

## Year to Date Profit and Loss Statement Worksheet

**Important:** Please Only Complete this form if Self-Employed and You Do Not Already have A Profit and Loss Statement Prepared.

Names of Borrower(s): \_\_\_\_\_ Type of Business: \_\_\_\_\_  
 Business Name: \_\_\_\_\_  
 Business Address: \_\_\_\_\_

INCOME/REVENUES					
Step	Period	Quarter 1	Quarter 2	Quarter 3	Quarter 4
<b>1</b>	<b>Gross Sales/Revenue</b>				
COST OF SALES/GOODS					
Step	Period	Quarter 1	Quarter 2	Quarter 3	Quarter 4
<b>2</b>	Cost of Goods Sold				
<b>3</b>	<b>Gross Profit/Loss</b>				
EXPENSES					
Step	Period	Quarter 1	Quarter 2	Quarter 3	Quarter 4
<b>4</b>	Accounting/Legal				
	Advertising				
	Assets				
	Bank Charges				
	Depreciation				
	Equipment				
	Insurance				
	Interest				
	Motor Vehicle(s)				
	Office Supplies				
	Postage/Print				
	Rent				
	Repairs/Maintenance				
	Salaries and Wages				
	Taxes				
	Telephone and Internet				
Travel					
Utilities					
Web Hosting/Domain					
Other					
<b>5</b>	<b>Total Expenses</b>				
GROSS OPERATING INCOME/LOSS (BEFORE INCOME TAX)					
Step	Period	Quarter 1	Quarter 2	Quarter 3	Quarter 4
<b>6</b>	<b>Gross Op. Income/Loss</b>				
<b>7</b>	Income Tax Expense				
NET INCOME/LOSS					
Step	Period	Quarter 1	Quarter 2	Quarter 3	Quarter 4
<b>8</b>	<b>Net Income/Loss</b>				

**BORROWER SIGANTURE:** \_\_\_\_\_ **DATE:** \_\_\_\_\_

**CO BORROWER SIGANTURE:** \_\_\_\_\_ **DATE:** \_\_\_\_\_

**STEP-BY STEP INSTRUCTIONS:**

1. Complete each applicable section by populating the volumes and totals for each quarter.
2. Using the steps in the far left column of the worksheet, please calculate the following figures for each quarter using this set of calculation formulas by step:
  - a. Gross Profit/Loss (Step 3) = Step 1 Minus (-) Step 2
  - b. Gross Operating Income/Loss (Step 6) = Step 3 Minus (-) Step 5
  - c. Net Income/Loss (Step 8) = Step 6 Minus (-) Step 7 (**Note: Please denote any loss with a minus sign (-)**)
3. Sign and Date worksheet.