$300	$300	$300	$300	$300	$300		**$3,300**
Owner's Draw (Before Paying Taxes)	**$1,830**	**$1,830**	**$1,830**	**$1,830**	**$1,830**	**$1,830**	**$1,830**	**$1,830**	**$1,830**	**$1,830**	**$1,830**	**$1,830**	$21,961
Subtotal	**$2,130**	**$2,130**	**$2,130**	**$2,130**	**$2,130**	**$2,130**	**$2,130**	**$2,130**	**$2,130**	**$2,130**	**$2,130**	**$1,830**	$25,261
SURPLUS (DEFICIT)	**($729)**	**($537)**	**($327)**	**($95)**	**$160**	**$354**	**($46)**	**($46)**	**($46)**	**($246)**	**($46)**	**$254**	($1,350)
ENDING CASH	**($474)**	**($1,012)**	**($1,338)**	**($1,433)**	**($1,272)**	**($918)**	**($965)**	**($1,011)**	**($1,057)**	**($1,303)**	**($1,349)**	**($1,095)**	($1,095)
PERSONAL INCOME/EXPENSE													
Personal Income													
Owners's Draw (Before Paying Taxes)	$1,830	$1,830	$1,830	$1,830	$1,830	$1,830	$1,830	$1,830	$1,830	$1,830	$1,830	$1,830	**$21,961**
Monthly SSI	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	**$0**
Subtotal	**$1,830**	**$1,830**	**$1,830**	**$1,830**	**$1,830**	**$1,830**	**$1,830**	**$1,830**	**$1,830**	**$1,830**	**$1,830**	**$1,830**	$21,961
Personal Expenses													
PASS	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	**$0**
Room and Board	$566	$566	$566	$566	$566	$566	$566	$566	$566	$566	$566	$566	**$6,792**
Income and Self Employment Taxes	$549	$549	$549	$549	$549	$549	$549	$549	$549	$549	$549	$549	**$6,588**
Subtotal	**$1,115**	**$1,115**	**$1,115**	**$1,115**	**$1,115**	**$1,115**	**$1,115**	**$1,115**	**$1,115**	**$1,115**	**$1,115**	**$1,115**	$13,380
MONTHLY DISCRETIONARY INCOME	**$715**	**$715**	**$715**	**$715**	**$715**	**$715**	**$715**	**$715**	**$715**	**$715**	**$715**	**$715**	$8,581

Nick's Copy Service 2005
Profit and Loss,
Cash Flow,
Benefits Analysis

Nick's Copy Service: 2005	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
GROSS SALES													
Service Sales	$3,200	$3,200	$3,200	$3,200	$3,200	$3,200	$3,200	$3,200	$3,200	$3,200	$3,200	$3,200	**$38,400**
TOTAL SALES	$3,200	$3,200	$3,200	$3,200	$3,200	$3,200	$3,200	$3,200	$3,200	$3,200	$3,200	$3,200	**$38,400**
GROSS PROFIT MARGIN	**$3,200**	**$3,200**	**$3,200**	**$3,200**	**$3,200**	**$3,200**	**$3,200**	**$3,200**	**$3,200**	**$3,200**	**$3,200**	**$3,200**	**$38,400**
GPM %	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	**100%**
EXPENSES													
Office Space Rent	$450	$450	$450	$450	$450	$450	$450	$450	$450	$450	$450	$450	**$5,400**
Telephone & Internet Service	$66	$66	$66	$66	$66	$66	$66	$66	$66	$66	$66	$66	**$792**
Miscellaneous Operating Expenses	$500	$500	$500	$500	$500	$500	$500	$500	$500	$500	$500	$500	**$6,000**
Depreciation	$260	$260	$260	$260	$260	$260	$260	$260	$260	$260	$260	$260	**$3,120**
Business Liability Insurance										$200			**$200**
