

Worksheet #3 Instructions**Cash Flow Statement**

12	Beginning Cash Balance (Income) – If you are starting a business start with zero. If you have an existing business, enter your present cash balance.
13a	Sales and Receipts - Enter the same figure from line 1a, worksheet #2.
13b	Accounts Receivable Collections – Enter the amount of cash you anticipate receiving from customers for sales made on Accounts Receivable.
13c	Cash in From Owner’s Injection – Enter your investment.
13d	Loan Proceeds – Enter the amount of the business loan you are requesting.
14	Available Cash Balance – Add lines 12 through 13d.
15a	Inventory Purchases – Enter the anticipated payments for merchandise received. If you can not obtain trade credit, then C.O.D. payments will be made when you receive the inventory rather than in 30 to 60 days.
15b	Total Cash Operating Expenses – From line 8.
15c	Loan Payments – Principle and Interest Payments from amortization table. Use a separate line for different loans if you have more than one.
15d	Capital Purchases – If you anticipate buying major equipment in the near future, enter the amount in the month you will make the purchase. Generally this capital expenditure will be depreciated.
15e	Owner’s Draw – Enter the absolute minimum amount of cash you must withdraw from the business to meet personal expenses.
16	Initial Loan Uses – These items should come from the Source & Application of Funds Statement. (Building, Equipment, Inventory, Misc. Fees and Start-Up Expenses.
17	Total Cash Outflows – Add all lines from 15a through 16d.
18	Ending Cash Balance – Subtract line 17 from line 14. This is the approximate amount of cash you will have on hand at the end of the month. Enter this same figure as the beginning cash balance for the following month.

Cash Flow Statement Worksheet														
	Startup	April	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.	Jan	Feb.	March	Total
12) Beginning Cash Balance														
13) Cash Inflows (Income):														
a) Sales & Receipts														
b) Accts. Rec. Collections														
c) Cash in - Owner's Injection														
d) Loan Proceeds														
Total Cash Inflows														
14) Available Cash Balance														
15) Cash Outflows (Expenses):														
a) Inventory Purchases														
b) Total Cash Operating Exps. (From Line 8, Worksheet 2)														
c) Loan Payments														
d) Capital Purchases														
e) Owner's Draw														
16) Initial Loan Uses:														
a) Building														
b) Equipment														
c) Initial Inventory														
d) Misc. Startup Expenses.														
17) Total Cash Outflows														
18) Ending Cash Balance														

Cash Flow Statement Worksheet														
	Startup	April	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.	Jan	Feb.	March	Total
12) Beginning Cash Balance	\$0	\$15,000	\$18,441	\$25,812	\$31,880	\$21,271	\$10,447	\$6,010	\$6,465	\$15,503	\$54,153	\$54,153	\$48,450	\$15,000
13) Cash Inflows (Income):														
a) Sales & Receipts		24,310	25,908	22,990	11,909	11,453	13,572	24,597	33,063	71,935	9,584	8,873	11,806	\$270,000
b) Accts. Rec. Collections			1,351	2,790	2,717	1,939	1,298	1,390	2,121	3,202	5,833	4,529	1,025	\$28,196
c) Cash in - Owner's Injection	20,000													\$20,000
d) Loan Proceeds	150,000													\$150,000
Total Cash Inflows	\$170,000	\$24,310	\$27,259	\$25,780	\$14,626	\$13,392	\$14,870	\$25,987	\$35,184	\$75,138	\$15,417	\$13,402	\$12,831	\$0
14) Available Cash Balance	\$170,000	\$39,310	\$45,700	\$51,592	\$46,506	\$34,663	\$25,317	\$31,997	\$41,649	\$90,641	\$73,988	\$67,555	\$61,281	
15) Cash Outflows (Expenses):														
a) Inventory Purchases		10,000	10,000	10,000	15,000	15,000	10,000	15,000	15,000	8,968	10,000	10,000	15,000	\$155,000
b) Total Cash Operating Exps. (From Line 8, Worksheet 2)		7,757	6,776	6,600	7,123	6,104	6,195	7,420	7,034	8,968	6,723	5,993	6,119	\$82,802
c) Loan Payments		1,612	1,612	1,612	1,612	1,612	1,612	1,612	1,612	1,612	1,612	1,612	1,612	\$19,344
d) Capital Purchases									1,000					\$1,000
e) Owner's Draw		1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	\$18,000
16) Initial Loan Uses:														
a) Building	50,000													\$50,000
b) Equipment	20,000													\$20,000
c) Initial Inventory	75,000													\$75,000
d) Misc. Startup Expenses.	10,000													\$10,000
17) Total Cash Outflows	\$155,000	\$20,869	\$19,888	\$19,712	\$25,235	\$24,216	\$19,307	\$25,532	\$26,146	\$32,079	\$19,835	\$19,105	\$24,231	
18) Ending Cash Balance	\$15,000	\$18,441	\$25,812	\$31,880	\$21,271	\$10,447	\$6,010	\$6,465	\$15,503	\$58,571	\$54,153	\$48,450	\$37,050	