



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 |
| <b>Beginning Cash Balance</b> |         |         |         |         |         |         |         |         |         |          |          |          |
| Net Income                    |         |         |         |         |         |         |         |         |         |          |          |          |
| Owner Capital Input           |         |         |         |         |         |         |         |         |         |          |          |          |
| Loan Funds Received           |         |         |         |         |         |         |         |         |         |          |          |          |
| Add: Depreciation             |         |         |         |         |         |         |         |         |         |          |          |          |
| <b>Total Cash Inflow</b>      |         |         |         |         |         |         |         |         |         |          |          |          |
| 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)                |         |         |         |         |         |         |         |         |         |          |          |          |
| <b>Total Cash Outflow</b>     |         |         |         |         |         |         |         |         |         |          |          |          |
| <b>NET CASH FLOW</b>          |         |         |         |         |         |         |         |         |         |          |          |          |
| <b>Ending Cash Balance</b>    |         |         |         |         |         |         |         |         |         |          |          |          |