

<i>Pro Forma</i>	Year 0	Monthly	Yr 1	Yr 2	Yr 3
A. Startup Expenses (equipment, fees, ads, supplies, building rent or costs)					
<i>B. Gross Sales (income generated from business)</i>					
B1. Sales from products or services					
B2. Other:					
B3. Total Gross Sales (B1 + B2):					
<i>C. Cost of Goods Sold (actual costs of products)</i>					
C1. Cost of product for resale					
C2. Direct materials					
C3. Other:					
C4. Total Cost of Goods Sold (C1 + C2 + C3):					
D. Gross Profit (B3 – C4)					
E. Gross Profit Percentage (D / B3)		%	%	%	%
<i>F. Variable Expenses (These expenses change with sales)</i>					
F1. Sales commissions					
F2. Freight					
F3. Supplies					
F4. Other:					
F5: Total Variable Expenses (F1 + F2 + F3 + F4):					
<i>G. Fixed Expenses (Expenses paid regardless of sales)</i>					
G1. Rent					
G2. Utilities					
G3. Salaries & wages					
G4. Other:					
G5: Total Fixed Expenses (G1 + G2 + G3 + G4):					
H. Total Expenses (F5 + G5)					
I. Expenses as Percent of sales (H/ D)		%	%	%	%
J. Net profit or loss before taxes (D- H)					
K. Net Profit Percentage (J / B3)		%	%	%	%
L. Taxes (30% x J)		%	%	%	%
M. Retained Earnings (J – L)					