

Cover

KNS Financial Reporting & Consulting Ltd

Cash Flow Planning Template
Plan, Monitor and Improve Your Business Cash Flow

Phone: 876-577-3750

Why Cash Flow Matters

Profit does not always mean cash in the bank. Effective cash flow planning helps businesses meet obligations, avoid shortages and plan for growth.

Monthly Cash Flow Forecast

Estimate cash inflows from sales, loans and other income. Estimate cash outflows including payroll, rent, utilities, loan payments and supplier payments.

Cash Inflow Template

Opening Cash Balance
Sales Collections
Other Income
Loan Proceeds
Total Cash Available

Cash Outflow Template

Payroll
Rent
Utilities
Loan Payments
Suppliers
Taxes & Statutory Deductions
Marketing
Other Expenses
Total Cash Outflows

Net Cash Position

Total Cash Available minus Total Cash Outflows equals Net Cash Position. Compare monthly results and identify trends.

Cash Flow Warning Signs

Declining cash balances, overdue supplier payments, increasing overdrafts, unpaid taxes, delayed payroll and growing receivables.

Cash Flow Improvement Tips

Invoice promptly, follow up on receivables, negotiate supplier terms, reduce unnecessary expenses, maintain a cash reserve and review cash flow monthly.

12-Month Planning Worksheet

Month | Opening Balance | Cash Inflows | Cash Outflows | Net Cash Flow | Closing Balance
Repeat for all 12 months.

Cash Flow Health Check

- Forecast Updated Monthly
- Receivables Reviewed
- Payables Reviewed
- Statutory Payments Planned
- Emergency Reserve Maintained
- Growth Investments Budgeted

How KNS Can Help

Cash Flow Forecasting
Bookkeeping Services
Financial Reporting
Compliance Support
Business Advisory

Phone: 876-577-3750

Website: www.knsfinancialconsulting.com