Brindle

Income and costs

Month: _____ Currency: _____

Use one month and one currency. Gather receipts and bank or payment records. Record money actually received and business costs actually paid in that month. Keep unpaid invoices separate. If a platform paid you net, add back its fee as income and list the fee as a cost, so it is counted once. Add rows on a spare sheet.

Money received

Date	Project / source or cost	Amount

A. Total received: _____

Business costs paid

Date	Project / source or cost	Amount

B. Total costs: _____

A minus B = money left after listed costs: _____

Next action: _____

This is a simple cash picture, not profit or spendable pay. It excludes tax, owner pay/draws, unpaid bills, debt principal and other unlisted commitments. Keep transfers and borrowing out of income. For understanding, not accounting or tax advice.

Brindle

Worked example - fictional

October | USD | Independent illustrator

These made-up amounts show the method, not a target income or a typical result. A platform paid $380 after a $20 fee. The example records $400 income and the $20 fee as a cost. An unpaid $500 invoice is not included in money received.

Money received

Date	Project / source or cost	Amount
Oct 04	Book-cover commission	900.00
Oct 14	Print sales (before platform fee)	400.00
Oct 23	Workshop payment	300.00

A. Total received: 1,600.00

Business costs paid

Date	Project / source or cost	Amount
Oct 02	Materials	120.00
Oct 07	Studio rent	250.00
Oct 14	Platform fee	20.00
Oct 18	Software	30.00
Oct 24	Travel to workshop	40.00

B. Total costs: 460.00

1,600.00 - 460.00 = 1,140.00 left after listed costs

This is not take-home pay or accounting profit. Tax, owner pay/draws, unpaid bills, debt principal and other unlisted commitments still need checking.
Next action: follow up on the unpaid $500 invoice and review next month's bills.

Use page 1 for your month. Add another sheet if you need more rows.