

# Cash Flow and Forecasting Template

## Lesson 3.2: Managing Cash Flow & Financial Forecasting

Instructions: Use this template to track your business's cash flow and project future income and expenses. Accurate cash flow management will help you ensure you have enough money to meet your obligations and plan for growth.

### Current Cash Flow (Monthly)

List your current cash inflows (revenue, sales, etc.):

1.

2.

3.

Total Inflows:

List your current cash outflows (expenses, salaries, etc.):

1.

2.

3.

Total Outflows:

Net Cash Flow (Inflows - Outflows):

**Projected Cash Flow (Next 6 Months)**

Project your cash inflows and outflows for the next 6 months:

Month 1 - Inflows:

Outflows:

Net Cash Flow:

Month 2 - Inflows:

Outflows:

Net Cash Flow:

Month 3 - Inflows:

Outflows:

Net Cash Flow:

Month 4 - Inflows:

Outflows:

Net Cash Flow:

Month 5 - Inflows:

Outflows:

Net Cash Flow:

Month 6 - Inflows:

Outflows:

Net Cash Flow:

### **Key Cash Flow Considerations**

What challenges might impact your cash flow over the next six months (e.g., seasonal sales, large expenses)?

How can you prepare for potential shortfalls in cash flow (e.g., build a cash reserve, reduce expenses)?