

Cash Flow from Operations Projections

Cash In

Sales
Sales

TOTAL CASH

COGS
COGS

TOTAL COGS (Cost of Goods)

Gross Profit: Cash minus COGS

Cash Out: Expenses

Gross Wages (Employees)
Salaries of Owners
Payroll Taxes and Benefits
Worker's compensation Ins.
Accounting/Legal Expenses
Advertising and Promotion
Insurance - Property
Licenses
Merchant fees
Rent/Lease
Repairs/Maintenance
Taxes (R/E).
Telephone, Cell, Internet
Travel
Utilities - Heat & electric
Utilities - Propane
Vehicle expenses

SubTotal Expenses

Net Profit (EBITDA)

Finance and Misc. Expenses

Bank Payment
Bank Payment
Owner Financing
Capital Purchases

Sub Total Fin. & Misc. Exp.

TOTAL EXPENSES

Net Cash (monthly)

Cumulative Cash Flow (YTD)

Cash Flow (Multiple years)

Cash on Hand at Start of Month
Total Cash In
Cash Balance
Less Total Cash Out
Cash on Hand at End of Month

	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22	Totals
Sales													\$ -
Sales													\$ -
TOTAL CASH	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
COGS													\$ -
COGS													\$ -
TOTAL COGS (Cost of Goods)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Gross Profit: Cash minus COGS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Cash Out: Expenses													
Gross Wages (Employees)													\$ -
Salaries of Owners													\$ -
Payroll Taxes and Benefits													\$ -
Worker's compensation Ins.													\$ -
Accounting/Legal Expenses													\$ -
Advertising and Promotion													\$ -
Insurance - Property													\$ -
Licenses													\$ -
Merchant fees													\$ -
Rent/Lease													\$ -
Repairs/Maintenance													\$ -
Taxes (R/E).													\$ -
Telephone, Cell, Internet													\$ -
Travel													\$ -
Utilities - Heat & electric													\$ -
Utilities - Propane													\$ -
Vehicle expenses													\$ -
SubTotal Expenses	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Net Profit (EBITDA)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Finance and Misc. Expenses													
Bank Payment													\$ -
Bank Payment													\$ -
Owner Financing													\$ -
Capital Purchases													\$ -
Sub Total Fin. & Misc. Exp.	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
TOTAL EXPENSES	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Net Cash (monthly)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Cumulative Cash Flow (YTD)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Cash Flow (Multiple years)													
Cash on Hand at Start of Month	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Total Cash In	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Cash Balance	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Less Total Cash Out	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Cash on Hand at End of Month	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -