

Worksheet		Cashflow forecast - year ending:													
		Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	TOTAL	
		5	4	4	5	4	4	5	4	4	5	4	4	52	
RECEIPTS:	GST														
Received from debtors		1,050	13,440	17,220	17,220	19,480	19,640	13,800	14,000	17,750	17,000	21,500	21,000	193,100	
Cash sales		1,000	800	800	1,000	800	800	1,000	800	1,000	2,000	800	800	11,600	
sub-total (1/11=GST)	*	2,050	14,240	18,020	18,220	20,280	20,440	14,800	14,800	18,750	19,000	22,300	21,800	204,700	
Capital contributions		10,000												10,000	
Loans		15,000												15,000	
TOTAL RECEIPTS		27,050	14,240	18,020	18,220	20,280	20,440	14,800	14,800	18,750	19,000	22,300	21,800	229,700	
PAYMENTS:															
MATERIALS:	*	5,000	4,000	4,000	5,000	4,000	4,000	5,000	4,000	4,000	5,000	4,000	4,000	52,000	
LABOUR COSTS:															
Salaries and wages		7,115	5,692	5,692	7,115	5,692	5,692	7,115	5,692	5,692	7,115	5,692	5,692	73,996	
Superannuation @ 9%		640	512	512	640	512	512	640	512	512	640	512	512	6,656	
Workers comp. @ 2%	*	142	114	114	142	114	114	142	114	114	142	114	114	1,480	
OVERHEAD COSTS:															
Accountancy fees	*									1,800				1,800	
Advertising	*	2,000	1,000	1,000	1,000	500	500	500	500	500	500	500	500	9,000	
Bank charges		25	25	25	25	25	25	25	25	25	25	25	25	300	
General expenses	*	100	100	100	100	100	100	100	100	100	100	100	100	1,200	
Insurances	*	170	170	170	170	170	170	170	170	170	170	170	170	2,040	
Lease - photocopier	*	115	115	115	115	115	115	115	115	115	115	115	115	1,380	
Vehicle running costs	*	417	417	416	417	417	416	417	417	416	417	417	416	5,000	
Printing, postage	*	200	200	200	200	200	200	200	200	200	200	200	200	2,400	
Rent	*	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	12,000	
Staff amenities	*	100	100	100	100	100	100	100	100	100	100	100	100	1,200	
Telephone, fax, mobile	*	2,000		1,500		1,500		1,500		1,500		1,500		9,500	
CAPITAL COSTS:	*	5,000												5,000	
LOAN REPAYMENTS:															
Bank loan repayments		738	738	738	738	738	738	738	738	738	738	738	738	8,856	
NET GST PAYABLE		-	-	-	194	-	-	3,251	-	-	2,034	-	3,675	9,154	
													(July)		

PROPRIETORS DRAWINGS:					(CONT..)				Worksheet		Cashflow forecast				
	no provision made for tax	500	500	2,000	2,000	2,000	2,000	2,000	2,000	1,500	1,500	1,500	2,500	2,500	20,500
	TOTAL PAYMENTS	25,262	14,683	17,682	18,956	17,183	15,682	23,013	15,183	18,482	19,796	17,683	19,857	223,462	
BANK BALANCE															
	Opening balance	-	1,788	1,345	1,683	947	4,044	8,802	589	206	474	(322)	4,295	-	
	Add total receipts	27,050	14,240	18,020	18,220	20,280	20,440	14,800	14,800	18,750	19,000	22,300	21,800	229,700	
	Less total payments	(25,262)	(14,683)	(17,682)	(18,956)	(17,183)	(15,682)	(23,013)	(15,183)	(18,482)	(19,796)	(17,683)	(19,857)	(223,462)	
	CLOSING BALANCE	1,788	1,345	1,683	947	4,044	8,802	589	206	474	(322)	4,295	6,238	6,238	
GST PAYABLE FORECAST															
GST PAYABLE															
	GST collected (1/11th of income)	186	1,295	1,638	1,656	1,844	1,858	1,345	1,345	1,705	1,727	2,027	1,982	18,609	
	Less GST paid - (1/11th of * expenses)	1,477	656	792	749	747	610	840	611	910	704	747	610	9,455	
	NET GST PAYABLE	(1,290)	639	846	907	1,097	1,248	505	735	794	1,023	1,280	1,371	9,155	
	GST PAYABLE QUARTERLY				194			3,251			2,034		3,675	9,155	
													(payable July)		

Worksheet		Sales projection - year ending:													
		<i>Jul</i>	<i>Aug</i>	<i>Sep</i>	<i>Oct</i>	<i>Nov</i>	<i>Dec</i>	<i>Jan</i>	<i>Feb</i>	<i>Mar</i>	<i>Apr</i>	<i>May</i>	<i>Jun</i>	<i>TOTAL</i>	
Weeks in month		5	4	4	5	4	4	5	4	4	5	4	4	52	
Less holidays, leave							(2)	(2)		(1)			(1)	(6)	
Weekly sales estimate		4,200	4,200	4,200	4,200	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000		
This month's credit sales		21,000	16,800	16,800	21,000	20,000	10,000	15,000	20,000	15,000	25,000	20,000	15,000	215,600	
COLLECTIONS FROM DEBTORS:															
5% - 7 days		1,050	840	840	1,050	1,000	500	750	1,000	750	1,250	1,000	750	10,780	
60% - 30 days			12,600	10,080	10,080	12,600	12,000	6,000	9,000	12,000	9,000	15,000	12,000	120,360	
30% - 60 days				6,300	5,040	5,040	6,300	6,000	3,000	4,500	6,000	4,500	7,500	54,180	
5% - 90 days					1,050	840	840	1,050	1,000	500	750	1,000	750	7,780	
														-	
	COLLECTIONS FROM DEBTORS:	1,050	13,440	17,220	17,220	19,480	19,640	13,800	14,000	17,750	17,000	21,500	21,000	193,100	
ASSUMPTIONS															
	The business is registered for GST, accounts for GST on a quarterly, cash basis, and makes no GST-free or GST input taxed supplies.														