### **How to use this Cash Flow Tracker**

Save the template (XLT file) to your computer. Double-click on it to create a new Tracker, then follow these steps:

#### Step 1 Set a starting point

Enter a start date and opening cash balance:

1/1/2006

\$31,000

Opening cash balance

Start date

#### Step 2 Forecast future cash flows

Enter forecast income and expenses for each month on the Cash Flow sheet .

#### Step 3 Record incoming cash

If you have cash sales, record cash sales for each month on the Cash Flow sheet.

If you have accounts receivable, record details of invoices and amounts received on the Accounts Receivable sheet. The Cash Flow sheet will be automatically updated.

#### Step 4 Record outgoing cash

Record expenses paid each month on the Outgoings sheet. The Cash Flow sheet will be automatically updated.

### Step 5 Track results

Check the Cash Flow sheet to see your current cash position, or go to the Dashboard for graphs and key cash flow indicators

### Tips

- Enter figures in any white field. The yellow fields are calculated for you.
- To turn on field help, click the **View** menu, then click **Comments.** A red triangle in the corner of a field means there is field help.
- Enter as much or as little information as you like. The more information you record, the better your analysis.
- By default, the sheets in this Tracker are locked so that the formulas cannot be changed. If you are a confident Excel user, you may wish to unlock a sheet and modify it. Select the sheet you want to unlock, click on the Tools menu, then click Unprotect Sheet.
- Please send any feedback or questions to cashflow@cba.com.au

### Important information

This Cash Flow Tracker spreadsheet was prepared with the assistance of PKF Australia.

The figures shown in the Cash Flow Tracker Spreadsheet are intended as a guide only. It has been prepared without considering your objectives, financial situation or needs. Before acting on the calculations in this spreadsheet, you should consider its appropriateness to your circumstances. The Commonwealth Bank and PKF Australia accept no responsibility for any financial loss resulting from the use of this spreadsheet. We recommend you seek professional advice before acting on the information or calculations contained in it.





## Cash flow

### Using this sheet

- 1. At the beginning of the year, enter your forecast income and outgoings for each month.
- 2. If you make cash sales, enter your actual cash sales onto this sheet each month. Enter collections from accounts receivable on the Accounts Receivable sheet.
- 3. Use this sheet to check your current and forecast cash position.

