PROJECTED CASH FLOW BUDGET (WORKSHEET)						COMPANY:						YEAR:		
MONTH	Start-up	1	2	3	4	5	6	7	8	9	10	11	12	TOTAL
PROJECTED SALES														
CASH IN:														
1) Cash Sales														
2) Receivables 31-60 days														
3) Receivables over 60 days														
4) PST/GST														
5) CASH FROM SALES (L1 to L4)														
6) Owner's Equity (cash)														
7) Loan 1														
8) Loan 2														
9) Other														
10) TOTAL CASH IN (Add 5 to 9)														
CASH OUT:														
DIRECT EXP. DISBURSEMENTS														
11) Materials														
12) Supplies														
13) Labour + Benefits														
14) Selling Expenses														
15) Other														
16) TOTAL DIRECT DISB.														
INDIRECT EXP. DISBURSEMENTS														
17) Advertising/Promotional														
18) Bank Chgs and Credit Fees														
19) Capital Expenditures														
20) Communications Expenses														
21) Insurance, Licenses														
22) Management, Owner Wage														
23) Administration Wages														
24) Office Supplies														
25) Professional Fees														
26) Property/Business Taxes														
26) Rent/Maintenance (premises)														
27) Utilities														
28) Vehicle Expense														
29) Equipment Leases/Repair														
30) Loan Payment 1														
31) Loan Payment 2														
32) GST/PST Remittance														
33) Accounts Payble														
34) Other														
35) TOTAL INDIRECT DISB.														
36) Total Cash In (Line 10)														
37) Cash Fwd (Prev. Mo. - Line 40)														
38) Total Cash Avail. (L36 + L37)														
39) Total Cash Out (L16 + L35)														
40) Closing Balance (L38 - L39)														