Appendix B – 12-Month Cash-Flow Snapshot

(Part of the BPS Start-Up Toolkit – clarity, compliance, and confidence for new founders.)

Quarter 1 (Months 1 to 3)

Income: (sales, grants, VAT refunds, loans) £ _____

Expenses: (rent, wages, marketing, subscriptions, utilities) £ _____

Net Cash Flow: £ 0.00

Cumulative Balance: £ 0.00

Quarter 2 (Months 4 to 6)

Income: (sales, grants, VAT refunds, loans) £ _____

Expenses: (rent, wages, marketing, subscriptions, utilities) £ _____

Net Cash Flow: £ 0.00

Cumulative Balance: £ 0.00

Quarter 3 (Months 7 to 9)

Income: (sales, grants, VAT refunds, loans) £ _____

Expenses: (rent, wages, marketing, subscriptions, utilities) £ _____

Net Cash Flow: £ 0.00

Cumulative Balance: £ 0.00

Quarter 4 (Months 10 to 12)

Income: (sales, grants, VAT refunds, loans) £ _____

Expenses: (rent, wages, marketing, subscriptions, utilities) £ _____

Net Cash Flow: £ 0.00

Cumulative Balance: £ 0.00

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Total for the Year

Income: (sales, grants, VAT refunds, loans)	£	0.00
Expenses: (rent, wages, marketing, subscriptions, utilities)	£	0.00
Net Surplus/Deficit	£	0.00

Tip: Update this sheet quarterly and compare your actual figures against your forecasts. Early visibility prevents cash-flow stress.