



Cashflow Plan

"Cash is King"

"Happiness is a Positive Cashflow"

Software for preparing *rolling* cashflow projections

For businesses of all sizes, sectors

For managers, business owners, entrepreneurs, accountants, financial institutions, advisers

1. Introduction

Cashflow Plan is a powerful, easy-to-use software package for preparing comprehensive **monthly cashflow projections** for twelve months ahead. It is suitable for managers and business people with minimal previous experience of financial or business planning as well as for experienced planners, accountants, spreadsheeters and model-builders.

Cashflow Plan will be especially useful to businesses operating with tight profit margins; or having limited financial resources; or planning for growth or radical change; or raising short-term finance; or compiling cash budgets; or preparing business improvement plans and so on. For these businesses, Cashflow Plan will help management to forecast cash requirements; improve control over cashflows; and conserve their cash resources. Cashflow Plan is also ideal for use by professional advisers, consultants, training organizations, financial institutions and enterprise support agencies.

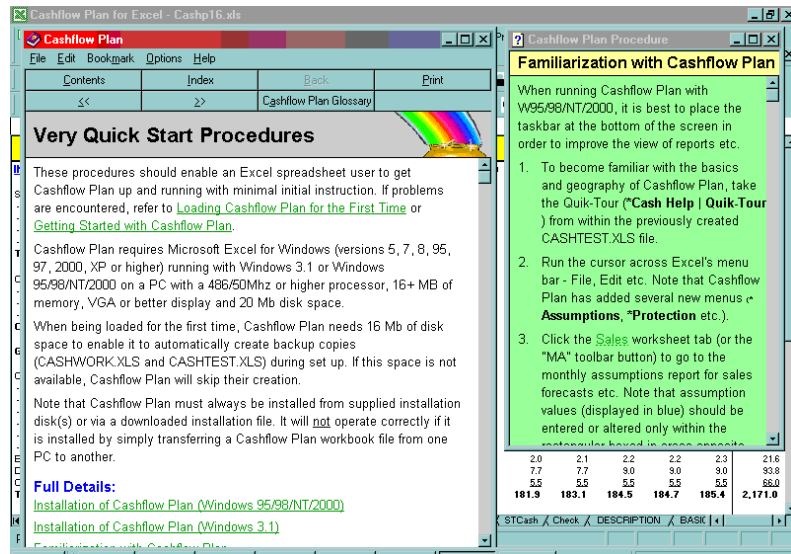


4. Facilities & Features

Once loaded, Cashflow Plan automatically extends Excel's menu system and adds its own toolbar. Cashflow Plan contains dozens of pre-formatted and protected worksheets containing thousands of formulae, assumption values etc.

Cashflow Plan incorporates a facility to roll forward its monthly projections – this simplifies the preparation of regularly-updated cashflow projections which continually look twelve months ahead. Other facilities and features include the following:

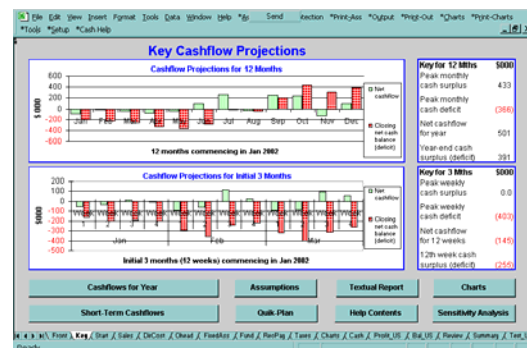
- Extensive on-line help and Word-based manual with optional printed manual.
- Multiple safeguards to protect formulae etc. and help prevent accidental changes being made to worksheets.
- Facilities for inserting constant and varying monthly values and for entering assumptions based on seasonal patterns etc. specified by the user.
- Comprehensive set of tailored toolbar buttons.
- Quik-Plan to enable a user produce *first-cut* cashflow projections quickly (i.e. within about 10 minutes).
- *Error trapping* to advise when certain types of calculation errors arise.
- Initial twelve-week cashflow forecasts derived from monthly cashflow projections.
- Full access to worksheets and formulae to facilitate customization and expansion.
- Selective *what-if* or sensitivity analysis.
- *Cashflow Improver* – a dynamic tool to help users assess and plan for improved cash flow.
- Sensitivity analysis tool for globally changing selling prices, volumes, direct costs and overhead expenses for each of the twelve months. **Not applicable to Micro.**
- Utility to enable a user to continually monitor up to five critical projection values based on user-specified performance criteria. **Not applicable to Micro or Lite.**
- Automatically generated 'what-if' tables which display the impact of possible incremental changes in receivables (*debtors*), payables (*creditors*) and inventory (*stocks*) on projected monthly cashflows. **Not applicable to Micro, Lite or Plus.**
- Comprehensive facilities for consolidating projections for a group of subsidiaries. Includes tools for changing currencies and denominations, and eliminating inter-company transactions. **Not applicable to Micro, Lite or Plus.**



