

Cash Flow (12 months)

Fiscal Year Begins: Jan-09

	Pre-Startup	Jan-09	Feb-09	Mar-09	Apr-09	May-09	Jun-09	Jul-09	Aug-09	Sep-09	Oct-09	Nov-09	Dec-09	Annual
Cash on Hand (beginning of month)	500	550	380	210	-260	1,570	910	790	670	550	430	310	190	
CASH RECEIPTS														
Cash Sales	0	0	0	0	2,000									2,000
Collections fm CR accounts	0													0
Loan/ other cash injection	1,000													0
TOTAL CASH RECEIPTS	1,000	0	0	0	2,000	0	0							2,000
Total Cash Available (before cash out)	1,500	550	380	210	1,740	1,570	910	790	670	550	430	310	190	
CASH PAID OUT														
Purchases (seed)	100					100								100
Purchases (small tools)	250													0
Purchases (fertilizer)	300					300								300
Gross wages (exact withdrawal)														0
Payroll expenses (taxes, etc.)														0
Outside services														0
Supplies (office & oper.)	50													0
Repairs & maintenance														0
Advertising				300										300
Car, delivery & travel		60	60	60	60	60	60	60	60	60	60	60	60	720
Accounting & legal	250													0
Rent														0
Telephone														0
Utilities		60	60	60	60	60	60	60	60	60	60	60	60	720
Insurance														0
Taxes (real estate, etc.)						90								90
Interest														0
Other expenses (specify)														0
Other (specify)														0
Other (specify)														0
Miscellaneous														0
SUBTOTAL	950	120	120	420	120	610	120	120	120	120	120	120	120	2,230
Loan principal payment		50	50	50	50	50								250
Capital purchase (specify)														0
Other startup costs														0
Reserve and/or Escrow														0
Owners' Withdrawal														0
TOTAL CASH PAID OUT	950	170	170	470	170	660	120	120	120	120	120	120	120	2,480
Cash Position (end of month)	550	380	210	-260	1,570	910	790	670	550	430	310	190	70	

My money

first harvest

Mom's loan

for april harvest

business startup filing and docs

goes to next month's Cash On Hand

Oh oh!

Notes on Preparation
 Line-by-line ask yourself when you should expect cash to come and go. You can add or substitute line descriptions as you wish to more clearly describe your operations and how you wish to project and track the cash in and out.

For example, instead of just Cash Sales, i may wish to have Cash Sales (tomatoes) and Cash Sales (cucumbers).

For Cash Receipts (revenue/sales), you must predict when you will actually collect from customers. On the Cash Paid Out (expenses) side, predict when you will actually have to write the check to pay the bills.

Just try to make the Cash Flow as realistic as you can line by line. The payoff for you will be an ability to manage and forecast working capital needs. Change the category labels in the left column as needed to fit your accounting system.

The "Pre-Startup" column is for cash outlays prior to the time covered by the Cash Flow. It is intended primarily for new business startups or major expansion projects where a great deal of cash must go out before operations commence.

The Cash Flow Projection is the best way to forecast working capital needs. Begin with the amount of Cash on Hand you expect to have. Project all the Receipts and Paid Outs for the year. If CASH POSITION gets dangerously low or negative, you will need to pump in more cash to keep the operation afloat. Many profitable businesses have gone under because they could not pay the bills while waiting for money to flow in. Your creditors do not care about profit; they want to be paid with cash. Cash is the financial lifeblood of your business.