MONTHLY CASH FLOW PROJECTION - YEAR ONE

Prepared by Macomb County SBTDC

NAME OF BUSINESS: _____ OWNER: _____ DATE: _____

	Prestart-up Position	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 MO.)		$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
2.) CASH RECEIPTS														
a. Cash Sales														$0.00
b. Collections from Credit Accounts														$0.00
c. Loan or Other Cash Injection														$0.00
d. Loan or Other Cash Injection														$0.00
e. Loan or Other Cash Injection														$0.00
f.														$0.00
3.) TOTAL CASH RECEIPTS	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
4.) TOTAL CASH AVAILABLE	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	
5.) CASH PAID OUT														$0.00
a. Purchases (Merchandise)														$0.00
b. Gross Wages (Excludes withdrawals)														$0.00
c. Payroll Expenses (Taxes, etc.)														$0.00
d. Outside Services														$0.00
e. Supplies (Office and operating)														$0.00
f. Repairs and Maintenance														$0.00
g. Advertising														$0.00
h. Car, Delivery, and Travel														$0.00
i. Accounting and Legal														$0.00
j. Rent														$0.00
k. Telephone														$0.00
l. Utilities														$0.00
m. Insurance														$0.00
n. Taxes (Real estate, etc.)														$0.00
o. Interest														$0.00
p. Other Expenses														$0.00
q. Other Expenses														$0.00
r. Miscellaneous (Unspecified)														$0.00
s. Subtotal	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
t. Loan Principal Payment														$0.00
u. Capital Purchases														$0.00
v. Other Start-up Costs														$0.00
w. Reserve and/or Escrow														$0.00
x. Owner's Withdrawal														$0.00
6.) TOTAL CASH PAID OUT	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
7.) CASH POSITION END OF MONTH	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	
ESSENTIAL OPERATING DATA														
A. Sales Volume (Dollars)														$0.00
B. Accounts Receivable (End of Month)														$0.00
C. Bad Debt (End of Month)														$0.00
D. Inventory on Hand (End of Month)														$0.00
E. Accounts Payable (End of Month)														$0.00
F. Depreciation														$0.00