

Monthly Business Cash-Flow Worksheet

Version 2.1 - Last reviewed August 30, 2026

Period overview

Organize cash timing for one selected month without entering account credentials or confidential identifiers.

Privacy reminder: Use a general business nickname. Do not enter bank account numbers, routing numbers, passwords, tax identification numbers, or employee personal information.

Period detail	Response
Business or project nickname	_____
Month and year	_____
Prepared date	_____
Beginning unrestricted operating cash	_____
Primary preparer	_____
Review date	_____

Notes about seasonality or unusual events

Note 1: _____

Note 2: _____

Note 3: _____

Note 4: _____

Planning boundary: Separate unrestricted operating cash from customer deposits, tax-reserved funds, payroll withholdings, grants, or other restricted amounts unless qualified guidance confirms they are available.

Expected cash receipts

Examples: cash sales; card settlements; accounts receivable; deposits; contract payments; refunds; owner contribution; other cash receipts.

Expected date	Customer or source nickname	Receipt type	Amount expected	Confidence or status	Amount received	Date received	Notes

Reminder: Revenue recorded, invoices issued, and cash received are different concepts. Record expected timing separately from actual receipt timing.

Expected cash payments

Track expected and actual cash payments without deciding accounting or legal classifications.

Due date	General payee or category	Payment type	Amount expected	Essential?	Amount paid	Date paid	Notes

Suggested categories: payroll and payroll-related costs; rent or occupancy; utilities; technology; insurance; required debt or lease payments; vendors and inventory; professional fees; licensing and compliance; tax set-asides or payments; owner payroll; owner draws or distributions; maintenance; marketing; other operating payments.

Weekly timing map

Use five weekly checkpoints to compare projected and actual cash timing.

Week	Beginning cash	Expected receipts	Expected payments	Projected ending cash	Actual ending cash	Timing concerns / follow-up
Week 1						
Week 2						
Week 3						
Week 4						
Week 5						

Review prompt: Note timing gaps early. This page does not determine which payment should be delayed, accelerated, renegotiated, or funded.

Monthly summary and review

Cash summary: Beginning unrestricted cash + total cash received - total cash paid = ending unrestricted cash

Cash summary item	Response
Total expected receipts	_____
Total actual receipts	_____
Total expected payments	_____
Total actual payments	_____
Projected ending cash	_____
Actual ending cash	_____
Receivables past expected date	_____
Payments delayed	_____
Tax-reserved or restricted amounts not included	_____
Next review date	_____

Monthly review questions

Status	Review question
Not reviewed	Which receipts arrived later than expected?
Not reviewed	Which costs changed materially?
Not reviewed	Were any customer deposits or restricted funds incorrectly treated as available?
Not reviewed	Did owner draws or distributions affect operating cash?
Not reviewed	Are payroll, taxes, debt, rent, or essential vendors at risk of a timing gap?
Not reviewed	Which assumptions should change next month?

Topic notice: Revenue, profit, invoices, cash received, expenses incurred, and cash paid are not interchangeable. This worksheet does not prepare an accounting cash-flow statement or determine whether a payment is legally, contractually, or operationally required.

Related HonorVale Group resources: [Understanding Business Cash Flow](#) | [Profit Is Not the Same as Cash](#) | [Business Operating-Reserve Estimator](#) | [Business Continuity Checklist](#) | [Glossary: Accounts receivable](#) | [Glossary: Accounts payable](#)

General business education only. This worksheet helps organize information, records, questions, and document locations. It does not verify entries, classify transactions or workers, prepare financial statements or taxes, interpret contracts, determine legal rights or obligations, recommend financing, insurance, benefits, investments, business structures, valuations, buyers, successors, or strategies, establish compliance, predict approval or business performance, or replace qualified accounting, tax, legal, lending, valuation, insurance, payroll, benefits, cybersecurity, human-resources, or regulatory guidance. Review controlling documents and current official information before acting.