

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:

Start date

1/1/2006

Opening cash balance

\$31,000

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](mailto: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		Jul
	Forecast	Actual	Forecast	Actual	Forecast	Actual	Forecast	Actual	Forecast	Actual	Forecast	Actual	Forecast
Starting cash position	\$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

## Incoming

Cash sales	\$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
Collections from accounts receivable	\$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
Other cash receipts	\$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
Total	\$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

## Outgoing

Fixed expenses	\$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
Variable expenses	\$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
Total	\$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

## Result

Change during month	-\$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
<b>Closing cash position</b>	<b>\$21,000.00</b>	<b>\$55,825.00</b>	<b>\$11,000.00</b>	<b>\$47,978.00</b>	<b>\$1,000.00</b>	<b>-\$4,482.00</b>	<b>\$11,000.00</b>	<b>-\$71,542.00</b>	<b>\$16,000.00</b>	<b>-\$24,282.00</b>	<b>\$26,000.00</b>	<b>-\$54,272.00</b>	<b>\$36,000.00</b>



## 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.

You only need to use this sheet if you have accounts receivable. Record cash sales directly on the Cash Flow sheet.

[Go to the Dashboard](#) to view key indicators for your accounts receivable cycle.

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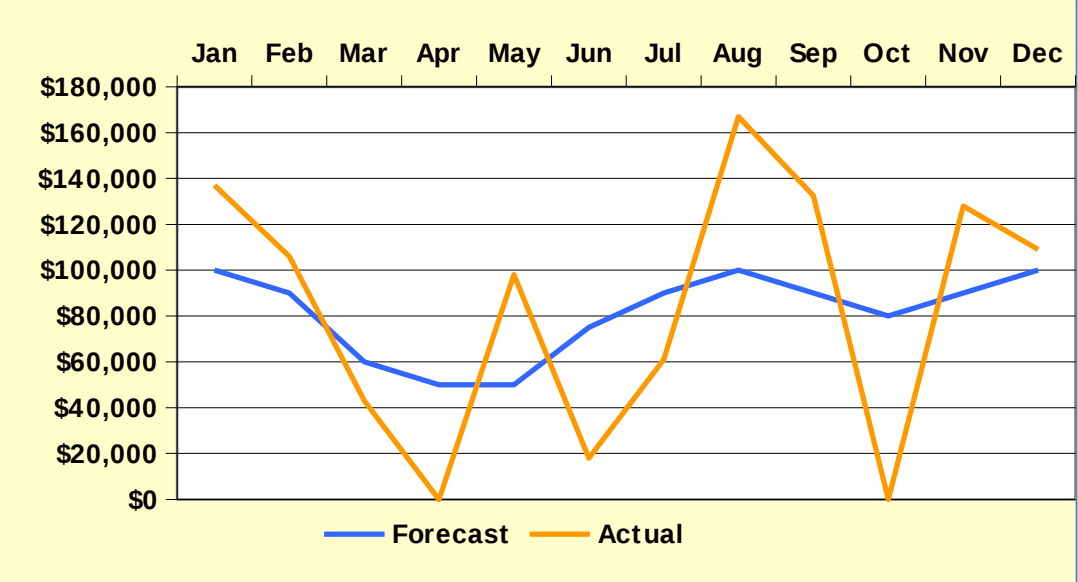
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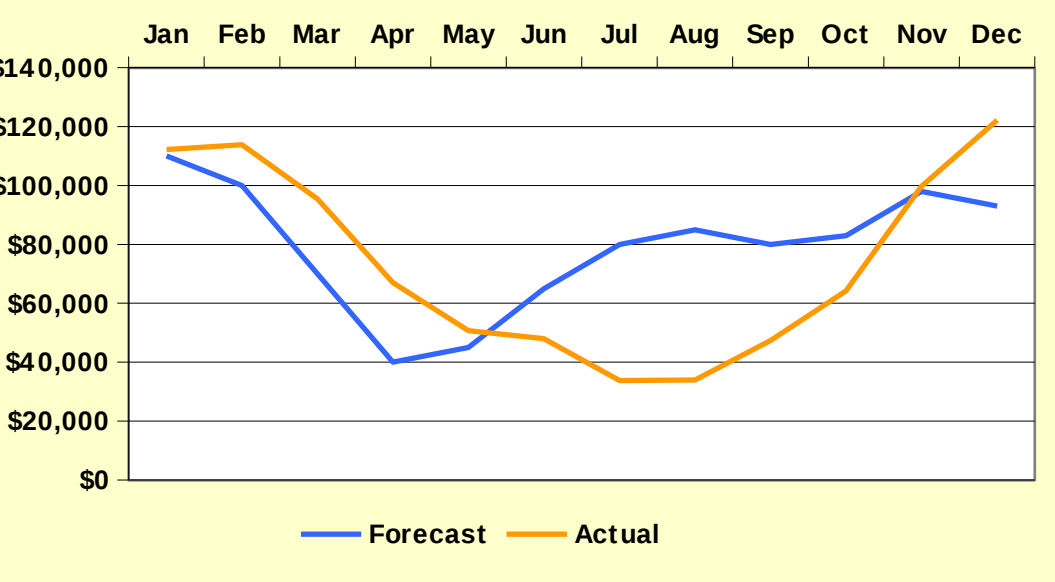
Outgoings													
<div><div>Using this sheet</div><div>Record actual expenses paid each month on this sheet.</div><div>The Cash Flow sheet is automatically updated to show your entries.</div><div>Go to the Dashboard to compare forecast and actual outgoings.</div></div>													
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Totals
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
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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	\$630,392.00
Administration	\$1,500.00	\$2,175.00	\$1,200.00							\$1,250.00			\$6,125.00
Marketing		\$8,200.00				\$5,410.00		\$2,950.00					\$16,560.00
Operations	\$89,175.00	\$81,972.00	\$72,760.00	\$45,560.00	\$29,240.00	\$21,080.00	\$12,240.00	\$9,520.00	\$25,840.00	\$41,480.00	\$78,200.00	\$100,640.00	\$607,707.00
													\$0.00
													\$0.00
													\$0.00
													\$0.00
													\$0.00
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Totals	\$112,175.00	\$113,847.00	\$95,460.00	\$67,060.00	\$50,740.00	\$47,990.00	\$33,740.00	\$33,970.00	\$47,340.00	\$64,230.00	\$99,700.00	\$122,140.00	\$888,392.00

