

## LIST OF OBLIGATIONS

Please list all contracts, notes and mortgages payable and reconcile with figures on balance Sheet (indicate an\* by items to be paid from loan proceeds). Do not include personal debt. Include only debt owed by the business. Do not include Trade Payables. Only notes and contracts which constitute a fixed obligation of the business should be itemized.

To Whom Payable	Original Amount	Original Date	Present Balance	Rate of Interest	Maturity	Monthly Payment	Collateral Securing Loan
Existing Debt:							
Proposed Debt:							

	20	20	Current Year to Date
Beginning Surplus or Net Worth			
Profit or Loss			
Dividends			
Withdrawals			
Paid in			
Revaluation of Assets			
Other Additions (Explain)			
Other Charges (Explain)			
Ending Net Worth			

Note: Accounts receivable and accounts payable must reconcile with current balance sheet to be provided with application.

Aging	A/R	A/P
Under 30 days		
30 59 days		
60 89 days		
90 119 days		
120 days over		
Uncollectible		
TOTALS		

## ONE YEAR MONTHLY CASH FLOW PROJECTION (see your CDC for assistance)

Company:

MONTH	START	1	2	3	4	5	6	7	8	9	10	11	12	TOTAL
Sales: Cash														
Credit														
Total Sales														
Cost of Sales (COGS)														
Gross Profit														

**SELLING & GENERAL ADMINISTRATIVE EXPENSES (SGA):**

Officer Salary (ies)														
Wages														
Rent Property														
Rent Equipment														
Auto/Truck Expenses														
Office Supplies														
Advertising														
Telephone & Utilities														
Bad Debts														
Taxes/Licenses														
Depreciation														
Repairs/Maintenance														
Accounting/Legal														
Interest CDC														
Interest Other														
Office Expenses														
Royalties														
Miscellaneous														
Other														
Total Expenses														
Net Profit														

Please attach assumptions to this projection.  
Please indicate seasonality during the year.

Signature \_\_\_\_\_ Date \_\_\_\_\_