

FINANCIAL PLANNING TEMPLATES

PART 1

BY IMAN ALY

Financial planning templates are essential tools for managing a business's fiscal health and ensuring its long-term viability



VALUATION TEMPLATES



Discounted Cash Flow (DCF) Template

To estimate the present value of the company based on future free cash flow projections and a discount rate.



Comparable Company Analysis (CCA) Template

For valuing your company relative to similar companies in the industry.

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VALUATION TEMPLATES

FREE CASH FLOW - USD MM	
YEARS	2023A
FREE CASH FLOW	6,000
PROJECTED YEARS	2024E 2025E 2026E 2027E 2028E
	1 2 3 4 5
PRESENT VALUE OF FREE CASH FLOW	7,290 8,857 10,760 13,073 15,884

SENSITIVITY ANALYSIS						
WACC	SHARE PRICE	GROWTH RATE				
7.00%	1,226.79	3.00%	3.50%	4.00%	4.50%	5.00%
6.00%	1,272.24	1,507.52	1,860.44	2,448.64	3,625.04	
6.50%	1,084.33	1,249.25	1,480.14	1,826.48	2,403.71	
7.00%	943.53	1,064.93	1,226.79	1,453.40	1,793.31	
7.50%	834.14	926.82	1,045.97	1,204.84	1,427.26	
8.00%	746.74	819.52	910.49	1,027.45	1,183.40	
WACC	TERMINAL VALUE	GROWTH RATE				
7.00%	772,289	3.00%	3.50%	4.00%	4.50%	5.00%
6.00%	764,864	922,292	1,158,434	1,552,005	2,339,146	
6.50%	655,597	768,577	926,747	1,164,004	1,559,431	
7.00%	573,648	658,780	772,289	931,203	1,169,573	
7.50%	509,909	576,432	661,962	776,002	935,658	
8.00%	458,918	512,384	579,217	665,145	779,715	

COMPARABLE COMPANY VALUATION										
Company	Market Data			Financials		Valuation				
	Share Price	Equity Value	Enterprise Value	Revenue	EBITDA	Net Income	EV/ Revenue	EV/EBITDA	P/E	
Company 1	15	30,000	20,000	50,000	8,000	3,500	1,000	6.3	14.3	30.0
Company 2	20	2,000	1,000	3,000	800	200	75	3.8	15.0	26.7
Company 3	30	25,000	5,000	30,000	5,000	400	100	6.0	75.0	250.0
Company 4	40	5,000	2,700	7,700	1,500	700	250	5.1	11.0	20.0
Company 5	50	10,000	3,200	13,200	2,600	650	200	5.1	20.3	50.0
Company 6	60	7,000	3,500	10,500	3,500	800	250	3.0	13.1	28.0
Company 7	90	8,000	4,000	12,000	4,000	900	250	3.0	13.3	32.0
Company 8	80	9,000	4,500	13,500	4,500	950	50	3.0	14.2	180.0
Company 9	85	15,000	3,700	18,700	7,000	2,000	1,000	2.7	9.4	15.0
Company 10	95	8,500	5,000	13,500	5,000	1,000	40	2.7	13.5	212.5
 High							6.3	75.0	250.0	
Upper Quartile							5.1	13.5	28.0	
Average							4.1	19.9	84.4	
Median							3.4	13.9	31.0	
Lower Quartile							3.0	15.0	32.0	
Low							2.7	9.4	15.0	
IMAN COMPANY LTD COMPARABLE VALUATION							EV/ Revenue	EV/EBITDA	P/E	
Revenue, EBITDA, P/E							3,000	1,000	200	
Implied Enterprise Value							10,125	13,855	6,200	
Net Debt							150	150	150	
Outstanding Shares							1,000	1,000	1,000	
Equity valuation pre different multiple							9,975.0	13,705.3	6,050.0	
Implied Value per share							10.0	13.7	6.1	

FINANCIAL ANALYSIS TEMPLATES



Ratio Analysis Template

For calculating and tracking key financial ratios like liquidity ratios, profitability ratios, and leverage ratios.

