## **Cash Flow Projections for First Year**

By completing this monthly cash flow projection for one year, you can get an idea of cash inflows and outflows. You will see when cash might be short, for instance during seasonal sales lulls or when you must pay for a large shipment of raw materials. This exercise will help you gain a better understanding of your business and will prepare you to sit down with your accountant and discuss how much money you will need to start.

12 Month Cash Flow Project	t M	at. As	SI. W	art Ju	n si	NH M	1 <sup>9;</sup> 69	pt. or	J. N	5 <sup>4.</sup> D	2 <sup>5.</sup> 50	<u>r:</u> 40	0.
Beginning cash													
Add: Receipts Sales Proceeds of Financing Other receipts													
Total receipts													
Cash Available													
Less Disbursements Material purchases Wages Salaries Loan repayments Lease payments Utilities Insurance Advertising and promotion Automobile Other travel Office Storage Maintenance Loan interest Asset purchases Other													
Net cash available													