Jan		Feb		Mar		Apr		May		Jun		Jı
Forecast	Actual	Forecast	Actual	Forecast	Actual	Forecast	Actual	Forecast	Actual	Forecast	Actual	Forecast
\$31,000.00	\$31,000.00	\$21,000.00	\$55,825.00	\$11,000.00	\$47,978.00	\$1,000.00	-\$4,482.00	\$11,000.00	-\$71,542.00	\$16,000.00	-\$24,282.00	\$26,000.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$100,000.00	\$137,000.00	\$90,000.00	\$106,000.00	\$60,000.00	\$43,000.00	\$50,000.00	\$0.00	\$50,000.00	\$98,000.00	\$75,000.00	\$18,000.00	\$90,000.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$100,000.00	\$137,000.00	\$90,000.00	\$106,000.00	\$60,000.00	\$43,000.00	\$50,000.00	\$0.00	\$50,000.00	\$98,000.00	\$75,000.00	\$18,000.00	\$90,000.00
\$20,000.00	\$21,500.00	\$20,000.00	\$21,500.00	\$20,000.00	\$21,500.00	\$20,000.00	\$21,500.00	\$20,000.00	\$21,500.00	\$20,000.00	\$21,500.00	\$20,000.00
\$90,000.00	\$90,675.00	\$80,000.00	\$92,347.00	\$50,000.00	\$73,960.00	\$20,000.00	\$45,560.00	\$25,000.00	\$29,240.00	\$45,000.00	\$26,490.00	\$60,000.00
\$110,000.00	\$112,175.00	\$100,000.00	\$113,847.00	\$70,000.00	\$95,460.00	\$40,000.00	\$67,060.00	\$45,000.00	\$50,740.00	\$65,000.00	\$47,990.00	\$80,000.00
-\$10,000.00	\$24,825.00	-\$10,000.00	-\$7,847.00	-\$10,000.00	-\$52,460.00	\$10,000.00	-\$67,060.00	\$5,000.00	\$47,260.00	\$10,000.00	-\$29,990.00	\$10,000.00
\$21,000.00	\$55,825.00	\$11,000.00	\$47,978.00	\$1,000.00	-\$4,482.00	\$11,000.00	-\$71,542.00	\$16,000.00	-\$24,282.00	\$26,000.00	-\$54,272.00	\$36,000.00
	\$0.00 \$100,000.00 \$100,000.00 \$20,000.00 \$110,000.00 \$110,000.00 \$110,000.00	\$0.00 \$0.00 \$100,000.00 \$100,000.00 \$100,000.00 \$137,000.00 \$100,000.00 \$137,000.00 \$100,000.00 \$137,000.00 \$100,000.00 \$112,175.00 \$110,000.00 \$24,825.00	\$0.00 \$0.00 \$0.00 \$0.00 \$100,000.00 \$137,000.00 \$90,000.00 \$100,000.00 \$137,000.00 \$90,000.00 \$100,000.00 \$137,000.00 \$90,000.00 \$100,000.00 \$137,000.00 \$90,000.00 \$100,000.00 \$137,000.00 \$100,000.00 \$110,000.00 \$112,175.00 \$100,000.00 \$110,000.00 \$112,175.00 \$100,000.00 \$110,000.00 \$110,000.00 \$110,000.00 \$110,000.00 \$110,000.00 \$110,000.00 \$110,000.00 \$110,000.00 \$110,000.00 \$110,000.00 \$110,000.00 \$110,000.00 \$110,000.00 \$110,000.00	Forecast         Actual         Forecast         Actual           \$31,000.00         \$31,000.00         \$21,000.00         \$55,825.00           \$0.00         \$0.00         \$0.00         \$0.00           \$100,000.00         \$137,000.00         \$90,000.00         \$106,000.00           \$100,000.00         \$137,000.00         \$90,000.00         \$106,000.00           \$20,000.00         \$137,000.00         \$90,000.00         \$21,500.00           \$90,000.00         \$90,675.00         \$80,000.00         \$92,347.00           \$110,000.00         \$112,175.00         \$100,000.00         \$113,847.00           -\$10,000.00         \$24,825.00         -\$10,000.00         -\$7,847.00	Forecast         Actual         Forecast         Actual         Forecast           \$31,000.00         \$31,000.00         \$21,000.00         \$55,825.00         \$11,000.00           \$0.00         \$0.00         \$0.00         \$0.00         \$0.00           \$100,000.00         \$137,000.00         \$90,000.00         \$106,000.00         \$60,000.00           \$100,000.00         \$137,000.00         \$90,000.00         \$106,000.00         \$60,000.00           \$20,000.00         \$137,000.00         \$20,000.00         \$21,500.00         \$20,000.00           \$90,000.00         \$90,675.00         \$80,000.00         \$92,347.00         \$50,000.00           \$110,000.00         \$112,175.00         \$100,000.00         \$113,847.00         \$70,000.00           -\$10,000.00         \$24,825.00         -\$10,000.00         -\$7,847.00         -\$10,000.00	Forecast         Actual         Forecast         Actual         Forecast         Actual           \$31,000.00         \$31,000.00         \$21,000.00         \$55,825.00         \$11,000.00         \$47,978.00           \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$43,000.00           \$100,000.00         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00           \$100,000.00         \$137,000.00         \$90,000.00         \$106,000.00         \$60,000.00         \$43,000.00           \$20,000.00         \$21,500.00         \$20,000.00         \$21,500.00         \$20,000.00         \$21,500.00	Forecast         Actual         Forecast         Actual         Forecast         Actual         Forecast           \$31,000.00         \$31,000.00         \$21,000.00         \$55,825.00         \$11,000.00         \$47,978.00         \$1,000.00           \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00         \$0.00           \$100,000.00         \$137,000.00         \$90,000.00         \$106,000.00         \$60,000.00         \$43,000.00         \$50,000.00           \$100,000.00         \$137,000.00         \$90,000.00         \$106,000.00         \$60,000.00         \$43,000.00         \$50,000.00           \$20,000.00         \$21,500.00         \$20,000.00         \$20,000.00         \$21,500.00         \$20,000.00           \$90,000.00         \$90,675.00         \$80,000.00         \$92,347.00         \$50,000.00         \$73,960.00         \$20,000.00           \$110,000.00         \$112,175.00         \$100,000.00         \$70,000.00         \$95,460.00         \$40,000.00	Forecast         Actual         Forecast         Actual         Forecast         Actual           \$31,000.00         \$31,000.00         \$21,000.00         \$55,825.00         \$11,000.00         \$47,978.00         \$1,000.00         -\$4,482.00           \$0.00         \$0	Solution   Forecast   Actual   Forecast   Ac	Forecast         Actual         Forecast         Actual         Forecast         Actual         Forecast         Actual         Forecast         Actual           \$31,000.00         \$31,000.00         \$21,000.00         \$55,825.00         \$11,000.00         \$47,978.00         \$1,000.00         -\$4,482.00         \$11,000.00         -\$71,542.00           \$0.00<	Solution   Solution	Solid   Soli

