**INTEGRATED 24-MONTH CASH FLOW, FUNDS FLOW, PROFIT AND LOSS ACCOUNT AND BALANCE SHEET**

**Guidance notes**

**Version 4.00**

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**(Updated 26/02/2020)**

**Cash Flow Forecasting**

A comprehensive Excel based cash flow, profit and loss account and balance sheet for a 24-month period.

Version 4 adds another full 12-month period so 2 full years projections can be modelled. Version 4 also sees some amendments to the screen input, separating out on many data entry pages the “opening creditors” and their payments and the “current year” figures. The payment of the creditors at month 12 has been automated in the year 2 models.

**General notes and information**

***We recommend you read these notes prior to using the model.***

If you insert or delete rows or columns, be aware the integrity of the references and other macros may be lost. There is the ability on the report pages to tailor the display using the macro buttons at the top of the page. Blank lines for instance can be removed from display.

Some screens may look particularly complex –however, all you really need to focus on are the yellow data entry boxes on the relevant pages.

Opening balances can be input and there is an input box on each tab for the relevant figure. All opening balances for year 1 are viewable (NOT editable) on the **Review Summary** screen. The only “opening balance” that is *not* driven in from any other pages is the “opening capital” figure and this is the “balancing figure”. You should ensure the opening balances are correct before running reports.

If there are no opening balances, you can ignore this report. More details later on.

**Restrictions and limitations in this version (some of these may be addressed in future releases and upgrades)**

VAT invoice accounting or Not VAT registered only – cash basis VAT and partial exemption rules are not handled.

VAT payments/repayments are calculated on a quarterly basis in this version.

Payroll – tax deductions based on England and Wales tax rates only.

Payroll –no deferment of auto-enrolment pensions by 3 months for new starters.

**What’s new in Version2?**

Summary payroll information data entry page

Employers allowance auto calculated where forecast spans two tax years

What if scenarios – based on volume or price increases

Graphs and charts

Support for adjustments for VAT Scale Charges, Class 1A National Insurance, VAT on car leasing restriction

**What’s new in Version 3?**

Budget v Actual Profit and Loss figures with variances and variance %

Flat Rate VAT supported (to an extent- see notes below)

**What’s new in Version 4?**

2 year forecasting

Entries on all tabs for year 2 information

Reports for year 2 CashFlow, Profit and Loss and Balance Sheet (All months)

Moved opening expenses creditors to separate section and automated payments of these sums based on aged days

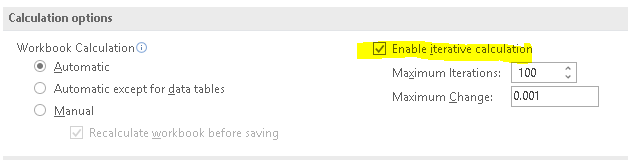
**Data entry and review**

We recommend you review the “balance sheet-12 months” report regularly when entering data. The balance sheet should always be in balance! If it does not balance, a “difference” is automatically calculated and displays at the foot of the page.

It is easier to review regularly than try to track down a problem once all data has been entered!

**Excel issues?**

If you get circular references warning (and circular references are necessary in this model for certain calculations), go to File, Options, Formulas and ensure the enable iterative calculation box is ticked.



**Excel Models**

Note: if you have a trial version the model has a date restriction for usage. You will not be able to use it in any form after its expiry date (not even read-only). Ensure you have the data available elsewhere e.g. as screenshots or in printed format should you need it. However, it is also possible to export data.

You can also click on Add-Ins and select the DoneEx add-in. There is an option to export data and also an import option. NOTE: if you export data and try to import it into a newer release version, we cannot guarantee that it will import correctly, as the data structure may well change as upgrades are released.

![A screenshot of a cell phone

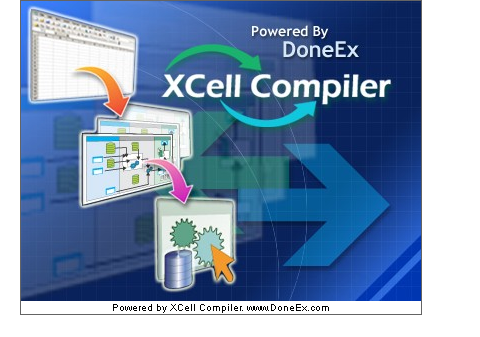
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**Zip file – Trial version**

The Excel model is supplied as a zip file which contains a .exe file.

Double click the zip file and extract the .exe file to your required location.

Double click on the .exe file to run. The screen shown below will appear – then Excel will open, and the model will also open. The model is an Excel Template – it will create a new version of the model as an Excel macro enabled file – and will append a 1 to the end of the name as default. You can however do File – Save As to rename it.



Note – when it is saved as a “compiled” .exe file – not as a normal .xltm or similar.

