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		Stay-At Home[1]		Check-In Point (Consider Program/Operations Adjustments) - Modify Budget	In-Office (No In-Person)[2]			Check-In Pint (Consider Program/Operations Adjustments) - Modify Budget	No Group Events[3]			Check-In Pint (Consider Program/Operations Adjustments) - Modify Budget	Normal Operations[4]				
	Start of Fiscal Year	July	Aug		Sep	Oct	Nov		Dec	Jan 21	Feb		Mar	Apr	May	June	2020-21 Annual Budget
Income																	
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
Total Cash In		29,000	25,000		29,000	32,000	38,000		53,000	58,500	76,624		84,685	86,724	95,062	103,575	711,169
Expense																	
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
Total Cash Out		71,888	78,457		81,693	85,774	81,199		81,195	80,578	90,339		100,746	91,966	77,498	79,028	1,000,361
Inflow-Outflow, Activities		(42,888)	(53,457)		(52,693)	(53,774)	(43,199)		(28,195)	(22,078)	(13,715)		(16,061)	(5,242)	17,564	24,547	(289,191)
Reserves Draw		42,888	53,457		52,693	53,774	43,199		28,195	22,078	13,715		16,061	5,242			331,302
Net Operating Cash Flow		(0)	(0)		(0)	0	0		0	(0)	(0)		0	0	17,564	24,547	42,111
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
Reserves Balance	**400,000**	**357,112**	**303,655**		**250,962**	**197,188**	**153,989**		**125,794**	**103,716**	**90,001**		**73,940**	**68,698**	**68,698**	**68,698**	

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

[1] Stay-at-Home: (description of program delivery and operational support model
[2] In-Office: (description of program delivery and operational support model
[3] No Group Events: (description of program delivery and operational support model
[4] Normal: (description of program delivery and operational support model