

BUSINESS PLAN
CASH FLOW BUDGET
FISCAL YEAR:

Proposed Business Name: _____
 Proposed Business Location: _____

FISCAL MONTHS	1	2	3	4	5	6	7	8	9	10	11	12	YEAR ONE TOTAL
Income													
Net Sales													
Cost of Goods Sold	()	()	()	()	()	()	()	()	()	()	()	()	()
Gross Margin	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$

Expenses													
Labor													
Payroll Taxes													
Rent & Common Area Charges													
Maintenance & Repair													
Supplies													
Utilities/Telephone													
Insurance													
Advertising													
Licenses & Fees													
Bank Charges													
Auto Expense/Travel													
Security/Alarm System													
Interest on Loans													
Miscellaneous													
Owner's Draw/Wages													
Total Expenses	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$

Net Profit/Loss (Gross Margin - Expenses)	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
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Principal on Loans													
Hook Up Fees/Deposits													

Net Cash Received/Required	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
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