

### Cash Flow Instructions – JFLA Business Plan

The cash flow projection form allows you to project (on a monthly basis) the inflows and outflows of cash for a 12-month period.

The Beginning Cash Balance is the projected cash balance at the beginning of each month.

Increases include both recurring and nonrecurring sources of cash including personal or family funds invested in the business, JFLA Loan proceeds and income from sales, fees or services.

Decreases in cash include all recurring and nonrecurring expenditures. Nonrecurring (one-time) expenses include the purchase of furniture, equipment or supplies. It might also include rental security deposits or other start-up expenses.

Operating expenses include normal recurring business expenses (salaries, rent, supplies, etc.)

Personal Draw (your salary) includes cash which you project to withdraw from the business to pay your personal living expenses (rent, mortgage, food, clothing, child care, etc.

The Ending Cash Balance represents the cash at the beginning of the month plus *increases less decreases*.