

Cash flow - Sheet 1

William has just opened a small window cleaning business called Williams Windows. Unfortunately, after a spell of glorious sunshine, there has been a prolonged wet period of weather and many of his regular clients have cancelled their bookings for their windows to be cleaned. William has his works van booked in to have four new tyres and new brake pads which is scheduled for month 3. He is very worried about not being able to cover all of his operating costs, especially as he is approaching the winter season when sales are likely to be lower. Many of his customers pay at the end of the month for four weeks of cleaning. William is trying to forecast how much his business might be impacted by creating a cash flow forecast for the next six months.

Complete the forecast below

	Month 1 £	Month 2 £	Month 3 £	Month 4 £	Month 5 £	Month 6 £
Inflows						
Sales	950	600	200	A	300	400
Personal cash injection					300	
Total Inflow	950	600	200	350	600	F
Outflows						
Cleaning Supplies	350	200	75	70	70	40
Equipment	200	150	60	0	0	0
Loan repayment	150	150	150	150	150	150
Van repairs			700			
Car Tax and Insurance	150	110	150	110	110	150
Other	150	20		80		90
Total Outflow	B	630	1095	410	330	390
Net cash flow	-10	-30	C	-60	270	10
Opening Balance	800	790	760	-135	D	75
Closing Balance	790	760	-135	-195	75	E

Question 1 Identify which month/s a cash flow problem occurs

Where To Stash Your Cash Worksheet Answers

David Gardner, Tom Gardner



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Put Your Money Where Your House Is Lisa Solomon, Fred Solomon, Jr., 2008-09 **Personal Finance Workbook For Dummies** Sheryl Garrett, 2012-02-01 Hands on tools and strategies to boost your financial fitness From analyzing assets to planning for retirement this new edition of Personal Finance Workbook For Dummies gives you the information and resources you need to get your finances under control Personal Finance Workbook For Dummies walks you through a private financial counseling session using worksheets checklists and formulas for assessing financial health providing for day to day financial management making wise financial decisions and investing for financial growth Addresses the latest changes in tax and credit laws and regulations Strong focus on behavioral finance and how these issues impact decision making with regard to personal money management Tips to plan for big ticket purchases Expanded coverage on building and managing wealth Information on how effective asset allocation can help reduce volatility and or increase opportunity Websites and ideas on how to get the most bang for your buck in everyday household expenditures From budgeting and cutting expenses to getting out of debt and planning for retirement Personal Finance Workbook For Dummies is a solution for those looking to avoid bankruptcy as well as those looking for something to help them plan for a successful financial future *Women, Get Answers About Your Money* Carolyn Castleberry, 2010-06-09 Success Is Just Around Every Question Mark Finally the friendly comprehensive reference tool every woman is looking for has arrived Find answers to all of your personal finance questions from the simple What s a good credit score to the complex What are my options in retirement planning This book s question and answer format means you don t have to waste time reading every word cover to cover Biblical references offer proven wisdom from God and Carolyn Castleberry s practical guidance is easy to implement Success is simply turning obstacles into opportunities And that begins with obtaining information that thanks to this book is clear easy to find and non intimidating Carolyn Castleberry quickly becoming one of America s most trusted names in Christian broadcasting provides you the answers you seek in every area of personal finance With her warm conversational style Carolyn s there are no dumb questions approach makes difficult concepts come alive and more importantly make sense so that you can make the most of your dollars Honest straightforward and easy for anyone to apply these answers stem from a biblically and financially sound foundation providing the perfect conditions for success Whether you are looking for freedom to make new career choices seeking financial security and peace of mind or you re on the lookout for the next solid investment Women Get Answers About Your Money harnesses timely unique information to empower your life **Small Time Operator** Bernard B. Kamoroff, 2011-10-16 Be a success on your own terms with what Library Journal has called The best of the genre and A remarkable step by step manual Thoroughly updated to reflect recent changes in tax law and other government regulations the book covers acquiring permits and licenses creating a business plan buying a franchise dealing with the IRS and handling insurance contracts pricing trademarks and more The Motley Fool Personal Finance Workbook David Gardner, Tom

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Table of Contents Where To Stash Your Cash Worksheet Answers

1. Understanding the eBook Where To Stash Your Cash Worksheet Answers
 - The Rise of Digital Reading Where To Stash Your Cash Worksheet Answers
 - Advantages of eBooks Over Traditional Books
2. Identifying Where To Stash Your Cash Worksheet Answers
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Where To Stash Your Cash Worksheet Answers
 - User-Friendly Interface
4. Exploring eBook Recommendations from Where To Stash Your Cash Worksheet Answers
 - Personalized Recommendations
 - Where To Stash Your Cash Worksheet Answers User Reviews and Ratings
 - Where To Stash Your Cash Worksheet Answers and Bestseller Lists
5. Accessing Where To Stash Your Cash Worksheet Answers Free and Paid eBooks
 - Where To Stash Your Cash Worksheet Answers Public Domain eBooks
 - Where To Stash Your Cash Worksheet Answers eBook Subscription Services
 - Where To Stash Your Cash Worksheet Answers Budget-Friendly Options
6. Navigating Where To Stash Your Cash Worksheet Answers eBook Formats
 - ePub, PDF, MOBI, and More
 - Where To Stash Your Cash Worksheet Answers Compatibility with Devices
 - Where To Stash Your Cash Worksheet Answers Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Where To Stash Your Cash Worksheet Answers
 - Highlighting and Note-Taking Where To Stash Your Cash Worksheet Answers
 - Interactive Elements Where To Stash Your Cash Worksheet Answers
8. Staying Engaged with Where To Stash Your Cash Worksheet Answers

- Joining Online Reading Communities
- Participating in Virtual Book Clubs
- Following Authors and Publishers Where To Stash Your Cash Worksheet Answers
- 9. Balancing eBooks and Physical Books Where To Stash Your Cash Worksheet Answers
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Where To Stash Your Cash Worksheet Answers
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Where To Stash Your Cash Worksheet Answers
 - Setting Reading Goals Where To Stash Your Cash Worksheet Answers
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Where To Stash Your Cash Worksheet Answers
 - Fact-Checking eBook Content of Where To Stash Your Cash Worksheet Answers
 - Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
- 14. Embracing eBook Trends
 - Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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