

Cash Flow Forecast

12-month rolling cash flow forecast for UK small businesses

HOW TO USE

1. Enter your business name and the start month.
2. Enter your opening balance for Month 1 in the blue cell.
3. Enter your expected cash receipts and payments for each month.
4. Net Cash Flow and Closing Balance calculate automatically.
5. Opening Balance links from the previous month Closing Balance.

CLEARING THE SAMPLE DATA

Blue cells have example figures. Press Delete to enter your own.

REMOVING THE FOOTER CREDIT

Remove the OpenSheets footer from Page Layout, Page Setup, Header/Footer.

NOTES

Blue cells are inputs. White cells are calculated and protected.

Free template from

[OpenSheets.co.uk](https://www.opensheets.co.uk)

Professional spreadsheet templates for UK small businesses.

Going digital for Making Tax Digital?

[aligned.tax](https://www.aligned.tax)

MTD for Income Tax - sole traders and landlords.

Cash Flow Forecast

Add your logo here

Business name: My Business Ltd

Start month: Jan 2025

TOTAL CASH IN			TOTAL CASH OUT			NET CASH FLOW			CLOSING BALANCE (MONTH 12)				
£109,500.00			£86,700.00			£22,800.00			£27,800.00				
Description	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12	Total
Opening Balance	£5,000.00	£7,000.00	£8,800.00	£9,700.00	£12,000.00	£14,400.00	£15,400.00	£17,700.00	£19,900.00	£20,900.00	£23,500.00	£26,400.00	
CASH IN													
Sales receipts	£8,000.00	£8,500.00	£9,000.00	£8,800.00	£9,200.00	£9,500.00	£9,000.00	£8,700.00	£9,100.00	£9,400.00	£9,800.00	£10,000.00	£109,000.00
Other income	£500.00												£500.00
Loan proceeds													
VAT receipts													
Other cash in													
Total Cash In	£8,500.00	£8,500.00	£9,000.00	£8,800.00	£9,200.00	£9,500.00	£9,000.00	£8,700.00	£9,100.00	£9,400.00	£9,800.00	£10,000.00	£109,500.00
CASH OUT													
Purchases / COGS	£3,000.00	£3,200.00	£3,100.00	£3,000.00	£3,300.00	£3,500.00	£3,200.00	£3,000.00	£3,100.00	£3,300.00	£3,400.00	£3,600.00	£38,700.00
Wages / salaries	£2,500.00	£2,500.00	£2,500.00	£2,500.00	£2,500.00	£2,500.00	£2,500.00	£2,500.00	£2,500.00	£2,500.00	£2,500.00	£2,500.00	£30,000.00
Rent	£800.00	£800.00	£800.00	£800.00	£800.00	£800.00	£800.00	£800.00	£800.00	£800.00	£800.00	£800.00	£9,600.00
Utilities	£200.00	£200.00	£200.00	£200.00	£200.00	£200.00	£200.00	£200.00	£200.00	£200.00	£200.00	£200.00	£2,400.00
VAT payments			£1,500.00			£1,500.00			£1,500.00			£1,500.00	£6,000.00
Loan repayments													
Other cash out													
Total Cash Out	£6,500.00	£6,700.00	£8,100.00	£6,500.00	£6,800.00	£8,500.00	£6,700.00	£6,500.00	£8,100.00	£6,800.00	£6,900.00	£8,600.00	£86,700.00
Net Cash Flow	£2,000.00	£1,800.00	£900.00	£2,300.00	£2,400.00	£1,000.00	£2,300.00	£2,200.00	£1,000.00	£2,600.00	£2,900.00	£1,400.00	£22,800.00
Closing Balance	£7,000.00	£8,800.00	£9,700.00	£12,000.00	£14,400.00	£15,400.00	£17,700.00	£19,900.00	£20,900.00	£23,500.00	£26,400.00	£27,800.00	

Self-check: OK - Balanced