

Cash Flow

This is a projection that shows all money that you expect to be coming into the business and going out of the business on a monthly basis. Year-round businesses need to develop a 12 month projected cash flow for years 1 and 2 of business. A sample showing a 5 month cash flow sheet that was developed for a summer lawn care business is provided, as well as a blank cash flow sheet.

Simple Summer Business Cash Flow Example

Sample Year One Cash Flow Summer Lawn Care Business

Cash Receipts	May	June	July	Aug	Sept	Oct	Total
Estimated Sales	420	1680	1680	1260	420	0	5460
Loan	1000						1000
Personal Cash							0
						333	333
Total	1420	1680	1680	1260	420	333	6793
Cash Disbursements							
Tools & Equipment Office	500						500
Furniture Wages (drawings)							0
Rent	500	500	500	500	500		2500
Utilities							0
Promotion							0
Business Licenses	50						50
Insurance	150						150
Inventory							0
Office Supplies							0
Materials	50						50
Telephone	60	60	60	60	60		300
Legal Fees							0
Postage							0
Loan Payment		250	250	250	250		1000
Loan Administration Fees	100						100
Total Disbursements	1410	810	810	810	810	0	4650
Monthly Surplus / Deficit	10	870	870	450	-390	333	2143
Cumulative Balance	10	880	1750	2200	1810	2143	

Cash Flow Notes

These are notes that briefly explain the major cash flow receipts and disbursements that appear on the cash flow sheet.

Simple Summer Business Cash Flow Example Notes

Cash Flow Notes

Receipts

Sales: Based on having 20 customers at \$20/lawn varying according to month.
Loan: Based on acquiring \$1,000 interest free loan for start-up through SEED program.
Loan Reimbursement: Receipt of 1/3 value of SEED loan.

Disbursements

Tools & Equipment: For purchase of lawn mower in month 1 of business.
Wages (Drawings): Plan to pay myself \$500 per month while business is operating.
Promotion: For printing of business cards and flyers.
Business License: For business name and registration.
Office Supplies: For bookkeeping materials, paper, calculator etc.
Telephone: For rental of a cell phone.
Loan Payment: Repayment of interest free SEED loan.
Loan Administration Fee: Fee paid for administration of SEED loan.

One Year Cash Flow Template

Cash Receipts	Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec	Total
Estimated Sales													
Loan													
Personal Cash													

Total

Cash Disbursements

Tools & Equipment													
Office Furniture													
Wages													
Rent													
Utilities													
Promotion													
Business Licenses													
Insurance													
Inventory													
Office Supplies													
Materials													
Telephone													
Legal Fees													
Postage													
Loan Payment													
Loan Administration Fee													

Total Disbursements

Monthly Surplus / Deficit

Cumulative Balance