

# Cash flow budget template

Provided by *Business Owner's Toolkit*, Content Partner for the *SME Toolkit*



**Benefits:** The cash flow budget template is used to project your business's cash inflows and outflows over a six-month period of time. It has many important uses. It can predict the ability of your business to create the cash necessary for expansion or to support you. It can project your business's cash inflows and outflows and predict your business's cash flow gaps – periods when cash outflows exceed cash inflows. It can also be used to prepare a formal cash flow budget for your lender to help assure the lender that you will have the cash available to pay back the loan.

The cash flow budget template in the attached file was designed to make it easy for you to prepare a cash flow budget. The template has been set up and formatted for budgeting your cash flow for six months and contains most of the cash inflow and outflow categories. Just plug in your numbers and print the template. You can even modify it to fit your own needs.

**File Description:** The file contains a Microsoft Excel (version 4.0 and above) spreadsheet template. Once you've downloaded the file, you must copy it to your EXCEL\XLSTART directory in order to use it.

## **Special Features:**

- Download the worksheet template just once, and be able to use it over and over again.
- When you open the Cash Flow Budget Worksheet template, a copy of the template for you to work with will automatically be created and the original retained.
- The worksheet is easy to use. Just plug in your numbers and print it out.
- The worksheet already contains the essential cash inflow and outflow categories.
- The worksheet can be modified to suit your needs.

Source: <https://smetoolkit.businesspartners.co.za/en/content/cash-flow-budget-template>