**FORECAST CASH FLOW STATEMENT (Estimation)**

|  |  |  |  |
| --- | --- | --- | --- |
| Particulars | Year 1 | Year 2 | Year 3 |
| **Cash Inflow** | | | |
| Equity  *(Owner’s contribution)* |  |  |  |
| Loan (s)  *(Bank loans or money borrowed from family members or relatives)* |  |  |  |
| Sales  *(Cash received from selling goods or services)* |  |  |  |
| Total Cash Inflow |  |  |  |
| **Cash Outflow** | | | |
| Pre-operating Expenses  *(Legal and setup cost. Eg business registration and license fees )* |  |  |  |
| Fixed Assets  *(Long lasting items required in the running of the business. Eg vehicle, machines, building and equipments )* |  |  |  |
| Labour  *(Salary or wages for the workers)* |  |  |  |
| Raw Materials  *(Items required from which a product is made. Eg oil, flour, egg )* |  |  |  |
| Public Utilities  *(Eg. Electricity, water , internet & Telephone bills)* |  |  |  |
| Marketing Expenses  (For promotion purposes of your business or product. Eg. Advertising and product labels) |  |  |  |
| Operating Expenses  (Expenses relating to running day to day of the business. Eg fuel, stationery, |  |  |  |
| Financial Expenses  *(These are costs associated with borrowing. Eg Loan repayment)* |  |  |  |
| Other Expenses |  |  |  |
| Total Cash Outflow |  |  |  |
| Net Cash Flow  *( = Total cash Inflow less Total cash Outflow)* |  |  |  |
| Balance Brought Forward  *(This is previous year’s closing balance)* |  |  |  |
| Closing Balance  *(Becomes next year’s beginning balance)* |  |  |  |