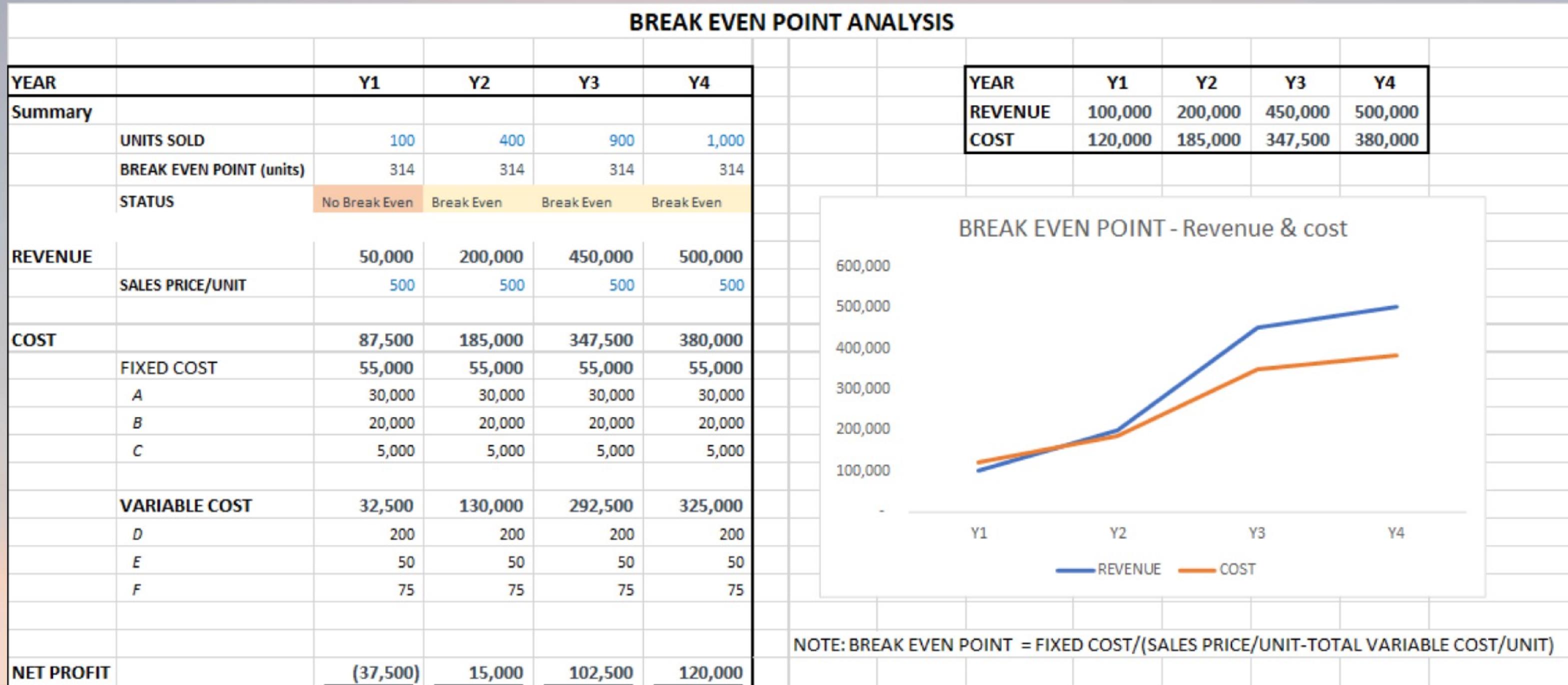


Break-Even Analysis Template

To calculate the sales volume at which total revenues equal total costs, indicating no profit or loss.



FINANCIAL ANALYSIS TEMPLATES



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FINANCIAL ANALYSIS TEMPLATES

CORE RATIOS

	1-Jan-15	1-Jan-16	1-Jan-17	1-Jan-18	1-Jan-19
Net Profit Margin (NPAT/Sales %)	10.00	10.00	10.00	10.00	10.00
Return on Equity (ROE) (NPAT/Equity %)	(10.00)	(10.00)	(10.00)	(10.00)	(10.00)
Asset Turnover (Sales / Total Assets)	(20.00)	(20.00)	(20.00)	(20.00)	(20.00)
Asset Leverage (Total Assets/Equity)	10.00	10.00	10.00	10.00	10.00

Legend:

- Net Profit Margin (NPAT/Sales %) %
- Return on Equity (ROE) (NPAT/Equity %) %
- Asset Turnover (Sales / Total Assets) X
- Asset Leverage (Total Assets/Equity) X

Return on Equity (ROE) (NPAT/Equity) %

	1-Jan-15	1-Jan-16	1-Jan-17	1-Jan-18	1-Jan-19
Return on Equity (ROE) (NPAT/Equity) %	6.67	(6.66)	12.99	7.55	(7.00)

