NAME OF CREDIT UNION:_____

PROJECTED CASH FLOW STATEMENT - YEAR _____

Particulars	Jan.	Feb.	Mar.	Apr.	May	Jun.	Jul.	Aug.	Sept.	Oct.	Nov.	Dec.	Total
PROJECTED CASH RECEIPTS													
Share Capital	0	0	0	0	0	0	0	0	0	0	0	0	0
Deposits	0	0	0	0	0	0	0	0	0	0	0	0	0
Loan Collection	0	0	0	0	0	0	0	0	0	0	0	0	0
Membership Fees	0	0	0	0	0	0	0	0	0	0	0	0	0
Interest on Loans	0	0	0	0	0	0	0	0	0	0	0	0	0
Interest from Inv.	0	0	0	0	0	0	0	0	0	0	0	0	0
Other Loan Income	0	0	0	0	0	0	0	0	0	0	0	0	0
External Borrowing	0	0	0	0	0	0	0	0	0	0	0	0	0
Others	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0
Total Receipts	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
PROJECTED CASH DISBURSEMENTS:													
Loans Granted													
Payment of External borrowing													
Acquisition of Assets													
Investments													
Withdrawal of Members Savings													
Sub-Total	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Cost of Funds:													
Interest on Savings													
Interest on External Borrowing													
Sub-Total	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	0	0

Governance cost:													
Meeting-Board & Committees													
Annual General Meeting													
Travel													
Representation													
Sub-Total	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Marketing and Promotion													
Education/Training													
Marketing Materials													
Promotional Campaigns													
Others													
Sub-Total	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Administration:													
Salaries & Benefits													
Travel													
Utilities -Water, Electricitiy													
Communication													
Stationeries													
Miscellaneuos													
Sub-Total	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Total Projected Cash Disb.	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Net Projected Cash Flow	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Add: Beginning Balance	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Cash ending Balance	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**