

<b>Profit and Loss Forecast</b>	Year 1 Months 1-12	Year 2	Year 3
<b>Forecast Sales</b>			
Forecast Variable Costs			
<b>Gross profit (sales minus variable costs)</b>			
<b>Gross Profit Margin % (gross profit divided by sales %)</b>			
Forecast Fixed Costs e.g.			
Salaries			
Premises (e.g. rent & rates)			
Marketing			
IT & Communications			
Insurance			
Professional fees			
Office supplies			
Depreciation			
.....			
.....			
<b>Total Fixed Costs</b>			
<b>Net Profit (Gross Profit minus Total Fixed Costs)</b>			
<b>Net Profit Margin % (Net Profit divided by Total Sales %)</b>			

<b>Cash flow Forecast</b>	Month 1	Month 2	Month 3	Month 4 ...	Month 12
<b>Receipts:</b>					
Cash Sales (incl VAT)					
Cash from Debtors					
Finance (capital / loans)					
Other					
<b>Total Receipts</b>					
<b>Payments e.g.</b>					
Salaries					
Premises (e.g. rent & rates)					
Marketing					
IT & Communications					
Insurance					
Professional fees					
Office supplies					
...					
...					
Capital Expenditure					
VAT					
Interest					
<b>Total Payments</b>					
<b>Opening Cash Balance</b>					
<b>Plus Receipts minus Payments</b>					
<b>Equals Closing Cash Balance ↗</b> (provides Opening Cash Balance for subsequent month)					