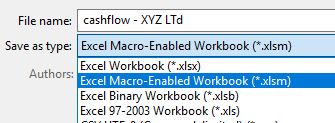
Some anti-virus software may send this to their servers to check for viruses so you may not be able to re-open the file for a period of time.

To reopen the file and make further changes, double click on the .exe file that has been created. When saved it will create a replacement exe file, overwriting the original.

Be careful you do not overwrite the original file e.g. by saving it with the same file name.

**Full version**

The full version is supplied as a normal Excel template. Once again, be careful not to do File Open or you will open the template – locate the file in its stored location and double click on it to open a new file. It will append a 1 to the file name. Ensure you save any files as a macro-enabled workbook.



**Getting started**

From the Cover screen you enter the model though the Variables tab, although other tabs are visible at the foot of the screen. We recommend you navigate using the links on the side of the cashflow and profit and loss sheets or using the macro buttons at the top of the screen.

The tabs are colour coded

|  |  |  |  |
| --- | --- | --- | --- |
| Green tabs | | Data input |  |
| Red tabs |  | Information tabs | |
| Yellow tabs | | Output reports | |
| Grey tabs | | Summaries no data entry | |

The CashFlow tab (a report) has just one data entry field if required – to enter an “opening balance” figure.

**Variables tab**

Sales – there is an option to enter product-based sales (up to 5 “product lines” can be entered) or generic sales. A product line could equally be a department or separate class of sale – e.g. car sales, part sales, servicing sales for a garage. Choose the type you are using from the drop down. This is discussed in more detail later on.

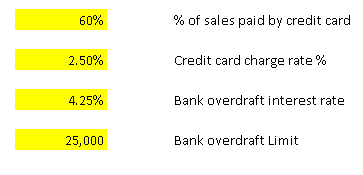
VAT registered? Yes or No. If No is selected, the Standard VAT rate which has a default of 20% changes to 0%.

If you want to use the flat rate VAT Scheme, enter a figure in the appropriate box. You MUST then enter figures for gross sales in the “zero rate” line. VAT at the flat rate will be calculated on those sales.

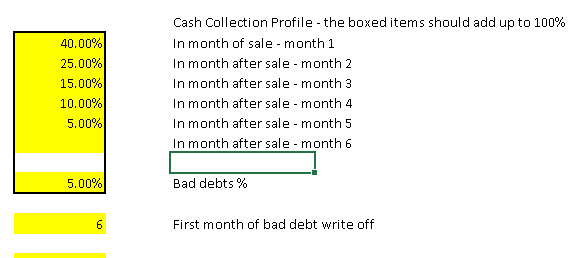


(Note that the model does not currently support the reclaiming on assets costing >£2,000).

Credit card and bank overdraft charges are calculated automatically. Specify the % of sales that are by credit card and the rate charged. Also specify the overdraft rate and overdraft limit. If the bank overdraft exceeds the limits in any month, this will be flagged up on the cashflow report.

a

Debtors – cash collection profile – enter percentages of sales to be collected in the month of sale and up to the following five months afterwards. If it is a cash sales business, enter 100% in the first box.



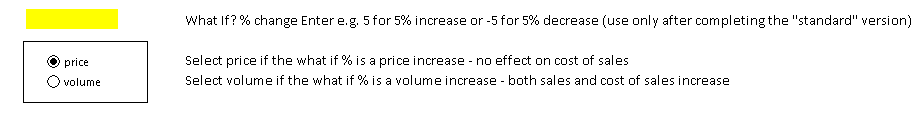
You can specify the percentage of sales that will be bad debts and indicate the first month that these are written off.

You can set the average days credit given to suppliers. This is set globally in the first instance, but you can change it for each expense category on the relevant tab. You can go to the Review Summary tab and this shows the rates in use for each tab.

Version 2 – What if…? scenarios

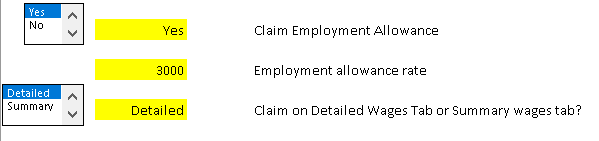
Leave this blank until you have completed the first scenario in full. You can then come back to the variables page and insert a figure in the yellow box e.g. 5 or -5. The default radio button setting is price – so the sales figures used in the first scenario will be adjusted by 5% - 105% of the original if 5 was entered or 95% of the original if -5 was entered. Cost of sales will not be affected.

You can change the radio button to select a volume change instead – both sales and cost of sales will be adjusted by a similar % in this scenario.



There is a comprehensive payroll calculation section, to calculate tax, NI and pension contributions. Select Yes/No as appropriate for the Employment Allowance claim. These rates can be overwritten for a new tax year. It is possible to us different tax rates for different tax years in the same 12-month period i.e. if you are doing September – August, only the current rates will be used even though they may change from April.

