

How to Use this Cash Flow Template

All you need to know is 3 simple things.

1. Fill in boxes with **yellow highlighted** text. Please be aware that boxes with black text are links or equations.
2. Instructions will be **highlighted green**.
3. Cells with a red flag in the corner signify a helpful hint.
To view the comment just point your mouse on the red flag.
4. This workbook is a template and is meant for you to customize to fit your business needs.

Terms

Assumptions -

Sources -

One-Time Start-Up Costs -

Direct Costs:

Indirect Costs:

COGS -

Gross Profit -

Net Profit -

[BUSINESS NAME] Start-Up Cash Projection

Use this tab to determine available cash and start-up costs.

	<u>Start-Up</u>	<u>Assumptions:</u>
Sources of Cash		
Personal Cash	\$0	
Cash From Friends & Family	\$0	
Private Investors	\$0	
Total Loans	\$0	
Total Grants	\$0	
Other	\$0	
Total Cash Raised	\$0	
One-Time Start-Up Costs		
Advertising (Start-Up Only)	\$0	
Beginning Product Inventory	\$0	
Construction/ Remodeling	\$0	
Furniture/ Decorations	\$0	
Fixtures and Equipment	\$0	
Insurance Fees (One-Time)	\$0	
Licenses and Permit Fees	\$0	
Professional Fees (Contractor, Lawyer, etc.)	\$0	
Rent & Realtors Fee (One-Time)	\$0	
Utility Set-Up Costs (One-Time)	\$0	
Unanticipated Costs (10% of Total)	\$0	
OTHER	\$0	
Total One-Time Start-Up Costs	\$0	
Total Cash Balance (Working Cap)	\$0	

Cost of Goods Sold

Use this tab to detail all of the Costs that go into each unit that you sell.

Only DIRECT costs are used in determining your COGS.

Consider all the materials that go into making your product.

Example if you run a bakery and you sell Brownies your COGS for a Brownie would look like this:

To make a Brownie you will need: Flour, Sugar, Chocolate, Butter

Material	Cost per Material	# of brownies made from 1 Material	Cost per Brownie*
Flour	\$3	96	\$0.03
Sugar	\$2	192	\$0.01
Chocolate	\$4	12	\$0.33
Butter	\$5	72	\$0.07

* Cost per brownie is the 'Cost per Material' divided by '# of Brownies made from 1 Material'

Material	Cost per Material	# of products made from 1 Material	Cost per Product
			0
			0
			0
			0
			0

Material	Cost per Material	# of products made from 1 Material	Cost per Product
			0
			0
			0
			0
			0

Material	Cost per Material	# of products made from 1 Material	Cost per Product
			0
			0
			0
			0
			0

Brownies Costs

Flour	\$0.03
Sugar	\$0.01
Chocolate	\$0.33
Butter	\$0.07
Total Cost of a Brownie	\$0.44

Now you should break out the costs of each of your Revenue Materials:

Revenue Source 1 Costs

	0.00
	0.00
	0.00
	0.00
	0.00
Total Cost of Revenue Source 1	\$0.00

Revenue Source 2 Costs

	0.00
	0.00
	0.00
	0.00
	0.00
Total Cost of Total Revenue Source 2	\$0.00

Revenue Source 3 Costs

	0.00
	0.00
	0.00
	0.00
	0.00
Total Cost of Revenue Source 3	\$0.00

Now you have Priced out the unit cost of each Revenue Material.

Use this information to fill in the Price for the Cost per Unit in your Sales & COGS tab.

You should think about if the Price of any of your Costs will change over the months.

If your Cost per Unit remains the same month you can just keep it the same.

