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	**TOTAL**
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														-