Cash Flow Template

Cash in – This is a list of all the cash inflows from customers including deposits, full payments as well as capital items such as the sale of assets or a bank loan. The key is to be realistic as to when you will receive the cash in your bank account.

Cash out – This is a list of all cash payments including operational costs, capital costs such as buying new equipment and of course taxation and VAT payments.

Opening balance – This is the balance of cash you have available when you start preparing the cash flow.

Closing balance – This balance identifies if you will have a positive balance at the bank on a month by month basis.

Enter your cash inflows and outflows focusing on the month when the cash will enter or leave your bank account – not when you will receive the invoice. The cash flow will need to be updated regularly with the actual figures so that your projections are realistic.