

Gustav's Cash Flow Example

Gustav's Gutter Cash Flow Projections – November 2016 through October 2017													
Month	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Total
Cash Reserve	10,000	1,830	1,158	1,736	1,539	2,124	3,959	4,094	7,179	10,264	11,324	14,409	NA
Receipts													
Sales		2,500	3,750	5,000	5,000	6,250	6,875	7,500	7,500	7,500	7,500	7,500	66,875
Interest	0												
Total Receipts		2,500	3,750	5,000	5,000	6,250	6,875	7,500	7,500	7,500	7,500	7,500	66,875
Disbursements													
Cost of Sales, or Variable Operating Costs													
Labor	0												
Materials & Supplies	2,225	2,225	2,225	2,225	3,335	3,335	3,335	3,335	3,335	3,335	3,335	3,335	35,580
Total Cost of Sales	2,225	2,225	2,225	2,225	3,335	3,335	3,335	3,335	3,335	3,335	3,335	3,335	35,580
Operating Expenses, or Fixed Operating Costs													
Advertising	25	25	25	25	55	55	55	55	55	55	55	55	540
Dues & Subscriptions	35	0	0	0	0	0	0	0	0	0	0	0	35
Insurance	400	0	0	0	0	0	0	0	0	0	0	0	400
Truck Expenses	75	75	75	75	100	100	100	100	100	100	100	100	1,100
Miscellaneous	50	50	50	50	50	50	50	50	50	50	50	50	600
Office Supplies	20	20	20	20	20	20	20	20	20	20	20	20	240
Printing	25	10	10	10	10	10	10	10	10	10	10	10	135
Professional Services	0	0	0	0	0	0	300	0	0	0	0	0	300
Taxes & Licenses	155	0	0	0	0	0	0	0	0	0	0	0	155
Telephone	75	28	28	28	28	28	28	28	28	28	28	28	383
Travel	80	80	80	80	158	158	158	158	158	158	158	158	1,584
Bonding	96	0	0	0	0	0	0	0	0	0	0	0	96
Total Expenses	1,036	288	288	288	421	421	721	421	421	421	421	421	5,568
Other Expenses													
Loan Payment	159	159	159	159	159	159	159	159	159	159	159	159	1,908
Capital Expenditure	4,250	0	0	0	0	0	0	0	0	0	0	0	4,250
Draw	500	500	500	500	500	500	500	500	500	500	500	500	6,000
Taxes	0	0	0	2,025	0	0	2,025	0	0	2,025	0	0	6,075
Total Other	4,909	659	659	2,684	659	659	2,684	659	659	2,684	659	659	18,233
Total Disbursements	8,170	3,172	3,172	5,197	4,415	4,415	6,740	4,415	4,415	6,440	44,15	4,415	59,381
Surplus (Deficit)	(8,170)	(672)	578	(197)	585	1,835	135	3,085	3,085	1,060	3,085	3,085	7,494
Ending Cash	1,830	1,158	1,736	1,539	2,124	3,959	4,094	7,179	10,264	11,324	14,409	17,494	