

Cash Flow Projection

**NOTES:**

The Cash Flow Projection reflects the cash that you **anticipate** to generate or spend over a certain period of time. It is normally broken down into 3 sections namely:

- Operating activities (day to day income and running costs for your business)
- Investing activities (the purchase or sale of fixed assets such as office equipment)
- Financing activities (cash income from loans and/or payback of loans)

For the purpose of this example, Investing and Financing activities will be grouped together under 1 heading

NB: The template is populated with figures to serve as an illustration

Hourly Rate (e.g. R 175.00) **175**

Insert Dates	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12	TOTAL
OPERATING ACTIVITIES													
INCOME													
Hours of service	5	20	30	40	45	50	54	57	60	65	70	80	576
Income from services	875	3,500	5,250	7,000	7,875	8,750	9,450	9,975	10,500	11,375	12,250	14,000	100,800
Other Income	0	0	0	0	0	0	0	0	0	0	0	0	0
Accounts Receivable	0	0	0	0	0	0	0	0	0	0	0	0	0
Total Income	875	3,500	5,250	7,000	7,875	8,750	9,450	9,975	10,500	11,375	12,250	14,000	100,800
EXPENSES													
Marketing & Promotion	1,000	100	100	100	100	100	100	100	100	100	100	100	2,100
Office Supplies	500	50	50	50	50	50	50	50	50	50	50	50	1,050
Utilities	80	80	80	80	80	80	80	80	80	80	80	80	960
Telephone	450	450	450	450	450	450	450	450	450	450	450	450	5,400
Internet access	550	550	550	550	550	550	550	550	550	550	550	550	6,600
Website Design/maintenance	2,500												2,500
Software and Upgrades													0
Equipment repairs/replacement													0
Professional fees	2,000												2,000
Insurance													0
Travel/Petrol	500	500	500	500	500	500	500	500	500	500	500	500	6,000
Accounting Services												500	500
Tax													0
Medical expenses	500	500	500	350	350	350	350	350	350	350	350	350	4,650
Pension Fund	500	500	500	500	500	500	500	500	500	500	500	500	6,000
Bank Charges	135	135	135	135	135	135	135	135	135	135	135	135	1,620
Interest on Long Term Debt													0
Miscellaneous													0
Gifts													
Postal box costs													
Total Expenses	8,715	2,865	2,865	2,715	2,715	2,715	2,715	2,715	2,715	2,715	2,715	3,215	39,380
Netto Cash From Operating Activities	(7,840)	635	2,385	4,285	5,160	6,035	6,735	7,260	7,785	8,660	9,535	10,785	61,420
FINANCING & INVESTMENTS ACTIVITIES													
Owner's equity / Investment	20,000												20,000
Long term Loan													0
(Loan payments)													
(Purchase of office and computer equipment)	(4,750)												(4,750)
(Owner's draw/salary)							(2,000)	(2,000)	(2,000)	(2,000)	(2,000)	(2,000)	(12,000)
Netto Cash From Financing & Investment Activities	15,250	0	0	0	0	0	(2,000)	(2,000)	(2,000)	(2,000)	(2,000)	(2,000)	3,250
CASH FLOW RECONCILIATION													
Opening Cash Balance	0	7,410	8,045	10,430	14,715	19,875	25,910	30,645	35,905	41,690	48,350	55,885	0
Netto Cash from Operating Activities	(7,840)	635	2,385	4,285	5,160	6,035	6,735	7,260	7,785	8,660	9,535	10,785	61,420
Netto Cash From Financing & Investment Activities	15,250	0	0	0	0	0	(2,000)	(2,000)	(2,000)	(2,000)	(2,000)	(2,000)	3,250
Netto Increase (decrease) in cash	7,410	635	2,385	4,285	5,160	6,035	4,735	5,260	5,785	6,660	7,535	8,785	64,670
Ending Cash Balance (Rand)	7,410	8,045	10,430	14,715	19,875	25,910	30,645	35,905	41,690	48,350	55,885	64,670	