



MWANGA COMMUNITY BANK

Cash Flow Forecast

Some points to remember when completing your Cash Flow Forecast:

- On the first line, include monthly figures for your **estimated** sales. These provide a quick review of how much business you expect to conduct.
- Beside **cash receipts**, list all sources of sales and revenue for each month. Please note that **cash from** sales in this section is not the same as **estimated** sales. Include only the cash you will actually receive. When doing so, be sure to estimate realistically when your customers are likely to pay.
- Include any cash you invest in your business in the **cash equity contribution** category.
- Under **cash disbursements**, list all your expenses. Some things to consider include:
 - How frequently do you pay yourself and your employees? Do you pay weekly, every two weeks or monthly?
 - The terms of payments to suppliers. Do you pay within 30, 60 or 90 days?
 - Your plans for purchasing inventory or fixed assets.
- When calculating loan payments, don't forget to include both outstanding loans and projected payments for money you intend to borrow in the future.
- Add up your totals in the **cash receipts** and **cash disbursements** sections. Then subtract your disbursements from your receipts and record your **monthly net cash surplus**. If this amount is a negative number, please enclose it in brackets.
- On the last line of this form, estimate your **cumulative cash flow to date**. You can do this by adding up the running total of cash surpluses and deficits for the previous months.
- In the last column, include yearly totals for all items listed in the cash flow forecast statement.



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Cash Flow Forecast (page 1 of 2)

	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6
Estimated sales						
Cash receipts						
Cash from sales						
Accounts receivables collected						
Cash equity contribution						
Other cash received						
(A) TOTAL CASH RECEIVED						
Cash disbursements						
Equipment purchases						
Rental, maintenance costs						
Labour costs						
Management salaries						
Materials and inventory						
Insurance, licenses						
Advertising & promotion						
Selling expenses						
Office expenses						
Loan payments						
Taxes						
Other						
(B) TOTAL CASH DISBURSEMENTS						
NET CASH: TOTAL CASH RECEIPTS (A), LESS TOTAL CASH DISBURSEMENTS (B)						
Monthly net cash surplus (deficit)						
Cumulative cash flow to date						



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Cash Flow Forecast (page 2 of 2)

	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12	TOTAL
Estimated sales							
Cash receipts							
Cash from sales							
Accounts receivables collected							
Cash equity contribution							
Other cash received							
(A) TOTAL CASH RECEIVED							
Cash Disbursements							
Equipment purchases							
Rental, maintenance costs							
Labour costs							
Management salaries							
Materials and inventory							
Insurance, licenses							
Advertising & promotion							
Selling expenses							
Office expenses							
Loan payments							
Taxes							
Other							
(B) TOTAL CASH DISBURSEMENTS							
NET CASH: TOTAL CASH RECEIPTS (A), LESS TOTAL CASH DISBURSEMENTS (B)							
Monthly net cash surplus (deficit)							
Cumulative cash flow to date							