

**EXHIBIT V**

**Cash Flow Projection Worksheet**

NAME OF BUSINESS:

ADDRESS:

TYPE OF BUSINESS:

PREPARED BY:

DATE:

Year: 1999	Month:	Pre-Startup Position*	ADDRESS:												TYPE OF BUSINESS:												PREPARED BY:												DATE:												
			1	2	3	4	5	6	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12	YEAR END												
																																																			<b>Total</b>
<b>1. CASH ON HAND</b>																																																			
<b>2. CASH RECEIPTS</b>																																																			
Current Cash Sales																																																			
30 Days Credit Collections																																																			
60 Days Credit Collections																																																			
Equity Injection																																																			
Loan Proceeds																																																			
<b>3. TOTAL CASH RECEIPTS</b>																																																			
<b>4. TOTAL CASH AVAILABLE</b>																																																			
<b>5. CASH PAID OUT</b>																																																			
Purchases																																																			
Salaries/Wages																																																			
Payroll Taxes																																																			
Outside Services																																																			
Supplies																																																			
Repairs & Maintenance																																																			
Advertising																																																			
Car, Deliv. & Travel																																																			
Accounting & Legal																																																			
Rent/Lease																																																			
Telephone																																																			
Utilities																																																			
Insurance																																																			
Taxes																																																			
Interest																																																			
Miscellaneous																																																			
<b>Subtotal</b>																																																			
Loan Principal Payment																																																			
Capital Purchases																																																			
Other Start-up Costs																																																			
Reserved and/or Escrow																																																			
Owner's Withdraw																																																			
<b>6. TOTAL CASH PAID OUT</b>																																																			
<b>7. CASH POSITION</b>																																																			

\* Use for Start-up Companies