Small Business Cash Flow Worksheet

Estimate money coming in and going out so you can plan ahead.

Plan your cash movement

Choose a period (week or month). Record expected receipts and payments using realistic dates, not just invoice dates.

Cash inflows

Expected date	Source / customer	Amount ($)
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Cash outflows

Due date	Expense / supplier	Amount ($)
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Cash position

Period covered:

_____

Opening cash balance ($):

_____

Total expected inflows ($):

_____

Total expected outflows ($):

_____

Projected closing cash = opening cash + inflows - outflows ($):

_____

Action items

Payments to follow up on:

_____

Expenses to reschedule or review:

_____

Planning worksheet only. Update it regularly as actual receipts and payments change.