Asset Leverage (Total Assets/Equity) X

	1-Jan-15	1-Jan-16	1-Jan-17	1-Jan-18	1-Jan-19
Asset Leverage (Total Assets/Equity) X	1.55x	1.82x	1.55x	1.99x	2.05x

X COMPANY		31-Dec-16	31-Dec-17	31-Dec-18	31-Dec-19	OUTCOME	ANALYSIS	
							Net Profit Margin (NPAT/Sales %)	Asset Turnover (Sales / Total Assets)
CORE RATIOS								
Net Profit Margin (NPAT/Sales %)	%	9.99	(9.12)	20.55	5.55	(7.77)	Worse	
Asset Turnover (Sales / Total Assets)	X	0.15x	0.16x	0.31x	0.40x	0.31x	Worse	
Asset Leverage (Total Assets/Equity)	X	1.55x	1.82x	1.55x	1.99x	2.05x	Better	
Return on Equity (ROE) (NPAT/Equity %)	%	6.67	(6.66)	12.99	7.55	(7.00)	Worse	
PROFITABILITY								
Gross Profit Margin (GPM) (Gross Profit / Sales %)	%	45.00	40.00	36.00	33.00	30.00	Worse	
Net Operating Profit / Sales (%)	%	20.00	15.00	10.00	5.00	4.00	Worse	
Earnings before Tax / Sales (%)	%	11.00	(10.00)	(15.00)	4.00	(2.30)	OK	
Return on Capital Employed (ROCE)	%	8.00	4.00	3.00	2.00	1.00	Worse	
Return on Invested Capital (ROIC)	%	8.00	3.00	10.00	(7.00)	(11.00)	Worse	
Return on Assets (ROA)	%	7.00	4.00	2.00	2.00	1.50	Worse	
CASHFLOW RATIOS								
EBITDA / Sales (%)	%	-	21.00	17.00	16.00	18.00	Better	
Cash From Operations / Sales	%	-	14.00	43.00	16.00	(13.00)	Worse	
Cash Inflow / Sales	%	-	10.84	13.00	(9.90)	6.23	Better	

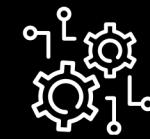
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PROJECT EVALUATION TEMPLATES



Net Present Value (NPV) Template

To evaluate the profitability of investment projects.



Internal Rate of Return (IRR) Template

To estimate the rate of return on potential investments.



PROJECT EVALUATION TEMPLATES

CAPITAL BUDGETING ANALYSIS USING NPV, IRR & PAYBACK PERIOD

PROJECT A						
YEAR	0	1	2	3	4	5
Cash Inflow		500,000	700,000	990,000	1,000,000	1,000,000
Cash Outflow	(2,000,000)	(250,000)	(250,000)	(250,000)	(250,000)	(250,000)
Net Cash Flow	(2,000,000)	250,000	450,000	740,000	750,000	750,000
Cumulative Cash Flow	(2,000,000)	(1,750,000)	(1,300,000)	(560,000)	190,000	940,000

Discount Rate -> 10% - Rate used to determine the present value of future CF.

NPV -> 133,098 - Net present value of the cash

IRR -> 12.19% - The rate at which the investment's NPV is zero

Payback Period -> 3.75 years - The time required to recover the initial investment through its CF.

PROJECT B						
YEAR	0	1	2	3	4	5
Cash Inflow		130,000	150,000	200,000	250,000	250,000
Cash Outflow	(500,000)	(20,000)	(30,000)	(50,000)	(50,000)	(50,000)
Net Cash Flow	(500,000)	110,000	120,000	150,000	200,000	200,000
Cumulative Cash Flow	(500,000)	(390,000)	(270,000)	(120,000)	80,000	280,000

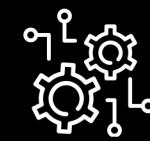
Discount Rate -> 10% - Rate used to determine the present value of future CF.

NPV -> 72,658 - Net present value of the cash

IRR -> 14.91% - The rate at which the investment's NPV is zero

Payback Period -> 3.6 years - The time required to recover the initial investment through its CF.

PERFORMANCE REPORTING TEMPLATES



Monthly Financial Report Template

A comprehensive report including budget vs. actual analysis, cash flow summary, and key financial metrics.



Dashboard Template

A high-level view of key financial and operational performance indicators (KPIs).