The employment allowance can be claimed, and, in this version, there is a NEW summary wages tab or the detailed wages tab. You can use both tabs for payroll, but you do need to select on which tab the allowance will be used. (Note it is not possible to apportion the allowances between the two tabs).



When settings are complete, the next step is to go the Cash Flow tab to tailor the expense descriptions and other headings.

**Year 2 information (Added in Version 4 of the model)**

The year 2 data entry can be found to the right of the year end 1 data input on the relevant tabs.

Scroll across and you will see the data fields. These are not “hidden”.

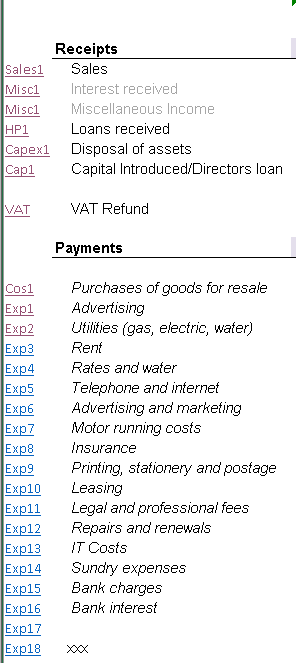
These can be ignored if you are only preparing a 12-month forecast. Some of the data fields in Year 2 will however be populated automatically e.g. payment of creditors, opening balances etc.

**CashFlow tab**

All expense and other descriptions are editable on this page. Any changes here flow through to the profit and loss page and to the relevant Exp tabs. There should be no need to change descriptions on the profit and loss page if they are changed here -it should be automatic.

There are spare Exp rows for your own use. Unused rows i.e. those with no entries, can be “hidden” before running the report.

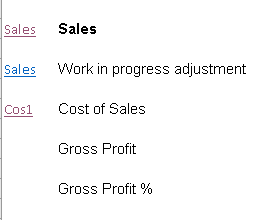
The first column contains hyperlinks to the relevant tabs where appropriate. Click on the link to go to the relevant tab. This column is not set to appear when the Print macro is run.



Some of the items on the Cashflow tab are balance sheet related or are broken down for the purposes of the cashflow but appear as one or two lines in the profit and loss tab. For instance, wages are split between PAYE and NI and Pension deductions and net pay for the purposes of cashflow, but gross wages appear in the profit and loss account.

**The only figure to be entered on this tab is the opening bank position.**

Once this is entered, we recommend entering Sales as the starting point. Click on the Sales link in the left-hand column and this will take you to the Sales tab.

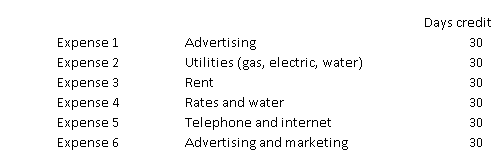


**Review Summary Tab**

This is a summary page – it shows: -

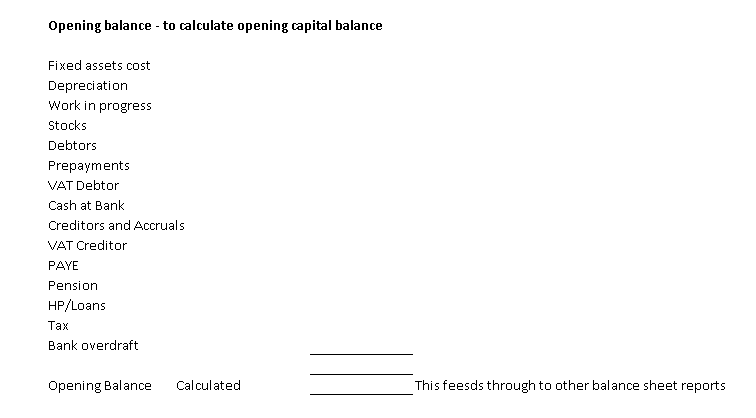
**Credit Days**

The default credit days settings for each tab – data is fed from the tab into this page.



**Opening balances**

Linked to the “opening balance” data entry fields on each tab – this is used to calculate the opening capital position which is a balancing figure. If you have “opening balances” click the hyperlink to go to the relevant page and enter the appropriate figures in the “opening balance” boxes. Note – this does not apply to the Prepayments and Creditors and Accruals – this is a link to the grey tabbed Summary information pages only. You will need to go to each of the relevant expense pages to enter accruals and prepayments – these feed through to the Summary page and the total appears on the Opening Balances section.



**Warnings**

Warnings will flag up here

1. If turnover exceeds the Flat Rate threshold, and the VAT Flat rate has a % figure, a warning will appear.
2. If there are entries in the VAT paid / received rows in the cashflow but “VAT Registered” is set to No, then an error message will appear.

**Helpful Hints**

When using the model, it is recommended you *frequently* visit the “Balance sheet – all months” page. This should always be in balance! It does make it easier to track down potential issues if you can narrow it down to a particular entry.

**Sales Tab**

As mentioned above, there are two sections – product-based sales and generic sales. You can use either, or both. As long as you have selected the correct sales type on the variables page, you can hide unwanted sections.



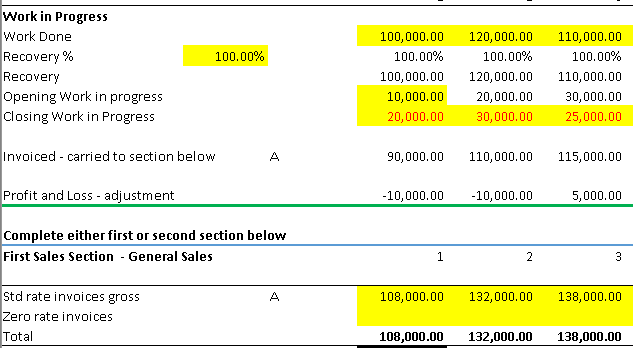
**Common sections – Opening balance debtors**

This is common to both sales types. Enter the opening balance and manually enter how you expect these sales to be paid, and any bad debts.

**Work in Progress**

There is an option to adjust for work in progress. Enter the work done and the recovery % and the amount invoiced is automatically calculated and driven into the Std rate sales gross field in the First sales section.

In the example, there is £90,000 movement £100k+£10k- £20k = £90k and VAT at 20% has been added.



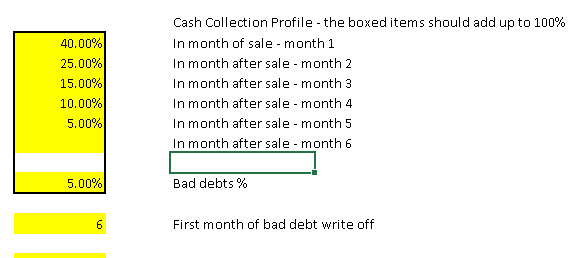
If you choose not to use the work in progress section, you can type figures into the sales invoices section, but the **formulas therein will be overwritten.** You could enter the figures in the work in progress section and just ignore the opening and closing work in progress fields.

To easily reinstate the formulas if you have overtyped in error, click the FormulaFix button alongside the row.



When manually entering sales, if you have selected “not VAT registered” option, it does not matter whether you use the VAT standard rated or VAT zero rated rows. It is however relevant, and it does matter if the business is VAT registered.

The cash received will be automatically calculated based on the payment profile you defined on the variables page.



Tip – if you want to provide for bad debts as figures other than % of sales, e.g. a level £200 per month, use one of the spare expense tabs, and enter as a “payment”. This has the same overall effect on profit and cash flow as actually not receiving the cash in the first instance.

**What If Scenarios**

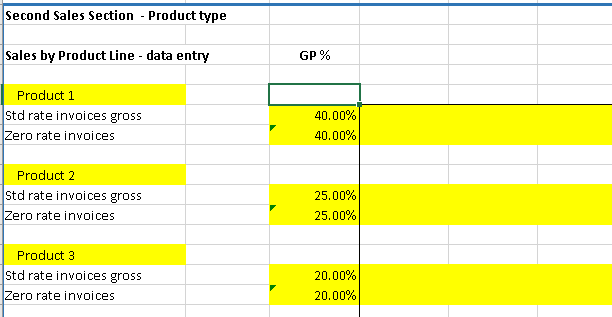
A % increase or decrease in sales can be applied – but we recommend you only do “what if…?” scenarios once the basic figures have been entered.

There are many working areas in the tabs – all you need to concentrate on is the yellow input boxes.

**Product sales**

If you are going to do sales by product or Department Scroll down the page until you reach the data entry area. Here you can change the description of the product and you enter the invoices. as above, if you have selected not VAT registered it does not matter which way would you use but it does matter if VAT registered is yes. Enter the group's sales including VAT and the VAT element will automatically be extracted.

Also enter the expected gross profit % on the products. This will be used to calculate the costs.



As can be seen below, the VAT element has been extracted and is posted to the VAT account and the sales net of VAT goes to the profit and loss account.

**Cost of Sales**

Manually enter in the orange boxes the cost of sales if you are not using the product sales type. The fields are linked to the totals for product cost of sales; these fields can be overwritten for simple cost of sales entry, but the formulas will be lost.

They can be relinked to the product sales type by clicking the FormulaFix button alongside.

The yellow data entry boxes allow stock movements to be adjusted. Enter opening stocks at the start of the period and closing stock at the end of the period and this will be taken into account in arriving at purchases for the period.

