

Cashflow Projection

Business Loan Applicant Name: _____

Address: _____

Phone: _____

Date: _____
 Month: _____

First Year Projected:

BEGINNING CASH BALANCE:

| Period | Period | Period | Period | Period | Period | Period | Period | Period | Period | Period | Period | TOTAL |
|---|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|-------|
| | | | | | | | | | | | | 0 |
| (Carry forward balance from previous month-end) | | | | | | | | | | | | |

Cash Receipts:

| | | | | | | | | | | | | | |
|--------------------|--|--|--|--|--|--|--|--|--|--|--|--|---|
| 1. Sales - _____ | | | | | | | | | | | | | 0 |
| 2. Sales - _____ | | | | | | | | | | | | | 0 |
| Other Income _____ | | | | | | | | | | | | | 0 |
| Other Income _____ | | | | | | | | | | | | | 0 |

Gross Sales

| | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|

Cash Disbursements:

Cost of Goods (RE Sales # Above): Insert % to Calculate:

| | | | | | | | | | | | | | |
|---|--|--|--|--|--|--|--|--|--|--|--|--|---|
| 1. Materials/Purchases for Resale _____ | | | | | | | | | | | | | 0 |
| 2. Materials/Purchases for Resale _____ | | | | | | | | | | | | | 0 |

Total Cost of Goods:

| | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|

GROSS PROFIT:

| | | | | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|--|--|------------|
| | | | | | | | | | | | | \$0 |
|--|--|--|--|--|--|--|--|--|--|--|--|------------|

Business Expenses:

| | | | | | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|--|--|--|---|
| Payroll/Cost of Labor | | | | | | | | | | | | | 0 |
| Payroll Taxes: 10.45% | | | | | | | | | | | | | 0 |
| Accounting/Legal Fees | | | | | | | | | | | | | 0 |
| Advertising/Promotion | | | | | | | | | | | | | 0 |
| Bank Charges/Credit Card Costs | | | | | | | | | | | | | 0 |
| Dues/Memberships | | | | | | | | | | | | | 0 |
| Education/Training | | | | | | | | | | | | | 0 |
| Freight/Shipping | | | | | | | | | | | | | 0 |
| Insurance-Property/Casualty/Liab./WorkComp | | | | | | | | | | | | | 0 |
| Miscellaneous | | | | | | | | | | | | | 0 |
| Office Supplies | | | | | | | | | | | | | 0 |
| Postage | | | | | | | | | | | | | 0 |
| Professional Fees | | | | | | | | | | | | | 0 |
| RE Taxes | | | | | | | | | | | | | 0 |
| Rent | | | | | | | | | | | | | 0 |
| Repairs | | | | | | | | | | | | | 0 |
| Rubbish Removal | | | | | | | | | | | | | 0 |
| Supplies/Janitorial | | | | | | | | | | | | | 0 |
| Telephone | | | | | | | | | | | | | 0 |
| Travel Expense/Vehicle Gas | | | | | | | | | | | | | 0 |
| Utilities-Heat/Electric/Gas/Water/Sewer | | | | | | | | | | | | | 0 |

Total Business Expenses:

| | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|

NET INCOME BEFORE TAXES:

| | | | | | | | | | | | | | |
|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|

Other:

| | | | | | | | | | | | | | |
|------------------------------------|--|--|--|--|--|--|--|--|--|--|--|--|---|
| Bank Loan Payments | | | | | | | | | | | | | 0 |
| SWMF Loan Payments | | | | | | | | | | | | | 0 |
| Capital Purchases - Equipment | | | | | | | | | | | | | 0 |
| Leasehold Improvements | | | | | | | | | | | | | 0 |
| Owner's Draw (Not Payroll Expense) | | | | | | | | | | | | | 0 |

Total Other Disbursements:

| | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|

Income Taxes and Self-employment FICA on Business Income (add back Principal Payments)

| | | | | | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|--|--|--|---|
| | | | | | | | | | | | | | 0 |
|--|--|--|--|--|--|--|--|--|--|--|--|--|---|

END of MONTH CASH BALANCE:

| | | | | | | | | | | | | | |
|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|

Projections herewith presented are the sole responsibility of the Business Loan Applicant listed above.

