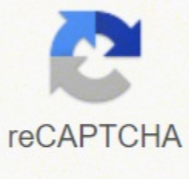




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# Daily cash flow management template

**CashFlow Forecast 2018, 2019**

Products 2 of 2

	Apr 18	May 18	Jun 18	Jul 18	Aug 18	Sep 18	Oct 18	Nov 18	Dec 18	Jan 19	Feb 19	Mar 19
Opening Balance	£ -	£1,500.00	£1,500.00	£1,500.00	£1,500.00	£1,700.00	£1,700.00	£1,800.00	£1,800.00	£1,900.00	£2,000.00	£2,100.00
<b>Money In</b>												
Owner's Capital	£ 500.00	£ 30.00	£ 30.00	£ 30.00	£ 30.00	£ 30.00						
Bank Loan	£1,000.00											
Sales		£ 20.00	£ 20.00	£ 20.00	£ 40.00	£ 40.00	£ 80.00	£ 80.00	£ 80.00	£ 80.00	£ 100.00	£ 100.00
Other												
<b>Total Money In</b>	£1,500.00	£ 50.00	£ 50.00	£ 50.00	£ 70.00	£ 70.00	£ 80.00	£ 80.00	£ 80.00	£ 80.00	£ 100.00	£ 100.00
<b>Money Out</b>												
Loan Repayments												
Goods for Resale												
Equipment												
Advertising												
Website												
Merchant												
Postage												
Stationery												
<b>Total Money Out</b>	£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -	£ -

## Monthly Cash Flow



	1/1/18	2/1/18	3/1/18	4/1/18	5/1/18	6/1/18	7/1/18	8/1/18	9/1/18	10/1/18	11/1/18	12/1/18
Start of Period	1/1/18	2/1/18	3/1/18	4/1/18	5/1/18	6/1/18	7/1/18	8/1/18	9/1/18	10/1/18	11/1/18	12/1/18
End of Period	2/1/18	3/1/18	4/1/18	5/1/18	6/1/18	7/1/18	8/1/18	9/1/18	10/1/18	11/1/18	12/1/18	1/1/19
Beginning Balance	1,000	1,040	1,080	1,089	1,048	1,096	1,119	1,147	1,168	1,242	1,217	1,278
Ending Balance	1,040	1,080	1,089	1,048	1,096	1,119	1,147	1,168	1,242	1,217	1,278	1,300

	Total	Average
<b>INFLOWS</b>		
Wages & Tips	1,780	1,780
Interest & Dividends		
Social Security Benefits		
Retirement Benefits		
Other Income		
Other Inflow		
Gifts Received		
Tax Refunds		
Scholarships & Grants		
<b>Total INFLOWS</b>	1,780	1,780
<b>OUTFLOWS</b>		
Payroll Income Deductions		
FICA / Soc. Sec. / Medicare		
Federal Tax Withheld		
State Tax Withheld		
Charitable Contributions		
401(k) Contributions		
Business Expenses		
Deductible Expenses		
Other Business Expenses		
Gifts		
Mortgage Payments	1,100	1,100
Car Payments		
Credit Card Payments		
Consumer Loan Payments		
Student Loan Payments		
Other Living Expenses		
Auto Fuel		
Auto Maintenance		
Child Care		
Cleaning		
Clothing		
Discretionary / Pocket Money		
Education		
Entertainment / Recreation		
Food: Eating Out	312	312
Food: Groceries	348	348
Gifts Given		
Insurance: Auto		
Insurance: Disability		
Insurance: Health		
Insurance: Home/Rental		
Insurance: Life		
Home: Maintenance		
Home: Furniture / Appliances		
Home: Paper / Taxes		
Home: Rent		
Medical		
Miscellaneous		
Package / Shipping		
Subscriptions and Dues		
Supplies		
Utilities: Gas / Electricity	118	118
Utilities: TV / Phone / Internet		
Utilities: Water / Trash		
Vacation and Travel		
Savings Allocations		
Emergency Fund		
Retirement Fund		
Retirement Fund		
Debt Savings		
College Fund		
Other Savings		
<b>Total OUTFLOWS</b>	1,700	1,740
<b>NET CASH FLOW</b>	80	140

http://www.vertex42.com/ExcelTemplates/monly-cash-flow.html

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## CASH MANAGEMENT

Enter Your Sub Headline Here



# 12-Month Cash Flow

a free resource from: [smartsheet.com](http://smartsheet.com)

Enter Company Name Here	Fiscal Year Begins: Jan-11														
	Pre-Startup EST	Jan-11	Feb-11	Mar-11	Apr-11	May-11	Jun-11	Jul-11	Aug-11	Sep-11	Oct-11	Nov-11	Dec-11	Total Item EST	
<b>Cash on Hand</b> (beginning of month)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>CASH RECEIPTS</b>															
Cash Sales	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Collections from CR accounts	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Grant/other cash in	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>TOTAL CASH RECEIPTS</b>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>Total Cash Available (before cash out)</b>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>CASH PAID OUT</b>															
Purchases (merchandise)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Purchases (specify)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Purchases (specify)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Gross wages (exact withdrawal)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Payroll expenses (taxes, etc.)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Outside services	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Supplies (office & oper.)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Repairs & maintenance	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Advertising	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Car, delivery & travel	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Accounting & legal	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Rent	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Telephone	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Utilities	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Insurance	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Taxes (real estate, etc.)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Interest	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Other expenses (specify)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Other (specify)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Other (specify)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Miscellaneous	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>TOTAL CASH PAID OUT</b>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>Cash Position</b> (end of month)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

There are sections for cash receipts, contributions and support, government contracts, other revenue sources, and receivables from previous years. You'll find year-by-year rows, their respective incomes (cash inflow), expenses (fixed and variable), cash outflow, net cash, and DCF details (present value and cumulative present value), and actual present value, all of which culminate in net present value. Daily cash flow forecasts are particularly helpful in determining that everything is accounted for and for avoiding any shortfalls. Any articles, templates, or information provided by Smartsheet on the website are for reference only. Revenue: Depending on the type of business, revenue may include estimated sales figures, tax refunds or grants, loan payments received, or incoming fees. This template has everything you need to get a day-by-day perspective of your business's financial performance and outlook. Use the quarter-by-quarter tabs to quickly detect any problems with a variety of factors, such as late customer payments and their potential impact on your business. The automatic pie chart provides insight into whether you're spending above your means. Ensure that you tally all beginning balances (cash on hand), cash receipts and disbursements (R&D), and operating expenses correctly. These templates are in no way meant as legal or compliance advice. Select a template that's suitable to your particular cash flow forecasting needs. Use a Discounted Cash Flow (DCF) Template: If you are looking to estimate the current value of your company, based on the time value of money (the benefit of receiving cash infusions sooner than later), you'll want to do a DCF. When choosing a template, keep in mind the time-period for the forecast. Consider Seasonal Fluctuations: If your cash flow fluctuates by season (tax, interest, larger annual payments, etc.), incorporate those details into your cash flow forecast. Report on key metrics and get real-time visibility into work as it happens with roll-up reports, dashboards, and automated workflows built to keep your team connected and informed. When teams have clarity into the work getting done, there's no telling how much more they can accomplish in the same amount of time. Try Smartsheet for free, today. However, small businesses can save time and money with a simple cash flow projections template. Download Nonprofit Cash Flow Projection Template Excel | Smartsheet Manage your financial outlook with this personal cash flow forecast template. Enter Variables Accurately: Inflows and outflows can change on a literal dime. Accurate cash flow forecasting can enable you to do the following: Anticipate any cash-balance shortfalls. Verify that you have enough cash on hand to pay suppliers and employees. Call attention to customers not paying on time, and eliminate cash flow discrepancies. Act proactively, in the event that cash flow issues will adversely affect budgets. Notify stakeholders, such as banks, who might require such forecasting for loans. Additionally, you should plan for seasonal changes that could impact business performance, as well as any upcoming promotional events that may boost sales. Ultimately, this template will help you identify potential issues that you must address in order for your business to remain on sound fiscal footing. Download Cash Flow Forecast Template - Excel Use this daily cash flow forecast template to get a pulse on your business' short-term liquidity. Depending on the size and complexity of your business, you may want to delegate the responsibility of creating a cash flow forecast to an accountant. Fill in your information for beginning balance (cash on hand), cash receipts and disbursements (R&D), operating expenses, and additional expenses. The monthly details of this forecast template allow you to track — at a glance — any threats to your company's cash flow. Download 12-Month Cash Flow Forecast Template Excel | Smartsheet This simple cash flow forecast template provides a scannable view of your company's projected cash flow. While cash flow forecasting allows you to look at projected cash flow, you can also track the actual cash flow for any chosen time period (i.e., daily, weekly, monthly, quarterly, or yearly). This small business cash flow template also works with projected figures for a small business plan. Download Small Business Cash Flow Projection Template - Excel Track your company's overall cash flow with this easily fillable 12-month cash flow forecast template. Enter your income, savings, and expense data to get a comprehensive picture of your short and long-term cash flow. Sections include beginning and ending cash balances, cash sources, cash uses, and cash changes during the month. Any reliance you place on such information is therefore strictly at your own risk. These templates are provided as samples only. While we strive to keep the information up to date and correct, we make no representations or warranties of any kind, express or implied, about the completeness, accuracy, reliability, suitability, or availability with respect to the website or the information, articles, templates, or related graphics contained on the website. These details provide an accurate picture of your company's projected month-by-month financial liquidity. Whether you are a large or small business and want a day-by-day or three-year picture of your company's projected cash flow, keep the following tips in mind: Pick the Right Cash Flow Forecasting Template: There are templates available for a variety of forecasting needs, including those for organization size and one that provides short or long-term insights. Download Discounted Cash Flow Template Excel | Smartsheet Use this template to determine whether your nonprofit will have enough cash to meet its financial obligations. The template calculates cash payments against operating expenses to provide a daily net cash change and month-ending cash positions. This template includes unique expected and actual cash-on-hand details for the beginning of each month, which you can use to ensure that you can pay all employees and suppliers. The template provides a way to examine day-by-day, month-by-month, quarter-by-quarter, or year-over-year projected cash receipts and cash payments as compared to your operating expenses and other outflows. Use the preset criteria in a template to take the guesswork out of cash flow forecast requirements. These numbers provide the big-picture net cash change and your ultimate cash position. Choose the Right Forecasting Horizon: The margin of error when using a three-year cash flow forecasting template is greater than performing a daily cash flow forecast. Try Smartsheet for Free Get a Free Smartsheet Demo Download Three-Year Cash Flow Forecast Template Excel | Smartsheet Designed around the concept of discounted cash flow (DCF) valuation based on future cash flows, this template allows you to perform an analysis to determine your business' true value. Expenses: Cash outflows may include your salary and other payroll costs, business loan payments, rent, asset purchases, and other expenditures. This will ensure that one quarter's inflow doesn't positively or negatively affect another in your forecast. Keep in mind that while many costs are recurring, you also need to consider one-time costs. The spreadsheet provides separate tabs for a current cash flow statement, as well as 12-month cash flow and three-year cash flow projections. Enter year-by-year operations, investing activities, and financing details to see your year-over-year net increases or decreases. Use this information to forecast how long your cash will last, and whether you need to obtain additional financing. Download Simple Cash Flow Projection Template - Excel Use this cash flow projection template, designed for small businesses, to determine whether or not your business has adequate cash to meet its obligations. A cash flow forecasting template allows you to determine your company's net amount of cash to continue operating your business. You can save this template as an individual file with customized entries, or share it with other business units or departments that need to provide cash flow details. Download Daily Cash Flow Forecast Template Excel | Smartsheet Keep quarterly tabs on your cash flow with this customizable template. It's also wise to limit your forecast to a 12-month period for greater accuracy (and to save time). Compare your personal income to your expenses, with the additional factor of savings. Empower your people to go above and beyond with a flexible platform designed to match the needs of your team — and adapt as those needs change. The Smartsheet platform makes it easy to plan, capture, manage, and report on work from anywhere, helping your team be more effective and get more done. To learn more about cash flow forecasting and to view examples, visit "How to Create a Cash Flow Forecast, with Templates and Examples." Watch the demo to see how you can more effectively manage your team, projects, and processes with real-time work management in Smartsheet. Net Cash Flow: This refers to the closing cash balance, which reveals whether you have excess funds or a deficit. Enter cash receipts and cash paid out figures to determine your end-of-month cash position. A cash flow forecast may include the following sections: Operating Cash: The cash on hand that you have to work with at the start of a given period. For instance, knowing when your business will receive payments and when payments are due to outside vendors allows you to make more accurate assumptions about your final funds during an operating cycle. Users of these templates must determine what information is necessary and needed to accomplish their objectives. This DCF forecast template is also ideal for determining the value of a potential investment. Download Personal Cash Flow Forecast Template Excel | Smartsheet In order to set yourself up for success, you must be realistic when forecasting cash flows. This quarterly cash flow projections template is perfect for determining how any given variable might affect future financial planning. Download Quarterly Cash Flow Projections Template Excel | Smartsheet Get the big picture of your company's long-term cash flow with this three-year cash flow forecast template. Watch a free demo Use this basic template to gain monthly insight into your company's cash flow and ensure you have sufficient funds to continue operating. Regardless of the reporting period, or granularity, you choose for your cash flow forecast, you should take into account important cash flow forecast-specific factors, such as seasonal trends, to gain a clear picture of your company's finances. You can then use the forecast to provide your company (or third parties) with a clear picture of your projected business costs. You can build your projections on a foundation of key assumptions about the monthly flow of cash to and from your business. This template is completely customizable, and provides insight into monthly and yearly carryover, so you can keep tabs on your rolling cash balance. For a monthly projection, this is the cash balance available at the start of a month. Estimated cash flows will always vary somewhat from actual performance, which is why it's important to compare actual numbers to your projections on a monthly basis and update your cash flow forecast as necessary. The monthly columns provide a big picture of how long funds should last, and the tallies for cash receipts, cash paid out, and other operating figures allow you to identify any potential shortfalls of your cash balances. The template will auto-tally the monthly net cash change and month ending cash position columns. The revenue section covers the total sources of cash for each month. On a monthly basis, you can add another month to create a rolling, long-term projection.

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