



# Cashflow Plan

***"Cash is King"***

***"Happiness is a Positive Cashflow"***

**Software for preparing *rolling* cashflow projections .....**

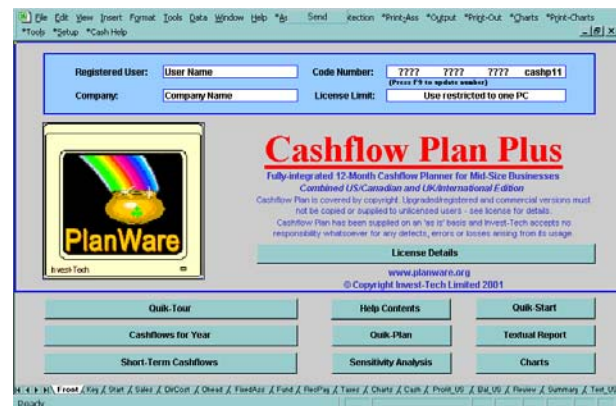
**For businesses of all sizes, sectors .....**

**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.



## 2. Five Versions

Cashflow Plan is available in five versions which can be configured to display reports etc. using either UK/International and US/Canadian accounting layouts. These versions are suitable for businesses ranging in size from very small to major and have the flexibility to handle manufacturing, distribution and service businesses. They are suitable for established businesses as well as for young ventures and strategic business units within major corporations. These versions are:

	2002	2002	2002	2002	2002	2002	2002	2002	2002	2002	2002	2002	2002	2002	2002	2002	2002	2002		
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun		
<b>Total cash receipts</b>	182.3	345.5	394.2	311.8	348.5	405.8	596.4	392.2	674.1	786.4	442.3	524.4	6,499.2							
<b>CASH FLOW</b>																				
Materials/accounts payable (Note 2)	114.2	193.0	167.1	122.8	128.5	132.9	156.7	153.9	171.7	181.9	186.7	186.4	1,645.0							
Total direct costs (payments) (Note 2)	5.0	25.7	45.2	41.4	45.0	48.6	52.2	55.9	59.5	63.0	61.6	65.2	557.9							
Total overhead expense payments (Note 4)	64.8	136.5	152.9	164.9	164.0	166.0	165.8	166.7	167.9	167.9	168.1	168.7	1,664.4							
<b>Net cashflow</b>	(97.5)	(116.7)	(121.7)	(137.9)	(148.5)	(169.1)	(229.3)	(230.4)	(243.7)	(253.5)	(258.4)	(266.7)	(2,420.8)							

Super.

The complexity of the business, sector, detail/sophistication required, planning objectives and planner's expertise should be taken into account when selecting the most appropriate version of Cashflow Plan.

All versions of Cashflow Plan can handle either UK/International or US/Canadian accounting formats and terminologies. Different currency symbols (\$,£ etc.) and denominations (units, 000s, millions or billions) can be used. Each version includes extensive on-line help and a 100+ page manual available in Word format or, optionally, in printed, bound form.

## 3. Scope

Cashflow Plan is primarily a workbook file which runs on the best selling Excel spreadsheet from Microsoft. As it incorporates extensive formulae and pre-programmed menus and buttons, only a very basic knowledge of Excel is required to prepare highly professional and presentable projections. Also, because Cashflow Plan is an *open system*, advanced Excel users can utilize their expertise to enhance and expand Cashflow Plan to meet their particular needs.

Cashflow Plan comprises a series of integrated worksheets residing within the main workbook file. Its outputs include the following:

- Over twenty pro-forma reports containing monthly and full-year assumptions, cashflow projections (based on cash inflows & outflows), income statements (*profit & loss accounts*), balance sheets, performance reviews and summaries.
- Weekly cashflow projections for the initial three months.
- Numerous charts showing key projections, ratios etc.
- Extensive report containing a summary of the overall projections in textual form with embedded values and tables.

**Roll Forward Steps & Comparative Projections**

Step 1	Before roll forward, save this file and then <b>resize it with a new name e.g. mm-yy.xls</b>	Do	Step 4	Update opening balance sheet	Go
Step 2	Roll forward projections	Do	Step 5	Phase out balance sheet items	Go
Step 3	Update opening finished inventories * Update opening cost of finished goods inventories * Update opening inventory of materials or goods for resale *	Go* Go* Go*	Step 5	Review assumptions especially those for the new 12th month	Go

\* If applicable to your type of business

**Key Pre- and Post-Roll Forward Projections for 12 Months**

	Values immediately before latest roll forward \$000	Latest values since last roll forward \$000	Changes ( ) signifies deterioration \$000
Peak cash surplus	677.2	433.0	(244.2)
Peak cash deficit	(210.2)	(365.7)	(155.5)
<b>Net cashflow</b>	<b>750.8</b>	<b>500.5</b>	<b>(250.2)</b>
Net cash surplus (deficit):			
- Opening	(110.0)	(110.0)	n/c
- Closing	640.8	390.5	(250.2)

**Micro** for very small companies, sole traders or partnerships. Most basic version of Cashflow Plan. Handles *one* main sales/cost group.

