

# Cash flow forecast

An example of how to do a cash flow forecast based on a florist.

Try doing your own cash flow forecast overleaf. We've also provided an example cash flow forecast to help you (please note, this example is fictitious). Right now, some of your answers might be estimates, but once your business has been running for a while, you'll have more exact figures to work with.

Remember to review your cash flow each month once your business is up and running. If you keep your forecast up to date, you'll build a better picture of the cash flow of your business.

## Need help?

If you have any questions or need a hand filling out this cash flow forecast sheet, just ask one of our Local Business Managers. To make an appointment, call **0800 515 462**<sup>1</sup>.

Cash flow forecast (example based on a florist)

		January		February		March		April		May	
		Expected	Actual	Expected	Actual	Expected	Actual	Expected	Actual	Expected	Actual
<b>RECEIPTS</b>											
<b>Cash sales</b> What they thought they'd make each month.	Cash sales	1,000		2,500		3,600		4,900		5,600	
	Cash from debtors <small>Money paid to you by customers who you've given credit terms to.</small>										
<b>Capital injection</b> £15,000 money goes into the business for redundancy.	Capital injection <small>Cash that's paid into your business.</small>	15,000									
	<b>Total receipts (a)</b>	<b>16,000</b>		<b>2,500</b>		<b>3,600</b>		<b>4,900</b>		<b>5,600</b>	
<b>Payments</b>											
<b>Salaries/wages</b> They've hired a part-time helper.	Payments to creditors <small>Money you pay suppliers who you have credit terms with.</small>			1,000		1,400		1,500		1,600	
	Salaries/wages <small>Remember, you might have to pay yourself less than you're used to until your business has been up and running for a while.</small>	450		450		450		450		600	
<b>Repairs</b> They've made a big investment to redecorate the shop.	Rent/rates/water <small>Be realistic about what you can afford before you take on any lengthy contracts.</small>	600		600		600		600		600	
	Insurance <small>Eg business, stock, buildings, content, etc.</small>	50		50		50		50		50	
<b>Motor and travel</b> The insurance is paid up front and they buy £200 petrol each month.	Repairs <small>Do some research to find out roughly how much it'll cost to fix your equipment.</small>	2,000		50		50		50		50	
	Heating/lighting/power	75		75		300		75		75	
<b>Telephone</b> They don't have to pay in the first month and then pay monthly.	Postage/printing/stationery	100		50		50		50		50	
	Motor and travel <small>Take into account petrol prices going up and bear in mind that if you'll be travelling a lot, you might have to service your vehicle more often.</small>	600		200		200		200		200	
<b>Professional fees</b> Payment to a solicitor to sort out the lease of the shop.	Telephone			200		200		200		200	
	Professional fees <small>You can use our free legal helpline<sup>2</sup> for legal advice. With a book-keeping package you can do the accountancy yourself.</small>	500		50							
<b>Capital payments</b> They bought a second-hand van.	Capital payments <small>Do you need to buy any business equipment?</small>	7,500									
	Interest and charges <small>Eg bank fees. Remember that you get up to 18 months' banking free when you open a new business account with Barclays<sup>3</sup>.</small>										
<b>VAT</b>											
<b>Total payments (b)</b>		<b>11,875</b>		<b>2,725</b>		<b>3,300</b>		<b>3,175</b>		<b>3,525</b>	
<b>Net cash flow (a-b)</b>		<b>4,125</b>		<b>-225</b>		<b>300</b>		<b>1,525</b>		<b>2,075</b>	
<b>Opening bank balance</b>		<b>0</b>		<b>4,125</b>		<b>3,900</b>		<b>4,200</b>		<b>5,725</b>	
<b>Closing bank balance</b>		<b>4,125</b>		<b>3,900</b>		<b>4,200</b>		<b>5,725</b>		<b>7,800</b>	

Cash flow forecast

	Month		Month		Month		Month		Month		Month		Month		Month		Month		Month		Month		Totals
	Expected	Actual	Expected	Actual	Expected	Actual	Expected	Actual	Expected	Actual	Expected	Actual	Expected	Actual	Expected	Actual	Expected	Actual	Expected	Actual			
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Please note, you may need to pay VAT; speak to an accountant or ask your Local Business Manager for details.

## The Business Banking Code and Data Protection Act

Barclays is committed to the Business Banking Code, which sets out the governing principles of a bank's dealings with its customers. As such, we ensure that our products and services comply with the terms of the Code. You can obtain a free copy of the Business Banking Code by phoning the Barclays Information Line free on 0800 400 100<sup>2</sup>. The Business Banking Code does not apply to business customers of branches in the Channel Islands and the Isle of Man.

Under the Data Protection Act you have a right of access to certain personal records. Should you wish to exercise this right please write to the Data Protection Team, Barclays Bank PLC, Knutsford, Cheshire, WA16 9EU, quoting ref APP99. A fee will be charged for this service. Barclays Bank PLC is covered by the Financial Ombudsman Service (UK branches only).

## Your feedback

We want to hear from you if you feel unhappy with the service you have received from us. Letting us know your concerns gives us the opportunity to put matters right for you and improve our service to all our customers. You can complain in person at your branch, in writing, by email or by telephone. A leaflet detailing how we deal with complaints is available upon request in any of our branches, from the Barclays Information Line on 0800 400 100<sup>4</sup> or at [www.barclays.co.uk](http://www.barclays.co.uk). Alternatively you can write to Barclays, Leicester LE87 2BB.

## Barclays services and facilities for disabled customers

Full details of our services and facilities for disabled customers (eg induction loops for hearing aid users, cheque-writing templates, bank note gauges, etc) can be found in our brochure "Disabled customers – making our services available", which is available in standard print, Braille, large print and audio tape. For your free copy, call the Barclays Information Line on 0800 400 100<sup>4</sup> (via Typetalk if appropriate) or order online at [www.barclays.co.uk](http://www.barclays.co.uk)

If you need a copy of this item in Braille, large print or audio tape, simply call 0800 400 100<sup>4</sup> and quote item reference number 9904600 (you can also use textphone), or order online at [www.barclays.co.uk/accessibleservices](http://www.barclays.co.uk/accessibleservices)

<sup>1</sup>You can call us from 8.30am to 6pm, Monday to Friday. We may record or monitor calls when we train our staff. Calls to 0800 numbers are free when calling from a UK landline. Charges may apply when using a mobile phone or when calling from abroad.

<sup>2</sup>This does not include call charges.

<sup>3</sup>Terms and conditions apply.

<sup>4</sup>You can call us from 9am to 5pm, Monday to Friday. We may record or monitor calls when we train our staff. Calls to 0800 numbers are free when calling from a UK landline. Charges may apply when using a mobile phone or when calling from abroad.