Phase 3: Develop your Business Financial Plan

Step 5: Complete a Cash Flow Projection and Allocate Surplus Capital

Working Capital Base (All Expenses w/o PS) 70,000.0

CORPORATE CHECKING	Jan-18	Feb-18	Mar-18	Apr-18	May-18	Jun-18	Jul-18	Aug-18
Beginning Corporate cash	75,000	76,247	77,180	74,805	72,431	70,056	70,038	70,505
Collections	**95,000**	**95,000**	**95,000**	**95,000**	**95,000**	**95,000**	**95,000**	**95,000**
Practice Overhead								
Labor	-22,243	-22,243	-22,243	-22,243	-22,243	-22,243	-22,243	-22,243
Dental Supplies	-4,521	-4,688	-4,688	-4,688	-4,688	-4,688	-4,688	-4,688
Lab Services	-3,998	-4,146	-4,146	-4,146	-4,146	-4,146	-4,146	-4,146
Facility	-6,251	-6,251	-6,251	-6,251	-6,251	-6,251	-6,251	-6,251
Administrative	-7,658	-7,658	-7,658	-7,658	-7,658	-7,658	-7,658	-7,658
Operating Income	50,329	50,014	50,014	50,014	50,014	50,014	50,014	50,014
Practice Debt Service								
Bank Practice Loan	-6,319	-6,319	-6,319	-6,319	-6,319	-6,319	-6,319	-6,319
Patterson CEREC Loan	-2,456	-2,456	-2,456	-2,456	-2,456	-2,456	-2,456	-2,456
Dr. Costs & Taxes								
Budget, Taxes, 401K - Both Spouses	-25,538	-25,538	-27,073	-27,073	-27,073	-25,895	-25,652	-25,652
Fixed Draws	-268	-268	-2,041	-2,041	-2,041	-863	-620	-620
Dr. Perks	-1,917	-1,917	-1,917	-1,917	-1,917	-1,917	-1,917	-1,917
401(k) Profit Sharing	-2,000	-2,000	-2,000	-2,000	-2,000	-2,000	-2,000	-2,000
Corporate Cash Before Surplus Allocation	86,831	87,763	85,388	83,014	80,640	80,621	81,088	81,556
Surplus (Amount over $70,000)	*16,831*	*17,763*	*15,388*	*13,014*	*10,640*	*10,621*	*11,088*	*11,556*
Allocation of Surplus								
Fund Defined Benefit Plan	-8,000	-8,000	-8,000	-8,000	-8,000	-8,000	-8,000	-8,000
Fund Roth IRAs for Self and Spouse	-1,083	-1,083	-1,083	-1,083	-1,083	-1,083	-1,083	-1,083
Pay down Home Loan	-1,500	-1,500	-1,500	-1,500	-1,500	-1,500	-1,500	-1,500
Ending Corp Cash	76,247	77,180	74,805	72,431	70,056	70,038	70,505	70,972