

Prepared by:
East Coast Concrete Contractors

Date:
13 January 2022



Monthly cash flow forecast template

Select a month to start	July	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	Total
Receipts													Total
Sales	17,000	18,000	16,900	16,100	17,000	13,900	18,100	15,400	17,900	16,100	15,800	17,500	199,700
Other revenue	500	250	1,000	750	750	500	600	700	550	750	600	600	7,550
	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0
Total receipts	17,500	18,250	17,900	16,850	17,750	14,400	18,700	16,100	18,450	16,850	16,400	18,100	207,250
Less payments													
Direct costs													
Materials	1,500		2,000	2,500		1,200	1,500		2,000	1,200	1,000		12,900
Stock	0	0	0	0	0	0	0	0	0	0	0	0	0
Packaging	0	0	0	0	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0	0	0	0	0
Overheads													
Accounting	100	100	100	100	100	100	100	100	100	100	100	100	1,200
Bank fees	10	15	90	15	15	15	15	15	15	15	15	90	325
Cleaning	0	0	0	0	0	0	0	0	0	0	0	0	0
Freight and postage	0	0	0	0	0	0	0	0	0	0	0	0	0
Insurance	130	130	130	130	130	130	130	130	130	130	130	130	1,560
Interest	65	65	65	65	65	65	65	65	65	65	65	65	780
Marketing and advertising	0	0	0	0	0	0	0	0	0	0	0	0	0
Motor vehicle expenses	110	110	110	110	110	1,250	110	110	110	110	110	110	2,460
Power	211	200	202	198	200	211	231	187	188	175	205	201	2,409
Mortgage	2,300	2,300	2,300	2,300	2,300	2,300	2,300	2,300	2,300	2,300	2,300	2,300	27,600
Repairs and maintenance	0	0	0	0	0	2,000	0	0	0	0	0	0	2,000
Salaries and employee expenses	500	1,500	0	0	2,500	500	0	0	1,500	1,000	500	2,000	10,000
Stationery	200	0	0	0	0	0		0	0	0	0	0	200
Subscriptions	25	25	25	25	25	25	25	25	25	25	25	25	300
Tax	5,250	5,475	5,100	5,055	5,325	4,320	5,610	4,830	5,535	5,055	4,920	5,430	61,905
Telephone	110	110	110	110	110	110	110	110	110	110	110	110	1,320
Uniforms	300	0	0	0	0	0		0	0	0	0	0	300
Website hosting and maintenance	0	0	0	0	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0	0	0	0	0
Total cash payments	10,811	10,030		10,608			10,196	7,872	12,078	10,285	9,480	10,561	

Net cash flow	6,689	8,220		6,242			8,504	8,228	6,372	6,565	6,920	7,539	207,250
Opening bank balance		6,689	14,909	14,909	21,151	21,151	21,151	29,655	37,883	44,255	50,820	57,740	
Closing bank balance	6,689	14,909	14,909	21,151	21,151	21,151	29,655	37,883	44,255	50,820	57,740	65,279	65,279

In association with The Small Business Company Limited. www.tsbc.com

Please note: *This is a guide only and should neither replace competent advice nor be taken, or relied upon, as financial or professional advice. Seek professional advice before making any decision that could affect your business.*



Monthly cash flow forecast

First, select which month you want to begin your cash flow forecast.

Receipts

Enter your projected sales received figure and any additional revenue you expect to receive during your first month. The total receipts number will be calculated by the template.

Remember, this template is to get an overview of your business's flow of cash so only add figures that you expect to be paid during the corresponding month.

Direct costs

Input your direct costs for the month, such as materials and stock. Use the 'other' field to add any extra costs you need to incorporate.

Overheads

Add the overheads that relate to this month in the next section. Don't worry if your business doesn't have some of the suggested monthly overheads – just enter figures that are relevant, using the 'other' boxes for any additional costs. The total cash payments figure at the bottom of the month will be automatically calculated.

Net cash flow

This number will also be generated by the template, as will the opening and closing bank balance figures for the entire forecast. Continue entering the following months' figures and these balances will change as you go.

Please note: *This is a guide only and should neither replace competent advice nor be taken, or relied upon, as financial or professional advice. Seek professional advice before making any decision that could affect your business.*

In association with The Small Business Company Limited. www.tsbc.com