## Twelve-Month Cash Flow

Fiscal Year Begins:

| | Pre-Startup EST | Jul | Aug | Sep | Oct | Nov | Dec | Jan | Feb | Mar | Apr | May | Jun |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Loan/other cash | | | | | | | | | | | | | |
| **TOTAL CASH RECEIPTS** | | | | | | | | | | | | | |
| **TOTAL CASH AVAILABLE** (BEFORE) | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| **CASH PAID OUT** | | | | | | | | | | | | | |
| Purchases (merchandise) | | | | | | | | | | | | | |
| Purchases (specify) | | | | | | | | | | | | | |
| Purchases (specify) | | | | | | | | | | | | | |
| Gross wages (exact withdrawal) | | | | | | | | | | | | | |
| Payroll expenses (tax. etc.) | | | | | | | | | | | | | |
| Outside services | | | | | | | | | | | | | |
| Supplies (office & oper.) | | | | | | | | | | | | | |
| Repairs | | | | | | | | | | | | | |
| Advertising | | | | | | | | | | | | | |
| Car, delivery & travel | | | | | | | | | | | | | |
| Accounting & legal | | | | | | | | | | | | | |
| Rent | | | | | | | | | | | | | |
| Telephone | | | | | | | | | | | | | |
| Utilities | | | | | | | | | | | | | |
| Insurance | | | | | | | | | | | | | |
| Taxes (real estate, etc.) | | | | | | | | | | | | | |
| Interest | | | | | | | | | | | | | |
| Other expenses (specify) | | | | | | | | | | | | | |
| Miscellaneous | | | | | | | | | | | | | |
| **SUBTOTAL** | | | | | | | | | | | | | |