



Monthly Cash Flow Projection
 Enter Company Name Here
 Enter Date Here

	Pre-Startup	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12
1. CASH ON HAND [Beginning of month]		-	-	-	-	-	-	-	-	-	-	-	-
2. CASH RECEIPTS													
(a) Cash Sales													
(b) Collections from Credit Accounts													
(c) Loan or Other Cash Injection													
3. TOTAL CASH RECEIPTS [2a + 2b + 2c=3]		-	-	-	-	-	-	-	-	-	-	-	-
4. TOTAL CASH AVAILABLE [Before cash out] (1 + 3)		-	-	-	-	-	-	-	-	-	-	-	-
5. CASH PAID OUT													
(a) Purchases (Merchandise)													
(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) Auto, Delivery, and Travel													
(i) Accounting and Legal													
(j) Rent													
(k) Telephone													
(l) Utilities													
(m) Insurance													
(n) Taxes (Real Estate, etc.)													
(o) Interest													
(p) Other Expenses [Specify each]													
(q) Miscellaneous [Unspecified]													
(r) Subtotal		-	-	-	-	-	-	-	-	-	-	-	-
(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]		-	-	-	-	-	-	-	-	-	-	-	-
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													

