

Small Business Cashbook — Example

Independent USD example: illustrative fee assumptions of 2% + USD 1 for each PayPal revenue entry. These are NOT actual PayPal rates or actual sales.

Transaction	Amount (USD)	Payment method	Estimated fees (USD)	Cash impact (USD)
Cash revenue	50.00	Cash	0.00	50.00
PayPal revenue before fees	100.00	PayPal	3.00	97.00
Expense	40.00	Cash	0.00	(40.00)
Example cash surplus (USD)	107.00			
Example-only opening balance (USD)	200.00			
Example closing balance (USD)	307.00			

If expenses exceed revenue after estimated fees, the cash surplus is negative. Every amount on this sheet is illustrative; none represents actual business income or expected earnings.