

**CASH FLOW BUDGET WORKSHEET**  
**SENSITIVITY ANALYSIS**  
(ASSUMES 5% CHANGE IN RECEIPTS AND DISBURSEMENTS)

	<b>Pessimistic Cash Flow</b>	<b>Expected Cash Flow</b>	<b>Optimistic Cash Flow</b>
<b>DIRECTIONS: Insert your cash flow information in the middle column entitled "EXPECTED CASH FLOW"</b>			
Beginning Cash Balance	\$0	\$0	\$0
Cash Inflows (Income):			
Accts. Rec. Collections	\$19	\$20	\$21
Loan Proceeds	\$19	\$20	\$21
Sales & Receipts	\$19	\$20	\$21
Other:			
	\$0		\$0
	\$0		\$0
Total Cash Inflows	\$57	\$60	\$63
Available Cash Balance	\$57	\$60	\$63
Cash Outflows (Expenses):			
Advertising	\$0		\$0
Bank Service Charges	\$0		\$0
Contingencies	\$0		\$0
Credit Card Fees	\$0		\$0
Delivery Charges	\$0		\$0
Deposits	\$0		\$0
Dues & Subscriptions	\$0		\$0
Health Insurance	\$0		\$0
Insurance	\$0		\$0
Interest	\$0		\$0
Inventory Purchases	\$0		\$0
Lease Payments	\$0		\$0
Licenses & Permits	\$0		\$0
Miscellaneous	\$0		\$0
Office	\$0		\$0
Payroll	\$0		\$0
Payroll Taxes	\$0		\$0
Professional Fees	\$0		\$0
Rent or Lease	\$0		\$0
Repairs & Maintenance	\$0		\$0
Sales tax	\$0		\$0
Services	\$0		\$0
Signs	\$0		\$0
Supplies	\$0		\$0
Taxes & Licenses	\$0		\$0
Utilities & Telephone	\$21	\$20	\$19
Other:			
	\$0		\$0
	\$0		\$0
	\$0		\$0
Subtotal	\$21	\$20	\$19
Other Cash Out Flows:			
Capital Purchases			
Building Construction	\$0		\$0
Decorating	\$0		\$0
Fixtures & Equipment	\$0		\$0
Install Fixtures & Equip.	\$0		\$0
Remodeling	\$0		\$0
Lease Payments	\$0		\$0
Loan Principal	\$0		\$0
Owner's Draw	\$0		\$0
Other:			
	\$0		\$0
Subtotal	\$0	\$0	\$0
Total Cash Outflows	\$21	\$20	\$19
Ending Cash Balance	\$36	\$40	\$44