

Cash Flow Analysis: Christina Gomez



Item	Daily	Weekly	Monthly	MONTHLY TOTALS
Income from Business				
Business 1: <i>Midwife Clinic</i>				
Business 2:				
Total Business Income				
Business Expenses				
Raw Materials/Purchase				
Business 1: <i>Midwife Clinic</i>				
Business 2:				
Business 3:				
Salaries and Wages: <i>Clinic Assistant</i>				
Salaries and Wages: <i>Assistant Midwife</i>				
Rent				
Utilities				
Transportation Expenses				
Fuel				
Business Taxes & Licenses				
Other Business Expenses				
Total Business Expenses				
NET BUSINESS INCOME				
Other Household Income				
Salaries & Wages (<i>Husband's take-home pay</i>)				
Pension				
Remittances from other family members				
Other Income Sources				
Total, Other Household Income				
TOTAL BUSINESS & HH INCOME				
HOUSEHOLD EXPENSES				
Food (<i>Husband's snacks at work</i>)				
House Rent				
Education and School Allowance				
Utilities				
Transportation (<i>Husband's transp. fare to work</i>)				
Medical Expenses				
Insurance premium / Association Dues				
Other Loan Payments				
Other Expenses (<i>Groceries</i>)				
Sub-Total				
Add: Miscellaneous Expenses (10%)				
Total Household Expenses				
NET BUSINESS & HH INCOME				



Debt Capacity Analysis				
TOTAL Amount available for debt service (monthly)				
Adjusted Debt Capacity @ 25 - 50% for first time borrower		/month		/week
Max. Loan Amount for <u>3</u> months/ <u>91</u> days / 13 weeks				

Hand out 6: CASH FLOW ANALYSIS, CHRISTINA GOMEZ

Item	Daily	Weekly	Monthly	MONTHLY TOTALS
Income from Business				
Business 1: <i>Midwife Clinic</i>			37000	37,000
Business 2:				0
Business 3:				0
Total Business Income				
Business Expenses				
Raw Materials/Purchase				
Business 1: <i>Midwife Clinic</i>			18000	18,000
Business 2:				
Business 3:				
Salaries and Wages: <i>Clinic Assistant</i>		500		2,167
Salaries and Wages: <i>Assistant Midwife</i>			450	375
Rent				
Utilities			550	550
Transportation Expenses			400	400
Fuel				
Business Taxes & Licenses				400
Other Business Expenses				200
Total Business Expenses		500	19,400	22,092
NET BUSINESS INCOME				
Other Household Income				
Salaries & Wages (<i>Husband's take-home pay</i>)			21,600	21,600
Pension				
Remittances from other family members				
Other Income Sources				
Total, Other Household Income	0	0	21,600	21,600
TOTAL BUSINESS & HH INCOME				
HOUSEHOLD EXPENSES				
Food (<i>Husband's snacks at work</i>)	30			650
House Rent				
Education and School Allowance	15		150	2125
Utilities			300	300
Transportation (<i>Husband's transp. fare to work</i>)	25			542
Medical Expenses				
Insurance premium / Association Dues			50	600
Other Loan Payments			0	0
Other Expenses (<i>Groceries</i>)		600		2,600
Sub-Total	70	600	500	6,817
Add: Miscellaneous Expenses (10%)	7	60	50	682
Total Household Expenses	77	660	550	7,498

NET BUSINESS & HH INCOME				
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Debt Capacity Analysis				
Amount available for debt service		/ month		
Adjusted Debt Capacity		/month		/week
Max. Total Loan Amount for __months/ __days / __ weeks				