Payment terms are based only number displayed at the Top of the screen which comes from the variables page, but it can be overwritten here or on the variables page if you prefer.

**Sales Summary tab**

You can review the entries to date by loading the sales summary tab. This shows the sales and cost of sales, gross profit and gross profit percentage on a product basis and overall. The totals from this tab feed through to the profit and loss account. This tab can be printed using the print summary button if you wish to include it as part of the output.

There is no data entry on this tab.

**Expenses tabs**

All expenses tabs work in the same way. enter the purchase invoices and enter prepayments and accruals if required.

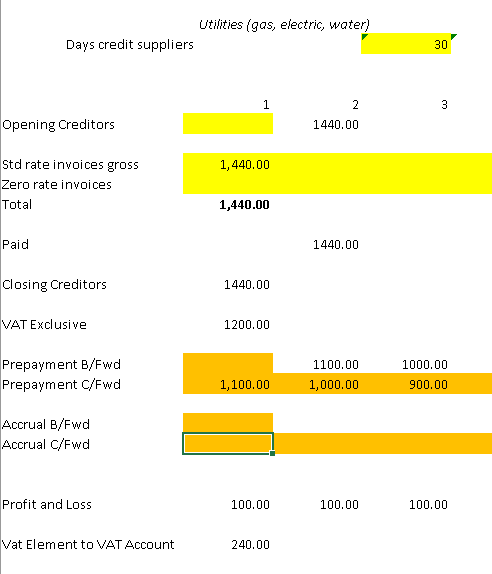
**General notes**

Note – please do not enter items on the Paid line as this will break the integrity of the model based on the days credit. However, there are some circumstances where you **might** choose to overwrite this – e.g. the payment of a Rates bill by 10 monthly instalments or insurance by 12 monthly instalments. (These payment options *may* be catered for automatically in a future release). However, the recommended method is to enter a monthly invoice instead of one invoice for 12 months and then adjust for the prepayments each month.

Even if you are dealing with expenses where you do not normally get an “invoice”, please enter the amount on the invoice line. Bank charges is one such example. The payment will then automatically be calculated, based on the days credit. If paying in the same month, change the days credit to 0.

**Example data entry**

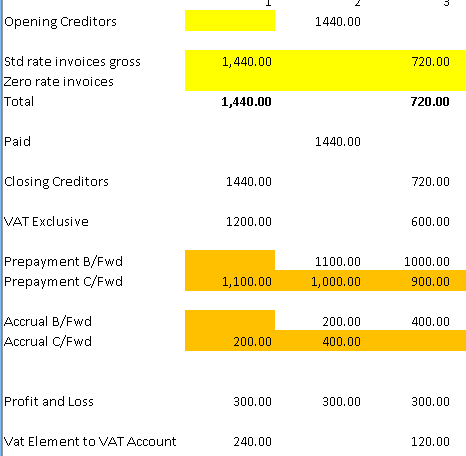
The screenshot below shows an invoice for £1440, (£1200 excluding VAT) and a prepayment has entered to spread the cost over 12 months at £100 per month.



As you would expect, the Prepayments row on the balance sheet looks like this.



We have also introduced an accrual in the screenshot below. Be aware that the standard rate invoice needs to be gross inc. VAT but the accrual of £200 per month excludes VAT. You will note that the profit and loss charge is now £300 per month.



**VAT**

The only visible tab is the VAT account itself.

This tab should only require an opening balance figure if there is one. Any payments or repayments will be automatically calculated based on the running balance and the month in which payment is to be made which is set from the variables page. The VAT account is there really for information only and again there should be no data entry on this page.

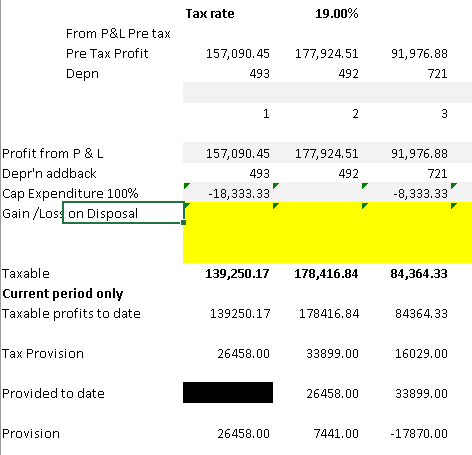
Tip - It **is** possible to build in VAT registration part way through a forecast period by using the zero rate lines for sales and purchase invoices up to the month prior to registration and the VAT line for invoices from the month of VAT registration onwards.

**TAX**

A provision for taxation can be made together with payments if required.

