



Instructions for Preparing Cash Flow Projections

The instructions for completing the cash flow projections contained in this packet refer to the completed sample worksheet included in this packet. Please use these instructions to complete your cash flow projections. Blank worksheets have been provided for your use.

1. Enter the month and year in field A1 of the sample cash flow projections worksheet
2. Enter your current cash on hand (i.e. amount you have in your check book, etc) for the month in field A2 of the sample cash flow projections worksheet
3. Enter your cash sales (sales that you have made and that have been paid for -- do not include accounts receivable) for the month in field A3 of the sample cash flow projections worksheet -- make sure to include the cash injection from the loan you are requesting (in the month when you expect to have the funds)
4. Enter your account receivable (sales that you have not yet been paid for) for the month in field A4 of the sample cash flow projections worksheet
5. Add together fields A2 and A3 for the month in field A5 of the sample cash flow projections worksheet -- do **NOT** add field A4
6. Enter your cost of goods sold (all costs directly involved in the manufacture of your product/service -- these costs include wages, specifically involved in the product/service, materials and incoming freight) for the month in field A6 of the sample cash flow projections worksheet
7. Enter all of your operating expenses for the month in fields A7 through A24 of the sample cash flow projections worksheet
8. Add together the cost of all of your expenses (fields A7 through A24) from your total cash available (A2 plus A3) for the month in field A26 of the sample cash flow projections worksheet
9. Subtract your total expenses (field A25) from your total cash available (A2 plus A3) for the month in field A26 of the sample cash flow projections worksheet
10. Put the figure from field A26 into field B1
11. Repeat instructions 3 through 10 for the following month

MetroAction provides these sample documents solely to illustrate the information needed to complete the loan application process. MetroAction is not responsible for their use or any claims arising from their use. Your legal counsel, your accountant and other professionals should be consulted in all relevant matters.

An affiliate of the Greater Scranton Chamber of Commerce

Company Name: _____

YEAR ____ CASH FLOW PROJECTIONS

YEAR: _____	YEAR ____ CASH FLOW PROJECTIONS						YEAR TOTAL
Cash on Hand							

Sales

Sales							
Accounts Receivable							

Total Cash Available

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Cash Paid Out

Cost of Goods Sold							
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Operating Expenses

Advertising							
Payroll							
Taxes							
Supplies							
Furniture & Equipment							
Insurance							
Legal and Professional							
Repairs and Maintenance							
Office Expense							
Utilities							
Auto Expenses							
Auto Loan							
Rent							
Bad Debt							
Loan #1							
Microloan Payment							
Miscellaneous/Other							
Depreciation							

Total Expenses

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Cash Position

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