

## Cash Flow Forecast

### Some points to remember when completing your Cash Flow Forecast:

- On the first line, include monthly figures for your **estimated** sales. These provide a quick review of how much business you expect to conduct.
- Beside **cash receipts**, list all sources of sales and revenue for each month. Please note that **cash from** sales in this section is not the same as **estimated** sales. Include only the cash you will actually receive. When doing so, be sure to estimate realistically when your customers are likely to pay.
- Include any cash you invest in your business in the **cash equity contribution** category.
- Under **cash disbursements**, list all your expenses. Some things to consider include:
  - How frequently do you pay yourself and your employees? Do you pay weekly, every two weeks or monthly?
  - The terms of payments to suppliers. Do you pay within 30, 60 or 90 days?
  - Your plans for purchasing inventory or fixed assets.
- When calculating loan payments, don't forget to include both outstanding loans and projected payments for money you intend to borrow in the future.
- Add up your totals in the **cash receipts** and **cash disbursements** sections. Then subtract your disbursements from your receipts and record your **monthly net cash surplus**. If this amount is a negative number, please enclose it in brackets.
- On the last line of this form, estimate your **cumulative cash flow to date**. You can do this by adding up the running total of cash surpluses and deficits for the previous months.
- In the last column, include yearly totals for all items listed in the cash flow forecast statement.

### Cash Flow Forecast (page 1 of 2)

	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6
<b>Estimated sales</b>						
<b>Cash receipts</b>						
Cash from sales						
Accounts receivables collected						
Cash equity contribution						
Other cash received						
<b>(A) TOTAL CASH RECEIVED</b>						
<b>Cash disbursements</b>						
Equipment purchases						
Rental, maintenance costs						
Labour costs						
Management salaries						
Materials and inventory						
Insurance, licenses						
Advertising & promotion						
Selling expenses						
Office expenses						
Loan payments						
Taxes						
Other						
<b>(B) TOTAL CASH DISBURSEMENTS</b>						
<b>NET CASH: TOTAL CASH RECEIPTS (A), LESS TOTAL CASH DISBURSEMENTS (B)</b>						
Monthly net cash surplus (deficit)						
Cumulative cash flow to date						

### Cash Flow Forecast (page 2 of 2)

	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12	TOTAL
<b>Estimated sales</b>							
<b>Cash receipts</b>							
Cash from sales							
Accounts receivables collected							
Cash equity contribution							
Other cash received							
<b>(A) TOTAL CASH RECEIVED</b>							
<b>Cash Disbursements</b>							
Equipment purchases							
Rental, maintenance costs							
Labour costs							
Management salaries							
Materials and inventory							
Insurance, licenses							
Advertising & promotion							
Selling expenses							
Office expenses							
Loan payments							
Taxes							
Other							
<b>(B) TOTAL CASH DISBURSEMENTS</b>							
<b>NET CASH: TOTAL CASH RECEIPTS (A), LESS TOTAL CASH DISBURSEMENTS (B)</b>							
Monthly net cash surplus (deficit)							
Cumulative cash flow to date							