

Business Cash Flow Projection Template

Prepared for Lender Review

Instructions: Complete this projection template for the upcoming fiscal periods. All values should be entered in USD (\$).

1. General Information

Borrower/Business Name:

Contact Person & Title:

Proposed Loan Amount:

Projection Period (e.g., Year 1):

2. Cash Flow Projections (By Quarter)

Cash Flow Category	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total Annual
Cash Inflows (Revenue)					
Gross Sales / Receipts	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Receivables Collected	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Other Cash Inflows (Loans, Equity, etc.)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Total Cash Inflow (A)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Cash Outflows (Operating Expenses)					
Cost of Goods Sold (COGS)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Salaries, Wages & Benefits	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Rent / Lease / Utilities	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Marketing and Advertising	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Insurance and Taxes	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Other Operating Cash Outflows	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Total Cash Outflow (B)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Debt Service & Capital Outlay					
Proposed Loan Principal Payment	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Proposed Loan Interest Payment	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Cash Flow Category	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total Annual
Other Debt / Capital Expenditures					
Summary					
Net Cash Flow (A - B)					
Beginning Cash Balance					
Ending Cash Balance					

3. Lender Key Metrics (Calculated)

Projected Debt Service Coverage Ratio (DSCR):

Break-Even Revenue Level:

Cash Reserve Required:

4. Signatures & Acknowledgements

The undersigned certifies that the above projections are realistic and prepared in good faith based on current business metrics.

Authorized Business Representative Signature: Date:

Lender Representative Signature: Date: