



# Cashflow Management Worksheet.

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This worksheet will guide you through the process of creating a cashflow forecast for your business. Use this document to identify your cash inflows, outflows, and create a plan for managing your cashflow. By completing this worksheet, you will gain a clearer understanding of your financial position and take control of your business's future.

## Step 1: Identify Your Cash Inflows and Outflows

### 1. Cash Inflows

List your primary sources of income. This might include product sales, services, loans, or other revenue streams.

- **Revenue from product sales:** £ \_\_\_\_\_
- **Revenue from services:** £ \_\_\_\_\_
- **Other income (e.g., loans, investments):** £ \_\_\_\_\_

### 2. Cash Outflows

List your key expenses, including both fixed and variable costs. This could include rent, salaries, utilities, and other operating costs.

Category	Amount (£)
Rent	£ _____
Utilities	£ _____
Wages & Salaries	£ _____
Supplier Payments/Inventory	£ _____
Marketing	£ _____
Loan Payments	£ _____
Other	£ _____

## Step 2: Create a Basic Cashflow Forecast

Now that you've identified your cash inflows and outflows, use the table below to forecast your net cashflow for the next 3 months.

Month	Cash Inflows (£)	Cash Outflows (£)	Net Cashflow (Inflows - Outflows)
Month 1: _____	£ _____	£ _____	£ _____
Month 2: _____	£ _____	£ _____	£ _____
Month 3: _____	£ _____	£ _____	£ _____

### Analysis:

- Are there any months with negative net cashflow?
- Do you anticipate a shortfall?



### Step 3: Identify Trends and Plan for Cashflow Gaps

Take a moment to review your forecast. Are there specific months where your cashflow dips below zero or becomes tight? Planning for these gaps in advance is essential to maintaining liquidity.

#### Answer the following questions:

1. Are there certain months where cash inflows are higher or lower than usual?
  - o Yes / No. If yes, when? \_\_\_\_\_
2. Can any of your expenses be reduced, delayed, or managed differently to improve cashflow?
  - o Yes / No. If yes, which ones? \_\_\_\_\_
3. Do you have access to additional cash (e.g., credit, savings) to cover potential shortfalls?
  - o Yes / No

### Step 4: Planning for Future Success

Cashflow forecasting should be an ongoing part of your financial management strategy. Set time aside each month to update your forecast based on actual performance and new business developments.

#### Next Steps:

1. How often will you update your cashflow forecast? (e.g., monthly, quarterly)
  - o Frequency: \_\_\_\_\_
2. What actions can you take immediately to improve your cashflow?
  - o Action 1: \_\_\_\_\_
  - o Action 2: \_\_\_\_\_
  - o Action 3: \_\_\_\_\_

### Preparing for Long-Term Success

Proactively managing your cashflow will not only help you avoid financial surprises but also enable you to plan for growth and investment. This worksheet is just the first step. Continue monitoring your numbers, adjusting your forecast, and making informed decisions to strengthen your business.

### Ready for More Help?

If you found this worksheet useful and would like more personalised advice, why not take advantage of our special offer?

**Book a free, 30-minute consultation in the next 7 days and receive a complimentary business health check report.**