

TWELVE MONTH CASH FLOW PROJECTION WORKSHEET													
Using Excel, enter the budget amounts in the shaded cells in each monthly budget column. Formulas will calculate and enter amounts in the unshaded cells. CAUTION: - entries made in the unshaded cells delete the formulas.													
	1ST MO	2ND MO	3RD MO	4TH MO	5TH MO	6TH MO	7TH MO	8TH MO	9TH MO	10TH MO	11TH MO	12TH MO	TOTAL
6 SALES													\$0
7 LESS COST OF SALES													\$0
8													
9 EQUALS GROSS PROFIT (6-7)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
10													
11 OPERATING EXPENSES													
12 Enter													\$0
13 Expense													\$0
14 Accounts													\$0
15 Here													\$0
16													\$0
17 Enter													\$0
18 Expense													\$0
19 Accounts													\$0
20 Here													\$0
21													\$21
22 Enter													\$0
23 Expense													\$0
24 Accounts													\$0
25 Here													\$0
26													\$0
27 TOTAL (add 12 thru 26)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
28													
29 NET PROFIT CASH BASIS (9-27)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
30													
31 CASH FLOW													
32													
33 NET PROFIT (LOSS)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
34 PLUS DEPR EXPENSE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
35 CASH FROM OPERATIONS	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
36 PLUS BEGIN CASH		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
37 LESS DEBT PAYMENT **													
38 CASH AFTER DEBT PAY(35+36-37)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
39 PLUS LOC ADVANCE *													
40 LESS LOC PAYMENT *													
41 ENDING CASH (38+39-40)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
42 DEBT COVER RATIO (35/37)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
* Bank line of credit. To be drawn against when cash is needed and paid down when cash is in excess of needs.													
** Principal portion of term loan payment													