



# Hana Small Business Lending, Inc.

A subsidiary of Hana Financial, Inc.

## Personal Budget / Cash Flow Statement

Name(s): \_\_\_\_\_

Please provide the following information regarding sources and uses of cash during the calendar year and your projections for the current year. If a cash flow deficit exists, explain how the existing or requested debt will be serviced.

Individual Statement

Joint Statement

Sources of Cash (Annual)	Prior Year Actual	Current Year Estimate
	2006	2007
1. Salary / Draw from Subject Business	\$	\$
Salaries, Commissions, Bonuses, or any other income from		
2. outside employment (NET)	\$	\$
3. Rents received (Gross)	\$	\$
4. Dividends	\$	\$
5. Interest Income (recurring)	\$	\$
6. Sale of Assets	\$	\$
7. Royalties	\$	\$
8. Distributions from Estates and Taxes	\$	\$
9. Cash Distributions from business Partnerships or joint ventures	\$	\$
10. Income Tax refund	\$	\$
11. Other sources of cash (explain below)	\$	\$
<b>TOTAL CASH RECEIVED</b>	<b>\$ \$0</b>	<b>\$ \$0</b>

Use of Cash (Annual)	Prior Year Actual	Current Year Estimate
	2006	2007
1. Residence Rent or Mortgage (Principal & Interest)	\$	\$
2. Rental Mortgage(s) (Principal & Interest)	\$	\$
3. Rental - Other (Cash Expenses)	\$	\$
4. Auto Loans	\$	\$
5. Installment Debt	\$	\$
6. Credit Card/Revolving Debt	\$	\$
Personal Expenses (rent, food, utilities, phone, clothing,		
7. medical, child care, etc.)	\$	\$
8. Income Taxes not covered by withholding	\$	\$
9. Miscellaneous (10% of income)	\$	\$
10. Other Uses of Cash	\$	\$
<b>TOTAL CASH OUTLAYS</b>	<b>\$ \$0</b>	<b>\$ \$0</b>
<b>CASH FLOW SURPLUS (DEFICIT)</b>	<b>\$ \$0</b>	<b>\$ \$0</b>

**FOOTNOTES:**

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

This Cash Flow Statement is a part of my financial statement:

APPLICANT'S SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_

CO-APPLICANT'S (SPOUSE) SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_