

Example: Cash Flow Forecast

	<i>September</i>	<i>October</i>
Total Sales Forecast	\$7,699	\$9,147
Cash Receipts (Cash In)		
Cash Sales	6,929	8,232
Accounts Receivable		385
Owner Capital and Non-Cash Equity		
Loan Proceeds	10,850	
Total Cash In	\$17,779	\$8,617
Cash Disbursements (Cash Out)		
Purchases (Cost of Goods Sold)	1,027	1,533
Advertising	600	600
Auto (Includes R and M, Insurance)	554	554
Interest and Bank Charges	83	83
Insurance/Licenses/Fees	1,700	
Professional (Accounting, Legal)	125	125
Rent (Equipment)		
Rent (Premises)	200	200
Office Supplies and Expenses	200	200
Business Licenses and Permits		
Telephone and Utilities	150	150
Repairs and Maintenance		
Travel and Promotion		400
Management Salaries	3,600	3,600
Wages and Subcontractor Fees	600	600
Employer Wage Burden	420	420
Loan Payments–Principal		418
Loan Payments–Interest		72
Total Cash Out	\$9,259	\$8,955
Cash Flow Summary		
Opening Balance	0	8,520
Add: Cash In	17,779	8,617
Subtract: Cash Out	9,259	8,955
Closing Cash Balance	\$8,520	\$8,182