

# Twelve-month cash flow

	Startup	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12	Total
<b>Cash on Hand</b> (beginning of month)														
Total (Gross) Sales														
Total Cost of Goods Sold (COGS)														
<b>Gross Profit</b> (Total Sales - COGS)														
Rent														
Utilities														
Telephone														
Gross wages (exact withdrawal)														
Payroll expenses (taxes, etc.)														
Equipment (lease or repair, <i>not capital purchases</i> )														
Office Supplies														
Professional Fees														
Travel & Entertainment														
Auto														
Marketing/Commissions														
Interest														
Bad Debt														
Insurance														
Other expenses (specify)														
Other (specify)														
Other (specify)														
Miscellaneous														
<b>Total Monthly Expenses</b>														
Net Profit or (Loss) Before Taxes														
Income Taxes (based on Net Profit)														
Net Profit (Loss) After Taxes														
Debt Repayment (figure the principal on any loans: interest has been subtracted above)														
Other (capital purchases, reserves)														
Owners' Withdrawal														
Proceeds from a loan or other cash injection														
<b>Net Cash Added or Subtracted</b> (take Net Profit or Loss After Taxes and subtract Debt Repayment, Other, Owners' Withdrawal and add Proceeds from loan or other cash injection)														
<b>Ending Cash Balance</b> (take beginning cash balance and Net Cash Added or Subtracted)														