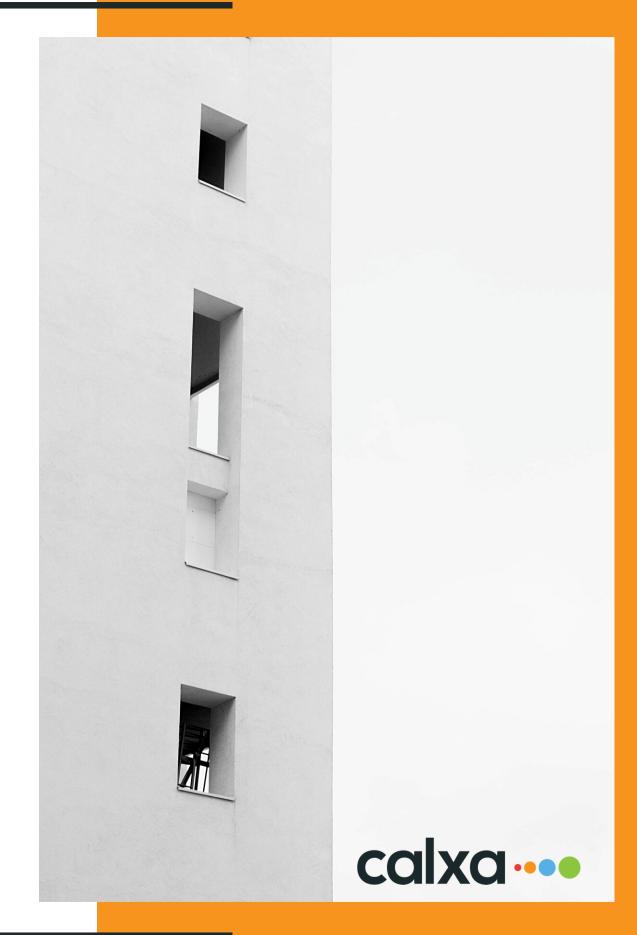
# Foundations of a great Cash Flow Forecast

TO SURVIVE & THRIVE



# About this Guide

### **KEY TAKE-AWAY**

Great cash flow forecasts are not produced out of thin air. Whether you are doing it yourself or getting your accountant to do it, whether you're using an app or doing it in a spreadsheet, this guide will help you prepare well.



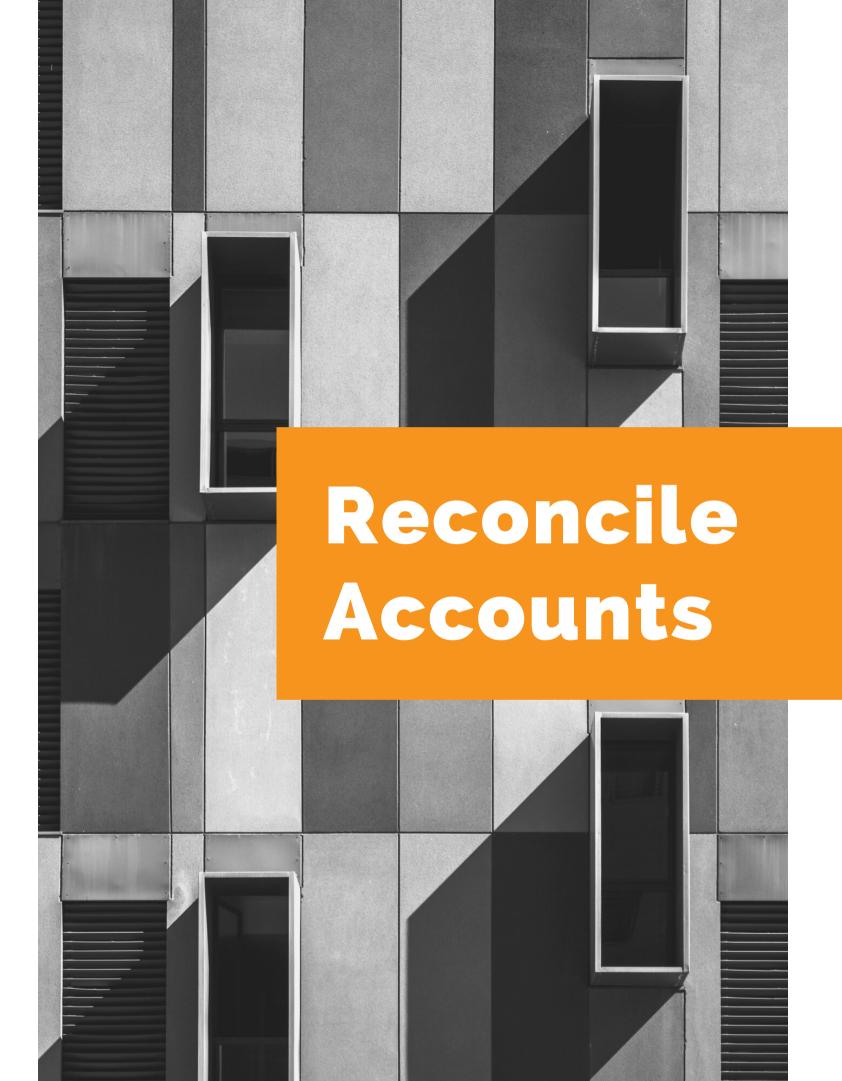
You may not have all the answers immediately available. But, the more you prepare, the easier your forecast will be.