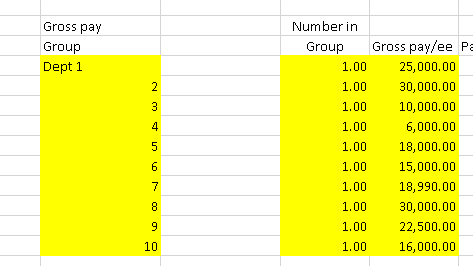
The tax tab picks up the profit/loss from the profit and loss account, adds back depreciation and adjusts for a gain or loss on disposal. Asset additions are assumed to be eligible for 100% AIA. This can be overwritten or adjusted as required.

There is also the ability to input other tax adjustments, before the tax is calculated at the rate defined on the variables page.



**Wages**

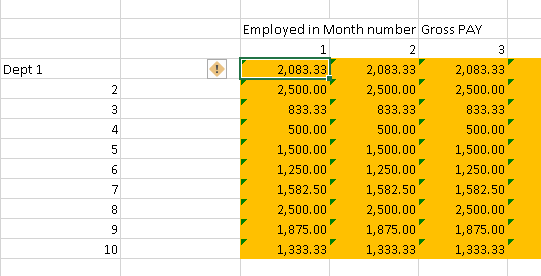
There is a comprehensive wages calculation page. You can enter in the yellow boxes either departments or employee names as you so wish, and this will be replicated down the page. The default setting is one person at a particular pay rate. However, if you want to do it by Department or pay grade you can change the number in the group.



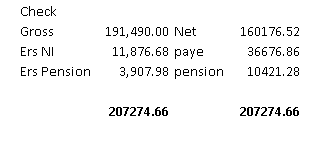
If you do not want employees in a group or do not need them all leave them blank. There are various sections that follow underneath, and these calculate gross pay, tax, the employer’s and employees’ NI and the employers’ and employees' pensions.

The gross pay is spread over 12 months. However, if you do not have employees in a month you can simply delete the figures from the relevant boxes. This will mean that the other deductions are not calculated either. If there is a bonus in any particular month, you can overwrite the calculated figures with the revised gross.

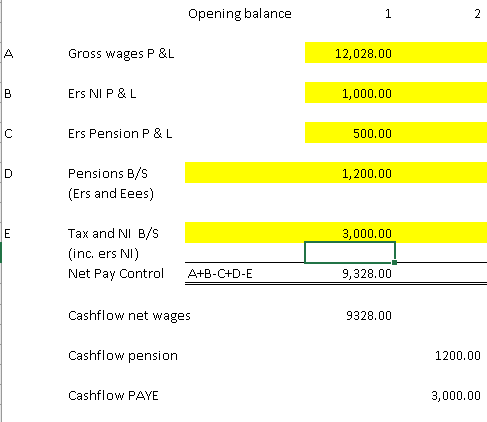
**Be aware though that deleting or overwriting figures will mean that the underlying formulae currently in the boxes will be lost so care is needed.**



At the right of the screen there is a summary showing the totals in the underlying tables.



There is in Version 2, a simplified wages entry tab, enabling you to enter just totals for Gross pay, employers NI and Pension, and the PAYE due. You can use either or both wages tabs as you see fit.



**Miscellaneous data entry**

There are some miscellaneous data entry tabs. These cover: -

Drawings from a business/director's loan repayments/ dividends

Capital introduced/director's loans to the business,

Capital expenditure

HP and loans

Any items on the drawings or capital introduced pages will affect the Balance sheet and cash flow statement but will not affect the profit and loss account statement.

The capital expenditure page I lose for 2 different asset types and allows for depreciation on either a straight line or reducing balance method for each type.

Sale proceeds and profit / loss on assets can also be entered.

There are currently 2 different loan or HP agreements that can be entered. The interest his calculated based on the capital S standing at the end of the month and the interest rate that has been entered, but these can be overwritten if you so choose.

**Journal tab**

In Version 2, the Journal tab allows miscellaneous data entry. At present there are three data entry fields on this tab: -

