

CASH FLOW PROJECTIONS - Year 1

	Jan	Feb	Mar	Apr	May	June	July	Aug	Sep	Oct	Nov	Dec	TOTALS
BEGINNING CASH	10,000	10,173	10,150	10,439	11,039	11,950	13,173	13,956	15,051	15,708	16,675	17,204	
CASH IN Rest Sales	8,000	10000	12000	14000	16000	18000	20000	22000	24000	26000	28000	30000	
Other Sales	2,000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	12000	
TOTAL CASH IN	10,000	12,000	14,000	16,000	18,000	20,000	22,000	24,000	26,000	28,000	30,000	42,000	262000
CASH OUT													
Cost of Goods	3,000	3,600	4,200	4,800	5,400	6,000	6,600	7,200	7,800	8,400	9,000	12,600	78600
Rent	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	14400
Insurance	200	200	200	200	200	200	200	200	200	200	200	200	2400
Professional Fees	300	300	300	300	300	300	300	300	300	300	300	300	3600
Advertising	300	300	300	300	300	300	300	300	300	300	300	300	3600
Employee Pay	3,000	4,200	4,900	5,600	6,300	7,000	7,700	8,400	9,100	9,800	10,500	14,700	91,200
FICA/Unemployment	450	630	735	840	945	1,050	1,155	1,260	1,365	1,470	1,575	2,205	13,680
Bank Fees	200	360	420	480	540	600	660	720	780	840	900	1,260	7760
Supplies	100	120	140	160	180	200	220	240	260	280	300	420	2620
Utilities	500	600	700	800	900	1,000	1,100	1,200	1,300	1,400	1,500	2,100	13100
Phone	120	120	120	120	120	120	120	120	120	120	120	120	1440
Owners Draw							1000	1000	2000	2000	3000	3000	12000
Loan Payment	400	400	400	400	400	400	400	400	400	400	400	400	4800
TOTAL CASH OUT	9,770	12,030	13,615	15,200	16,785	18,370	20,955	22,540	25,125	26,710	29,295	38,805	249,200
CASH FLOW	230	-30	385	800	1,215	1,630	1,045	1,460	875	1,290	705	3,195	12,800
Estimated Taxes	58	-8	96	200	304	408	261	365	219	323	176	799	3,200
Cash Flow After Tax	173	-23	289	600	911	1,223	784	1,095	656	968	529	2,396	9,600
ENDING CASH	10,173	10,150	10,439	11,039	11,950	13,173	13,956	15,051	15,708	16,675	17,204	19,600	

January Blue Space for Beginning Cash Position

Fill in blank cells with your projections. Lines that are zeroed out are formula lines and will sum automatically and you don't have to provide data.

CASH FLOW PROJECTIONS - Year 2

	Jan	Feb	Mar	Apr	May	June	July	Aug	Sep	Oct	Nov	Dec	TOTALS
BEGINNING CASH*	19,600	20,279	21,576	23,286	25,615	27,063	29,335	32,020	35,118	37,128	39,550	42,385	
CASH IN													
Sales	25,000	28000	30000	33000	36000	40000	42000	44000	46000	48000	50000	55000	477000
Other	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	24000
TOTAL CASH IN	27,000	30000	32000	35000	38000	42000	44000	46000	48000	50000	52000	57000	501000
CASH OUT													
Cost of Goods Sold	8,100	9,000	9,600	10,500	11,400	12,600	13,200	13,800	14,400	15,000	15,600	17,100	150,300
Rent	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	14400
Insurance	200	200	200	200	200	200	200	200	200	200	200	200	2400
Professional Fees	300	300	300	300	300	300	300	300	300	300	300	300	3600
Advertising	300	300	300	300	300	300	300	300	300	300	300	300	3600
Employee Pay	8,100	9,000	9,600	10,500	11,400	12,600	13,200	13,800	14,400	15,000	15,600	17,100	150300
FICA/Unemployment	1,215	1,350	1,440	1,575	1,710	1,890	1,980	2,070	2,160	2,250	2,340	2,565	22545
Bank Fees	540	600	640	700	760	840	880	920	960	1,000	1,040	1,140	10020
Supplies	270	300	320	350	380	420	440	460	480	500	520	570	5010
Utilities	1,350	1,500	1,600	1,750	1,900	2,100	2,200	2,300	2,400	2,500	2,600	2,850	25050
Phone	120	120	120	120	120	120	120	120	120	120	120	120	1440
Owners Draw	4,000	4000	4000	4000	6000	6000	6000	6000	8000	8000	8000	8000	72000
Loan Payment	400	400	400	400	400	400	400	400	400	400	400	400	4800
TOTAL CASH OUT	26,095	28,270	29,720	31,895	36,070	38,970	40,420	41,870	45,320	46,770	48,220	51,845	465465
CASH FLOW	905	1730	2280	3105	1930	3030	3580	4130	2680	3230	3780	5155	35535
Estimated Taxes	226	433	570	776	483	758	895	1,033	670	808	945	1,289	8,884
Cash Flow After Tax	679	1,298	1,710	2,329	1,448	2,273	2,685	3,098	2,010	2,423	2,835	3,866	26,651
ENDING CASH	20,279	21,576	23,286	25,615	27,063	29,335	32,020	35,118	37,128	39,550	42,385	46,251	

* Beginning Cash for January is the ending cash from December of previous year.

CASH FLOW PROJECTIONS - Year 3

	Jan	Feb	Mar	Apr	May	June	July	Aug	Sep	Oct	Nov	Dec	TOTALS
BEGINNING CASH*		0	0	0	0	0	0	0	0	0	0	0	0
CASH IN													
Sales													0
Other													0
TOTAL CASH IN	0	0	0	0	0	0	0	0	0	0	0	0	0
CASH OUT													
Cost of Goods	0	0	0	0	0	0	0	0	0	0	0	0	0
Rent													0
Insurance													0
Professional Fees													0
Advertising													0
Employee Pay	0	0	0	0	0	0	0	0	0	0	0	0	0
FICA/Unemployment													0
Security System													0
Office Supplies													0
Utilities													0
Miscellaneous													0
Loan Payment													0
TOTAL CASH OUT	0	0	0	0	0	0	0	0	0	0	0	0	0
CASH FLOW	0	0	0	0	0	0	0	0	0	0	0	0	0
ENDING CASH	0	0	0	0	0	0	0	0	0	0	0	0	0

*Beginning Cash for January as the ending Cash for December of previous year.