

# SIX-MONTH CASH FLOW TEMPLATE (SMALL BUSINESS NO DEBTORS)

If you receive cash or card for sales at the point of sale, this could help with estimating cash surplus / deficit for the next 3-6 months' time.

	Cash estimates					
	March	April	May	June	July	August
A Cash from sales						
B Cash out to suppliers						
C Employee / owner costs						
D Distribution and Marketing costs						
E Heat light and similar Costs						
F Rent and rates						
G Other						
H TOTAL COSTS (Add B to G)						
Net Cash surplus or deficit (sales less costs) A less H PUT THIS FIGURE IN SURPLUS / DEFICIT BELOW						
Bank Balance brought forward						
Surplus (deficit)						
Balance C/CF						

Put your opening bank balance at end of February add the Trading surplus or the deficit to work out your balance at the end of March. Carry the balance forward into April. This is an estimate and you may want to roll the figures out for 3 months ahead. If you are going to struggle with cash to keep your business going then talk to us immediately.