



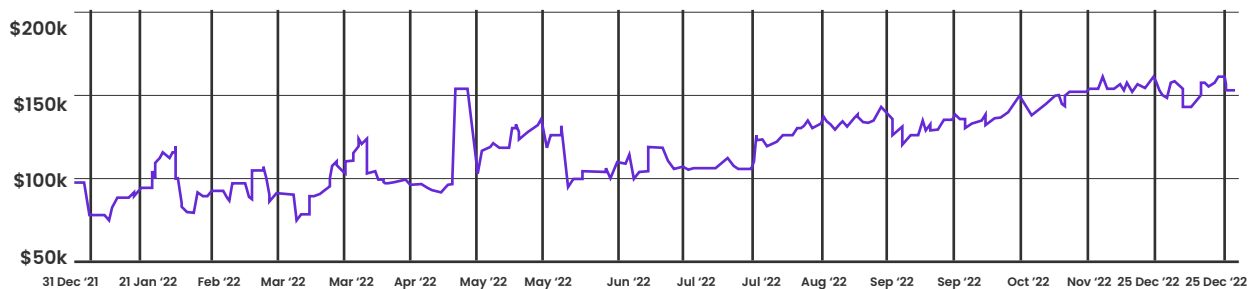
**Cashflow  
Report**

**Sample Client**

SAMPLE ONLY

# Cash Flow Summary

## Scenario: System Forecast



## Keypoints

### ↓ Net Cash A\$117,133.71

Net cash refers to the total cash balance in your bank account as on 28/06/2022

Net Cash = Opening Balance + Cash inflow – Cash Outflow

On 31/05/2022, Net Cash balance was A\$129,100.50. Based on actuals & system projections, it is expected to decrease by (2.62%). It is estimated to be A\$125,711.80 on 31/07/2022.

Considering the trend, it is expected that the Net Cash balance will be A\$155,707.01 on 25/12/2022.

As per 180 days projection, your business net cash value may rise and have a high probability of paying off its debts & operating expenses.

### ↑ Cash Ratio 1.06

Cash Ratio is a liquidity metric that compares cash inflow to cash outflow.

Cash Ratio = Cash Inflow/Cash Outflow

As of 28/06/2022, the Cash Ratio is 1.06. Based on actuals & system projections, it is expected to increase by 6.60%. It is estimated to be 1.13 on 26/12/2022.

Cash Ratio with value more than 1 is good. As per system projection, your company may have good cash flow to meet short term financial obligations.

### ↗ Days Cash on Hand 84

Days Cash on Hand is number of days a company can continue its operating expenses with the currently available cash without any new sales. More days you have, higher the chances you have of survival.

Days Cash on Hand = (Net Cash/ (Operating Expenses – Depreciation)) \* No. of days

As per the bank balance on 28/06/2022, company has 84 Days Cash on Hand. Based on actuals & system projection, it is expected to be 180+ days on 26/12/2022.

Based on the predicted number of days, your company has low chances of being able to cover its operational costs for long. You may have to increase the sales or find alternatives to cover the costs.

### ↔ Average Balance A\$103,407.34

Average Balance is the average amount you have in your business account in the past or next 180 days.

Average Balance = (Cash balance/No. of days)

As of 28/06/2022, the Average Balance is A\$103,407.34. Based on actuals & system projection, it is expected to increase, and could be A\$119,691.82 on 26/12/2022.

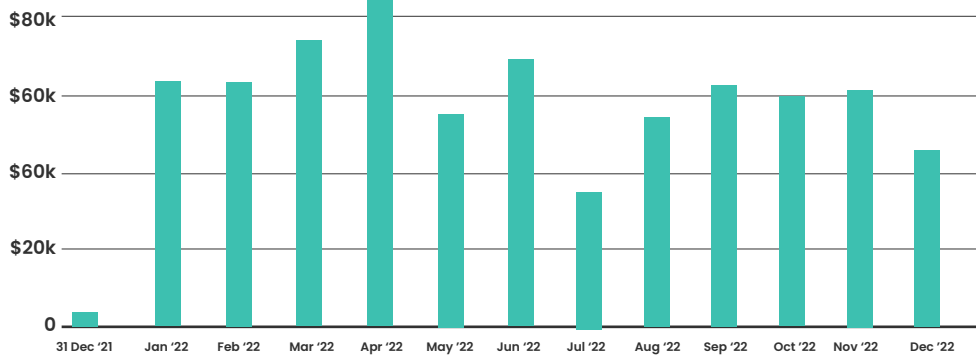
Higher average balance indicates you may have sufficient cash balance to meet the expenses or expand the business.

