Cash Inflow from Sales and Other Sources

	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12	Total
Cash Collected on Sales													
Cash Collected on _____													
Cash Collected on _____													
Cash Collected on _____													
Cash From Line of Credit													
Cash From Owner Contributions													
Cash from EIDL Grant													
Cash From PPP or EIDL Loan													
Other Cash Inflow													
Total Cash Inflows Sales and Other Sources													

Cash Outflow for Inventory Items and Cost of Good Sold Items

	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12	Total Year
Payments on Inventory Items													
Payments on Other COGS Items													
Other													
Other													
Other													
Total Cash Outflows for Inventory and Cost of Goods Sold Items													

Cash Outflow for General Expenses

	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12	Year 1
Wages													
Direct Labor													
Payroll taxes													
Advertising													
Rent													
Business Insurance													
Worker's Comp. Insurance													
Business Insurance													
Water/sewer													
Gas/heat													
Electric													
Phone													
Internet													
Supplies													
Repairs and Maintenance													
Property Taxes													
Other													
Owner Withdrawals													
Total Cash Outflows for General Expenses													

Cash Outflow for Debt, and Credit Card Debt Service Payments and Asset Purchases

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CELEBRATING 40 YEARS!

	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12	Year 1
Interest Line of Credit													
Principal Paid on Line of Credit													
Payments on Credit Cards w/Balances													
Payments on Credit Cards w/Balances													
Loan 1 Monthly Payments													
Loan 2 Monthly Payments													
Loan 3 Monthly Payments													
Loan 4 Monthly Payments													
Loan 5 Monthly Payments													
Capital Lease Payments													
Other Loan/Debt Payments													
Total Debt Service Payments													
Cash Paid for Equipment and Other Fixed Asset Purchases													

Client Name:_____

Date Prepared:_____

Beginning Cash Balance $

Projected Cash Flow Statement

The Small Business Development Center has prepared these financial projections from information communicated by the client. We are not licensed by the state of Wisconsin to practice Public Accounting and can therefore give no opinion or assurance on these statements.

SBDC Wisconsin Small Business Development Center CELEBRATING 40 YEARS!

Cash Inflow	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12	Year 1
Cash inflows from sales and other													
Total Cash Inflows													
Cash Outflow													
Inventory & Costs of Goods Sold Items													
General Expenses													
Debt, Loans and Credit Card Service													
Fixed Asset Purchases													
- **Total Cash Outflows**													
= **Net Cash Inflow or (-Outflow)**													
+ **Beginning Cash Balance**													
= **Ending Cash Balance**													
Months Cash On Hand													

Ending Cash Balance/Net Cash Inflow or (Outflow)
If less than 0 then you are essentially out of cash