CASH FLOW FORECAST FOR FIRST 12 MONTHS OF OPERATION

	1	2	3	4	5	6	7	8	9	10	11	12
Estimated Sales (monthly)												
Cash Receipts												
Cash from Sales*												
Other (specify)												
Cash Equity Contribution												
Loan												
Total												
Cash Disbursements												
Purchase of Equipment												
Rental Expenses												
Labour Expenses												
Personal Drawings												
Materials												
Licenses and Insurance												
Advertising & Promotion												
Utilities & Telephone												
Postage & Office Supplies												
Professional Fees												
Loan Repayment												
Bank Charges												
Automotive												
Maintenance & Repairs												
Other (specify)												
Total												
NET CASH: Total Cash Receipts minus Total Cash Disbursements = $												
Monthly Net Cash Surplus												
Monthly Net Cash Deficit												
Cumulative (to date)												

*If your business grants credit, only include cash that will actually be collected.

TOTAL