SMALL CONTRACTORS INITIATIVE:
BONDING & ACCESS TO CAPITAL

SESSION 5

My Working Capital Projections

	EXAMPLE	JOB 1	JOB 2	JOB 3
A. Total Contract Amount	$150,000			
Contract Time in Months	6			
Average Monthly Outlay	$25,000	$	$	$
Average Daily Outlay	$833	$	$	$
B. Payment Timing				
Delivery Float Days	60			
Clearing Float Days	2			
Total Float days	62			
C. Minimum cashflow requirement (= Daily Outlay x Total Float)	$51,667	$	$	$
Add				
Contingency	$5,833	$	$	$
1 week	$12,500	$	$	$
15 days	$25,000	$	$	$
1 month	$64,167	$	$	$
Total	$64,167	$	$	$