

Assumes 2015 sales & expenses +\$7500
garlic sales and farmer pay @ \$19,000/yr.

MONTHLY CASH FLOW PROJECTION

Company:

	Pre- Start-up Position	OWNER:				
		Month:	Month:	Month:	Month:	Month:
		1	2	3	4	5
1.) CASH ON HAND (BEGIN. OF MO.)	15000	15000	10867	7405	15237	14723
2.) CASH RECEIPTS						
a. Cash Sales (+\$7500 for garlic in Oct)		2322.312	3848.176	12239.83	7268.976	12942.58
CSA price increase (\$25 each for full share, \$15 for half)		0	0	0	0	0
c. Loan or Other Cash Injection (tax return)						
d. Loan or Other Cash Injection						
e. Loan or Other Cash Injection						
f.						
3.) TOTAL CASH RECEIPTS (Quincy St.)	0	2322	3848	12240	7269	12943
4.) TOTAL CASH AVAILABLE	15000	17322	14715	19645	22506	27665
5.) CASH PAID OUT						
SEEDS (80%)		959.48	3045.656	21.784	103.784	107.04
Fertilizer		0	0	0	0	235
Gas (80%)		0	99.576	33.568	146.096	168.472
Payroll (80%)		273.896	0	0	936.856	2735.032
Payroll taxes (80%)		1421.312	0	76.304	0	1174.976
Minimum wage increase of 75 cents vs 2015		153	0	7	84	352
e. Subtotal Variable Expenses	0	2807	3145	139	1271	4772
Utilities (100%)		117.67	124.71	112.39	514.64	211.28
Supplies (100%)		322.46	31.79	266	1056.7	2791.95
Insurance (100%)		365.94	405.26	405.43	833.08	388.33
Other (100%)		980.11	1741.12	1623.51	2245.77	2291.93
s. Rental Building						
t. Professional Fees/Contract Labor						
u. Travel Expenses						
v. Office Supplies & Expenses						
w. Bank Charges						
x. Interest Expense/Penalties						
Overhead						
y. Miscellaneous (Unspecified)						
z. Subtotal Fixed Expenses	0	1786	2303	2407	4650	5683
aa. Subtotal Total Operating Expenses	0	4593	5448	2546	5921	10456
bb. Loan Principal Payment						
cc. Capital Purchases (item & mo.)		0	0	0	0	0
dd. Other Start-up Costs						
Land Payment (USDA @ 3.375% interest, 30 yr, 5% down)		862	862	862	862	862
ff. Owner's Withdrawal		1000	1000	1000	1000	1000
6.) TOTAL CASH PAID OUT	0	6455	7310	4408	7783	12318
7.) CASH POSITION END OF MONTH	15000	10867	7405	15237	14723	15347

DATE: _____

Month:	Month:	Month:	Month:	Month:	Month:	Month:	TOTAL	% of Sales
6	7	8	9	10	11	12		
15347	16136	13595	17900	16493	22995	17506		
19038.4	19181.69	25274.1	20927.14	28034.3	12550.48	2400	166028	
0	0	0					0	0%
							0	
							0	
							0	
							0	
19038	19182	25274	20927	28034	12550	2400	166028	
34386	35318	38869	38827	44528	35545	19906		
488.4	154.08	0	69.2	0	0	0	4949	2.52%
0	0	0	0	0	0	0	235	0.12%
309.536	199.48	277.112	373.648	280.296	121.088	0	2009	1.02%
6722.328	7286.992	8687.032	11332.07	8241.456	2841.76	222	49279	25.06%
2223.376	5344.832	2851.584	3026.848	3602.192	6111.344	0	25833	13.14%
805	1137	1038	1292	1066	806	20	6760	3.44%
10549	14122	12854	16094	13190	9880	242	89065	45.30%
301.36	552.87	240.57	328.55	1245.67	285.85	33	4069	2.07%
2715.78	1084.84	1357.4	566.71	652.34	67.95	437.41	11351	5.77%
							0	0.00%
388.33	963.19	499.46	636.46	606.75	898.38	172.5	6563	3.34%
1433.1	2138	3155.79	1845.72	2976.03	4045.14	372	24848	12.64%
							0	0.00%
							0	0.00%
							0	0.00%
							0	0.00%
							0	0.00%
							0	0.00%
							0	0.00%
							0	0.00%
							0	0.00%
							0	0.00%
							0	0.00%
4839	4739	5253	3377	5481	5297	1015	46831	23.82%
15387	18861	18107	19472	18671	15177	1256	135896	69.12%
							0	0.00%
0	0	0	0				0	0.00%
							0	0.00%
862	862	862	862	862	862	862	10344	5.26%
2000	2000	2000	2000	2000	2000	2000	19000	9.66%
18249	21723	20969	22334	21533	18039	4118	165240	84.04%
16136	13595	17900	16493	22995	17506	15788		