Monthly Cash Flow Projection

		Jan-09	Feb-09	Mar-09	Apr-09	May-09	Jun-09	Jul-09	Aug-09	Sep-09	Oct-09	Nov-09	Dec-09	Annual Totals
Collection of Opening A/R														
CASH RECEIPTS	% of Sales													
Cash Sales %	25	12,500	12,500	13,000	13,500	14,000	14,000	14,500	12,500	14,000	15,000	15,000	15,000	**165,500**
30 Days	45		22,500	22,500	23,400	24,300	25,200	25,200	26,100	22,500	25,200	27,000	27,000	**270,900**
60 Days	20			10,000	10,000	10,400	10,800	11,200	11,200	11,600	10,000	11,200	12,000	**108,400**
90 Days	10				-	-	-	-	-	-	-	-	-	**-**
TOTAL CASH RECEIPTS		**12,500**	**35,000**	**45,500**	**46,900**	**48,700**	**50,000**	**50,900**	**49,800**	**48,100**	**50,200**	**53,200**	**54,000**	**544,800**
Loan or Other Cash Injection		75,000												**75,000**
TOTAL CASH IN		87,500	35,000	45,500	46,900	48,700	50,000	50,900	49,800	48,100	50,200	53,200	54,000	619,800
CASH PAID OUT														
Payment of accounts payable previous period														-
Purchases (Merchandise)		26,100	26,100	27,144	28,188	29,232	29,232	30,276	26,100	29,232	31,320	31,320	31,320	345,564
Wages		6,500	6,500	5,000	5,000	5,000	6,500	6,500	6,500	6,500	6,500	6,500	6,500	73,500
Benefits														-
Management Wages		2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	24,000
Supplies (Office and operating)		250	250	250	500	500	500	750	750	750	1,000	1,000	1,000	7,500
Repairs and Maintenance		1,000	1,000	1,000	2,000	2,000	2,000	4,000	4,000	4,000	6,000	6,000	6,000	39,000
Advertising		500	500	500	500	500	500	500	500	500	500	500	500	6,000
Auto, Delivery, and Travel		750	750	750	750	750	750	750	750	750	750	750	750	9,000
Accounting and Legal		250	250	250	250	250	250	250	250	250	250	250	250	3,000
Rent		2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	24,000
Telephone		250	250	250	250	250	250	250	250	250	250	250	250	3,000
Utilities		1,000	1,500	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	22,500
Insurance		500	500	500	500	500	500	500	500	500	500	500	500	6,000
Taxes (Real Estate, etc.)														-
Interest		1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	12,000
Other Expenses [Specify each]														-
Miscellaneous [Unspecified]		250	250	250	250	250	250	250	250	250	250	250	250	3,000
Subtotal		42,350	42,850	42,894	45,188	46,232	47,732	51,026	46,850	49,982	54,320	54,320	54,320	578,064
Loan Principal Payment		4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	48,000
Interest		1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	14,400
Fixed Asset Purchases		50,000												50,000
														-
														-
														-
TOTAL CASH PAID OUT		97,550	48,050	48,094	50,388	51,432	52,932	56,226	52,050	55,182	59,520	59,520	59,520	690,464
Surplus		(10,050)	(13,050)	(2,594)	(3,488)	(2,732)	(2,932)	(5,326)	(2,250)	(7,082)	(9,320)	(6,320)	(5,520)	(70,664)
ESSENTIAL OPERATING DATA														
Opening Bank Balance	50,000	39,950	26,900	24,306	20,818	18,086	15,154	9,828	7,578	496	(8,824)	(15,144)	(20,664)	
Accounts Receivable [End of Month]	-	37,500	52,500	59,000	66,100	73,400	79,400	86,500	86,700	94,600	104,400	111,200	117,200	
Inventory on Hand [End of Month]	-	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	
Accounts Payable [End of Month]	-	-	-	-	-	-	-	-	-	-	-	-	-	