

	A	B	C	D	E	F	G	H	I	J	K	L
1	Cash Flow Budget Worksheet											
2	RETAIL											
3		<i>January</i>	<i>February</i>	<i>March</i>	<i>April</i>	<i>May</i>	<i>June</i>	<i>July</i>	<i>Total</i>			
4	Beginning Cash Balance	5,000	(\$482)	(\$4,352)	(\$4,774)	(\$2,266)	\$849					
5	Cash Inflows (Income):											
6	Accts. Rec. Collections	0	142	270	270	577	577	1,836				
7	Loan Proceeds							0				
8	Sales & Receipts	16,000	18,000	22,000	25,000	25,000	25,000	131,000				
9	Other:							0				
10								0				
11								0				
12	Total Cash Inflows	<u>\$16,000</u>	<u>\$18,142</u>	<u>\$22,270</u>	<u>\$25,270</u>	<u>\$25,577</u>	<u>\$25,577</u>	<u>\$132,836</u>				
13	Available Cash Balance	<u>\$21,000</u>	<u>\$17,660</u>	<u>\$17,918</u>	<u>\$20,496</u>	<u>\$23,311</u>	<u>\$26,426</u>					
14	Cash Outflows (Expenses):											
15	Advertising	5,000	5,000	5,000	4,500	4,000	3,500	27,000				
16	Bank Service Charges	30	30	30	30	30	30	180				
17		190	320	400	470	470	470	2,320				
18	Delivery							0				
19	Health Insurance	1,000	1,000	1,000	1,000	1,000	1,000	6,000				
20	Insurance	167	167	167	167	167	167	1,002				
21	Interest	0						0				
22	Inventory Purchases	7,200	7,400	7,600	7,800	8,000	8,200	46,200				
23	Miscellaneous	50	50	50	50	50	50	300				
24	Office	75	75	75	75	75	75	450				
25	Payroll	1,500	1,500	1,500	1,500	1,500	1,500	9,000				
26	Payroll Taxes	500	500	500	500	500	500	3,000				
27	Professional Fees	550	550	550	550	550	550	3,300				
28	Rent or Lease	3,000	3,000	3,000	3,000	3,000	3,000	18,000				
29	Subscriptions & Dues	100	100	100	100	100	100	600				
30	Supplies	50	50	50	50	50	50	300				
31	Taxes & Licenses	1,600	1,800	2,200	2,500	2,500	2,500	13,100				
32	Utilities & Telephone	470	470	470	470	470	470	2,820				
33	Other:							0				
34								0				
35								0				
36								0				
37	Subtotal	<u>\$21,482</u>	<u>\$22,012</u>	<u>\$22,692</u>	<u>\$22,762</u>	<u>\$22,462</u>	<u>\$22,162</u>	<u>\$133,572</u>				
38	Other Cash Out Flows:											
39	Capital Purchases							0				
40	Loan Principal							0				
41	Owner's Draw							0				
42	Other:							0				
43								0				
44	Subtotal	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>				
45	Total Cash Outflows	<u>\$21,482</u>	<u>\$22,012</u>	<u>\$22,692</u>	<u>\$22,762</u>	<u>\$22,462</u>	<u>\$22,162</u>	<u>\$133,572</u>				
46	Ending Cash Balance	(\$482)	(\$4,352)	(\$4,774)	(\$2,266)	\$849	\$4,264					