Cash Flow Forecast

A guide to completion

Cash Sales – Monies you will receive at the point of which you have provided the service or goods

Cash from Debtors – Timings of these will relate to your credit terms you have given

Other receipts – Monies received that relate to trading but not directly to sales e.g. consultancy services

Payments to Creditors – Timings of these will relate to your credit terms you have been given

Principals Salaries and Dividends – This is money paid to yourself and/or other Directors in the form of salary. This applies even if these were paid by dividend

Wages/Salary paid to staff – This will be the money paid to employees of the business if you have any

VAT – Is your business liable for VAT? How much do you need to set aside to pay this bill?

Cash Flow Forecast

RECEIPTS	January		February		March		April		May		June		July		August		September	
	Expected	Actual	Expected	Actual	Expected	Actual	Expected	Actual	Expected	Actual	Expected	Actual	Expected	Actual	Expected	Actual	Expected	Actual
Cash sales (incl. VAT) - money received at the time the good or services are provided	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Cash from debtors (incl. VAT) - money received from customers who you have provided credit terms to	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other receipts	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total Receipts (A)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
PAYMENTS																		
Cash Purchases - Money paid at the time goods or services are received	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Payments to creditors - Money paid to suppliers who you have credit terms with	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Principals Salaries and Dividends - Wages paid to yourself and other directors	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Wages/Salaries - paid to staff	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
PAYE/NI - paid on wages/salaries for principles and employees	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Pension contributions - paid on behalf of principals and employees	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Premises costs - rent, rates, repairs	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Utilities - heat, light, water	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Motor expenses - fuel, insurance, repairs	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Professional fees - accountant, solicitor etc	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Sundry - stationary, postage, advertising, marketing, telephone	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Interest and bank charges	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Capital expenditure - equipment or asset purchases	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt repayments - loans and HP	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Lease payments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
VAT	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tax payments - Corporation Tax	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Dividends	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0