Cash Flow Forecasting – Required Data Guide

This guide explains what kinds of data are required to build an accurate cash flow forecasting model for a business. You can use this checklist for manual forecasting, Excel models, or AI-based cash flow prediction tools.

1. Historical Cash Flow Data

1   Past 12–36 months bank statements
2   Monthly cash inflows and outflows
3   Past cash flow statements
4   Seasonal trends in receipts and payments

2. Sales & Revenue Data

1   Daily/weekly/monthly sales reports
2   Customer invoices issued
3   Credit sales vs cash sales
4   Expected future orders or contracts

3. Accounts Receivable Data

1   Customer-wise outstanding balances
2   Average collection period
3   Payment terms (15/30/60 days)
4   Bad debt history

4. Accounts Payable Data

1   Supplier bills and due dates
2   Vendor payment terms
3   Recurring supplier payments
4   Early payment discounts

5. Expense Data

1   Fixed expenses (rent, salaries, insurance)
2   Variable expenses (utilities, logistics, marketing)
3   One-time planned expenses
4   Tax payments

6. Payroll Data

1   Salary structure

2   Payroll dates

3   Bonuses and incentives

4   Statutory deductions

7. Loan & Financing Data

1   Loan EMI schedules

2   Interest payments

3   Credit line limits

4   Repayment dates

8. Inventory & Purchase Data

1   Inventory purchase cycles

2   Stock reorder schedules

3   Bulk purchase plans

4   Supplier advance payments

9. Capital Expenditure Plans

1   Equipment purchases

2   Technology investments

3   Expansion spending

4   Asset upgrades

10. Tax & Compliance Data

1   GST/VAT payment schedule

2   Advance tax payments

3   Other statutory dues

11. Forecast Assumptions

1   Expected growth rate

2   Price changes

3   Demand assumptions

4   Seasonality factors