ul	Aug		Sep		Oct		Nov	<i>1</i>	Dec		Total	S
Actual	Forecast	Actual	Forecast	Actual	Forecast	Actual	Forecast	Actual	Forecast	Actual	Forecast	Actual
-\$54,272.00	\$36,000.00	-\$27,012.00	\$51,000.00	\$106,018.00	\$61,000.00	\$191,178.00	\$58,000.00	\$126,948.00	\$50,000.00	\$155,248.00		
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$61,000.00	\$100,000.00	\$167,000.00	\$90,000.00	\$132,500.00	\$80,000.00	\$0.00	\$90,000.00	\$128,000.00	\$100,000.00	\$109,000.00	\$975,000.00	\$999,500.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$61,000.00	\$100,000.00	\$167,000.00	\$90,000.00	\$132,500.00	\$80,000.00	\$0.00	\$90,000.00	\$128,000.00	\$100,000.00	\$109,000.00	\$975,000.00	\$999,500.00
\$21,500.00	\$20,000.00	\$21,500.00	\$20,000.00	\$21,500.00	\$18,000.00	\$21,500.00	\$18,000.00	\$21,500.00	\$18,000.00	\$21,500.00	\$234,000.00	\$258,000.00
\$12,240.00	\$65,000.00	\$12,470.00	\$60,000.00	\$25,840.00	\$65,000.00	\$42,730.00	\$80,000.00	\$78,200.00	\$75,000.00	\$100,640.00	\$715,000.00	\$630,392.00
\$33,740.00	\$85,000.00	\$33,970.00	\$80,000.00	\$47,340.00	\$83,000.00	\$64,230.00	\$98,000.00	\$99,700.00	\$93,000.00	\$122,140.00	\$949,000.00	\$888,392.00
\$27,260.00	\$15,000.00	\$133,030.00	\$10,000.00	\$85,160.00	-\$3,000.00	-\$64,230.00	-\$8,000.00	\$28,300.00	\$7,000.00	-\$13,140.00		
-\$27,012.00	\$51,000.00	\$106,018.00	\$61,000.00	\$191,178.00	\$58,000.00	\$126,948.00	\$50,000.00	\$155,248.00	\$57,000.00	\$142,108.00		

### **Accounts receivable**

### Using this sheet

Use this sheet to track work in progress, invoices sent and payments received. The Cash Flow sheet is automatically updated to show your entries.