### ■ NSF Days 0

NSF Days is the number of days your bank balance hits negative. It may also indicate that the cash inflow is less than the outflow.

From 30/12/2021 to 28/06/2022, there is 0 NSF Day. Based on actuals & system projections, it is expected to stay the same during the period of 29/06/2022 to 26/12/2022.

# Cash In Summary



## Keypoints

### ↓ Cash In A\$388,844.52

Cash In is the total amount of money received in your business account from 30/12/2021 to 28/06/2022.

From 30/12/2021 to 28/06/2022, total Cash In is A\$388'844.52. Based on actuals & system projections, it is expected to decrease by (11.22%) during 29/06/2022 to 26/12/2022. It is estimated to be A\$345'221.65 during that time period.

Lower Cash In projection indicates that it may slow down the normal day to day operations and overall growth objectives of your business.

### ↓ Fall in Inflow (11.22%)

Fall in Inflow shows the cash in performance in the past and coming 180 days.

Based on actuals from 29/06/2022 to 26/12/2022, it is expected that Cash Inflow may decrease by (11.22%) in the coming 180 days.

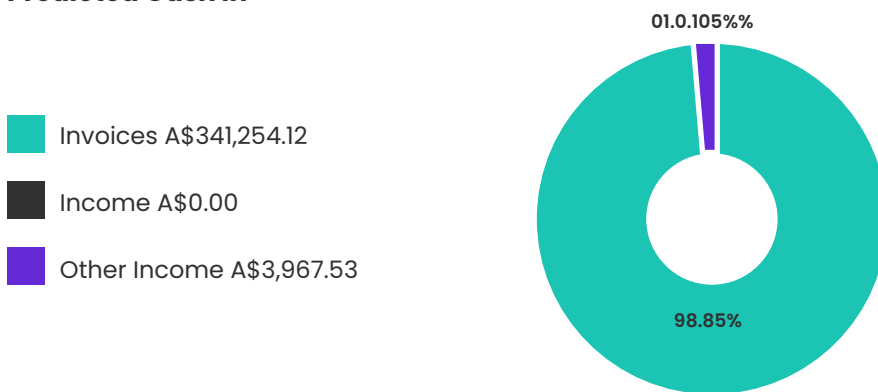
Lower percentage indicates insufficient funds to pay off day to day operational costs. You may have to find alternatives for better cash flow.

### 📄 Missed Customer Payments A\$10,552.70

Missed Customer Payment is the total balance of Overdue Invoices as of today.

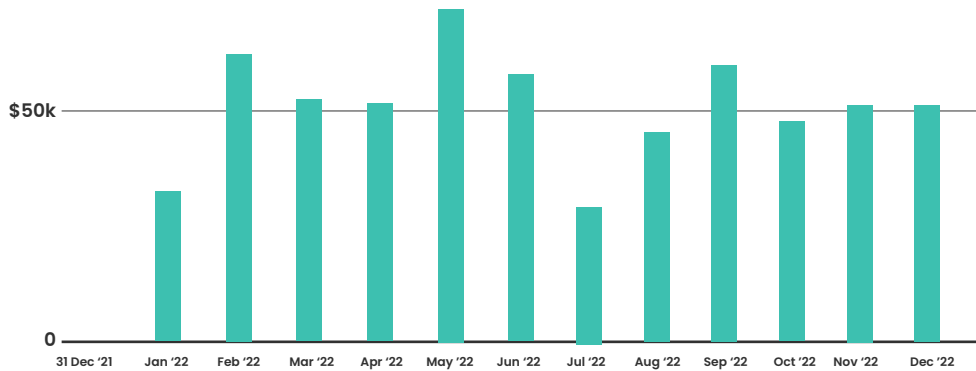
As of 28/06/2022, company has A\$10,552.70 in Overdue Invoices.

## Predicted Cash In



29 Jun, 2022 to 25 Dec, 2022

# Cash Out Summary



## Keypoints

### ↑ Cash Out A\$365,643.31

Cash Out is the total amount of money spent from 30/12/2021 to 28/06/2022.

From 30/12/2021 to 28/06/2022, total Cash Out is A\$365,643.31. Based on actuals & system projections, it is expected to increase by (16.13%) during 29/06/2022 to 26/12/2022. It is estimated to be A\$306,648.35 during that time period.

A lower Cash out may put company in a stable position.

### ↓ Fall in Outflow (16.13%)

Fall in outflow shows the cash out performance in the current and coming 180 days.

