

CASH FLOW/CASH NEEDS WORKSHEET

ASSUMPTIONS		A/P PAYMENTS:		COLLECTIO
Sales Growth	2.0%	Before Sales	20.0%	Cash Sales
CGS	70.0%	Withing Month	30.0%	Next Month
Selling Exp.	10.0%	Next Month	30.0%	Sixty Days
Gen & Admin.	8.0%	Sixty Days	20.0%	

	MONTH 1	MONTH 2	MONTH 3	MONTH 4
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SALES	\$6000	\$6120	\$6242	\$6367
CASH RECEIPTS:				
MONTH 1	\$2400	\$2100	\$1500	
MONTH 2		\$2448	\$2142	\$1530
MONTH 3			\$2497	\$2185
MONTH 4				\$2547
MONTH 5				
MONTH 6				
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TOTAL	\$2400	\$4548	\$6139	\$6262
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CASH OUTFLOWS:				
MONTH 0				
MONTH 1	\$2340	\$1260	\$840	
MONTH 2	\$1224	\$2387	\$1285	\$857
MONTH 3		\$874	\$2435	\$1311
MONTH 4			\$891	\$2483
MONTH 5				\$909
MONTH 6				
MONTH 7				
OTHER:				
MORTGAGE INT.			\$100	
TAXES				\$400
CAPITAL EXPND				
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TOTAL OUTFLOWS	\$3564	\$4521	\$5551	\$5960

NET INFLOWS	-\$1164	\$27	\$588	\$302
BEGINNING BALANCE	\$300	-\$864	-\$837	-\$249
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ENDING BALANCE	-\$864	-\$837	-\$249	\$53
MINIMUM CASH	\$300	\$300	\$300	\$300
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LOAN VALUE(-)	-\$1164	-\$1137	-\$549	-\$247
INCREMENTAL LOAN	-\$1164	\$27	\$588	\$302
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ONS

40.0%
35.0%
25.0%

MONTH 5 MONTH 6 MONTH 7

 \$6495 \$6624 6757

\$1561
\$2229 \$1592
\$2598 \$2273
 \$2650

 \$6387 \$6515

\$874
\$1337 \$891
\$2533 \$1364
\$927 \$2584
 \$946
 \$100

\$500

 \$6171 \$5885

\$216	\$630
\$53	\$268
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\$268	\$898
\$300	\$300
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-\$32	\$598
\$216	\$630
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