TRESVELO
BUSINESS COACHING

CASH FLOW TEMPLATE FOR ENTREPRENEURS

SECTION A: OPENING BALANCE

Description	Amount (R)
Opening Bank Balance	
Cash on Hand	
Total Opening Cash	

SECTION B: CASH INFLOWS (Money Coming In)

Income Source	Week 1	Week 2	Week 3	Week 4	Total
Sales – Product/Service 1					
Sales – Product/Service 2					
Client Retainers					
Once-Off Projects					
Loans Received					
Owner Investment					
Other Income					
Total Inflows					

SECTION C: CASH OUTFLOWS (Money Going Out)

Fixed Expenses

Expense	Amount (R)
Rent	
Salaries/Wages	
Utilities	
Insurance	
Software Subscriptions	
Internet	
Loan Repayments	
Other Fixed Costs	
Total Fixed Expenses	

Variable Expenses

Expense	Week 1	Week 2	Week 3	Week 4	Total
Stock Purchases					
Marketing					
Transport					
Packaging					
Commission					
Maintenance					
Other Variable Costs					

Total Variable Expenses					

SECTION D: CASH POSITION

Calculation	Amount (R)
Total Opening Cash	
+ Total Inflows	
– Total Outflows	
Closing Cash Balance	

Weekly Cash Flow Tracker

Many entrepreneurs fail because they track monthly instead of weekly.

Week	Opening Balance	Inflows	Outflows	Net Cash Flow	Closing Balance
Week 1					
Week 2					
Week 3					
Week 4					

How Entrepreneurs Should Use This

1. Forecast First

   Project the next 3 months BEFORE the month starts.

2. Update Weekly

   Every Friday:

   - Record actual income received
   - Record actual expenses paid
   - Compare forecast vs actual

3. Watch These 3 Warning Signs

- Closing balance dropping 2 months in a row
- Sales growing but cash decreasing (credit sales problem)
- Stock purchases higher than sales growth

Simple Formula Entrepreneurs Must Understand

Cash Flow does not equal Profit

You can be profitable and still go bankrupt if:

- Clients pay late
- You buy too much stock
- You repay debt too aggressively
- You grow too fast

Pro Tip for Entrepreneurs

Always maintain:

- Minimum 2–3 months operating expenses in reserve
- Separate tax savings account
- Separate VAT account (if VAT registered in South Africa)