

# ONE YEAR FINANCIAL FORECAST

# Cash Flow Forecast

Enter any required figures in the **YELLOW** cells especially the Opening (Bank) Balance.

**DO NOT 'CUT & PASTE' CELLS**

**YEAR 2005**

Note	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
<b>RECEIPTS</b> (Grey descriptions can be altered)												
Brought Forward Sales (Debtors)	4,875	1,625										
Current Year Sales	2,115	5,640	7,579	8,813	9,753	10,340	11,016	11,398	11,456	11,721	11,985	10,458
Other Operating Income												
HP/Finance Leases												
Bank/Personal Loans			25,000									
<b>TOTAL RECEIPTS</b>	<b>6,990</b>	<b>7,265</b>	<b>32,579</b>	<b>8,813</b>	<b>9,753</b>	<b>10,340</b>	<b>11,016</b>	<b>11,398</b>	<b>11,456</b>	<b>11,721</b>	<b>11,985</b>	<b>10,458</b>
<b>P&amp;L EXPENDITURE</b> (Enter Corporation Tax if due from previous year - 9 months from end of Financial Year. Delete entry if not applicable but do not substitute.)												
Brought Forward Costs (Creditors)	4,225	2,275										
Current Year Direct Costs	1,455	2,821	2,931	3,850	4,114	4,188	4,941	5,040	5,290	5,345	5,474	5,041
Current Year Overheads	1,309	1,309	2,055	2,145	2,145	2,145	2,145	2,174	2,174	2,145	2,145	2,145
Corporation Tax												
<b>TOTAL P&amp;L EXPENDITURE</b>	<b>6,989</b>	<b>6,405</b>	<b>4,987</b>	<b>5,995</b>	<b>6,259</b>	<b>6,332</b>	<b>7,086</b>	<b>7,214</b>	<b>7,464</b>	<b>7,490</b>	<b>7,619</b>	<b>7,185</b>
<b>CAPITAL EXPENDITURE</b> (Enter notes on these items in Cash Flow summary. Assets to be sold should be entered at bottom of P&L sheet & will be shown here).												
Property Purchases												
Plant/Equipment Purchases			11,750	5,875								
Vehicle Purchases					9,400							
HP/Loan Repayment - Capital				500	500	500	500	500	500	500	500	500
Sale of Assets/Other												
<b>TOTAL CAPITAL EXPENDITURE</b>			<b>11,750</b>	<b>6,375</b>	<b>9,900</b>	<b>500</b>	<b>500</b>	<b>500</b>	<b>500</b>	<b>500</b>	<b>500</b>	<b>500</b>
<b>DRAWINGS</b> (Enter if appropriate - otherwise leave blank). Sole Traders should include Income Tax in their figure												
Drawings	2,000	2,000	2,000	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500
<b>VAT</b> Make sure you have checked all the 'VAT' columns in Sales Forecast and P&L Forecast spreadsheets. If no VAT figures are showing (if you pay quarterly), check that first VAT quarter month has been correctly entered in Financial Parameters.												
<b>VAT (PAYABLE)/RECEIVABLE</b>	(1,500)			(225)			(387)			(2,988)		
<b>Net Cash Flow</b>	<b>(3,499)</b>	<b>(1,140)</b>	<b>13,842</b>	<b>(6,282)</b>	<b>(8,907)</b>	<b>1,008</b>	<b>543</b>	<b>1,183</b>	<b>992</b>	<b>(1,757)</b>	<b>1,366</b>	<b>272</b>
<b>OPENING BALANCE</b>	<b>5,100</b>	<b>1,601</b>	<b>460</b>	<b>14,303</b>	<b>8,021</b>	<b>(886)</b>	<b>122</b>	<b>665</b>	<b>1,848</b>	<b>2,840</b>	<b>1,083</b>	<b>2,449</b>
<b>CLOSING BALANCE</b>	<b>1,601</b>	<b>460</b>	<b>14,303</b>	<b>8,021</b>	<b>(886)</b>	<b>122</b>	<b>665</b>	<b>1,848</b>	<b>2,840</b>	<b>1,083</b>	<b>2,449</b>	<b>2,721</b>