Based on actuals from 29/06/2022 to 26/12/2022, it is expected that Cash Inflow may decrease by (16.13%) in the coming 180 days.

Lower percentage indicates growth and adequate cash to keep business operating and expansion.

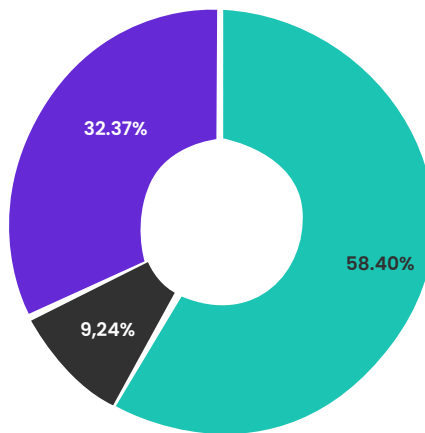
### 📄 Missed Vendor Payments A\$2,887.00

Missed Vendor Payment is the total balance of Overdue Bills as of today.

As of 28/06/2022, company has A\$2,887.00 in Overdue Bills.

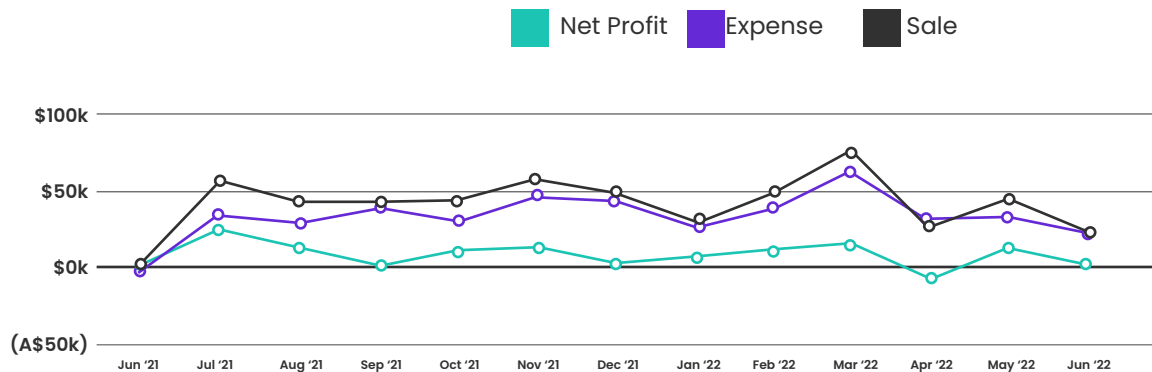
## Predicted Cash Out

- Bills A\$179,070.88
- Expenses A\$28,321.08
- Other Expenses A\$99,256.39



29 Jun, 2022 to 25 Dec, 2022

# Profit & Loss Summary



## Keypoints

### ↑ Gross Profit A\$30,611.74

Gross Profit = Income – Cost of Goods Sold

Gross Profit is the income or profit a business makes after subtracting all the expenses related to manufacturing and selling a product or providing a service.

In June & as of 28/06/2022, the Gross Profit is A\$30,611.74. It was A\$37,293.43 in May which was A\$18,727.97, 99.13%, higher than in April.

High gross profit indicates

### ↑ Net Profit A\$3,679.50

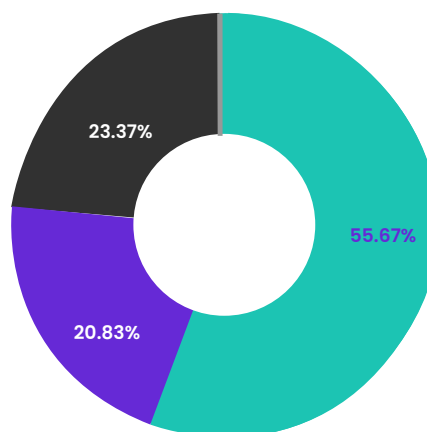
Net Profit = Gross Profit – Expenses + Other Income – Other Expenses

Net Profit the amount of money left after deducting all the expenses including the cost of goods sold.

In June & as of 28/06/2022, the Net Profit is A\$3,679.50. It was A\$15,400.78 in May which was (A\$6,547.72), (100.00%), higher than in April.

Low net profit indicates your business company does not have enough money to cover the expenses or pay the debts. This could lead to further financial stress.

