

CASH FLOW FORECAST

RECEIPTS	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	TOTAL
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[illegible]

(A) Total receipts

LESS PAYMENTS

(B) Total payments

(C) Net cash flow (A-B)

(D) Opening bank balance

Closing bank balance

Disclaimer

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CASH FLOW FORECAST

RECEIPTS	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR
Sales	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Other revenue	\$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
(A) Total receipts	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
LESS PAYMENTS												
Accounting	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Bank fees	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Drawings	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
General expenses	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Marketing	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Materials and stock	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Overheads (Rent, power, etc)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Repayment of Loans	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Staff Wages and Salaries	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Tax	\$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
Other	\$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
Other	\$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
Other	\$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
Other	\$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
Other	\$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
(B) Total payments	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
(C) Net cash flow (A-B)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
(D) Opening bank balance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Closing bank balance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

HOW TO USE THIS TEMPLATE

1 Fill in your expected revenue for each month. Add any bank lending amounts below "Other revenue".

2 Fill in your expected or known outgoings for each month.

You can add to the suggested cash payments titles for any costs not listed in these examples.

3 Enter the amount of cash in the bank at the opening month.

4 The cash flow tool will calculate the totals for you, including opening and closing balances for each month.

Once complete, this will show you how much cash you have coming in and going out of the business each month and can be a good indicator of the need for an overdraft or other lending.

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CASH FLOW FORECAST

Can your business survive?

An up to date cash flow forecast will help show you where in the future your business may not have enough income to meet expenses. This allows you to plan in advance and arrange finance or to better manage cash flows. A cash flow forecast is one of the most important indicators of whether your business will survive the next 12 months.

When preparing your cash flow forecast remember:

1. A good cash flow forecast is not just a worksheet of numbers. It's the document that people examining your business will spend the most time reading. You need to make it as accurate as possible. If there are gaps then people will wonder what else you haven't thought through.

As you complete the cash flow forecast, note the assumptions you're basing the figures on. These will show anyone reading the cash flow forecast how you arrived at these figures.

2. Your forecast for the business must reflect a realistic balance between proper sales projections and an accurate costing and pricing of your goods and services.

The time you spend assessing a realistic sales level is crucial. You should outline exactly how you came to the sales figures for each month. Don't forget seasonality. Sales rarely stay at the same level throughout the year.

3. Once you've outlined the sales for each month you'll be able to estimate your costs. You need to explain in detail how you calculated these amounts.

You can be certain about some costs (for example, you can find out your rent), and some will be estimates (power and phone charges).

4. Check your capacity. Don't set income at \$50,000 for a month unless you can physically do it. There are only a certain amount of hours in the day.

5. If you can, find out your industry information such as average net profit and gross profit amounts. If you differ from the average, people will want to know why.

Want more tips on how to forecast cash flow? Talk to an ANZ Business Specialist for cash flow and other business expertise.

Visit anz.co.nz/businessbanker or call 0800 269 249.

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