Pacific Islands Development Bank

Cash Flow Forecast -12 Months													
Months	**Pre-Start**	**1**	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**9**	**10**	**11**	**12**
Beginning Cash Balance													
Cash Inflow:													
Net Income													
Owner Capital Inpu													
Loan Receivec													
Add: Depreciation													
Total Cash Inflow													
Cash Outflow:													
Cash Purchases													
Payments to Creditors													
Salaries and Wages													
Employee Benefits													
Payroll Taxes													
Rent													
Utilities													
Repairs and maintenance													
Insurance													
Travel													
Telephone													
Postage													
Office Supplies													
Advertising													
Marketing/promotion													
Professional Fees													
Training & Developmen													
Bank Charges													
Miscellaneous													
Owner's Drawings													
Loan Repayments													
Tax Payments													
Capital Purchases													
Total Payments													
Net Cash Flow													
Opening Cash Balance													
Ending Cash Balance													