

Construction Cash Flow Forecast

Month-by-month money in and out — spot funding gaps before they stop work

Company / project	Example Builders Ltd — Lugbe bungalow	Prepared	13-Oct-2026
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CASH IN

Item	Nov-26	Dec-26	Jan-27	Feb-27	Mar-27	Apr-27	Total
Client stage payments	₦18,500,000	₦0	₦12,000,000	₦0	₦13,500,000	₦8,000,000	₦52,000,000
Other income	₦0	₦0	₦0	₦0	₦0	₦0	₦0
Total cash in	₦18,500,000	₦0	₦12,000,000	₦0	₦13,500,000	₦8,000,000	₦52,000,000

CASH OUT

Item	Nov-26	Dec-26	Jan-27	Feb-27	Mar-27	Apr-27	Total
Materials	₦9,800,000	₦4,200,000	₦3,900,000	₦5,100,000	₦3,800,000	₦1,200,000	₦28,000,000
Labour & artisans	₦2,800,000	₦2,100,000	₦1,900,000	₦2,400,000	₦2,000,000	₦900,000	₦12,100,000
Plant & equipment hire	₦450,000	₦300,000	₦150,000	₦150,000	₦100,000	₦0	₦1,150,000
Site overheads (security, water, fuel)	₦380,000	₦380,000	₦380,000	₦380,000	₦380,000	₦200,000	₦2,100,000
Office, salaries & admin	₦650,000	₦650,000	₦650,000	₦650,000	₦650,000	₦650,000	₦3,900,000
Taxes & levies	₦0	₦0	₦400,000	₦0	₦0	₦400,000	₦800,000
Total cash out	₦14,080,000	₦7,630,000	₦7,380,000	₦8,680,000	₦6,930,000	₦3,350,000	₦48,050,000

BALANCE

Opening balance	₦2,500,000	₦6,920,000	-₦710,000	₦3,910,000	-₦4,770,000	₦1,800,000	
Net cash flow	₦4,420,000	-₦7,630,000	₦4,620,000	-₦8,680,000	₦6,570,000	₦4,650,000	
Closing balance	₦6,920,000	-₦710,000	₦3,910,000	-₦4,770,000	₦1,800,000	₦6,450,000	

A red (negative) closing balance shows a month where you need an overdraft, an earlier client payment or a slower material purchase plan.

Free template from [NigeriaBuildingCost.ng](https://nigeriabuildingcost.ng). Rates are indicative (Oct 2026) — check current prices in your location before relying on any figure.

Faster option: use the free Cash Flow Calculator at <https://nigeriabuildingcost.ng/cash-flow-calculator>