Dashboard

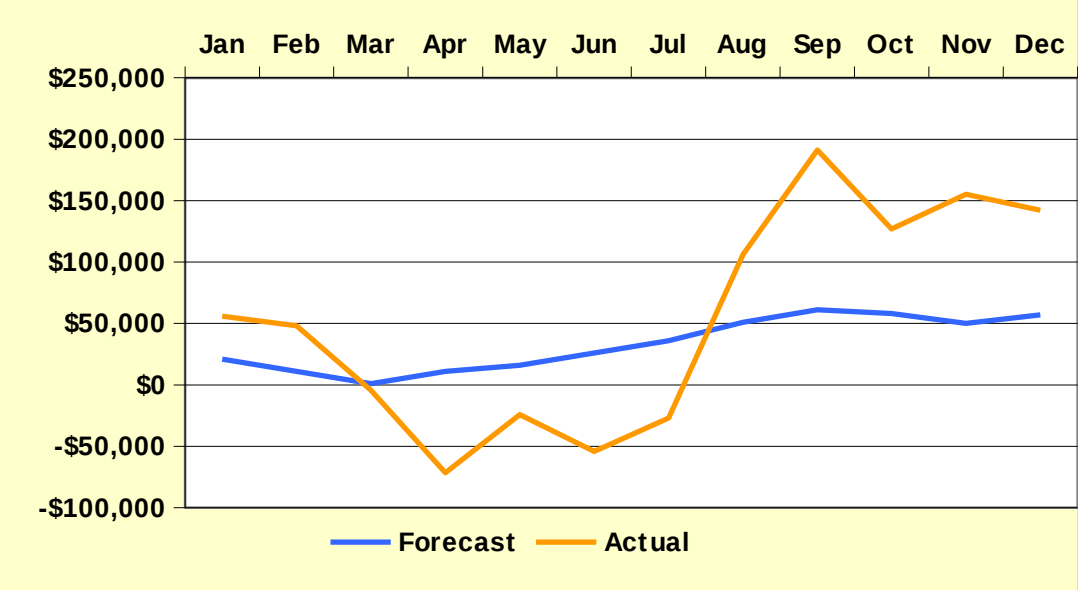
Incoming cash



Outgoing cash



Cash balance



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