MONTHLY CASH FLOW PROJECTION

NAME OF BUSINESS	ADDRESS			OWNER			TYPE OF BUSINESS				PREPARED BY			DATE
Based on Fiscal Year Not Calendar Year	Pre-Start-up Position	1	2	3	4	5	6	7	8	9	10	11	12	TOTAL
YEAR MONTH		Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12	Columns 1-12
	projected	projected	projected	projected	projected	projected	projected	projected	projected	projected	projected	projected	projected	projected
1. CASH ON HAND (Beginning of month)														
2. CASH RECEIPTS (a) Cash Sales														
(b) Collection from Credit Accounts														
(C) Owner(s)' Contribution														
(d) Loan(s)														
3. TOTAL CASH RECEIPTS (2a + 2b + 2c + 2d = 3)														
4. TOTAL CASH AVAILABLE (Before cash out) (1 + 3)														
5. CASH PAID OUT (a) Purchases														
(b) Gross Wages (Excludes withdrawals)														
(c) Payroll Expenses (Taxes, etc.)														
(d) Outside Services														
(e) Supplies (Office and operating)														
(f) Repairs and Maintenance														
(g) Advertising														
(h) Car, Delivery, and Travel														
(I) Accounting and Legal														
(j) Rent														
(k) Telephone														
(l) Utilities														
(m) Insurance														
(n) Taxes (Real Estate, etc.)														
(o) Interest														
(p) Licenses & Fees														
(q) Other														
Bank Charges/Credut Card Fees														
other supplies														
(r) Miscellaneous (Unspecified)														
(s) Subtotal														
(t) Loan Principal Payment														
(u) Capital Purchases (Specify)														
(v) Other Start-up Costs														
(w) Reserve and/or Escrow (Specify)														
(x) Owner's Withdrawal														
6. TOTAL CASH PAID OUT (Total 5a thru 5w)														
7. CASH POSITION (End of month) (4 minus 6)														
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														
G. Total Purchases for the Month														
H. Cash Payment of purchases														
I. Payment of Accounts Payable														