

WORKSHEET 5

CASH FLOW STATEMENT INSTRUCTIONS

8	Beginning Cash Balance – If you are starting a business start with zero. If you have an existing business, enter your present cash balance.
9a	Sales and Receipts - Enter the same figure from line 1, worksheet #4.
9b	Accounts Receivable Collections – Enter the amount of cash you anticipate receiving from customers for sales made on Accounts Receivable.
9c	Cash in From Owner’s Injection – Enter your investment.
9d	Loan Proceeds – Enter the amount of the business loan you are requesting.
10	Available Cash Balance – Add lines 8 through 9d.
11	Inventory Purchases – Enter the anticipated payments for merchandise received. If you cannot obtain trade credit, then C.O.D. payments will be made when you receive the inventory rather than in 30 to 60 days.
12	Total Cash Operating Expenses – From line 6, worksheet #4.
13	Debt Repayment – Principle and Interest Payments from amortization table. Use a separate line for different loans if you have more than one.
14	Initial Loan Uses – These items should come from the Start-Up Costs (Worksheet #2).
15	Total Cash Paid Out – Add all lines from 11 through 14 (Add all expenses (Cash Paid Out))
16	Ending Cash Balance – Subtract line 15 from line 10. This is the approximate amount of cash you will have on hand at the end of the month. Enter this same figure as the beginning cash balance for the following month (month 1).

For assistance in developing the Cash Flow Statement, please contact your local Longwood Small Business Development Center.