[BUSINESS NAME] Year 1

	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	%
BEGINNING CASH BALANCE	0	0	0	0	0	0	0	0	0	0	0	0	0	
REVENUES														
Revenue Source 1	0	0	0	0	0	0	0	0	0	0	0	0	0	#DIV/0!
Revenue Source 2	0	0	0	0	0	0	0	0	0	0	0	0	0	#DIV/0!
Revenue Source 3	0	0	0	0	0	0	0	0	0	0	0	0	0	#DIV/0!
TOTAL REVENUES	0	0	0	0	0	0	0	0	0	0	0	0	0	#DIV/0!
COST OF GOODS SOLD														
Cost Source 1	0	0	0	0	0	0	0	0	0	0	0	0	0	#DIV/0!
Cost Source 2	0	0	0	0	0	0	0	0	0	0	0	0	0	#DIV/0!
Cost Source 3	0	0	0	0	0	0	0	0	0	0	0	0	0	#DIV/0!
TOTAL COST OF SALES	0	0	0	0	0	0	0	0	0	0	0	0	0	#DIV/0!
GROSS PROFIT														
Gross Profit for Revenue Source 1	0	0	0	0	0	0	0	0	0	0	0	0	0	#DIV/0!
Gross Profit for Revenue Source 2	0	0	0	0	0	0	0	0	0	0	0	0	0	#DIV/0!
Gross Profit for Revenue Source 3	0	0	0	0	0	0	0	0	0	0	0	0	0	#DIV/0!
TOTAL GROSS PROFIT	0	0	0	0	0	0	0	0	0	0	0	0	0	#DIV/0!
GENERAL & ADMINISTRATION														
General Variable														
Advertising	0	0	0	0	0	0	0	0	0	0	0	0	0	#DIV/0!
Payroll (Excluding Salary of Owner)	0	0	0	0	0	0	0	0	0	0	0	0	0	#DIV/0!
Sales Commissions	0	0	0	0	0	0	0	0	0	0	0	0	0	#DIV/0!
Credit Card Fees	0	0	0	0	0	0	0	0	0	0	0	0	0	#DIV/0!
Delivery Charges	0	0	0	0	0	0	0	0	0	0	0	0	0	#DIV/0!
Equipment Expenses	0	0	0	0	0	0	0	0	0	0	0	0	0	#DIV/0!
Maintenance and Repairs Costs	0	0	0	0	0	0	0	0	0	0	0	0	0	#DIV/0!
Insurance (Health & Business)	0	0	0	0	0	0	0	0	0	0	0	0	0	#DIV/0!
Office Supplies	0	0	0	0	0	0	0	0	0	0	0	0	0	#DIV/0!
Professional Fees (Lawyers, Accountant, etc.)	0	0	0	0	0	0	0	0	0	0	0	0	0	#DIV/0!
Telephone Bill	0	0	0	0	0	0	0	0	0	0	0	0	0	#DIV/0!
Utilities (Electric, Gas, Water)	0	0	0	0	0	0	0	0	0	0	0	0	0	#DIV/0!
Miscellaneous	0	0	0	0	0	0	0	0	0	0	0	0	0	#DIV/0!
General Fixed														
Loan Payments	0	0	0	0	0	0	0	0	0	0	0	0	0	#DIV/0!
Licenses and Permits	0	0	0	0	0	0	0	0	0	0	0	0	0	#DIV/0!
Dues and Subscriptions	0	0	0	0	0	0	0	0	0	0	0	0	0	#DIV/0!
Bank Service Fees	0	0	0	0	0	0	0	0	0	0	0	0	0	#DIV/0!
Rent	0	0	0	0	0	0	0	0	0	0	0	0	0	#DIV/0!
OTHER	0	0	0	0	0	0	0	0	0	0	0	0	0	#DIV/0!
TOTAL GENERAL & ADMISTRATIVE	0	0	0	0	0	0	0	0	0	0	0	0	0	#DIV/0!
CASH PROFIT	0	0	0	0	0	0	0	0	0	0	0	0	0	
PRE-TAX PROFIT	0	0	0	0	0	0	0	0	0	0	0	0	0	
Less: Business Taxes @ 35%	0	0	0	0	0	0	0	0	0	0	0	0	0	
NET PROFIT	0	0	0	0	0	0	0	0	0	0	0	0	0	
Less: Owner's Draw	0	0	0	0	0	0	0	0	0	0	0	0	0	
NET CASH FLOW	0	0	0	0	0	0	0	0	0	0	0	0	0	
Break-Even Sales	0	0	0	0	0	0	0	0	0	0	0	0	0	
ENDING CASH BALANCE	0	0	0	0	0	0	0	0	0	0	0	0	0	
Seasonality	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

[BUSINESS NAME] Assumptions

Use this tab to fill in the details about each general and administrative costs.

To get you started we have listed all of your General and Administrative Costs so you can easily put in details below.

Helpful Hints:

Describe how you came up with the costs associated with each category. (Source of information, vendor, cost, occurrence).

List vendor information (i.e. Verizon, KeySpan, ConED) and get a quote if possible.

If the expense is variable show the calculation for determining the monthly expense.(i.e. bank fees based on Credit Card transactions).

If the expense varies from month to month explain seasonality and trends.

Example: 1 print Ad in Daily News \$100/per month, radio ad aired once a week on K100 \$250/month, Printing of 100 flyers \$50.

$\$100+250+50=400$

Total advertising per month = \$400

Advertising

Payroll (Excluding Salary of Owner)

Sales Commissions

Credit Card Fees

Delivery Charges

Equipment Expenses

Maintenance and Repairs Costs

Insurance (Health & Business)

Office Supplies

Professional Fees (Lawyers, Accountant, etc.)

Telephone Bill

Utilities (Electric, Gas, Water)

Miscellaneous

Loan Payments

Licenses and Permits

[BUSINESS NAME] Assumptions

Dues and Subscriptions

Bank Service Fees

Rent

OTHER

