GWJ INDUSTRIAL SUPPLIES AND CONSTRUCTION, LLC

Project Financial Statements — 12-Month Budget & Cash Flow — User Guide

A 12-month construction P&L; budget and cash flow tool — track income, direct costs, indirect costs, and net profit by month.

What this workbook does

This workbook is your financial control center for a construction project or your company as a whole. You enter your expected income and costs month by month, and the workbook calculates your total inflows, total outflows, and net profit or loss for each month and the full year. A separate Cash Flow Charts tab pulls those numbers into a month-by-month table ready for charting. There is also a multi-year projection section at the bottom for Year 2 and Year 3 planning.

The tabs, in plain terms

12 Month P&L; Budget	The main working tab. Enter income and costs month by month in the yellow cells. Annual totals and net profit/loss calculate automatically.
Cash Flow Charts	Pulls your monthly inflows, outflows, and net profit/loss into a clean 12-row table — Jan through Dec — ready to feed a chart or export to a report.
License & Disclaimer	Terms of use.

How to use it — step by step

1. Open the **12 Month P&L; Budget** tab. The columns run left to right: Pre-Start Estimate (column B), then January through December (columns C–N), then Annual Total (column O), and Prior Year (column P).

2. Start with the **Income section** (rows 10–17). Enter your expected contract amounts, rental income, or other inflows in the yellow cells for each month. If you have a signed contract, enter the draw schedule here — how much you expect to invoice each month.

3. Move to the **Indirect Costs section** (rows 24–29). Enter your monthly overhead — advertising, insurance, office costs, salaries, communications, and admin. These are your fixed running costs, not tied to a specific job.

4. Move to the **Direct Costs section** (rows 33–58). Enter each trade cost in the month you expect to pay for it — concrete in month 2, framing in month 3, and so on. Match this to your construction schedule.

5. Watch the **Net Profit / Loss row** (row 63) as you fill in data. Any month that goes red (negative) means your outflows are ahead of your inflows — a cash flow warning you need to plan for.

6. Use the **Multi-Year Projection** section (rows 70–74) to enter Year 2 and Year 3 revenue growth and overhead inflation assumptions. The workbook holds those fields for your manual input.

7. Check the **Cash Flow Charts** tab after entering your data — the monthly table there is ready to use for a bar chart or line chart in Excel or to paste into a report.

Good-to-know tips

- Enter costs in the month you expect to *pay* them, not when the work happens. Cash flow is about when money leaves your account.
- The Pre-Start Estimate column (B) is separate from the monthly actuals. Use it for your original budget before the job starts, then track actual spending month by month in columns C–N.
- The Annual Total column (O) is a formula — do not type in it. It sums your monthly entries automatically.

- If a cost applies every month (like insurance or a salary), enter it once in January and copy it across through December — do not enter it in the Annual column.
- The Cash Flow Charts tab is read-only — it pulls from the P&L; tab. All your data entry stays on the main tab.
- The net profit figure does not include depreciation, amortization, or tax provisions — it is a cash-basis P&L.; For a full GAAP income statement, work with your accountant.

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