5. Assumptions Handled

Cashflow Plan handles a very wide variety of assumption variables and financial functions. Many of these can be expanded or altered by the user in order to embrace existing spreadsheet-based data or to accommodate special user requirements. The on-line help and manual describe almost twenty techniques or procedures for extending and tailoring Cashflow Plan. In addition, Cashflow Plan can be set to suppress the printing of rows containing no/zero values to enhance the conciseness and relevance of its output reports.

The range of assumptions handled by Cashflow Plan include:



Sales, Costs, Stocks & Overheads	Fixed Asset, Investment & Financing	Credit & VAT *
<p>Sales based on value or volume/price for each main sales/cost group.</p> <p>Cost of materials/goods in percentage terms for each main sales/cost group.</p> <p>Finished goods and material inventory targets for each main sales/cost group.</p> <p>Direct labour headcount plus user-definable direct/variable costs.</p> <p>Numerous user-definable categories of overhead expense.</p>	<p>Fixed assets with provision for handling depreciation and additions/disposals.</p> <p>Separate interest rates for cash balances, overdraft and long-term debt.</p> <p>Facilities for increasing and decreasing long-term debt and assigning it between short- and long-term liabilities.</p> <p>Share issues, dividends and corporation tax.</p>	<p>Provision for setting credit terms (up to 6 months ahead) for sales and related purchases (materials or goods for resale) for each main sales/cost group.</p> <p>Facilities for deferring cash payments relating to many categories of monthly overheads, capital expenditure, dividends, grants etc.</p> <p>Variable VAT rates can be set for sales and for inputs & capital expenditure. VAT payment months can be specified and paid on either an invoice or cash-received basis.</p>

* Cashflow Plan will handle almost any input/output tax regime. The term VAT can be replaced by other terms such as GST, Sales Tax etc.

6. Further Details

For further details about Cashflow Plan, please contact the developer as follows:

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Extensive information about Cashflow Plan as well as access to **trial versions** can be secured from the following pages at Invest-Tech's primary website at www.planware.org:

Detailed info:
www.planware.org/cashdesc.htm

Screen shots:
www.planware.org/cashshot.htm

Trial versions:
www.planware.org/cashdown.htm

Purchase methods:
www.planware.org/cashupgr.htm

The PlanWare site includes options for immediate purchase and downloading. It also contains extensive advice and "white papers" about cashflow planning and business development as well as other applications software for business, financial and strategic planning.

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The screenshot shows a software window titled "ASSUMPTIONS No. 1 - SALES & FINISHED GOODS INVENTORY TARGETS". It features a menu bar (File, Edit, View, Insert, Format, Tools, Data, Window, Help, *As, Send, raction, *Print-Ass, *Output, *Print-Out, *Charts, *Print-Charts) and a toolbar. The main area contains a table with columns for months from Jan to Dec for the years 2002 and 2003. The table lists various sales subgroups (e.g., Sales - Group1, Group2, Group3) and their monthly and total values. A "Seasonal Index" is also shown at the top.

The screenshot shows a detailed cash flow statement within the same software window. It is organized into columns for months (Jan, Feb, Mar, Apr, May, Jun, Jul, Aug, Sep, Oct, Nov, Dec) and rows for different categories of cash receipts and payments. The categories include "CASH RECEIPTS" (such as Debt sales, Proceeds of new stock issues, VAT received) and "CASH PAYMENTS" (such as Interest payable, Total direct cost payments, Dividends paid). The bottom of the table shows a "Net cashflow" row with values in parentheses indicating negative cash flow for several months.