

## Sample Month-Based Cash Flow Budget July 2020-June 2021

Refers to the programming and operations model the organization is deploying during each month. Descriptions are included as part of the budget

Check-in points that indicate when to revisit the budget projections and make modification to subsequent months as necessary (may be triggers by time or change in operating model)

Annual Budget projections based on month-by-month operating scenario

### Scenario-Based Monthly Cash Flow Budget 2020-2021

	Operating Model		In-Office (No In-Person) <sup>2</sup>			No Group Events <sup>3</sup>			Normal Operations <sup>4</sup>				2020-21 Annual Budget	
	Start of Fiscal Year	Stay-At Home <sup>1</sup>	Sep	Oct	Nov	Dec	Jan 21	Feb	Mar	Apr	May	June		
<b>Income</b>														
Contributed Income		17,000	15,000	17,000	20,000	23,000	23,000	27,500	31,000	31,000	31,000	34,000	38,000	307,500
Earned Income & Other Income		12,000	10,000	12,000	12,000	15,000	30,000	31,000	45,624	53,685	55,724	61,062	65,575	403,669
<b>Total Cash In</b>		<b>29,000</b>	<b>25,000</b>	<b>29,000</b>	<b>32,000</b>	<b>38,000</b>	<b>53,000</b>	<b>58,500</b>	<b>76,624</b>	<b>84,685</b>	<b>86,724</b>	<b>95,062</b>	<b>103,575</b>	<b>711,169</b>
<b>Expense</b>														
Compensation		48,806	49,591	52,801	54,975	53,884	54,776	52,651	56,168	53,311	51,690	51,287	54,031	633,970
Consultants & Prof Serv.		14,799	15,170	17,710	16,589	15,256	17,710	15,170	23,925	24,369	21,666	13,077	12,427	207,867
Program Investments		50	3,560	1,114	1,468	1,418	55	3,337	616	1,363	1,744	2,229	46	17,000
Communication		928	1,245	315	1,878	994	1,370	215	1,542	3,744	2,618	1,542	1,609	18,000
Supplies & Eqpt.		1,276	1,549	462	978	1,800	887	458	894	5,025	3,410	2,696	3,065	22,500
Travel		-	-	295	217	148	198	226	138	124	108	179	141	1,774
Occupancy		5,467	5,467	5,705	5,661	5,588	5,588	5,588	5,467	7,139	9,459	886	6,482	68,500
Insurance/Fees/Business Costs		562	1,876	3,292	4,008	2,111	611	2,933	1,588	5,671	1,270	5,601	1,227	30,750
<b>Total Cash Out</b>		<b>71,888</b>	<b>78,457</b>	<b>81,693</b>	<b>85,774</b>	<b>81,199</b>	<b>81,195</b>	<b>80,578</b>	<b>90,339</b>	<b>100,746</b>	<b>91,966</b>	<b>77,498</b>	<b>79,028</b>	<b>1,000,361</b>
<b>Inflow-Outflow, Activities</b>		<b>(42,888)</b>	<b>(53,457)</b>	<b>(52,693)</b>	<b>(53,774)</b>	<b>(43,199)</b>	<b>(28,195)</b>	<b>(22,078)</b>	<b>(13,715)</b>	<b>(16,061)</b>	<b>(5,242)</b>	<b>17,564</b>	<b>24,547</b>	<b>(289,191)</b>
Reserves Draw		42,888	53,457	52,693	53,774	43,199	28,195	22,078	13,715	16,061	5,242			331,302
<b>Net Operating Cash Flow</b>		<b>(0)</b>	<b>(0)</b>	<b>(0)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>(0)</b>	<b>(0)</b>	<b>0</b>	<b>0</b>	<b>17,564</b>	<b>24,547</b>	<b>42,111</b>
Beginning Cash Balance - See note	438,574	438,574	395,686	342,228	289,535	235,762	192,563	164,368	142,290	128,574	112,514	107,272	124,836	438,574
Ending Cash Balance		395,686	342,228	289,535	235,762	192,563	164,368	142,290	128,574	112,514	107,272	124,836	149,383	149,383

<b>Reserves Balance</b>	<b>400,000</b>	<b>357,112</b>	<b>303,655</b>	<b>256,962</b>	<b>197,188</b>	<b>153,989</b>	<b>125,794</b>	<b>103,716</b>	<b>90,001</b>	<b>73,940</b>	<b>68,698</b>	<b>68,698</b>	<b>68,698</b>
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**Beginning Cash Balance** represents liquid assets held in operating cash account and reserves cash account  
**Reserves Draw** indicates amount transferred from restricted reserve funds to unrestricted operating cash each month

Indicates a trigger point at which the reserve fund passes a critical threshold

Illustrates the amount taken from the reserves to offset operating losses for the month

<sup>1</sup> Stay-at-Home: (description of program delivery and operational support model)  
<sup>2</sup> In-Office: (description of program delivery and operational support model)  
<sup>3</sup> No Group Events: (description of program delivery and operational support model)  
<sup>4</sup> Normal: (description of program delivery and operational support model)