Cashflow

Period (eg month)	1	2	3	4	5	6	etc	TOTAL
RECEIPTS								
(Enter these in the month you expect to receive the cash)								
Cash Receipts from Customers								
Credit Receipts from Customers								
Interest Received								
less:								
Bad debts on Credit sales								
Discounts allowed								
Sales Receipts - A								
SOURCES OF FINANCE								
Own Funds								
Borrowings								
Other Sources								
Total Other Sources - B								
TOTAL RECEIPTS (A+B)								
PAYMENTS								
(Enter these in the month you expect to make the payments, not necessarily when you received the goods or services)								
Stocks & material purchases for cash								
Stocks & material purchases on credit								
Rent & rates								
Utilities (gas, water etc)								
Insurances								
Office/Stationery costs								
Telephone/Internet etc								
Vehicle costs								
Repairs and maintenance								
Accounting/Legal fees								
Marketing costs								
Travel & subsistence costs								
Employee costs (including Employers NIC)								
Pension costs								
Bank charges								
Interest paid								
Other trading payments								
Trading Payments - C								
OTHER PAYMENTS								
VAT (net) - could also be a receipt								
Taxation								
Purchase of Business Assets								
Other payments								
Loan repayments								
Total Other Payments - D								
TOTAL PAYMENTS (C+D)								
Net Inflow/Outflow (Receipts less Payments) - E								
Cash/Bank balances brought forward - F								
Cash/Bank balances carried forward (E+F)								