MANAGING YOUR cOMPANY’S “bLOOD” pRESSURE

UNDERSTANDING CASH FLOW

Working with a Cash Flow Statement

1. In the table below fill in the amount of cash that you received from October 1, 2020 until today. (Rows 1-4)
2. Total the amount of cash received from October 2 until today.
3. Enter the cash you spent a=so far this month. (Rows A-F)
4. Total the cash spent so far this month.
5. Subtract the amount spent from the amount received for each month.

|  |  |  |  |
| --- | --- | --- | --- |
|  | Source | Amount Received February  | Amount Received March |
| 1 |  |  |  |
| 2 |  |  |  |
| 3 |  |  |  |
| 4 |  |  |  |
| 5 | Totals |  |  |
|  | Supplier (where spent) | Amount spent February | Amount spent. March |
| A |  |  |  |
| B |  |  |  |
| C |  |  |  |
| D |  |  |  |
| E |  |  |  |
| F |  |  |  |
|  | Total |  |  |
|  | CASH BALANCE: Subtract the total Spent from the total Received |  |  |
|  | Cumulative Total |  |  |
|  |  |  |  |
|  | Add the Cash Balance from Nov. to the Cash Balance for December. |  |  |

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **CASH FLOW Actual**  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  | January | February | March | April | May | June | July | August | September | October | November | December | Total |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **CASH IN**  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Sales Paid |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Accounts Rec. |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  Loans  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Other Cash |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **TOTAL IN** |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **CASH OUT** |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Equipment |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Drawings |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Materials |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Advertising |  |  |  |  |  |  |  |  |  |  |  |  |  |   |
| Bank Fees |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Insurance |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Lease Expenses |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Licenses/Fees |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Office Expenses |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Rent |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Repairs and Maintenance |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Travel |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Auto |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Utilities |  |  |  |  |  |  |  |  |  |  |  |  |  |   |
| Wages |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |   |
| Loan - Interest |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Loan-Principle |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **Total Expenses** |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  Monthly Position |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Cumulative |  |  |  |  |  |  |  |  |  |  |  |  |  |  |



# Budgeting

# O\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ O

# N\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ N

# W\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ w

##  Personal Budget Business

##

|  |  |  |
| --- | --- | --- |
| **Item** | **Amount Monthly** | **Annual Amount** |
| Obligation |  |  |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |
| Needs |  |  |
| Emergency Fund |  |  |
|  |  |  |
|  |  |  |
|  |  |  |
| Wants |  |  |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |
| Totals |  |  |