Your business cash flow forecast

Helping you with your business planning

Name of business	
Date bugdet figures completed	

Please read the following notes before completing the form.
(You may wish to talk to an accountant or your Local Enterprise Agency.)

1. We have designed this form to help you and us decide how much you may need to borrow by way of overdraft or loan. You can estimate future receipts and payments and update them on a regular basis.
2. There are two columns for each period. You should complete the budget column with your estimated figures, then fill in the actual column at the end of each period to check that you're still on target.
3. You should include VAT in all figures paid to Inland Revenue in the appropriate column.
4. You should fill in the opening bank balance (D) with the amount on your bank statement, not the amount in your cash book. You should reconcile the two in the appropriate receipts/payments column.
5. You should comment on the back of the form on the following:

- Details of capital expenditure and sales of assets (eg, cars, equipment, etc).
- Significant fluctuations between periods (eg,unusual large order for delivery when all work is complete).

HSBC

Cash flow forecast

From / / To / /

Period (week/month)													TOTAL	
	Budget	Actual	Budget	Actual	Budget	Actual	Budget	Actual	Budget	Actual	Budget	Actual	Budget	Actual
Orders														
Sales														
Purchases														
Receipts														
Sales – Cash														
– Debtors														
Loans / Grants received														
Other income														
SUB TOTAL														
Capital injected														
Asset disposal														
A **Total Receipts (CR)**														
Payments														
Purchases – Cash														
– Creditors														
Wages, salaries (including PAYE & NIC)														
Rent, rates														
Light, heat														
Power														
Insurance														
Transport, packaging														
Maintenance														
Advertising														
Telephone/posting														
Professional fees														
VAT (net)														
HP payments/leasing charges														
Bank/financial charges & interest														
Drawing /fees														
Sundry/other expenses														
Tax														
SUB TOTAL														
Loan repayments														
Capital expenditure														
B **Total Payments (DR)**														
C **Net Cash Flow (A-B)** CR														
C **Net Cash Flow (A-B)** DR														
D **Opening Bank Balance** CR														
D **Closing Bank Balance from previous period (E)** DR														
E **Closing Bank Balance** CR														
E **(C+/-D)** DR														
Agreed Overdraft Facility														

From / / To / /

Period (week/month)													TOTAL	
	Budget	Actual	Budget	Actual	Budget	Actual	Budget	Actual	Budget	Actual	Budget	Actual	Budget	Actual
Orders														
Sales														
Purchases														
Receipts														
Sales – Cash														
– Debtors														
Loans / Grants received														
Other income														
SUB TOTAL														
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Purchases – Cash														
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Wages, salaries (including PAYE & NIC)														
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Loan repayments														
Capital expenditure														
B **Total Payments (DR)**														
C **Net Cash Flow (A-B)** CR														
C **Net Cash Flow (A-B)** DR														
D **Opening Bank Balance** CR														
D **Closing Bank Balance from previous period (E)** DR														
E **Closing Bank Balance** CR														
E **(C+/-D)** DR														
Agreed Overdraft Facility														

Comments

Details of capital expenditure and asset disposals shown on the cash flow (Please see note 5):

Comments on significant fluctuations between periods (Please see note 5):

HSBC Bank Malta p.l.c.
Business Banking Centre
Mill Street, Qormi QRM 3101
Malta.

Customer helpline 2380 8000
www.hsbc.com.mt/businessbanking

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