

MONTHLY CASH FLOW PROJECTION OF INCOME AND EXPENSE

| NAME OF BUSINESS | ADDRESS | | | OWNER | | | TYPE OF BUSINESS | | | | PREPARED BY | | | DATE |
|--|-----------------------|---|---|-------|---|---|------------------|---|---|---|-------------|----|----|----------------------|
| YEAR (Based on Fiscal Not Calendar Year) MONTH | PRE-START-UP POSITION | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | Total (columns 1-12) |
| INCOME | | | | | | | | | | | | | | |
| 1. CASH ON HAND (Beginning of month) | | | | | | | | | | | | | | 1 |
| 2. CASH RECEIPTS | | | | | | | | | | | | | | |
| (a) Cash Sales | | | | | | | | | | | | | | (A) |
| (b) Collection from Credit Accounts | | | | | | | | | | | | | | (B) |
| (c) Owner(s) Contribution | | | | | | | | | | | | | | (C) |
| (d) Loan(s) | | | | | | | | | | | | | | (D) |
| 3. TOTAL CASH RECEIPTS (2a+2b+2c=2d=3) | | | | | | | | | | | | | | 3. |
| 4. TOTAL CASH AVAILABLE (1 + 3) | | | | | | | | | | | | | | |
| EXPENSES | | | | | | | | | | | | | | 4. |
| 5. OPERATING EXPENSES | | | | | | | | | | | | | | |
| (a) Purchases (Inventory) | | | | | | | | | | | | | | (a) |
| (b) Gross Wages (Excludes owner withdrawals) | | | | | | | | | | | | | | (b) |
| (c) Payroll Expenses (Employ Taxes, FICA, SS., etc.) | | | | | | | | | | | | | | (c) |
| (d) Outside Services (Non-employee services) | | | | | | | | | | | | | | (d) |
| (e) Supplies (Operating) | | | | | | | | | | | | | | (e) |
| (f) Repairs and Maintenance | | | | | | | | | | | | | | (f) |
| (g) Advertising | | | | | | | | | | | | | | (g) |
| (h) Car, Delivery, and Travel | | | | | | | | | | | | | | (h) |
| (i) Accounting and Legal (Professional services) | | | | | | | | | | | | | | (i) |
| (j) Rent | | | | | | | | | | | | | | (j) |
| (k) Telephone | | | | | | | | | | | | | | (k) |
| (l) Utilities | | | | | | | | | | | | | | (l) |
| (m) Insurance | | | | | | | | | | | | | | (m) |
| (n) Taxes (Real Estate) | | | | | | | | | | | | | | (n) |
| (o) Loan Interest | | | | | | | | | | | | | | (o) |

