Appendix 3

**Liquidity budget**

What is a liquidity budget?

The liquidity budget shows whether your money (cash) will be enough to cover the month's expenses.

Therefore, you need to keep track of your company's liquidity

Even if you have made a profit budget and are expected to make a profit, during the year there may be times when the expenses are greater than what you are able to pay. For example, if you have production costs but do not get paid until the product is delivered several months later.

Lack of money can, in the worst case, overthrow the entire company. Therefore, you should make a liquidity budget in parallel with the performance budget. Then you can better plan the company's future withdrawals and payments.

# Make a liquidity budget

Here you can make a simple liquidity budget. You can also export your budget to Excel.

Fill in your liquidity budget

Month 1

Money at the checkout on the 1st of the month:

Money in:

Payments from customers (Incl. VAT) :

New loans:

Other:

(VAT to get back)

Total payments:

Money out:

VAT to pay:

Salaries:

Taxes and social security contributions:

Interest / repayments:

Rent (incl. VAT):

Supplier payments (incl. VAT):

Own withdrawal individual company:

Other:

Total payments;

Money at checkout the last of the month :

Then do the same for next month, and the next months.