# 12-Month Cash Flow Projections

| **Company Name:** | | | | | | | | | | | | | | |
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| **Date:** | Pre-Startup | 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** |
| **1. CASH ON HAND** [Beginning of month] | | | | | | | | | | | | | | |
| **2. CASH RECEIPTS** | | | | | | | | | | | | | | |
| (a) Cash Sales | | | | | | | | | | | | | | |
| (b) Collections from Credit Accounts | | | | | | | | | | | | | | |
| (c) Loan or Other Cash Injection | | | | | | | | | | | | | | |
| **3. TOTAL CASH RECEIPTS** [2a + 2b + 2c=3] | | | | | | | | | | | | | | |
| **4. TOTAL CASH AVAILABLE** [Before cash out] (1 + 3) | | | | | | | | | | | | | | |
| **5. CASH PAID OUT** | | | | | | | | | | | | | | |
| (a) Purchases (Merchandise) | | | | | | | | | | | | | | |
| (b) Gross Wages (excludes withdrawals) | | | | | | | | | | | | | | |
| (c) Payroll Expenses (e.g., taxes) | | | | | | | | | | | | | | |
| (d) Outside Services | | | | | | | | | | | | | | |
| (e) Supplies (Office and operating) | | | | | | | | | | | | | | |

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| (f) Repairs and Maintenance | | | | | | | | | | | | | | |
| (g) Advertising | | | | | | | | | | | | | | |
| (h) Auto, Delivery, and Travel | | | | | | | | | | | | | | |
| (i) Accounting and Legal | | | | | | | | | | | | | | |
| (j) Rent | | | | | | | | | | | | | | |
| (k) Telephone | | | | | | | | | | | | | | |
| (l) Utilities | | | | | | | | | | | | | | |
| (m) Insurance | | | | | | | | | | | | | | |
| (n) Taxes (Real Estate, etc.) | | | | | | | | | | | | | | |
| (o) Interest | | | | | | | | | | | | | | |
| (p) Other Expenses (specify) | | | | | | | | | | | | | | |
| (q) Miscellaneous (unspecified) | | | | | | | | | | | | | | |
| (r) Subtotal | | | | | | | | | | | | | | |
| (s) Loan Principal Payment | | | | | | | | | | | | | | |
| (t) Capital Purchases (Specify) | | | | | | | | | | | | | | |
| (u) Other Start-up Costs | | | | | | | | | | | | | | |
| (v) Reserve and/or Escrow (specify) | | | | | | | | | | | | | | |
| (w) Owner's Withdrawal | | | | | | | | | | | | | | |
| **6. TOTAL CASH PAID OUT** [Total 5a thru 5w] | | | | | | | | | | | | | | |
| **7. CASH POSITION** [End of month] (4 minus 6) | | | | | | | | | | | | | | |