





<b>NAME OF BUSINESS:</b>	<b>DATE:</b>				
	<b>Month:</b>	<b>Month:</b>	<b>Month:</b>	<b>Month:</b>	<b>TOTAL</b>
<b>1.) CASH ON HAND (BEGINNING OF MO.)</b>	0	0	0	0	0
<b>2.) CASH RECEIPTS</b>					
a. Cash Sales					0
b. Collections from Credit Accounts					0
c. Loan or Other Cash Injection					0
d. Loan or Other Cash Injection					0
e. Loan or Other Cash Injection					0
f.					0
<b>3.) TOTAL CASH RECEIPTS</b>	0	0	0	0	0
<b>4.) TOTAL CASH AVAILABLE</b>	0	0	0	0	
<b>5.) CASH PAID OUT</b>					0
a. Purchases (Merchandise)					0
b. Gross Wages (Excludes withdrawals)					0
c. Payroll Expenses (Taxes, etc.)					0
d. Outside Services					0
e. Supplies (Office and operating)					0
f. Repairs and Maintenance					0
g. Advertising					0
h. Car, Delivery, and Travel					0
i. Accounting and Legal					0
j. Rent					0
k. Telephone					0
l. Utilities					0
m. Insurance					0
n. Taxes (Real estate, etc.)					0
o. Interest					0
p. Other Expenses					0
q. Other Expenses:					0
r. Miscellaneous (Unspecified)					0
s. Subtotal	0	0	0	0	0
t. Loan Principal Payment					0
u. Capital Purchases					0
v. Other Start-up Costs					0
w. Reserve and/or Escrow					0
x. Owner's Withdrawal					0
<b>6.) TOTAL CASH PAID OUT</b>	0	0	0	0	0

<b>7.) CASH POSITION END OF MONTH</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
ESSENTIAL OPERATING DATA					
A. Sales Volume (Dollars)					0
B. Accounts Receivable (End of Month)					
C. Bad Debt (End of Month)					0
D. Inventory on Hand (End of Month)					
E. Accounts Payable (End of Month)					
F. Depreciation					0

1.) CASH ON HAND (BEGINNING OF MO.)	Cash on hand same as (7), Cash Position previous Month
2.) CASH RECEIPTS	
a. Cash Sales	All cash sales. Omit credit sales unless cash is actually received. Include credit card sales.
b. Collections from Credit Accounts	Amount to be expected from credit accounts.
c. Loan or Other Cash Injection	Indicate here all cash injections not included in 2(a) or 2(b) above
d. Loan or Other Cash Injection	
e. Loan or Other Cash Injection	
f.	
3.) TOTAL CASH RECEIPTS	Total of 2(a) through 2(f)
4.) TOTAL CASH AVAILABLE	(Line 1 + Line 3)
5.) CASH PAID OUT	
a. Purchases (Merchandise)	Merchandise for resale or for use in product (paid in current month)
b. Gross Wages (Excludes withdrawals)	Base rate plus overtime
c. Payroll Expenses (Taxes, etc.)	FICA 6.2% of 5(b) up to \$67,500 per employee, Medicare 1.45% of line 5(b), State unemployment ~2% of Line 5 (b) up to \$9500/employee
d. Outside Services	This could include outside labor and /or material for specialized or overflow work, including subcontracting
e. Supplies (Office and operating)	Items purchased for use in the business (not for resale)
f. Repairs and Maintenance	Include periodic large expenditures such as painting or decorating
g. Advertising	This amount should be adequate to maintain sales volume-include yellow pages cost
h. Car, Delivery, and Travel	If personal car is used, charge in this column
i. Accounting and Legal	Outside services, including for example, bookkeeping
j. Rent	Real estate only--use 5(p) for other rental expenses
k. Telephone	Self-explanatory
l. Utilities	Water, heat, light/power/refuse removal
m. Insurance	Work comp, health, liability, fire, fidelity
n. Taxes (Real estate, etc.)	Plus inventory tax, sales tax, excise tax, if applicable
o. Interest	Interest for loans
p. Other Expenses	Unexpected expenses may be included here as a safety factor
q. Other Expenses:	
r. Miscellaneous (Unspecified)	Small expenses for which a separate account would not be practical
s. Subtotal	This subtotal indicates cash out for operating costs
t. Loan Principal Payment	Include payment on all loans
u. Capital Purchases	Non-expensed (depreciable) expenditures such as equipment, building, vehicle, and leasehold improvement
v. Other Start-up Costs	Expenses incurred prior to first month projection and paid for after the "start-up" position
w. Reserve and/or Escrow	Example: insurance, tax, or equipment escrow to reduce impact of large periodic payments
x. Owner's Withdrawal	Should include payment for such things as owner's income tax, social security, life ins. Wages
6.) TOTAL CASH PAID OUT	Total 5(a) through 5(w)
7.) CASH POSITION END OF MONTH	Enter this amount in (1) Cash on Hand (Beginning of Month) for the following month
ESSENTIAL OPERATING DATA	Non-cash flow information
A. Sales Volume (Dollars)	Actual sales made
B. Accounts Receivable (End of Month)	Previous unpaid credit sales plus current month's credit sales, less amounts received in current month
C. Bad Debt (End of Month)	Bad debts should be deducted from Line B
D. Inventory on Hand (End of Month)	Last month's inventory plus merchandise received and/or manufactured in current month, minus amount sold in current month
E. Accounts Payable (End of Month)	Previous month's payable amount plus current month's payable minus amount paid during month
F. Depreciation	Established by your accountant, or value of all your equipment divided by the useful life (in months) as allowed by IRS