- Sale A\$688,352.37
- Cost of Goods Sold A\$257,569.92
- Expenses A\$288,998.14
- Other Expenses A\$0.00
- Other Income A\$1,659.31



29 Jun, 2022 to 25 Dec, 2022

# Profit & Loss

	Jun-Aug 21 Variance		Sep-Nov 21 Variance		Dec-Feb 22 Variance		Mar-May 22 Variance	
	Amount	%	Amount	%	Amount	%	Amount	%
<b>Income</b>								
Sales - Ziptrak	A\$11'202.09	▲ 100+%	A\$8'277.60	▼ (26.11%)	A\$14'705.30	▲ 77.65%	A\$7'197.50	▼ (51.06%)
Sales - Manufacturing	A\$99'762.17	▲ 100+%	A\$143'249.91	▲ 43.59%	A\$134'265.88	▼ (6.27%)	A\$120'741.53	▼ (10.07%)
Sales - Spare Parts	A\$179.09	▲ 100+%	A\$582.96	▲ 100+%	A\$827.54	▲ 41.95%	A\$443.75	▼ (46.38%)
Sales - Furniture Rental	A\$16'517.50	▲ 100+%	A\$27'368.00	▲ 65.69%	A\$12'036.00	▼ (56.02%)	A\$54'883.91	▲ 100+%
Sales - Rollers	A\$0	0%	A\$0	▲ 0%	A\$0	0%	A\$2'035.00	▲ 100+%
Sales - Labour & Repairs	A\$73.64	▲ 100+%	A\$430.00	▲ 100+%	A\$240.00	▼ (44.19%)	A\$182.00	▼ (24.17%)
Sales - Banksia Venetians	A\$0	0%	A\$164.64	▲ 100+%	A\$0	▼ (100.00%)	A\$0	0%
<b>Total Income</b>	<b>A\$127'734.49</b>	<b>▲ 100+%</b>	<b>A\$180'073.11</b>	<b>▲ 40.97%</b>	<b>A\$162'074.72</b>	<b>▼ (10.00%)</b>	<b>A\$185'483.69</b>	<b>▲ 14.44%</b>
<b>Cost of Goods Sold</b>								
Purchases	A\$39'614.23	▲ 100+%	A\$61'448.26	▼ 55.12%	A\$55'016.39	▼ (10.47%)	A\$74'869.61	▲ 36.09%
Purchases - Ziptrak	A\$3'515.80	▲ 100+%	A\$5'411.23	▲ 53.91%	A\$9'120.72	▲ 68.55%	A\$4'779.38	▼ (47.60%)
Purchases - Rollers	A\$0	0%	A\$0	▼ 0%	A\$0	0%	A\$1'419.68	▲ 100+%
<b>Total Cogs</b>	<b>A\$43'130.03</b>	<b>▲ 100+%</b>	<b>A\$66'859.49</b>	<b>▼ 55.02%</b>	<b>A\$64'137.11</b>	<b>▼ (4.07%)</b>	<b>A\$81'068.67</b>	<b>▲ 26.40%</b>
<b>Gross Profit</b>	<b>A\$84'604.46</b>	<b>▼ (100+%)</b>	<b>A\$113'213.62</b>	<b>▼ 33.82%</b>	<b>A\$97'937.61</b>	<b>▼ (13.49%)</b>	<b>A\$104'415.02</b>	<b>▲ 6.61%</b>
<b>Expenses</b>								
Office Expenses	A\$68.58	▲ 100+%	A\$60.91	▼ (11.18%)	A\$498.40	▼ 100+%	A\$131.05	▼ (73.71%)
Wages and Salaries	A\$28'311.56	▲ 100+%	A\$42'304.06	▲ 49.42%	A\$44'923.60	▲ 6.19%	A\$43'830.35	▼ (2.43%)
Repairs and Maintenance	A\$28.49	▲ 100+%	A\$2'126.60	▲ 100+%	A\$1'907.93	▼ (10.28%)	A\$970.97	▼ (49.11%)
Freight & Courier	(A\$336.58)	▲ 100+%	A\$2'531.95	▼ (100+%)	A\$842.96	▼ (66.71%)	A\$1'703.90	▲ 100+%
Consulting & Accounting	A\$0	0%	A\$7'725.44	100+%	A\$1'360.89	▼ (82.38%)	A\$2'035.89	▲ 49.60%
Bookkeeping Fees	A\$0	0%	A\$636.35	100+%	A\$127.28	▼ (80.00%)	A\$1'224.00	▲ 100+%
Superannuation	A\$3'294.32	▲ 100+%	A\$4'230.44	▲ 28.42%	A\$4'492.35	▲ 6.19%	A\$4'327.29	▼ (3.67%)
Motor Vehicle Expenses	A\$199.00	▲ 100+%	A\$1'440.33	▲ 100+%	A\$1'394.88	▼ (3.16%)	A\$2'382.55	▲ 70.81%
Waste Management	A\$76.30	▲ 100+%	A\$670.20	▲ 100+%	A\$161.00	▼ (75.98%)	A\$316.70	▲ 96.71%
Telephone & Internet	A\$400.27	▲ 100+%	A\$1'075.18	▲ 100+%	A\$1'070.02	▼ (0.48%)	A\$1'273.11	▲ 18.98%
Rent & Outgoings	A\$2'993.24	▲ 100+%	A\$16'100.45	▲ 100+%	A\$10'703.00	▼ (33.52%)	A\$11'166.92	▲ 4.33%
Insurance	A\$0	0%	A\$0	0%	A\$0	0%	A\$4'666.26	▲ 100+%

