

Cash Flow Projection Template

	Start-Up	Year 1	Year 2	Year 3	Total
Cash on Hand					
Cash Sales					
Bank Loan or Other Cash Injection					
Owner's Cash Injection					
Total Cash Available					
Expenses					
Purchases (Merchandise)					
Gross Wages					
Payroll Expenses (Taxes, Workers Comp., etc.) 25% of Gross Wages					
Outside Services					
Supplies (Office and Operating)					
Repairs and Maintenance					
Advertising/Marketing					
Car, Delivery, and Travel					
Accounting and Legal					
Rent					
Telephone					
Utilities (electric, gas, water)					
Insurance					
Taxes (Real Estate, etc.)					
Capital Purchases					
Other Start-up Costs					
Bank Loan Payment (\$250,000 @ 10% for 7 years)					
Reserve					
Total Cash Paid Out					
Cash Position					