

**Example of cash flow calculation.**Download in [PDF](#) / [MS Excel](#) format

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	Priority	Monthly	Annual	Annual	Note
		\$	\$	\$	
<b><u>CASH INFLOW (INCOME)</u></b>					
Salaries and Wages		3,000 x 12 =		24,000	1
Contract		200 x 5 =		1,000	2
Bonus				2,000	3
Rental Income		300 x 10 =		3,000	4
Dividend from Stock				500	5
Total Cash Inflow				30,500	<b>(A)</b>
<b><u>CASH OUTFLOW (EXPENSE / SPENDING)</u></b>					
a) Fixed Commitment					
Mortgage Installment		500 x 12 =	6,000		
Rental		500 x 12 =	6,000		
Income Tax			200		1
			Subtotal	-12,200	
b) Basic Living					
Food		500 x 12 =	6,000		
Clothing and Grooming		70 x 12 =	840		
Energy and Utilities		50 x 12 =	600		2
Medical and Life Insurance		100 x 12 =	1,200		
Allowance		300 x 12 =	3,600		
			Subtotal	-12,240	
c) Communication					
Telephone (fixed and mobile)		40 x 12 =	480		
Internet		20 x 12 =	240		
			Subtotal	-720	
d) Travelling					
Car Installment			-		
Car Repair and Maintenance			-		
Petrol and Gas			-		
Parking, Toll and Tickets			-		
License Fee			-		
Car Insurance			-		
Public Transportation		150 x 12 =	1,800		
			Subtotal	-1,800	
e) Education					

Tuition and Examination Fee	-		
Additional Lessons (eg. piano, swimming)	-		
Stationery	10 x 12 =	<u>120</u>	
		Subtotal	-120
f) Festivals & Celebrations			
Gifts		500	
Food and Drinks		<u>200</u>	
		Subtotal	-700
g) Entertainment			
Dining Out	70 x 12 =	840	
Holiday Outing		500	
Movies and Music	15 x 12 =	180	
Party and Clubbing		-	
Gym Fee		-	
Cable TV	30 x 12 =	360	
Magazine Subscription		-	
		<u>Subtotal</u>	-1,880
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Total Cash OutFlow		-29,660	<b>(B)</b>
<b>ANNUAL CASH INFLOW OR OUTFLOW</b>		<u><u>840</u></u>	<b>(C) = (A)-(B)</b>
<b>CASH INFLOW OVER CASH OUTFLOW RATIO</b>			<b>1.03 (A) / (B) x (-1)</b>