Twelve-Month Cash Flow

Enter Company Name Here

Fiscal Year Begins: Jun-00

	Pre- Startup													Total Item
	EST	Jun-00	Jul-00	Aug-00	Sep-00	Oct-00	Nov-00	Dec-00	Jan-01	Feb-01	Mar-01	Apr-01	May-01	EST
Cash on Hand (beginning of month)														
CASH RECEIPTS														
Cash Sales														
Collections fm CR accounts														
Loan/ other cash inj.														
TOTAL CASH RECEIPTS		0 0	0	0	0	0	0	0	0	0	0	0	0	0
Total Cash Available		0 0	0	0	0	0	0	0	0	0	0	0	0	0
(before cash out)		0 0	0	0	0	0	0	0	0	0	0	0	0	0
Notes on Preparation														
CASH PAID OUT Purchases	,							To delete t					1	
(merchandise)		ote: You may	•			ise as reter	ence later.	l o delete t	nese instru	ictions, clici	c the borde	r of this		
Purchases (specify)		text box and then press the DELETE key.												
Purchases (specify)	R	Refer back to your Profit & Loss Projection. Line-by-line ask yourself when you should expect cash to come and go. You												
Gross wages (exact withdrawal)		have already done a sales projection, now you must predict when you will actually collect from customers. On the expense												
Payroll expenses (taxes,		de, you have												
etc.)		ost items will				,		,	1 () () () () () () () () () (· ·				
Outside services		onth they are												
Supplies (office & oper.)		example, may actually be payable quarterly or semiannually, even though you recognize them as monthly expenses. Just try to make the Cash Flow as realistic as you can line by line. The payoff for you will be an ability to manage and forecast												
Repairs & maintenance Advertising	w	working capital needs. Change the category labels in the left column as needed to fit your accounting system.												
Car, delivery & travel	—— —													
Accounting & legal		Note that lines for 'Loan principal payment' through 'Owners' Withdrawal' are for items that always are different on the Cash Flow than on the Profit & Loss. Loan Principal Payment, Capital Purchases, and Owner's Draw simply do not, by the rules												
Rent		of accounting, show up on the Profit & Loss Projection. They do, however, definitely take cash out of the business, and so												
Telephone		need to be included in your Cash plan. On the other hand, you will not find Depreciation on the Cash Flow because you												
Utilities Insurance		never write a check for Depreciation. Cash from Loans Received and Owners' Injections go in the "Loan/ other cash inj."												
inouranoo		row. The "Pre-Startup" column is for cash outlays prior to the time covered by the Cash Flow. It is intended primarily for												
Taxes (real estate, etc.)		new business startups or major expansion projects where a great deal of cash must go out before operations commence.												
Interest		The bottom section, "ESSENTIAL OPERATING DATA", is not actually part of the Cash model, but it allows you to track												
Other expenses (specify)		items which have a heavy impact on cash. The Cash Flow Projection is the best way to forecast working capital needs. Begin with the amount of Cash on Hand you expect to have. Project all the Receipts and Paid Outs for the year. If CASH												
Other (specify)														
Other (specify)		OSITION get												
Miscellaneous		profitable businesses have gone under because they could not pay the bills while waiting for money to flow in. Your creditors do not care about profit; they want to be paid with cash. Cash is the financial lifeblood of your business.												
SUBTOTAL Loan principal payment				it pront, the	y want to c						buoineoo.	P	0	0
Capital purchase		1	İ	İ		İ	İ	İ	İ	İ		İ		
(specify)														
Other startup costs														
Reserve and/or Escrow														
Owners' Withdrawal TOTAL CASH PAID														
OUT		0 0	0	0	0	0	0	0	0	0	0	0	0	0
Cash Position (end of		-	-			-	-		-	-	-	-	-	
month)		0 0	0	0	0	0	0	0	0	0	0	0	0	0
ESSENTIAL OPERATING		on cash flow	information											
Sales Volume (dollars)		ion cash how	mormation											
Accounts Receivable														
Bad Debt (end of month)														
Inventory on hand (eom)														
Accounts Payable (eom)														
Depreciation														