**COA - Chart of Accounts - US SME**

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Here’s a generic Chart of Accounts (COA) designed for a US small-to-medium-sized enterprise (SME). This COA is organized into categories that most businesses in the US will use, but you can customize it based on your specific business needs.

**Assets**

1. **Current Assets**
   * **1000** - Cash on Hand
   * **1010** - Checking Account
   * **1020** - Savings Account
   * **1030** - Accounts Receivable
   * **1040** - Inventory
   * **1050** - Prepaid Expenses
   * **1060** - Undeposited Funds
2. **Fixed Assets**
   * **1500** - Furniture and Fixtures
   * **1510** - Office Equipment
   * **1520** - Vehicles
   * **1530** - Accumulated Depreciation
3. **Other Assets**
   * **1700** - Security Deposits
   * **1710** - Long-term Investments

**Liabilities**

1. **Current Liabilities**
   * **2000** - Accounts Payable
   * **2010** - Credit Card Payable
   * **2020** - Sales Tax Payable
   * **2030** - Payroll Liabilities
   * **2040** - Short-term Loans
   * **2050** - Customer Deposits
2. **Long-term Liabilities**
   * **2500** - Long-term Loans
   * **2510** - Mortgage Payable
   * **2520** - Deferred Revenue

**Equity**

1. **Equity Accounts**
   * **3000** - Common Stock
   * **3010** - Retained Earnings
   * **3020** - Owner's Equity
   * **3030** - Distributions/Withdrawals
   * **3040** - Opening Balance Equity

**Revenue**

1. **Sales Revenue**
   * **4000** - Product Sales
   * **4010** - Service Revenue
   * **4020** - Other Revenue
   * **4030** - Sales Discounts
   * **4040** - Sales Returns and Allowances
2. **Other Income**
   * **4500** - Interest Income
   * **4510** - Dividend Income
   * **4520** - Gain on Sale of Assets
   * **4530** - Miscellaneous Income

**Cost of Goods Sold (COGS)**

* **5000** - Cost of Goods Sold
* **5010** - Direct Materials
* **5020** - Direct Labor
* **5030** - Manufacturing Overhead
* **5040** - Purchase Discounts
* **5050** - Purchase Returns and Allowances

**Expenses**

1. **Operating Expenses**
   * **6000** - Salaries and Wages
   * **6010** - Payroll Taxes
   * **6020** - Employee Benefits
   * **6030** - Rent Expense
   * **6040** - Utilities
   * **6050** - Office Supplies
   * **6060** - Telephone and Internet
   * **6070** - Insurance Expense
   * **6080** - Repairs and Maintenance
   * **6090** - Advertising and Promotion
   * **6100** - Travel and Entertainment
   * **6110** - Professional Fees
   * **6120** - Depreciation Expense
   * **6130** - Amortization Expense
2. **Other Expenses**
   * **6500** - Interest Expense
   * **6510** - Bank Service Charges
   * **6520** - Bad Debts Expense
   * **6530** - Miscellaneous Expense

**Other Accounts**

1. **Income Tax**
   * **7000** - Income Tax Expense
   * **7010** - Deferred Income Tax
2. **Gains & Losses**
   * **8000** - Gain/Loss on Sale of Assets
   * **8010** - Unrealized Gain/Loss on Investments

**Example:**

* **1000** - Cash on Hand
* **2000** - Accounts Payable
* **3000** - Common Stock
* **4000** - Product Sales
* **5000** - Cost of Goods Sold
* **6000** - Salaries and Wages