



Pacific Islands Development Bank
COMMERCIAL LOAN APPLICATION
Cash Flow Projection Form

Name of Business									TIN/EIN			
12-Month Forecast	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12
Beginning Cash Balance												
Net Income												
Owner Capital Input												
Loan Funds Received												
Add: Depreciation												
Total Cash Inflow												
Salaries/Wages												
Employee Benefits												
Payroll Taxes												
Rent												
Utilities												
Telephone												
Payments to Creditors												
Cash Purchases												
Insurance												
Repairs/Maintenance												
Office Supplies												
Postage												
Bank Charges												
Advertising												
Marketing/Promo												
Professional Fees												
Travel												
Training/Development												
Capital Purchases												
Owner's Withdrawals												
Miscellaneous												
Tax Payment(s)												
Total Cash Outflow												
NET CASH FLOW												
Ending Cash Balance												