MICK DEVINE - CALXA

# FOUNDATIONS OF A GREAT CASH FLOW FORECAST

# The Present

WHAT IS YOUR CURRENT SITUATION?



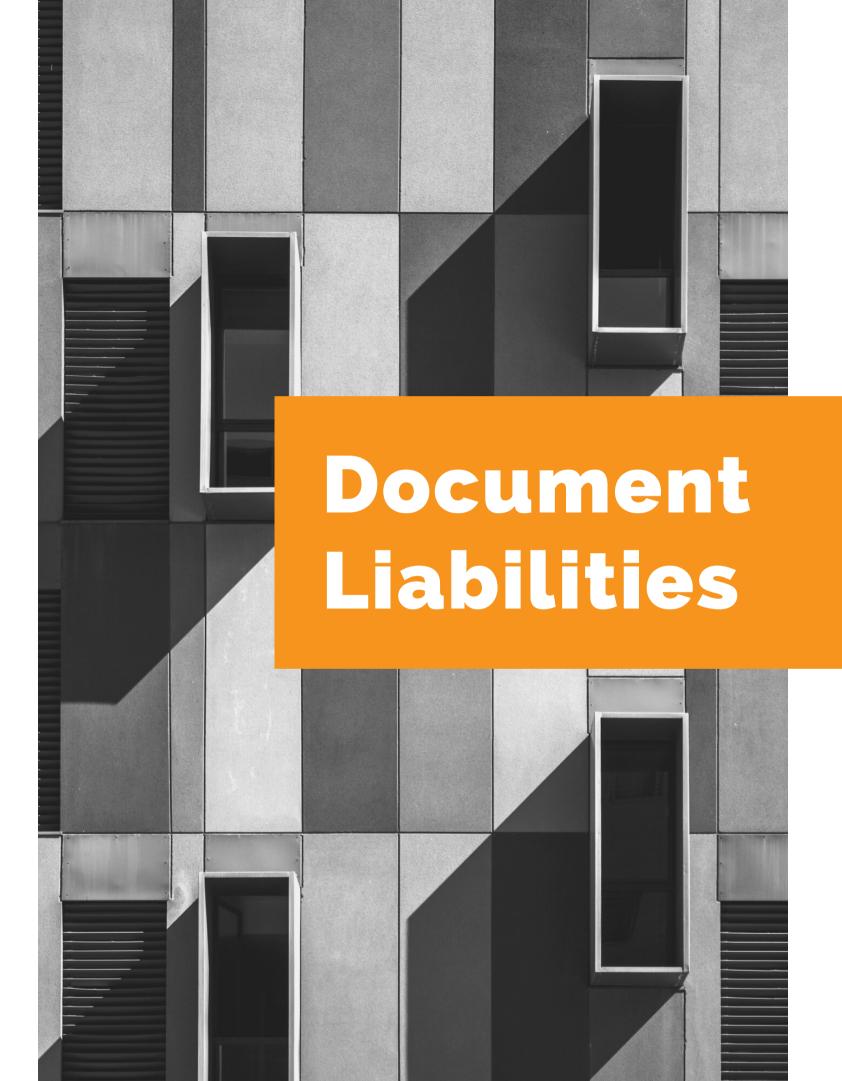
### BANK AND CREDIT CARDS

- 1. Reconcile to your latest bank and credit card statements
- 2. Note down the reconciled balances

