# 12-Month Cash Flow Forecast

**OF-XLS-CF01 v1.0 - Harbour & Pine Trading Ltd**

## Purpose

Forecast cash in, cash out, and closing balance month by month so you can see shortfalls before they hap

## How to use

- Go to the Setup sheet: set your currency label and opening balance.
- Enter expected receipts and payments per month on the Forecast sheet (white cells only).
- Grey cells are formulas - do not type in them.
- Check the Dashboard sheet for the chart-ready summary and the lowest-balance warning.
- Replace the illustrative example with your own figures before relying on it.

## What this is NOT

This is a planning aid, not an accounting system or tax tool. It does not handle VAT/tax calculations, multi accruals.

## Settings

| | |
|---|---|
| Currency label | GBP |
| Opening cash balance | 15,000 |
| Forecast start month | Jan |

### Receipt categories (edit as needed)

| |
|---|
| Sales receipts |
| Other income |
| Owner investment |
| Loan received |

### Payment categories (edit as needed)

| |
|---|
| Rent |
| Payroll |
| Suppliers |
| Utilities |
| Marketing |
| Loan repayments |
| Tax |
| Other |

## 12-Month Cash Flow Forecast - Harbour & Pine Trading Ltd

Illustrative example - replace with your own figures.

| Item | Category | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Opening balance | | 15,000 | 13,500 | 12,300 | 14,550 | 14,550 | 14,350 | 11,950 | 12,200 | 12,450 | 11,000 | 11,350 | 11,150 |
| **RECEIPTS** | | | | | | | | | | | | | |
| Receipt | Sales receipts | 12,000 | 12,500 | 13,000 | 13,500 | 14,000 | 14,500 | 15,000 | 15,000 | 14,500 | 14,000 | 15,000 | 16,000 |
| Receipt | Other income | 500 | 500 | 500 | 800 | 500 | 500 | 500 | 500 | 500 | 1,200 | 800 | 500 |
| Receipt | Owner investment | 0 | 0 | 5,000 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Receipt | Loan received | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| **Total receipts** | | **12,500** | **13,000** | **18,500** | **14,300** | **14,500** | **15,000** | **15,500** | **15,500** | **15,000** | **15,200** | **15,800** | **16,500** |
| | | | | | | | | | | | | | |
| **PAYMENTS** | | | | | | | | | | | | | |
| Payment | Rent | 2,000 | 2,000 | 2,000 | 2,000 | 2,000 | 2,000 | 2,000 | 2,000 | 2,000 | 2,000 | 2,000 | 2,000 |
| Payment | Payroll | 6,000 | 6,000 | 6,000 | 6,000 | 6,000 | 6,000 | 6,000 | 6,000 | 6,000 | 6,000 | 6,000 | 6,000 |
| Payment | Suppliers | 4,000 | 4,200 | 4,500 | 4,300 | 4,600 | 4,800 | 5,000 | 5,000 | 4,800 | 4,600 | 5,200 | 5,500 |
| Payment | Utilities | 400 | 400 | 450 | 400 | 500 | 600 | 650 | 650 | 550 | 450 | 500 | 550 |
| Payment | Marketing | 800 | 800 | 1,000 | 800 | 800 | 1,200 | 800 | 800 | 800 | 1,000 | 1,500 | 1,200 |
| Payment | Loan repayments | 500 | 500 | 500 | 500 | 500 | 500 | 500 | 500 | 500 | 500 | 500 | 500 |
| Payment | Tax | 0 | 0 | 1,500 | 0 | 0 | 2,000 | 0 | 0 | 1,500 | 0 | 0 | 3,000 |
| Payment | Other | 300 | 300 | 300 | 300 | 300 | 300 | 300 | 300 | 300 | 300 | 300 | 300 |
| **Total payments** | | **14,000** | **14,200** | **16,250** | **14,300** | **14,700** | **17,400** | **15,250** | **15,250** | **16,450** | **14,850** | **16,000** | **19,050** |
| | | | | | | | | | | | | | |
| **Net cash flow** | | **-1,500** | **-1,200** | **2,250** | **0** | **-200** | **-2,400** | **250** | **250** | **-1,450** | **350** | **-200** | **-2,550** |
| **Closing balance** | | **13,500** | **12,300** | **14,550** | **14,550** | **14,350** | **11,950** | **12,200** | **12,450** | **11,000** | **11,350** | **11,150** | **8,600** |

## Cash Flow Dashboard

| Metric | Value |
|---|---|
| Total receipts (12 mo) | 181,300 |
| Total payments (12 mo) | 187,700 |
| Net cash flow (12 mo) | -6,400 |
| Lowest closing balance | 8,600 |
| Months with negative net flow | 7 |

Warning: if the lowest closing balance is negative, you face a cash shortfall - act early (chase receipts, delay payments, arrange funding).