	Start-up	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12	Total
Income														
Cash from sales (incl. VAT)														
Cash received														
Capital/loans received														
Other +														
Total income =														
Expenditure														
Wages to staff (incl. PAYE & NIC)														
Premises (rent, rates & utilities)														
Telephone & broadband														
Printing, post & stationery														
Advertising & promotion														
Bank charges														
Professional fees														
Insurances														
Bank/HP														
Equipment & vehicle leasing														
Payments relating to variable costs														

		I						
Capital expenditure								
Other payments								
VAT								
Owner's wages/salary								
Owner's National Insurance								
Loan repayments (incl. interest) +								
Total expenditure =								
Income less expenditure								
Opening bank balance +								
Closing bank balance =								