

12-Month Cash Flow Forecast Template (PKR)

Fill in expected cash you will actually receive and pay in each month, using the payment dates, not the invoice dates. Formula: Opening Balance + Cash Inflows - Cash Outflows = Closing Balance. Columns follow the Pakistan fiscal year (July to June).

Business name: _____ Forecast year: _____ Prepared by: _____

#	Cash Flow Item (PKR)	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Total
1	Opening cash balance													
	CASH INFLOWS													
2	Cash sales													
3	Customer collections (credit sales)													
4	Loans / overdraft received													
5	Owner funds introduced													
6	Other income													
	CASH OUTFLOWS													
7	Rent													
8	Salaries & wages													
9	Utilities (electricity, gas, internet)													
10	Stock / supplier payments													
11	Taxes (FBR, sales tax, withholding)													
12	Loan repayments & markup													
13	Marketing & transport													
14	Other expenses / repairs													
15	TOTAL CASH INFLOWS (rows 2-6)													
16	TOTAL CASH OUTFLOWS (rows 7-14)													
17	NET CASH FLOW (row 15 - row 16)													
18	CLOSING CASH BALANCE (row 1 + row 17)													

Check each month: if the closing balance falls below your safety buffer (for example PKR 50,000), plan action early: delay non-essential spending, chase overdue customers, or arrange short-term funds. Compare forecast with actual results every month and update the next months.