

Cash Flow Forecast Report (6 Months)

Business Name: ABC Traders (Retail Business)

Forecast Period: April 2026 – September 2026

Particulars	Apr	May	Jun	Jul	Aug	Sep
Opening Balance	2,00,000	2,30,000	2,65,000	2,45,000	2,90,000	3,20,000
Cash Sales	3,50,000	3,80,000	4,00,000	4,20,000	4,50,000	4,80,000
Collections from Debtors	1,50,000	1,60,000	1,80,000	1,90,000	2,00,000	2,20,000
Total Inflows	5,00,000	5,40,000	5,80,000	6,10,000	6,50,000	7,00,000
Purchase Payments	2,20,000	2,40,000	2,60,000	2,80,000	3,00,000	3,20,000
Salaries	80,000	80,000	85,000	85,000	90,000	90,000
Rent & Utilities	40,000	40,000	40,000	40,000	40,000	40,000
Loan EMI	30,000	30,000	30,000	30,000	30,000	30,000
Other Expenses	50,000	55,000	60,000	65,000	60,000	65,000
Total Outflows	4,20,000	4,45,000	4,75,000	5,00,000	5,20,000	5,45,000
Net Cash Flow	80,000	95,000	1,05,000	1,10,000	1,30,000	1,55,000
Closing Balance	2,30,000	2,65,000	2,45,000	2,90,000	3,20,000	3,75,000

Key Assumptions:

- 1 Sales growth assumed at 5–8% per month.
- 2 Customer collection cycle: 30 days.
- 3 Supplier credit period: 30 days.
- 4 Stable fixed expenses except small salary increments.
- 5 No major capital expenditure during forecast period.