

	A	B	C	D	E	F	G	H	I	J	K	L	M	N
1														
2		Stetson Electronics Inc.												
3		Cash Budget												
4		For the Period September 2009 to May 2010												
5		September	October	November	December	January	February	March	April	May	June			
6	Sales	100%	84,000	57,000	62,000	35,000	85,000	125,000	121,000	92,000	93,000	62,000		
7	Collections													
8	First Month	57%				35,340	19,950	48,450	71,250	68,970	52,440			
9	Second Month	38%				21,660	23,560	13,300	32,300	47,500	45,980			
10	Third Month (bad debt)	5%				(4,200)	(2,850)	(3,100)	(1,750)	(4,250)	(6,250)			
11	Total Collections (w/o bad debt)					57,000	43,510	61,750	103,550	116,470	98,420			
12	Purchases - Inventory	49%		30,380	17,150	41,650	61,250	59,290	45,080	45,570	30,380			
13	Payments													
14	Cash	6%				2,499	3,675	3,557	2,705	2,734	1,823			
15	First Month	73%				12,520	30,405	44,713	43,282	32,908	33,266			
16	Second Month	21%				6,380	3,602	8,747	12,863	12,451	9,467			
17	Total Payments					21,398	37,681	57,016	58,849	48,094	44,556			
18														
19	Collections					57,000	43,510	61,750	103,550	116,470	98,420			
20	<i>Less Disbursements</i>													
21	Inventory Payments					21,398	37,681	57,016	58,849	48,094	44,556			
22	Wages	24%				8,400	20,400	30,000	29,040	22,080	22,320			
23	Travel Expense	3%				252	612	900	871	662	670			
24	Foreign Payoffs	5%				4,250	6,250	6,050	4,600	4,650	3,100			
25	Advertising	2%				700	1,700	2,500	2,420	1,840	1,860			
26	Equipment Maintenance	3%				1,050	2,550	3,750	3,630	2,760	2,790			
27	Delivery charges	2%				525	1,275	1,875	1,815	1,380	1,395			
28	Consulting Fees					1,200	1,200	1,200	1,200	1,200	1,200			
29	Rent Payments					3,300	3,300	3,300	3,300	3,300	3,300			
30	Equipment Lease Payments					950	950	950	950	950	950			
31	Utilities					110	190	190	175	100	500	Total Inter		
32	Interest					0	0	374	624	234	0	1,232		
33	Dividend (Common)					2,000	0	0	2,000	0	0			
34	Taxes					10,000	0	0	15,000	0	0			
35	Capital Purchases					2,000	5,700	16,000	2,500	1,200	3,500			
36	Total Disbursements					56,135	81,808	124,106	126,974	88,450	86,140			
37	Beginning Cash Balance					25,000	25,865	25,000	25,000	25,000	53,020			
38	Collections - Disbursements					865	(38,298)	(62,356)	(23,424)	28,020	12,280			
39	Unadjusted Cash Balance				25,000	25,865	(12,433)	(37,356)	1,576	53,020	65,300	Total Borr		
40	Current Borrowing				0	0	37,433	62,356	23,424	0	0	123,213		
41	Ending Cash Balance				25,000	25,865	25,000	25,000	25,000	53,020	65,300			
42	Notes:													
43	Minimum Acceptable Cash		25,000											
44	Monthly Interest Rate on Borrowed Funds		1.00%											

Sample