

# 12-Month Cash Flow Forecast

Free template from **Unbuilt Lab** — <https://unbuiltlab.com/free>

## How to use this

Fill in each month, top-to-bottom. Opening balance carries from the prior month. Closing balance = opening + total in – total out.

- *Replace M1-M12 column headers with actual month names.*

## Opening Cash Balance

- *What's in your bank account on day 1 of M1?*

## Cash In

Revenue by channel (line per channel). Loans / investment received. Other income.

Examples below — replace with your actual line items.

- *Channel 1 revenue (e.g. organic / direct)*
- *Channel 2 revenue (e.g. paid ads)*
- *Channel 3 revenue (e.g. partnerships)*
- *One-time income (loans, investment)*

## Cash Out — Cost of Goods Sold

Hosting, third-party APIs, payment processor fees, fulfilment.

- *Hosting + infra*
- *API costs (LLM, search, etc.)*
- *Payment processor fees*
- *Fulfilment / shipping (if physical)*

## Cash Out — Operating Expenses

Salaries, rent, software, marketing, professional services, taxes, insurance.

- *Salaries + contractor pay*
- *Rent / WeWork / co-working*
- *SaaS subscriptions*
- *Marketing spend (paid + tools)*
- *Legal / accounting*
- *Sales tax / VAT remittance*

## Cash Out — Financing

Loan repayments. Dividend / distributions to founders if any.

= *Loan principal + interest*

= *Founder draw / dividend*

## Closing Cash Balance

Opening + total cash in – total cash out = closing.

= *Closing balance per month — track against your runway alarm.*

## Sanity checks

Net change should equal (Closing – Opening). If they don't match, you've double-counted.

Revenue line totals should match your accounting software's monthly P&L.

Tip: rebuild this in Excel / Google Sheets with the column structure above. The PDF is the design; the spreadsheet is where you actually do the math.