

# Cash Flow: Gary's Gutter

Financial Lables	Jan	Feb	Mar	Apr
<b>Cash Reserve</b>	\$ 10,000	\$ 1,131	\$ 382	\$ 633
Sales (receipts)	\$ -	\$ 2,500	\$ 5,000	\$ 5,000
Other (receipts)	\$ -	\$ -	\$ -	\$ -
<b>Total Receipts - Calculated</b>	\$ -	\$ 2,500	\$ 5,000	\$ 5,000
Labor (variable cost)	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000
Materials and supplies (variable cost)	\$ 1,225	\$ 1,225	\$ 1,225	\$ 1,225
Other (i.e. shipping costs; variable cost)	\$ -	\$ -	\$ -	\$ -
<b>Total Variable Costs (Costs of Goods Sold) - Calculated</b>	\$ 2,225	\$ 2,225	\$ 2,225	\$ 2,225
General supplies (fixed cost)	\$ 20	\$ 20	\$ 20	\$ 20
Storage Rental (fixed cost)	\$ 75	\$ 75	\$ 75	\$ 75
Phone (fixed cost)	\$ 75	\$ 30	\$ 30	\$ 30
Website management (fixed cost)	\$ 100	\$ -	\$ -	\$ -
Advertising (fixed cost)	\$ 25	\$ 25	\$ 25	\$ 25
Printing (fixed cost)	\$ 25	\$ 10	\$ 10	\$ 10
Vehicle Insurance (fixed cost)	\$ 400	\$ -	\$ -	\$ -
Property Insurance (fixed cost)	\$ 200	\$ -	\$ -	\$ -
Legal services (fixed cost)	\$ 200	\$ -	\$ -	\$ -
Accounting services (fixed cost)	\$ 100	\$ -	\$ -	\$ -
Travel costs (fixed cost)	\$ 80	\$ 80	\$ 80	\$ 80
Licenses (fixed cost)	\$ 155	\$ -	\$ -	\$ -
Dues and subscriptions (fixed cost)	\$ 35	\$ -	\$ -	\$ -
Bonding (fixed cost)	\$ 120	\$ -	\$ -	\$ -
Truck expenses (fixed cost)	\$ 75	\$ 75	\$ 75	\$ 75
Miscellaneous (fixed cost)	\$ 50	\$ 50	\$ 50	\$ 50
<b>Total Fixed Operating Expenses - Calculated</b>	\$ 1,735	\$ 365	\$ 365	\$ 365
Business loan payment (other expense)	\$ 159	\$ 159	\$ 159	\$ 159
Capital expenditures (other expense)	\$ 4,250	\$ -	\$ -	\$ -
Owner's draw (other expense)	\$ 500	\$ 500	\$ 500	\$ 500
Quarterly taxes (other expense)	\$ -	\$ -	\$ 1,500	\$ -
<b>Total Other Expenses - Calculated</b>	\$ 4,909	\$ 659	\$ 2,159	\$ 659
<b>Total Disbursements (Variable + Fixed + Other Costs)</b>	\$ 8,869	\$ 3,249	\$ 4,749	\$ 3,249
<b>Surplus or Deficit (Receipts - Total Disbursements)</b>	\$ (8,869)	\$ (749)	\$ 251	\$ 1,751
<b>Ending Cash (Cash Reserve + Surplus/Deficit)</b>	\$ 1,131	\$ 382	\$ 633	\$ 2,384