TOTAL EXPENSES	**$1,276**	**$1,276**	**$1,276**	**$1,276**	**$1,276**	**$1,276**	**$1,276**	**$1,276**	**$1,276**	**$1,476**	**$1,276**	**$1,276**	**$15,512**
NET PROFIT MARGIN	**$1,924**	**$1,924**	**$1,924**	**$1,924**	**$1,924**	**$1,924**	**$1,924**	**$1,924**	**$1,924**	**$1,724**	**$1,924**	**$1,924**	**$22,888**
NPM%	60%	60%	60%	60%	60%	60%	60%	60%	60%	54%	60%	60%	60%
BEGINNING CASH	($1,095)	($818)	($542)	($265)	$12	$288	$565	$842	$1,118	$1,395	$1,472	$1,748	($1,095)
PLUS:													
Net Profit	$1,924	$1,924	$1,924	$1,924	$1,924	$1,924	$1,924	$1,924	$1,924	$1,724	$1,924	$1,924	**$22,888**
VR Payment - Startup Expenses													**$0**
Depreciation Adjustment	$260	$260	$260	$260	$260	$260	$260	$260	$260	$260	$260	$260	**$3,120**
$3,900 Facility Renovation Loan													
PASS													**$0**
Subtotal	**$2,184**	**$2,184**	**$2,184**	**$2,184**	**$2,184**	**$2,184**	**$2,184**	**$2,184**	**$2,184**	**$1,984**	**$2,184**	**$2,184**	**$26,008**
LESS:													
VR Payment Adjustments													
$3,900 Facility Renovation Capital Expense													
$3,900 Facility Renovation Payments													
Owner's Draw (Before Paying Taxes)	**$1,907**	**$1,907**	**$1,907**	**$1,907**	**$1,907**	**$1,907**	**$1,907**	**$1,907**	**$1,907**	**$1,907**	**$1,907**	**$1,907**	**$22,888**
Subtotal	**$1,907**	**$1,907**	**$1,907**	**$1,907**	**$1,907**	**$1,907**	**$1,907**	**$1,907**	**$1,907**	**$1,907**	**$1,907**	**$1,907**	**$22,888**
SURPLUS (DEFICIT)	**$277**	**$277**	**$277**	**$277**	**$277**	**$277**	**$277**	**$277**	**$277**	**$77**	**$277**	**$277**	**$3,120**
ENDING CASH	**($818)**	**($542)**	**($265)**	**$12**	**$288**	**$565**	**$842**	**$1,118**	**$1,395**	**$1,472**	**$1,748**	**$2,025**	**$2,025**
PERSONAL INCOME/EXPENSE													
Personal Income													
Owners's Draw (Before Paying Taxes)	$1,907	$1,907	$1,907	$1,907	$1,907	$1,907	$1,907	$1,907	$1,907	$1,907	$1,907	$1,907	**$22,888**
Monthly SSI	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	**$0**
Subtotal	**$1,907**	**$1,907**	**$1,907**	**$1,907**	**$1,907**	**$1,907**	**$1,907**	**$1,907**	**$1,907**	**$1,907**	**$1,907**	**$1,907**	**$22,888**
Personal Expenses													
PASS	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	**$0**
Room and Board	$583	$583	$583	$583	$583	$583	$583	$583	$583	$583	$583	$583	**$6,996**
Income and Self Employment Taxes	$572	$572	$572	$572	$572	$572	$572	$572	$572	$572	$572	$572	**$6,866**
Subtotal	**$1,155**	**$1,155**	**$1,155**	**$1,155**	**$1,155**	**$1,155**	**$1,155**	**$1,155**	**$1,155**	**$1,155**	**$1,155**	**$1,155**	**$13,862**
MONTHLY DISCRETIONARY INCOME	**$752**	**$752**	**$752**	**$752**	**$752**	**$752**	**$752**	**$752**	**$752**	**$752**	**$752**	**$752**	**$9,026**