

# Instructions for Completing Cash Flow Projection Sheet



The Cash Flow Projection Sheet is a one-page spreadsheet showing your business' projected financials. This is a projection based on the upcoming 12 months. If you are starting a business you will utilize the **Start Up** column, if you are an existing business you will start the first column with the next upcoming month.

The sheet is available on our website with three formats to choose from:

- As a Microsoft Excel Spreadsheet file
- As a fillable, auto-calculating pdf file
- As a simple pdf file to be printed and completed by hand

Or you can pick up a printed copy at our office in Bancroft or at our satellite office in Madoc.

The completed sheet is to be submitted along with your loan application.

Please feel free to contact us if you have any questions about completing the Cash Flow Projection sheet.

*To see an example of a completed sheet take a look at our **Sample Cash Flow Projection Sheet** (available on the website and in the office).*

## Estimated Sales

**Cash Investment** Funds put into the business by owner

**Loan Proceeds** Funds borrowed to put into the business

**Sales** The anticipated income from the business (which may vary month to month depending on the type of business)

**Gross Profit** Profit shown before expenses

## Expenses

- Complete only the categories that are applicable to your business, not personal expenses.
- Ensure only business expenses are shown. For example, "Rent" only applies to rent paid for space outside of your home.
- Use the blank spaces in the **Expenses** column to note expenses that do not fit one of the pre-existing fields.

## Net Profit

= Total of **Gross Profit** less **Total Expenses**.