

# Comparative Cash Flow Analysis

## For Small Businesses

Business Name: [Your Business Name]

Reporting Period: [e.g., January - December 2023]

Cash Flow Categories	Previous Period (Amount)	Current Period (Amount)	Difference	% Change
<strong>Operating Activities</strong>				
Cash received from customers	30,000	32,500	2,500	8.3%
Cash paid to suppliers	(15,000)	(17,000)	(2,000)	13.3%
Cash paid for operating expenses	(8,000)	(7,500)	500	-6.3%
<strong>Net Cash from Operating Activities</strong>	7,000	8,000	1,000	14.3%
<strong>Investing Activities</strong>				
Acquisition of equipment	(1,500)	(2,000)	(500)	33.3%
<strong>Net Cash from Investing Activities</strong>	(1,500)	(2,000)	(500)	33.3%
<strong>Financing Activities</strong>				
Loan proceeds	4,000	0	(4,000)	-100%
Principal repayments	(2,000)	(2,000)	0	0%
<strong>Net Cash from Financing Activities</strong>	2,000	(2,000)	(4,000)	-200%
<strong>Net Increase (Decrease) in Cash</strong>	7,500	4,000	(3,500)	-46.7%
Cash at Beginning of Period	4,500	12,000	7,500	166.7%
<strong>Cash at End of Period</strong>	12,000	16,000	4,000	33.3%

### Important Notes:

- Comparative cash flow analysis helps track liquidity trends and identify areas for improvement.
- Always use consistent time periods for accurate comparison.
- Review significant changes and investigate their underlying causes.
- Regular analysis supports better business decision-making and financial planning.
- Amounts shown should reflect actual cash flows, not accruals.