

**Table 11. Annual cash flow description of revenues, expenses and net returns**

<b>Cash flow category</b>	<b>Description</b>
<b>Inflow (gross revenue)</b>	Income from passenger fees, tips / fish cleaning, sale of food and beverages, souvenirs, sale of fish, secondary income from commercial fishing, other nonfishing activities such as whale watching trips, bird watching, sunset cruises, burials at sea, etc.
<b>Outflow (expenses)</b>	
Fuel and oil	Fuel and oil
Bait	Bait
Ice	Ice
Food & drink	Food and drink
Tackle & supplies	Fishing gear and tackle, other supplies (soap, detergent, mops, brooms, bags, uniforms/clothes, trash bags, other plastic bags)
Repair & maintenance	By boatyard, by staff
Insurance	Insurance
Overhead	Office staff, state fishing permits, federal fishing permits, fishing association dues, professional certifications, accounting / bookkeeping, bank fees, legal fees, advertising and promotion, booking agent fees, dock slip fees, telephone and internet, electric and other utilities, weather service subscriptions, company vehicle lease, company vehicle maintenance
Hired captain	Wages / salaries paid to hired captains
Crew / mates	Wages / salaries paid to crew
Investments	Investments in new electronics
Loan Payments	Principal and interest
<b>Owner net returns</b>	Inflow (gross revenue) - outflow (expenditures)