

Sales and Purchase Budgets

Debtors – 30 days				Creditors – 60 days		
	Sales Budget			Purchases Budget		
	Cash	Debtors	Total	Cash	Creditors	Total
January	3 000	1 000	4 000	1 300	400	1 700
February	3 000	2 000	5 000	1 800	800	2 600
March	3 000	3 000	6 000	1 800	800	2 600
April	4 000	3 000	7 000	1 800	1 000	2 800
May	4 000	3 000	7 000	1 800	1 000	2 800
June	4 000	3 000	7 000	2 000	1 000	3 000
July	4 000	3 000	7 000	2 000	1 500	3 500
August	4 000	4 000	8 000	2 000	1 500	3 500
September	4 000	4 000	8 000	2 000	1 500	3 500
October	4 000	4 000	8 000	2 000	1 500	3 500
November	4 000	4 000	8 000	2 000	2 000	4 000
December	5 000	5 000	10 000	2 500	2 000	4 500
Totals	R46 000	R39 000	R85 000	R23 000	R15 000	R38 000

Expense Budget

Expenses	Month	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Year Total
	Year	2003	2003	2003	2003	2003	2003	2003	2003	2003	2003	2003	2003	
Advertising and Promotions		400	400									500	700	2 000
Bank Charges														
Cleaning Materials		100	100	100	100	100	100	100	100	100	100	100	100	1 200
Commission to Sales People														
Electricity / Gas & Water		100	100	100	100	100	100	100	100	100	100	100	100	1 200
Insurance: Vehicles, Equipment, Stock														
Interest on Loan/Lease: Vehicles		100	100	100	100	100	100	100	100	100	100	100	100	1 200
Interest on Loan/Lease: Equipment														
Interest on Loan: Start-up					200	200	200	200	200	200	200	200	200	1 600
Postage														
Printing & Stationery		400												400
Refreshments		50	50	50	50	50	50	50	50	50	50	50	50	600
Repairs: Vehicles							500							500
Repairs: Equipment														
Rent		300	300	300	300	300	300	300	300	300	300	300	300	3 600
Salaries: Owner		300	1 000	100	1 700	1 700	1 700	1 200	1 700	1 700	1 700	1 200	1 100	13 500
Salaries: Staff		800	800	800	800	800	800	800	800	800	800	800	1 600	10 400
Telephones		250	50	50	50	50	50	50	50	50	50	50	50	800
Vehicle Expenses: Petrol & Oil		200	200	200	300	300	300	300	300	300	300	300	400	3 300
Wages: Staff		300	300	300	300	300	300	300	300	300	300	300	400	3 700
Wrapping & Packaging		100	100	100	100	100	100	100	100	100	100	100	200	1 300
Other:														
Other:														
Other:														
Other:														
Expenses per Cash Flow	3 400	3 500	2 200	3 900	4 100	5 600	47 300							
Add Depreciation	400	4 800												
Expenses per Income Statement	3 800	3 900	2 600	4 300	4 500	6 000	52 100							

Other Payments Budget

Cash Flow Forecast