PERFORMANCE REPORTING TEMPLATES

IMAN FASHION COMPANY - IFC								
IFC - AUGUST 2023		MIS REPORT						
	MTD				YTD			
	ACT	BUD	Variance	%	ACT	BUD	Variance	%
Units	400,000	300,000	100,000	33%	3,200,000	2,400,000	800,000	33%
Avg.Sales realisation P/U	56.390	75.247	-19	-25%	56.390	75.247	-19	-25%
TOTAL REVENUE	22,556,123	22,574,039	(17,916)	-0.08%	180,448,985	180,592,312	(143,327)	-0.08%
TOTAL COGS	12,405,868	12,415,721	9,854	0.08%	99,246,942	99,325,772	(78,830)	-0.08%
TOTAL GROSS PROFIT	10,150,255	10,158,318	(8,062)	0%	81,202,043	81,266,541	(54,497)	0%
GPM	45%	45%	-	0.00%	45%	45%	-	0%
TOTAL OTH INC	500,000	400,000	100,000	25%	4,000,000	3,200,000	800,000	25%
TOTAL EARNINGS	10,650,255	10,558,318	91,938	1%	85,202,043	84,466,541	735,503	1%
TOTAL EXP\$	7,443,521	7,223,692	(219,828)	-3%	59,548,165	57,789,540	(1,758,625)	-3%
PBT	3,206,735	3,334,625	(127,890)	-4%	25,653,878	26,677,001	(1,023,122)	-4%
TAX	962,020	1,000,388	38,367	4%	7,696,163	8,003,100	306,937	4%
PAT	2,244,714	2,334,238	(89,523)	-4%	17,957,715	18,673,900	(716,186)	-4%
Cash Burn	20,000,000	15,000,000	5,000,000	33%	160,000,000	120,000,000	40,000,000	33%
Cash Ending	160,000,000	155,000,000	5,000,000	3%	1,280,000,000	1,240,000,000	40,000,000	3%

August-23 Performance Metrics Dashboard							
Revenue		COGS		Gross Profit		Gross Margin	
\$22,556,123		\$12,405,868		\$10,150,255		45%	
(0% decrease ▼ -\$17,916)		0% increase ▲ \$9,854		(0% decrease ▼ -\$8,062)			
Compared to 2023 August Budget		Compared to 2023 August Budget		Compared to 2023 August Budget		Compared to 2023 August Budget	
Total Expenses		Net Income		Cash Burn		Ending Cash	
\$7,443,521		\$2,244,714		-\$20,000,000		\$160,000,000	
3% increase ▲ \$219,828		(4% decrease ▼ -\$89,523)		33% increase ▲ -\$5,000,000		3% increase ▲ \$5,000,000	
Compared to 2023 August Budget		Compared to 2023 August Budget		Compared to 2023 August Budget		Compared to 2023 August Budget	

XYZ COMPANY								
(\$ in Million)			VERTICAL ANALYSIS			HORIZONTAL ANALYSIS		
	Dec-20	Dec-21	Dec-22	Dec-20	Dec-21	Dec-22	Dec-20	Dec-21
Net sales	20,000	22,000	24,200	100.0%	100.0%	100.0%	10.0%	10.0%
Cost of sales	6,000	6,600	7,260	30.0%	30.0%	30.0%	10.0%	10.0%
Gross profit	14,000	15,400	16,940	70.0%	70.0%	70.0%	10.0%	10.0%
Selling, general and administrative expenses	2,000	2,200	2,420	10.0%	10.0%	10.0%	10.0%	10.0%
Other (income) expense	100	150	200	0.5%	0.7%	0.8%	50.0%	33.3%
EBIT	11,900	13,050	14,320	59.5%	59.3%	59.2%	9.7%	9.7%
Other cost	200	200	200	1.0%	0.9%	0.8%	0.0%	0.0%
Interest expense	99	102	143	0.5%	0.5%	0.6%	3.0%	40.2%
EBT	11,601	12,748	13,977	58.0%	57.9%	57.8%	9.9%	9.6%
Provision for income taxes	3,500	4,000	4,500	17.5%	18.2%	18.6%	14.3%	12.5%
Net income including noncontrolling interests	8,101	8,748	9,477	40.5%	39.8%	39.2%	8.0%	8.3%
Less: Net income attributable to noncontrolling interests	145	150	158	1.8%	1.7%	1.7%	3.4%	5.3%
Net income attributable to Parent company	7,956	8,598	9,319	39.8%	39.1%	38.5%	8.1%	8.4%

**THANKS
FOR
READING!**