**Lite** for small to medium-sized companies, sole traders or partnerships. Handles *two* main sales/cost groups and includes greater detail than Micro.

**Plus** for medium to large companies. Handles *four* main sales/cost groups and includes greater detail than Lite.

**Super** for substantial companies. Handles *six* main sales/cost groups and includes greater detail than Plus.

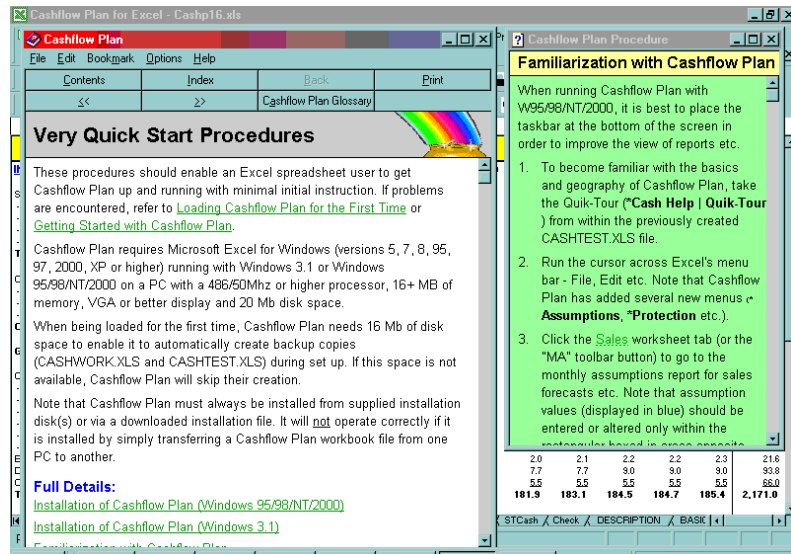
**Ultra** for substantial companies. Handles *ten* main sales/cost groups and includes greater detail than

## 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:

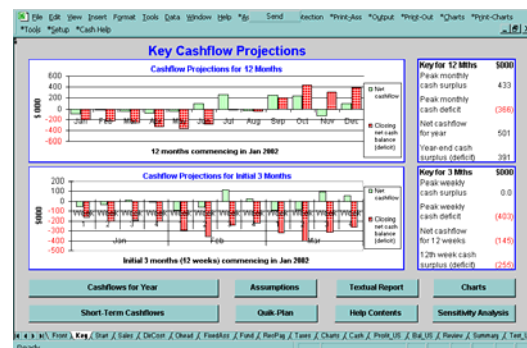
- Extensive on-line help and Word-based manual with optional printed manual.
- Multiple safeguards to protect formulae etc. and help prevent accidental changes being made to worksheets.
- Facilities for inserting constant and varying monthly values and for entering assumptions based on seasonal patterns 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 &amp; 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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Email: [info@planware.org](mailto:info@planware.org)

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](http://www.planware.org):

Detailed info:  
[www.planware.org/cashdesc.htm](http://www.planware.org/cashdesc.htm)

Screen shots:  
[www.planware.org/cashshot.htm](http://www.planware.org/cashshot.htm)

Trial versions:  
[www.planware.org/cashdown.htm](http://www.planware.org/cashdown.htm)

Purchase methods:  
[www.planware.org/cashupgr.htm](http://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 displays a data table with columns for months from Jan to Dec for the years 2002 and 2003. The rows are categorized into Sales-Group1, Sales-Group2, and Sales-Group3, each with subgroups. A 'Total sales' row is provided for each group. The interface includes a menu bar (File, Edit, View, Insert, Format, Tools, Data, Window, Help) and a toolbar with various icons.

The screenshot shows a detailed cash flow statement for the first 12 periods (Year to Dec 2002). The table is organized into columns for each month (Jan, Feb, Mar, Apr, May, Jun, Jul, Aug, Sep, Oct, Nov, Dec) and rows for various financial items. The items are grouped into 'CASH RECEIPTS' and 'CASH PAYMENTS'. The 'Net cashflow' row at the bottom shows values for each month and a total for the year. The interface includes a menu bar and a toolbar.