			_						
Client	Job	Date work started	Date work finished	Date invoice issued	Invoice amount	Due date	Date paid	Amount paid	Status
V Whittaker	92 Short Street	9/16/2005	12/23/2005	12/23/2005	\$137,000	1/23/2006	1/24/2006	\$137,000	Paid in ful
	112 Rowntree Street	11/16/2005	1/31/2006	1/12/2006	\$106,000	2/12/2006	2/12/2006	\$106,000	Paid in ful
L Rowse	2 Ruess Street	1/5/2006	3/22/2006	3/25/2006	\$67,000	4/25/2006	5/11/2006	\$67,000	Paid in ful
VB Pty Ltd	112 Commercial Rd	1/9/2006	2/12/2006	2/12/2006	\$43,000	3/12/2006	3/11/2006	\$43,000	Paid in ful
	16 Albermarle Street	2/2/2006	4/23/2006	4/28/2006	\$31,000	5/28/2006	5/28/2006	\$31,000	Paid in ful
eff McCarthy	71 Curtis Rd	3/11/2006	5/19/2006	5/20/2006	\$18,000	6/20/2006	6/1/2006	\$18,000	Paid in ful
ust Curtains	13a Johnston St	4/19/2006	6/11/2006	6/11/2006	\$14,000	6/11/2006	8/9/2006	\$14,000	Paid in ful
est Bikes	56 Westbridge Dr	3/14/2006	6/8/2006	7/5/2006	\$38,000	8/5/2006	8/5/2006	\$38,000	Paid in ful
T Patrick	61 Canal Ave	4/19/2006	6/12/2006	6/12/2006	\$61,000	7/12/2006	7/14/2006	\$61,000	Paid in ful
lannibal Café	12/1 Fountaingate Close	6/2/2006	7/19/2006	7/19/2006	\$115,000	8/19/2006	8/19/2006	\$115,000	Paid in ful
oors Direct	13a Johnston St	6/23/2006	8/4/2006	8/4/2006	\$148,000	9/4/2006	9/16/2006	\$132,500	Paid in par
	13a Johnston St	9/14/2006	10/30/2006	10/30/2006	\$128,000	11/30/2006	11/30/2006	\$128,000	Paid in ful
R Griffiths	100 Haberfield Rd	7/8/2006	8/11/2006	8/11/2006	\$13,000	9/11/2006			Overdue
libernian Printing	62 Beresford St	8/6/2006	11/4/2006	11/4/2006	\$109,000	11/5/2006	12/2/2006	\$109,000	Paid in ful
	62 Beresford St	12/15/2006							Not invoice
				·					

Totals \$1,028,000 \$999,500	

# Outgoings

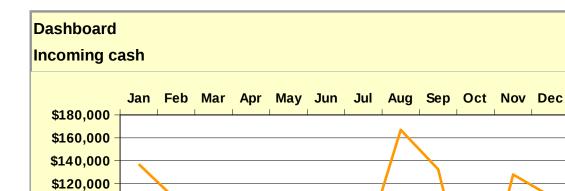
## Using this sheet

Record actual expenses paid each month on this sheet.

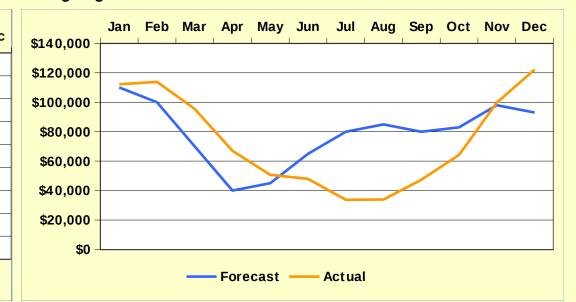
The Cash Flow sheet is automatically updated to show your entries.

Go to the Dashboard to compare forecast and actual outgoings.

