**FORECAST CASH FLOW STATEMENT (Estimation)**

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| --- | --- | --- | --- |
| 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)*  |  |  |  |