

Global Cash Flow - Individual

Individual Cash Flow					
Cash Flow Name XYZ Company, John and Jane Doe					
Date 2/8/2010					
Individual Name(s) John and Jane Doe					
Year	2007	2008	2009		
Source of Financials	Tax Return	Tax Return	Tax Return		
Months	12	12	12	12	12
Wages	45,000	50,000	55,000		Average 50,000
Interest	6,400	6,200	5,000		5,867
Dividends	1,500	1,700	1,600		1,600
Retirement					
Individual Cash Flow	52,900	57,900	61,600		57,467
Pro Forma Adjustments					
Adjusted Cash Flow	52,900	57,900	61,600		57,467
Personal Taxes					
Year	2007	2008	2009		Average
Federal	5,000	5,800	5,900		5,567
State	2,800	3,000	3,100		2,967
Self-employment					
FICA-Social Security	2,790	3,100	3,410		3,100
FICA-Medicare	653	725	798		725
Total Taxes	11,243	12,625	13,208		12,358
Social Security MAX	97,500	102,000	106,800	input*	input*
<small>*if max not listed, input social security salary max to calculate the social security tax, look in your credit manual for updates</small>					
Individual Debts					
Creditor	Amount	Monthly Payment	Comments		
Credit Card	4,200	150			
Auto Loan	16,500	456			
Mortgage Loan	385,000	2,400			
Home Equity Line	45,000	220			
Boat Loan	128,400	2,650			
New Loan			Interest Rate:		Amortization:
Totals:	579,100	5,876			
Annual Payments:		70,512			
Comments					

Global Cash Flow - Sub S

Sub S Corporation Cash Flow

Cash Flow Name XYZ Company, John and Jane Doe
Date 2/8/2010

Entity Name

Ownership %

K-1 (Individual) Financial Information

Source of Financials	Year			Average	
	2007	2008	2009		
Tax Return					
Months	12	12	12	12	12
Distributions	265,000	290,000	285,000		280,000
Additional Paid in Capital					
Individual Cash Flow	265,000	290,000	285,000		280,000

1120S (Business) Financial Information

	Year			Average	
	2007	2008	2009		
Net Sales	1,582,000	1,785,000	1,650,000		1,672,333
NIBT per books	262,500	285,600	272,580		273,560
Depreciation	16,520	15,450	24,650		18,873
Interest	11,630	11,050	10,450		11,043
Distributions	265,000	290,000	285,000		280,000
Gross Cash Flow	25,650	22,100	22,680		23,477

Pro Forma Adjustments

	2007	2008	2009		
Adjusted Cash Flow	25,650	22,100	22,680		23,477

Net Cash Flow and Coverage

Net Cash Flow*	5,010	1,460	2,040		2,837
Coverage*	1.24	1.07	1.10		1.14

*NOTE: Prior year and average coverage based on prior year gross cash flow to current year debt levels.

Customer % of GCF	25,650	22,100	22,680
Customer % of NCF	5,010	1,460	2,040

Business Balance Sheet Information (Leverage)

Total Assets	1,856,000	1,754,000	1,680,000		1,763,333
Total Liabilities	325,000	425,632	386,752		379,128
Leverage	0.21	0.32	0.30		0.28

Subchapter S Debts

Creditor	Amount	Monthly		Comments
		Payment		
Bank of Commerce	88,490	1,280		
Bank of Commerce	48,000	440		\$75M Revolving LOC
New Loan			Interest Rate:	Amortization:
Totals:	136,490	1,720		
Annual Payments:		20,640		

Comments

Global Cash Flow - Ratios

Cash Flow Information

Cash Flow Name XYZ Company, John and Jane Doe

Date 2/8/2010

Actual Individual Cash Flow Summary

Year	2007	2008	2009			Average
Individual*	52,900	57,900	61,600			57,467
Sub S K-1	265,000	290,000	285,000			280,000
Taxes	11,242	12,625	13,208			12,358

*Individual Adjusted Cash Flow less half of any Self-Employment Taxes

Actual Individual Cash Flow Ratios

Year	2007	2008	2009			Average
Gross Income	317,900	347,900	346,600			337,467
Gross Debt Ratio	22.18%	20.27%	20.34%			20.89%
Net Income	306,658	335,275	333,392			325,108
Net Debt Ratio	22.99%	21.03%	21.15%			21.69%
Monthly Disposable	19,679	22,064	21,907			21,216
Standard Exp. Deduct	6,389	6,985	6,946			6,773
Est. Pay. Available	9,457	10,888	10,794			10,379
Individual Global Coverage	3.26	3.57	3.55			3.46

Related Entity Cash Flow Coverages

Entire Portion						
	2007	2008	2009			Average
Sub S GCF	25,650	22,100	22,680			23,477
Sub S NCF	5,010	1,460	2,040			2,837
Sub S Coverage	1.24	1.07	1.10			1.14
Cumulative Related Entity Coverage	1.24	1.07	1.10			1.14

Combined Individual and Related Entity Global Cash Flow Coverage

Combined Coverage	2.80	3.00	2.99			2.93
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*NOTE: Prior year and average, NCF and coverage based on prior year gross cash flow to current year debt levels.

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