

### An example of a projected cash flow statement for a year

Details	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
Sales	15 000	16 500	17 500	18 000	19 000	20 000	22 000	22 000	22 000	23 000	25 000	30 000	250 000
Purchases	4 800	5 280	5 600	5 760	6 080	6 400	7 040	7 040	7 040	7 360	8 000	9 600	80 000
Bank balance at the beginning of the month	85 000	2 967	7 314	12 511	17 728	23 155	5 721	12 778	20 485	28 082	35 789	20 945	85 000
<b>Cash receipts</b>													0
Cash sales	7 500	8 250	8 750	9 000	9 500	10 000	11 000	11 000	11 000	11 500	12 500	15 000	125 000
Debtors		7 500	8 250	8 750	9 000	9 500	10 000	11 000	11 000	11 000	11 500	12 500	110 000
Business Finance	20 000	0	0	0	0	0	0	0	0	0	0	0	20 000
<b>Total</b>	<b>27 500</b>	<b>15 750</b>	<b>17 000</b>	<b>17 750</b>	<b>18 500</b>	<b>19 500</b>	<b>21 000</b>	<b>22 000</b>	<b>22 000</b>	<b>22 500</b>	<b>24 000</b>	<b>27 500</b>	<b>255 000</b>
<b>Cash Payments</b>													0
Rent	1 800	1 800	1 800	1 800	1 800	1 800	1 800	1 800	1 900	1 900	1 900	1 900	22 000
Telephone	120	130	130	140	140	160	180	190	190	190	210	220	2 000
Transport costs	180	200	200	210	210	230	240	260	270	300	350	350	3 000
Owner's salary	2 250	2 250	2 250	2 250	2 250	2 250	2 250	2 250	2 250	2 250	2 250	3 250	28 000
Wages	1 300	1 300	1 300	1 300	1 600	1 600	1 600	1 600	1 600	1 800	1 800	3 200	20 000
Electricity	250	250	250	250	250	250	250	250	250	250	250	250	3 000
Interest													0
(Loan finance)	233	233	233	233	233	233	233	233	233	233	233	233	2 796
Cash purchases	2 400	2 640	2 800	2 880	3 040	3 200	3 520	3 520	3 520	3 680	4 000	4 800	40 000
Creditors		2 400	2 640	2 800	2 880	3 040	3 200	3 520	3 520	3 520	3 680	4 000	35 200
Loan repayments	0	0	0	470	470	470	470	470	470	470	470	470	4 230
Land & buildings	80 000	0	0	0	0	0	0	0	0	0	0	0	80 000
Machinery													0
Fixtures & fittings													0
Vehicles	20 000	0	0	0	0	0	0	0	0	0	0	0	20 000
Tax	0	0	0	0	0	23 501	0	0	0	0	23 501	0	47 002
Other expenses*	1 000	200	200	200	200	200	200	200	200	200	200	200	3 200
<b>Total</b>	<b>109 533</b>	<b>11 403</b>	<b>11 803</b>	<b>12 533</b>	<b>13 073</b>	<b>36 934</b>	<b>13 943</b>	<b>14 293</b>	<b>14 403</b>	<b>14 793</b>	<b>38 844</b>	<b>18 873</b>	<b>310 428</b>
<b>Surplus/shortfall</b>	<b>(82 033)</b>	<b>4 347</b>	<b>5 197</b>	<b>5 217</b>	<b>5 427</b>	<b>(17 434)</b>	<b>7 057</b>	<b>7 707</b>	<b>7 597</b>	<b>7 707</b>	<b>(14 844)</b>	<b>8 627</b>	<b>55 428</b>
Bank balance at the end of the month	2 967	7 314	12 511	17 728	23 155	5 721	12 778	20 485	28 082	35 789	20 945	29 572	29 572
Other expenses*	this refers to the following examples of expenses in your income statement: advertising, bank charges, accounting fee, insurance, licence and legal costs												