

Cash Flow Projection Worksheet															
Enter your Company Name here															
Year 1															
	Unit Costs	Start Up	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10	M11	M12	TOTAL
			M	A	M	J	J	A	S	O	N	D	J	F	
Income															
\$ Average Sale			8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00
# Sales per Day			10	10	10	10	10	10	10	10	10	10	10	10	10
# Days per Month			30	30	30	30	30	30	30	30	30	30	30	30	30
# Sales per month			300	300	300	300	300	300	300	300	300	300	300	300	3,600.00
\$ Income per month			2,400.00	2,400.00	2,400.00	2,400.00	2,400.00	2,400.00	2,400.00	2,400.00	2,400.00	2,400.00	2,400.00	2,400.00	28,800.00
Beginning Cash Balance		-	12,499.00	12,369.71	12,240.42	12,111.14	11,981.85	11,852.56	11,723.27	11,593.98	11,464.69	11,335.41	11,206.12	11,076.83	-
Cash Inflows (Income):															
Owners Investment		3,000.00													3,000.00
Credit Card Debt															-
Sales			2,400.00	2,400.00	2,400.00	2,400.00	2,400.00	2,400.00	2,400.00	2,400.00	2,400.00	2,400.00	2,400.00	2,400.00	28,800.00
Loan Proceeds		10,000.00	-												10,000.00
less loan fee		(500.00)													(500.00)
Accts. Rec. Collections															-
Other:															-
Total Cash Inflows		12,500.00	2,400.00	2,400.00	2,400.00	2,400.00	2,400.00	2,400.00	2,400.00	2,400.00	2,400.00	2,400.00	2,400.00	2,400.00	41,300.00
Available Cash Balance		12,500.00	14,899.00	14,769.71	14,640.42	14,511.14	14,381.85	14,252.56	14,123.27	13,993.98	13,864.69	13,735.41	13,606.12	13,476.83	41,300.00
Cash Outflows (Expenses):															
Advertising		Research	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	12.00
Bank Service Charges		Research	25.00	25.00	25.00	25.00	25.00	25.00	25.00	25.00	25.00	25.00	25.00	25.00	300.00
Computer Expense		Research	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	240.00
Credit Card Fees	1.75%	Research	42.00	42.00	42.00	42.00	42.00	42.00	42.00	42.00	42.00	42.00	42.00	42.00	504.00
Commissions		Research	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	12.00
Employee Payroll	5.00	Research	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	1,800.00
Employee - Taxes	10.00%	Research	15.00	15.00	15.00	15.00	15.00	15.00	15.00	15.00	15.00	15.00	15.00	15.00	180.00
Employee - Benefits		Research	-	-	-	-	-	-	-	-	-	-	-	-	-
Employee - Unemployment Ins.		Research													-
Employee - Workers Comp		Research													-
Food and Entertainment		Research	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	12.00
Postage and Delivery		Research	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	12.00
Photocopies / Reproduction		Research	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	12.00
Subscriptions and Dues		Research	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	12.00
Insurance	1,200.00	Research	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	1,200.00
Rent - Kitchen		Research	750.00	750.00	750.00	750.00	750.00	750.00	750.00	750.00	750.00	750.00	750.00	750.00	9,000.00
Rent - other storage		Research	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	12.00
Inventory - COGS	20.00%	Research	480.00	480.00	480.00	480.00	480.00	480.00	480.00	480.00	480.00	480.00	480.00	480.00	5,760.00
Loan Interest	7.50%	Research	53.78	53.78	53.78	53.78	53.78	53.78	53.78	53.78	53.78	53.78	53.78	53.78	645.30
Miscellaneous		Research	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	120.00
Professional Fees		Research	25.00	25.00	25.00	25.00	25.00	25.00	25.00	25.00	25.00	25.00	25.00	25.00	300.00
Supplies		Research	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	240.00
Taxes & Licenses		Research	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	12.00
Taxes - Sales	9.50%	Research	228.00	228.00	228.00	228.00	228.00	228.00	228.00	228.00	228.00	228.00	228.00	228.00	2,736.00
Telephone		Research	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	1,200.00
Transportation and Travel		Research	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	12.00
Utilities		Research	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	12.00
Other:		Research													-
Subtotal		-	2,028.78	2,028.78	2,028.78	2,028.78	2,028.78	2,028.78	2,028.78	2,028.78	2,028.78	2,028.78	2,028.78	2,028.78	24,345.30
Other Cash Out Flows:															
Loan Principal			260.51	260.51	260.51	260.51	260.51	260.51	260.51	260.51	260.51	260.51	260.51	260.51	3,126.16
Capital Purchases		1.00													1.00
Credit Card Debt Payments			-	-	-	-	-	-	-	-	-	-	-	-	-
Owner's Draw	10.00%		240.00	240.00	240.00	240.00	240.00	240.00	240.00	240.00	240.00	240.00	240.00	240.00	2,880.00
Other:															-
Subtotal		1.00	500.51	500.51	500.51	500.51	500.51	500.51	500.51	500.51	500.51	500.51	500.51	500.51	6,007.16
Total Cash Outflows		1.00	2,529.29	2,529.29	2,529.29	2,529.29	2,529.29	2,529.29	2,529.29	2,529.29	2,529.29	2,529.29	2,529.29	2,529.29	30,352.46
Ending Cash Balance		12,499.00	12,369.71	12,240.42	12,111.14	11,981.85	11,852.56	11,723.27	11,593.98	11,464.69	11,335.41	11,206.12	11,076.83	10,947.54	10,947.54
Monthly Net			(129.29)	(129.29)	(129.29)	(129.29)	(129.29)	(129.29)	(129.29)	(129.29)	(129.29)	(129.29)	(129.29)	(129.29)	10,947.54