

Sample Cash Flow Forecast

Business Name: Fancy Pants Clothing
Business Type: Retail Store for women's clothing

Business Start Date May 1, XXXX
Business End Date August 31, XXXX

Money Business Receives (Revenue)

Cash Receipts	May Forecast	June Forecast	July Forecast	August Forecast	Total Forecast
Estimated Sales	\$ 1,100	\$ 1,500	\$ 2,800	\$ 2,800	\$ 8,200
Summer Company Award	\$ 1,500				\$ 1,500
Owner Cash Contribution	\$ 50				\$ 50
Total Cash Receipts	\$ 2,650	\$ 1,500	\$ 2,800	\$ 2,800	\$ 9,750

Money Business Pays Out (Expenses)

ADVERTISING / MARKETING EXPENSES	May Forecast	June Forecast	July Forecast	August Forecast	Total Forecast
Business Cards	\$ 45				\$ 45
Flyers	\$ 300		\$ 150		\$ 450
Internet Ads	\$ 60	\$ 60	\$ 60	\$ 60	\$ 240
Total	\$ 405	\$ 60	\$ 210	\$ 60	\$ 735

EQUIPMENT EXPENSES	May Forecast	June Forecast	July Forecast	August Forecast	Total Forecast
Mannequin	\$ 250				\$ 250
Display Rack	\$ 150				\$ 150
Telephone	\$ 80				\$ 80
Total	\$ 480				\$ 480

BANK FEES AND LICENSES	May Forecast	June Forecast	July Forecast	August Forecast	Total Forecast
Bank Fees	\$ 20	\$ 20	\$ 20	\$ 20	\$ 80
Business Registration	\$ 68				\$ 68
Peddlers' License	\$ 150				\$ 150
Total	\$ 238	\$ 20	\$ 20	\$ 20	\$ 298

INSURANCE EXPENSES ¹	May Forecast	June Forecast	July Forecast	August Forecast	Total Forecast
Business Insurance	\$ 125				\$ 125
Total	\$ 125				\$ 125

OTHER EXPENSES	May Forecast	June Forecast	July Forecast	August Forecast	Total Forecast
Inventory	\$ 800	\$800	\$ 600		\$ 2,200
Cash box	\$ 45				\$ 45
Fees to Events	\$75	\$155	\$80	\$ 80	\$ 390
Total	\$ 920	\$ 955	\$ 680	\$ 80	\$ 2,635

Total Expenditures <i>Added monthly totals from all the different expense categories</i>	\$2,168	\$ 1,035	\$ 910	\$ 160	\$ 4,273
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Net Cash and Net Profit

Net Cash	May Forecast	June Forecast	July Forecast	August Forecast
Monthly Surplus or Deficit	\$482	\$ 465	\$ 1,890	\$ 2,640
Cumulative (to date)	\$482	\$ 947	\$ 2,837	\$ 5,477
Personal Drawings (subtract)			(\$ 1,000)	(\$ 1,000)
Net Profit / Loss	\$ 482	\$ 947	\$ 1,837	\$ 4,477

¹ If you purchase an annual insurance policy, only the premium for the term of your actual Summer Company business operation should be recorded (i.e. if the annual policy premium is \$600 and your business operates for three months as a Summer Company business, then your insurance cost is \$150).