



Cash flow forecast

A cash flow forecast tool with an example based on a florist.

Try doing your own cash flow forecast on page three. You can also print this form and bring it along with you when meeting a Barclays Business Manager. We've provided an example cash flow forecast to help you (please note, this example is fictitious). Right now, some of your answers might be estimates, but once your business has been running for a while, you'll have more exact figures to work with.

Remember to review your cash flow each month once your business is up and running. If you keep your forecast up to date, you'll build a better picture of the cash flow of your business.

These files are provided in Portable Document Format (PDF). To view, modify and print [them](#), you will need Adobe Acrobat Reader. If the Adobe download site is not accessible to you, you can download Acrobat Reader from an [accessible page](#).

Cash flow forecast (example based on a florist)

RECEIPTS	January		February		March		April		May	
	Expected	Actual								
Cash sales What they thought they'd make each month.	1,000		2,500		3,600		4,900		5,600	
Capital injection £15,000 money goes into the business for redundancy.	15,000									
Total receipts (a)	16,000		2,500		3,600		4,900		5,600	
Payments										
Payments to creditors Money you pay suppliers who you have credit terms with.			1,000		1,400		1,500		1,600	
Salaries/wages Remember, you might have to pay yourself less than you're used to until your business has been up and running for a while.	450		450		450		450		600	
Rent/rates/water Be realistic about what you can afford before you take on any lengthy contracts.	600		600		600		600		600	
Insurance Eg business, stock, buildings, content, etc.	50		50		50		50		50	
Repairs Do some research to find out roughly how much it'll cost to fix your equipment.	2,000		50		50		50		50	
Heating/lighting/power	75		75		300		75		75	
Postage/printing/stationery	100		50		50		50		50	
Motor and travel Take into account petrol prices going up and bear in mind that if you'll be travelling a lot, you might have to service your vehicle more often.	600		200		200		200		200	
Telephone			200		200		200		200	
Professional fees You can use our free legal helpline ² for legal advice. With a book-keeping package you can do the accountancy yourself.	500		50							
Capital payments Do you need to buy any business equipment?	7,500									
Interest and charges Eg bank fees.										
VAT										
Total payments (b)	11,875		2,725		3,300		3,175		3,525	
Net cash flow (a-b)	4,125		-225		300		1,525		2,075	
Opening bank balance	0		4,125		3,900		4,200		5,725	
Closing bank balance	4,125		3,900		4,200		5,725		7,800	

Cash flow forecast

Fill in the fields below and this document will automatically calculate your cashflow.

RECEIPTS	January		February		March		April		May		June		July		August		September		October		November		December		Totals	
	Expected	Actual	Expected	Actual	Expected	Actual	Expected	Actual	Expected	Actual	Expected	Actual														
Cash sales																										
Cash from debtors Money paid to you by customers who you've given credit terms to.																										
Capital injection Cash that's paid into your business.																										
Total receipts (a)																										
PAYMENTS																										
Payments to creditors Money you pay suppliers who you have credit terms with.																										
Salaries/wages Remember, the level of income that you will be able to take from the business will depend upon the performance of the business.																										
Rent/rates/water Be realistic about what you can afford before you take on any lengthy contracts.																										
Insurance Eg business, stock, buildings, content, life insurance etc.																										
Repairs Do some research to find out roughly how much it'll cost to fix your equipment.																										
Heating/lighting/power																										
Postage/printing/stationery																										
Motor and travel Take into account petrol prices going up and bear in mind that if you'll be travelling a lot, you might have to service your vehicle more often.																										
Telephone																										
Professional fees With a book-keeping package you can do the accountancy.																										
Capital payments Do you need to buy any business equipment?																										
Loan repayments this will be the capital repayments on all loans.																										
Interest charges Eg bank fees.																										
VAT Check your receipts to help accurately calculate VAT																										
Total payments (b)																										
Net cash flow (a-b)																										
Opening bank balance																										
Closing bank balance																										

Please note, you may need to pay VAT; speak to an accountant or ask your Local Business Manager for details.