VAT Scale Charges

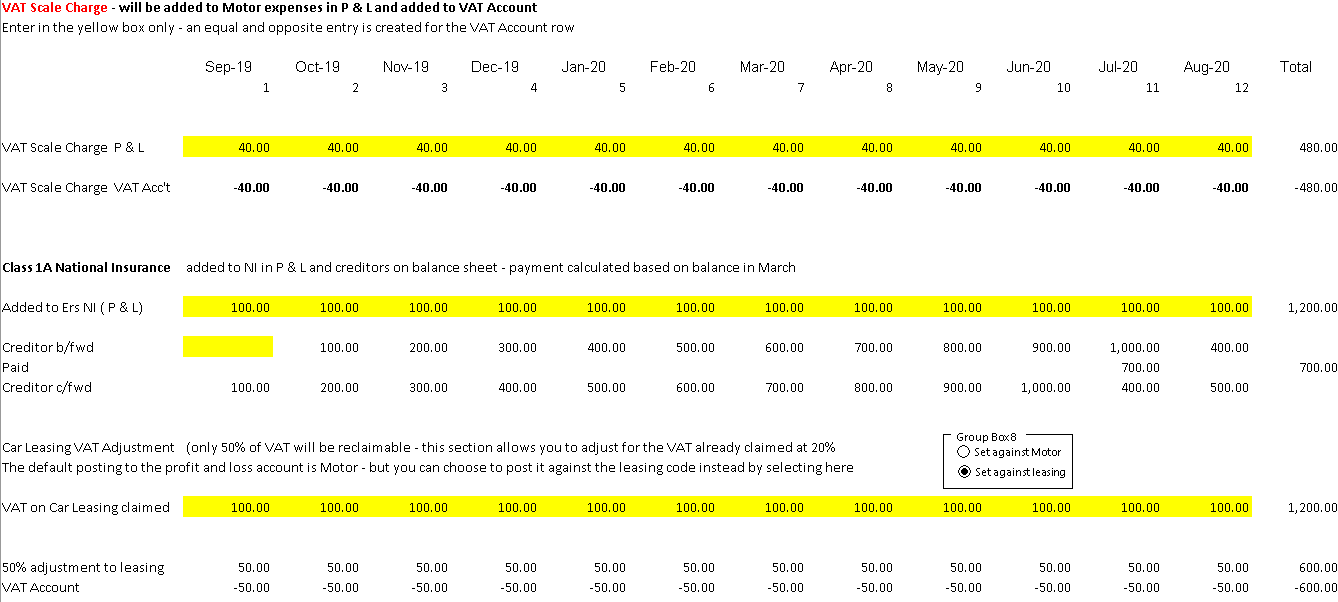
Class1A National Insurance

Vehicle leasing 50% VAT Restriction

Even though you may account quarterly for the VAT Scale Charges, they are usually for a 3-month period, so it is recommended you enter them monthly.

Class 1A NI is due for payment in July. The model will automatically insert the payment due in July based on the amount shown to be due at the end of March. Again, monthly entry is recommended, especially where it is a significant sum, rather than just entering it in the month in which it is paid.

The vehicle leasing restriction of 50% can be used where VAT has been reclaimed in full. It can be allocated to either motor expenses or leasing charges in the profit and loss account.



**Reports**

The 3 main reports are the Balance sheet – all months, profit and loss and cash flow. There is also a balance sheet tab which shows just the balances at a particular month end, chosen on the Variables page. The sales summary might also be output as a report.

The tabs are “protected” to prevent unnecessary or accidental changes to the layout.

There will generally be assumptions that form part of the final product. This does not fit well into Excel as it is very textual, so a separate Word document is provided for use. This will require amendment on a case by case basis.

The reports can be tailored to remove certain items:

Zero lines e.g. for unused expense rows can all be hidden using the macro button at the top of the screen.

On the Profit and Loss page, the Gross Profit line can be hidden – useful if there is no Cost of Sales line.

Similarly, the gross profit % line can also be suppressed from display.

**Version 2**

This introduces a funds flow report.

**Graphs**

Version 2 introduces graphs – the Graphs tab contains a monthly turnover graph and a monthly profit/loss as well as a bank position graph.

Graphs (2) tab contains 2 “waterfall charts” – one showing the monthly bank balance increase / decrease and the other showing the funds flow based on increases/decreases in the balance sheet items.

Version 3

Added forecast v actual and variance reporting – Profit and Loss Account



The “P&L Actual” tab is used to input the actual figures and the P&L ActualvForecast tab is the output of the comparison on a selected month and cumulative year to date basis.

Version 4

Balance sheet – all months, profit and loss and cash flow reports have been added for a second year. The Print button can be located just above the Year 2 figures. Other reports for Year 2 have not been enabled.

**Coming soon?**

Future updates?

Please let us know what features you would like to see added and any requests for enhancements to the existing version by clicking the link below and complete the online form.

[Online feedback form](https://www.smartsurvey.co.uk/s/2020Cashflow/)

Note however, that in a new version, you will need to copy and paste information from an older model if you wish to utilise the features of the new model.

**Appendix 1**

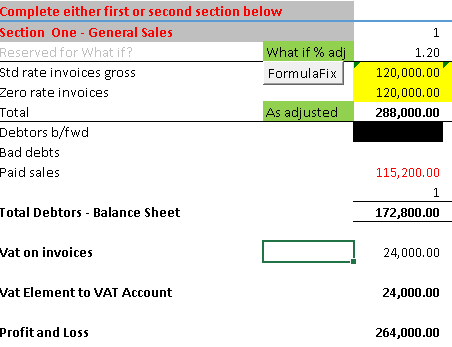
This appendix is included to explain the “logic” applied to the figures when applying the What ifs.

Firstly, when looking at the screen display, do not “panic” when figures do not appear to “add up”.