### **DEBTORS AND CREDITORS**

- 1. Review outstanding amounts
- 2. Revert accidental double entries
- 3. Consider very old debtors and creditors
- 4. Check that Total Debtors and Total Creditors match your Balance Sheet





### **CURRENT LOANS**

Document loan details like:

- 1. Current Balance
- 2. Monthly Repayments
- 3.# of Months Remaining

### TAX PAYMENTS

Write out the details:

- 1. Amount Owed
- 2. Monthly Repayments
- 3. Next Payment Due Date



# Worksheet -The Present

### **BANKS & CREDIT CARDS**

#	Account	Balance
1		\$
2		\$
3		\$
4		\$
5		\$

### **LOANS**

# l	_oan	Balance	Repa	ayments	Time Remaining
1		\$	\$	/mo	months
2		\$	\$	/mo	months
3		\$	\$	/mo	months
4		\$	\$	/mo	months
5		\$	\$	/mo	months

### **OUTSTANDING PAYMENTS**

Debtors	\$
Creditors	\$

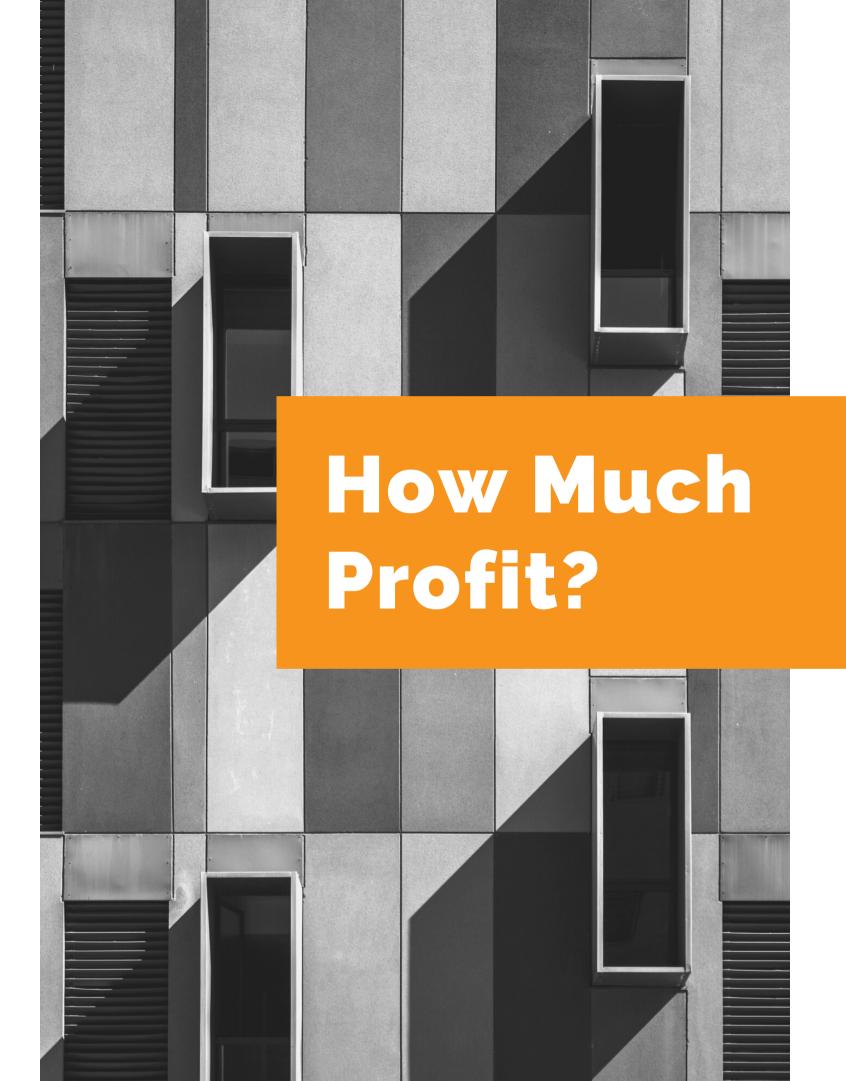
### **TAX ARRANGEMENTS**

Amount Owed	\$
Repayments	\$
Next Due Date	

# FOUNDATIONS OF A GREAT CASH FLOW FORECAST

# The Future

WHAT ARE YOUR PLANS?



