

Monthly Cash Flow Projections

NAME OF BUSINESS						Year	
	Pre-Start-up Position	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6
	Estimate	Estimate	Estimate	Estimate	Estimate	Estimate	Estimate
1. CASH ON HAND (Beginning of the month)		0	0	0	0	0	0
2. CASH RECEIPTS							
a) Cash Sales							
b) Collections from Credit Accounts							
c) Loan or Other Cash injection (specify)							
3. TOTAL CASH RECEIPTS (2a + 2b + 2c = 3)	0	0	0	0	0	0	0
4. TOTAL CASH AVAILABLE (before cash paid out) (1 + 3)	0	0	0	0	0	0	0
5. CASH PAID OUT:							
a) Inventory Purchases							
b) Gross Wages (excludes withdrawals)							
c) Payroll Expenses							
d) Outside Services							
e) Supplies (Office and Operating)							
f) Repairs and Maintenance							
g) Advertising							
h) Car, Delivery and Travel							
i) Professional Services							
j) Rent							
k) Telephone							
l) Utilities							
m) Insurance							
n) Taxes							
o) Interest							
p) Other Expenses (specify)							
• Credit Card Fees							
• Unexpected Expenses							
q) Misc. Expenses							
r) Subtotal	0	0	0	0	0	0	0
s) Loan Principal Payment							
t) Capital Purchases (specify)							
u) Other Start-up Costs							
v) Reserve and/or Escrow (specify)							
w) Owner's Withdrawal							
6. TOTAL CASH PAID OUT (Total 5a thru 5w)	0	0	0	0	0	0	0
7. CASH POSITION (End of month) (4 minus 6)	0	0	0	0	0	0	0
ESSENTIAL OPERATING DATA (Non-cash flow information)							
A. Sales Volume (dollars)							
B. Accounts Receivable (end of month)							
C. Bad Debt (end of month)							
D. Inventory on Hand (end of month)							
E. Accounts Payable (end of month)							
F. Depreciation							

												Notes
Month 7	Month 8	Month 9	Month 10	Month 11	Month 12	TOTAL Columns 1-12						
Estimate	Estimate	Estimate	Estimate	Estimate	Estimate	Estimate						
0	0	0	0	0	0	0	1.					
							2. a.					
							b.					
							c.					
0	0	0	0	0	0	0	3.					
0	0	0	0	0	0	0	4.					
							5. a.					
							b.					
							c.					
							d.					
							e.					
							f.					
							g.					
							h.					
							i.					
							j.					
							k.					
							l.					
							m.					
							n.					
							o.					
							p.					
							q.					
0	0	0	0	0	0	0	r.					
							s.					
							t.					
							u.					
							v.					
							w.					
0	0	0	0	0	0	0	6.					
0	0	0	0	0	0	0	7.					
							A.					
							B.					
							C.					
							D.					
							E.					
							F.					