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Totals
Fixed expenses													
Fixed expenses	\$21,500.00	\$21,500.00	\$21,500.00	\$21,500.00	\$21,500.00	\$21,500.00	\$21,500.00	\$21,500.00	\$21,500.00	\$21,500.00	\$21,500.00	\$21,500.00	\$258,000.00
Administration	\$6,000.00	\$6,000.00	\$6,000.00	\$6,000.00	\$6,000.00	\$6,000.00	\$6,000.00	\$6,000.00	\$6,000.00	\$6,000.00	\$6,000.00	\$6,000.00	\$72,000.00
Marketing	\$500.00	\$500.00	\$500.00	\$500.00	\$500.00	\$500.00	\$500.00	\$500.00	\$500.00	\$500.00	\$500.00	\$500.00	\$6,000.00
Operations	\$15,000.00	\$15,000.00	\$15,000.00	\$15,000.00	\$15,000.00	\$15,000.00	\$15,000.00	\$15,000.00	\$15,000.00	\$15,000.00	\$15,000.00	\$15,000.00	\$180,000.00
													\$0.00
													\$0.00
													\$0.00
													\$0.00
													\$0.00
													\$0.00
													,,,,,
Variable expenses	\$90,675.00	\$92,347.00	\$73,960.00	\$45,560.00	\$29,240.00	\$26,490.00	\$12,240.00	\$12,470.00	\$25,840.00	\$42,730.00	\$78,200.00	\$100,640.00	
Variable expenses Administration	\$90,675.00 \$1,500.00	\$92,347.00 \$2,175.00	\$73,960.00 \$1,200.00	\$45,560.00	\$29,240.00	\$26,490.00	\$12,240.00	\$12,470.00	\$25,840.00	\$42,730.00 \$1,250.00	\$78,200.00	\$100,640.00	\$630,392.00
		· · · · · · · · · · · · · · · · · · ·	· · · · · · · · · · · · · · · · · · ·	\$45,560.00	\$29,240.00	\$26,490.00 \$5,410.00	\$12,240.00	\$12,470.00 \$2,950.00	\$25,840.00	· · · · · · · · · · · · · · · · · · ·	\$78,200.00	\$100,640.00	\$630,392.00 \$6,125.00
Administration		\$2,175.00	· · · · · · · · · · · · · · · · · · ·	\$45,560.00 \$45,560.00	\$29,240.00 \$29,240.00		\$12,240.00 \$12,240.00		\$25,840.00 \$25,840.00	· · · · · · · · · · · · · · · · · · ·	\$78,200.00 \$78,200.00	\$100,640.00 \$100,640.00	\$630,392.00 \$6,125.00 \$16,560.00 \$607,707.00
Administration Marketing	\$1,500.00	\$2,175.00 \$8,200.00	\$1,200.00			\$5,410.00		\$2,950.00		\$1,250.00			\$630,392.00 \$6,125.00 \$16,560.00 \$607,707.00
Administration Marketing	\$1,500.00	\$2,175.00 \$8,200.00	\$1,200.00			\$5,410.00		\$2,950.00		\$1,250.00			\$630,392.00 \$6,125.00 \$16,560.00
Administration Marketing	\$1,500.00	\$2,175.00 \$8,200.00	\$1,200.00			\$5,410.00		\$2,950.00		\$1,250.00			\$630,392.00 \$6,125.00 \$16,560.00 \$607,707.00 \$0.00
Administration Marketing	\$1,500.00	\$2,175.00 \$8,200.00	\$1,200.00			\$5,410.00		\$2,950.00		\$1,250.00			\$630,392.00 \$6,125.00 \$16,560.00 \$607,707.00 \$0.00 \$0.00
Administration Marketing	\$1,500.00	\$2,175.00 \$8,200.00	\$1,200.00			\$5,410.00		\$2,950.00		\$1,250.00			\$630,392.00 \$6,125.00 \$16,560.00 \$607,707.00 \$0.00 \$0.00 \$0.00
Administration Marketing	\$1,500.00	\$2,175.00 \$8,200.00	\$1,200.00			\$5,410.00		\$2,950.00		\$1,250.00			\$630,392.00 \$6,125.00 \$16,560.00 \$607,707.00 \$0.00 \$0.00



## **Outgoing cash**



## Cash balance

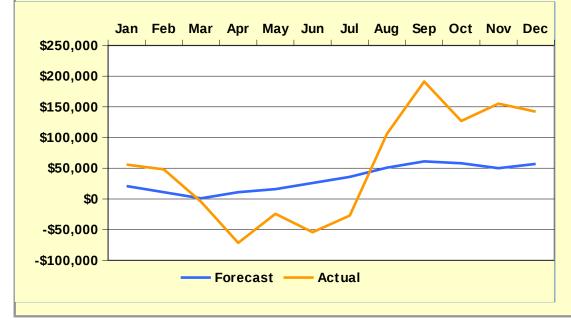
\$100,000

\$80,000 \$60,000

\$40,000

\$20,000

\$0



--- Forecast --- Actual

### **Accounts receivable**

Invoiced	\$1,028,000.00
Received	\$999,500.00
Difference	\$28,500.00

## Are your customers paying on time?

	Number	Percent	Value	Percent by value
Invoices paid on time	7	50%	\$479,000.00	47%
Invoiced paid late	6	43%	\$536,000.00	52%
Invoices currently overdue	1	7%	\$13,000.00	1%

## How long does it take?

From	То	Average days
Sending an invoice	Being paid	33
Starting work	Sending an invoice	64
Starting work	Being paid	100