### WHAT DO YOU EXPECT?

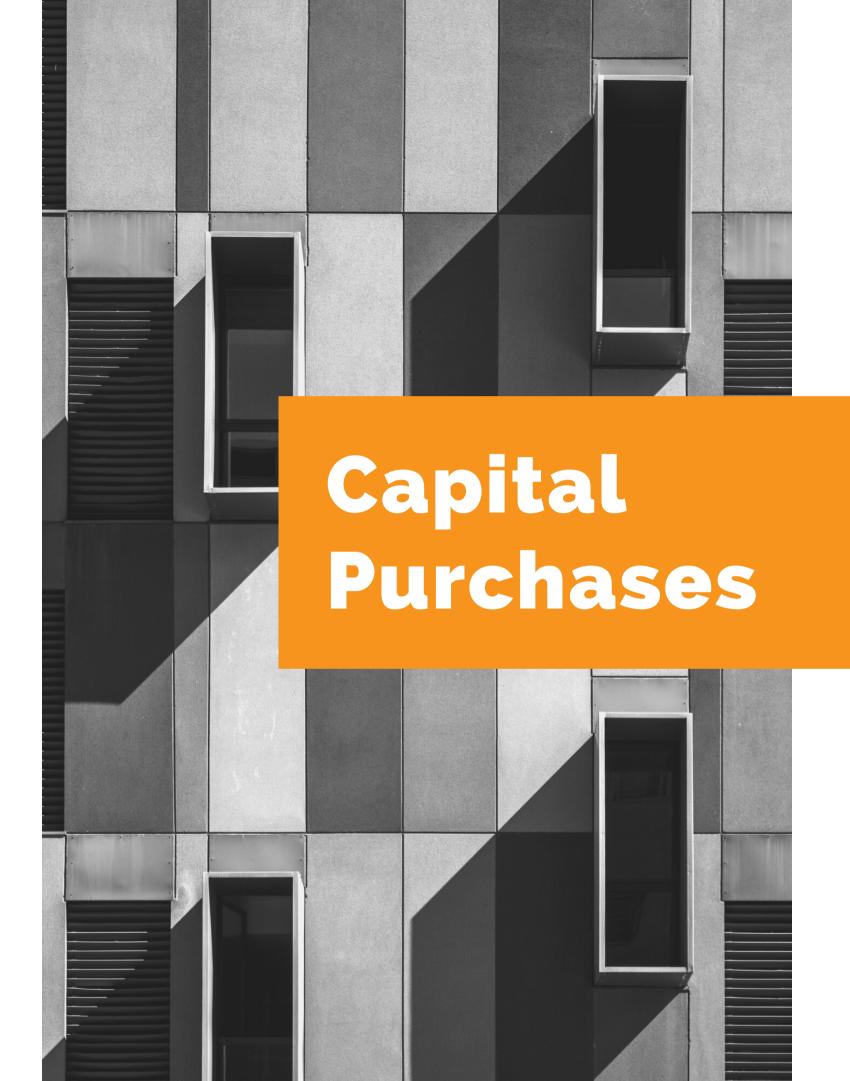
- 1. Reflect on how much profit you expect to make
- 2. Set a goal for your Net Profit before Tax

### **HOW WILL YOU DO IT?**

Come up with a Fixed Amount or Percentage of:

- 1. Change in Income
- 2. Change in Cost of Goods (CoGS)
- 3. Change in Expenses





### **OPERATIONAL NEEDS**

- 1. List new Plant & Equipment you are planning to buy
- 2. Estimate the Cost and Timing of Purchase
- 3. Consider how you will fund it

### **EXPECTED NET PROFIT**

Net Profit	\$
------------	----

### **ACHIEVING YOUR GOAL**

Income +/-	\$
CoGS +/-	\$
Expenses +/-	\$

### **CAPITAL PURCHASES**

#	Item	Cost Price	Purchase Date	Loan Terms
1		\$		months
2		\$		months
3		\$		months
4		\$		months
5		\$		months

## **Have Any Questions**

WE WOULD LOVE TO HEAR FROM YOU!

### CALL US

1800 733 149 AU 0800 086 614 NZ +61 3 9016 3447 INTL

EMAIL US

tellmemore@calxa.com



# FOUNDATIONS OF A GREAT CASH FLOW FORECAST

delivered by the team at

Cal Xa

Cash Flow Forecast, Budgets & KPIs