When the What if % is turned on (default is 0), the words “What if % adj” and “As Adjusted” will be shown on the sales page and the totals **will not agree** to the figures shown directly above!

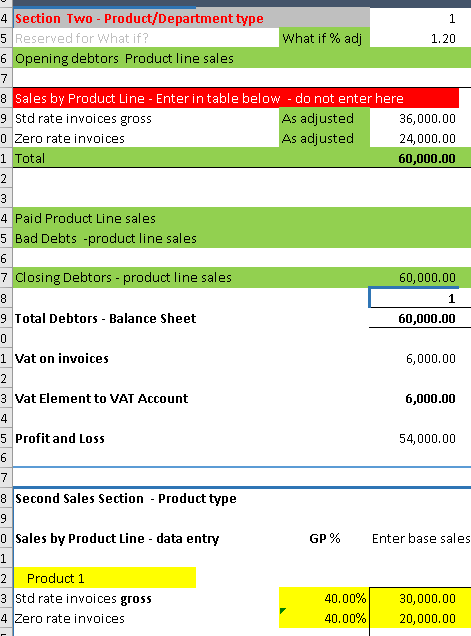
To explain: - We have some base sales £120,000 standard rated and £120,000 Zero rated sales. The figures are entered including VAT – so the VAT element of the standard rated sales is £20,000. Total sales are £240,000 inc. VAT.

We apply a 20% increase, so standard sales become 120,000\*1.20 = £144,000 standard rate sales – and the VAT element is now £24,000 and zero rate sales are also £120000\*1.20 = £144,000 – total sales £288,000 including VAT of £24,000 and £264,000 excluding VAT.



**We can now look at product sales which works in a similar fashion.**

The sales are entered in the yellow boxes – when an adjustment is applied, the figures are shown “As adjusted” – in this case the total does actually agree.

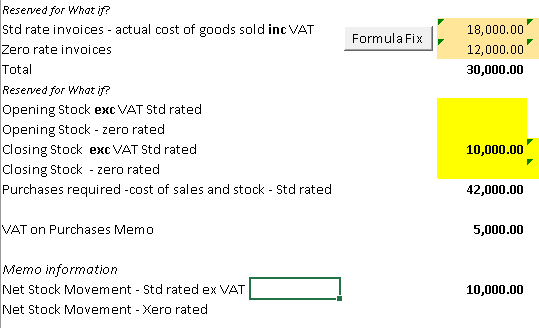


The total to the profit and loss account for Sales from the combined sections is £54,000 + £264,000 = £318,000.



**Cost of Sales adjustment**

If there is “0% what if” value or if the price only “what if” is selected – the cost of sales as calculated from the product/department section is pulled through.

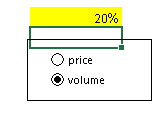


This shows £18,000 standard rated purchases (£3,000 VAT content - £15,000 exc VAT) and £12,000 zero rated purchases to cover cost of goods actually sold. There is also £10,000 exc VAT of stock purchased for the balance sheet – this is £12,000 including VAT.

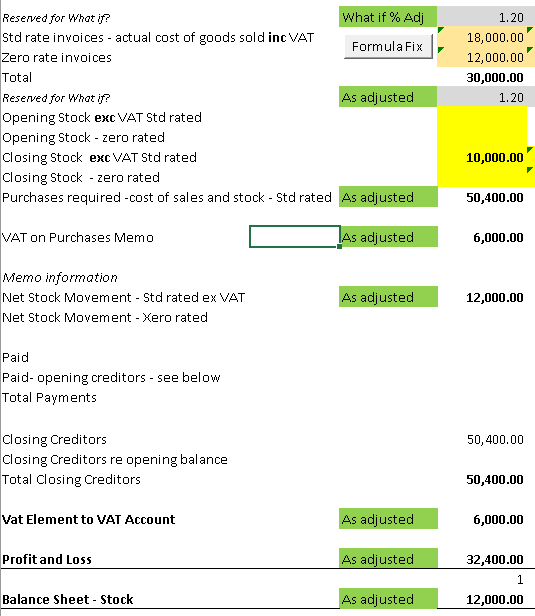
Total VAT is therefore £3000 plus £2,000 = £5,000

Purchases required inc VAT is therefore £30,000 + £10,000 stock + £2,000 VAT = £42,000.

When BOTH the “what if %” is changed AND the Volume radio button is selected: -



the figures change as follows: - (Note the figures appear not to “add up” again!)



Purchases was previously £42,000 inc. VAT. A 20% increase = £8,400 additional – total £50,400.

Standard rate purchases are now £18,000+20% = £3,600 VAT

Stock requirement is now £10,000 exc. VAT plus 20% = £12,000 plus vat £2,400

So total VAT is now £,6000

Cost of sales in the profit and loss account is £15000+£12000 = £27,000 original plus 20% £5,400 = £32,400.