Less Starting Cash: \$0.00
 Add Back Loan Payments: \$0.00
 Cashflow to Address Debt: \$0.00

Cashflow Projection

Business Loan Applicant Name: 0
 Address: _____
 Phone: _____

Date: 00-Jan-00 Month: _____

Second Year Projected: Jan. Feb. March April May June July Aug. Sept. Oct. Nov. Dec. TOTAL

| | | | | | | | | | | | | | | |
|--------------------------------|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| BEGINNING CASH BALANCE: | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|--------------------------------|---|---|---|---|---|---|---|---|---|---|---|---|---|---|

(Carry forward balance from previous month-end)

Cash Receipts:

| | | | | | | | | | | | | | | |
|--------------------|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
| 1. Sales - _____ | | | | | | | | | | | | | | |
| 2. Sales - _____ | | | | | | | | | | | | | | |
| Other Income _____ | | | | | | | | | | | | | | |
| Other Income _____ | | | | | | | | | | | | | | |

| | | | | | | | | | | | | | | |
|--------------------|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Gross Sales | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|--------------------|---|---|---|---|---|---|---|---|---|---|---|---|---|---|

Cash Disbursements:

Cost of Goods (RE Sales # Above): Insert % to Calculate:

| | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1. Materials/Purchases for Resale _____ | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2. Materials/Purchases for Resale _____ | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

| | | | | | | | | | | | | | | |
|-----------------------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| Total Cost of Goods: | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| GROSS PROFIT: | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |

Business Expenses:

| | | | | | | | | | | | | | | |
|--|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Payroll/Cost of Labor | | | | | | | | | | | | | | |
| Payroll Taxes: 10.45% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Accounting/Legal Fees | | | | | | | | | | | | | | |
| Advertising/Promotion | | | | | | | | | | | | | | |
| Bank Charges/Credit Card Costs | | | | | | | | | | | | | | |
| Dues/Memberships | | | | | | | | | | | | | | |
| Education/Training | | | | | | | | | | | | | | |
| Freight/Shipping | | | | | | | | | | | | | | |
| Insurance-Property/Casualty/Liab./WorkComp | | | | | | | | | | | | | | |
| Miscellaneous | | | | | | | | | | | | | | |
| Office Supplies | | | | | | | | | | | | | | |
| Postage | | | | | | | | | | | | | | |
| Professional Fees | | | | | | | | | | | | | | |
| RE Taxes | | | | | | | | | | | | | | |
| Rent | | | | | | | | | | | | | | |
| Repairs | | | | | | | | | | | | | | |
| Rubbish Removal | | | | | | | | | | | | | | |
| Supplies/Janitorial | | | | | | | | | | | | | | |
| Telephone | | | | | | | | | | | | | | |
| Travel Expense/Vehicle Gas | | | | | | | | | | | | | | |
| Utilities-Heat/Electric/Gas/Water/Sewer | | | | | | | | | | | | | | |

| | | | | | | | | | | | | | | |
|---------------------------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| Total Business Expenses: | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| NET INCOME BEFORE TAXES: | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |

Other:

| | | | | | | | | | | | | | | |
|------------------------------------|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
| Bank Loan Payments | | | | | | | | | | | | | | |
| SWMF Loan Payments | | | | | | | | | | | | | | |
| Capital Purchases - Equipment | | | | | | | | | | | | | | |
| Leasehold Improvements | | | | | | | | | | | | | | |
| Owner's Draw (Not Payroll Expense) | | | | | | | | | | | | | | |

| | | | | | | | | | | | | | | |
|--|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Total Other Disbursements: | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Income Taxes and Self-employment FICA on Business Income (add back Principal Payments) | | | | | | | | | | | | | | |

| | | | | | | | | | | | | | | |
|-----------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| END OF MONTH CASH BALANCE: | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
|-----------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|

Projections herewith presented are the sole responsibility of the Business Loan Applicant listed above.

Less Starting Cash: \$0.00
 Add Back Loan Payments: \$0.00
 Cashflow to Address Debt: \$0.00