

Quarterly Cash Flow Budget Analysis

For three months from: <input style="width: 50px;" type="text"/> to <input style="width: 50px;" type="text"/>	THIS QUARTER			YEAR-TO-DATE		
Expected Cash Receipts	Estimate	Actual	Variation*	Estimate	Actual	Variation*
1. Cash Sales						
2. Accounts Receivable Collections						
3. <input style="width: 150px;" type="text"/>						
4. Other Income (<i>interest income, dividends, asset sale</i>)						
5. TOTAL Cash Revenue						
Expected Cash Payments						
6. Inventory/Raw Materials						
7. Payroll (<i>wages, salaries, commissions, benefits, taxes</i>)						
8. Rent or Lease Payments						
9. Loan Principle Payments						
10. Advertising and Marketing						
11. Repairs and Maintenance						
12. Asset Purchases (<i>equipment, fixtures, computer</i>)						
13. Telephone and Utilities						
14. General Supplies						
15. <input style="width: 150px;" type="text"/>						
16. <input style="width: 150px;" type="text"/>						
17. <input style="width: 150px;" type="text"/>						
18. Other Payments** (<i>auto, estimated income tax, interest</i>)						
19. TOTAL cash payments						
Cash Balances and Short-term Loans Needed						
20. Expected Cash Balance at Beginning of Quarter						
21. Cash Increase or Decrease (5 – 19)						
22. Expected Cash Balance at End of Quarter (20 + 21)						
23. Desired Working Cash Balance						
24. Short-term Loans Needed (23 – 22, if 23 is larger)						
25. Cash Available*** (22 – 23, if 22 is larger)						
Capital Cash:						
26. Cash Available (item 25 after deducting dividends, etc.)						
27. Desired Capital Cash (item 12, e.g., <i>for plant equipment</i>)						
28. Long-term Loans Needed (27 – 26, if 27 is larger).						
Income Statement Items	*Put a (+) or a (-) for variations or use parentheses for negative variations.					
1. Sales Revenues						
2. Cost of Goods Sold						
3. Operating Expenses						
4. Net Profit						
5. Taxes						
6. <input style="width: 150px;" type="text"/>						
Balance Sheet Items						
1. Accounts Receivable						
2. Long-term Asset Repayments						
3. Loan Repayments						
4. Inventory on Hand						
5. Owner Withdrawals						
6. <input style="width: 150px;" type="text"/>						
Budget Deviations	This Quarter			Year-to-Date		
1. Cash Flow Items						
2. Income Statement Items						
3. Balance Sheet Items						
4. Total Deviation						

Notes: A *Cash Flow Statement*—your *Yearly Budget*—becomes more useful to you as a business owner if you use it to evaluate actual figures compared with projections. A *Quarterly Budget Analysis* helps you gain more control over your business operations.

**18. *Other Payments* (auto, income tax, interest charges, licenses, permits, insurance, legal and accounting fees, outside labor, shipping, delivery, fulfillment, travel, packaging).

***25. *Cash Available* for dividends, cash expenditures, owner's draw, investments.