# Profit & Loss Continued

Subscriptions	A\$518.00	▲	100+%	A\$281.96	▼	(45.57%)	A\$840.64	▲	100+%	A\$518.00	▼	(38.38%)
Light, Power Heating	A\$0		0%	A\$432.11	▲	100+%	A\$515.67	▲	19.34%	A\$400.22	▼	(22.39%)
Bank Fees	(A\$1.00)	▲	100+%	A\$77.67	▼	(100+%)	A\$51.88	▼	(33.20%)	A\$50.54	▼	(2.58%)
Low Cost Asset Written off	A\$0		0%	A\$0		0%	A\$1'361.82	▲	100+%	A\$1'061.07	▼	(22.08%)
Discount Allowed	A\$0		0%	A\$0		0%	A\$70.00	▲	100+%	A\$0	▼	(100.00%)
Cleaning	A\$0		0%	A\$119.21	▲	100+%	A\$23.50	▼	(80.29%)	A\$0	▼	(100.00%)
Printing & Stationery	A\$26.19	▲	100+%	A\$17.70	▼	(32.42%)	A\$133.18	▲	100+%	A\$50.07	▼	(62.40%)
Fees & Registration	A\$0		0%	A\$66.14	▲	100+%	A\$0	▼	(100.00%)	A\$0		0%
<b>Total Expenses</b>	<b>A\$35'578.37</b>	<b>▲</b>	<b>100+%</b>	<b>A\$79'896.70</b>	<b>▲</b>	<b>100+%</b>	<b>A\$70'479.00</b>	<b>▼</b>	<b>(11.79%)</b>	<b>A\$76'108.89</b>	<b>▲</b>	<b>7.99%</b>
<b>Other Income</b>												
Freight Recovered	A\$40.00	▲	100+%	A\$600.00	▲	100+%	A\$480.00	▼	(20.00%)	A\$456.00	▼	(5.00%)
Credit Card Fees Recovered	A\$5.93	▲	100+%	A\$33.95	▲	100+%	A\$4.06	▼	(88.04%)	A\$21.43	▲	100+%
Sundry Income	A\$15.00	▲	100+%	A\$0	▼	(100.00%)	A\$0	▼	0%	A\$0	▼	0%
<b>Total Other Income</b>	<b>A\$60.93</b>	<b>▲</b>	<b>100+%</b>	<b>A\$633.95</b>	<b>▲</b>	<b>100+%</b>	<b>A\$484.06</b>	<b>▼</b>	<b>(23.64%)</b>	<b>A\$477.43</b>	<b>▼</b>	<b>(1.37%)</b>
<b>Other Expenses</b>												
<b>Net Profit</b>	<b>A\$49'087.02</b>	<b>▼</b>	<b>(100+%)</b>	<b>A\$33'950.87</b>	<b>▼</b>	<b>(30.84%)</b>	<b>A\$27'942.67</b>	<b>▼</b>	<b>(17.70%)</b>	<b>A\$28'783.56</b>	<b>▼</b>	<b>3.01%</b>

# Profit & Loss Summary

## Keypoints

### Sales Outstanding (DSO)

**-0 day**

Days Sales Outstanding = (Accounts Receivable/Sales) \* No. of days

It refers to the average days it takes a company to collect payments after selling its products or services to its customers.

As of 28/06/2022, your DSO is -0 day.

### Collection Effectiveness Index (CEI)

**99.00%**

Collection Effectiveness Index = (Opening Accounts Receivable + YTD Sales - Closing Accounts Receivable) / (Opening Accounts Receivable + YTD Sales - Current Accounts Receivable)

It shows how quickly and effectively a business is collecting funds from its customers within stipulated deadline as mentioned on the invoice. As of 28/06/2022, your CEI is 99.00%.

### Current Ratio

**6.90**

Current Ratio = Current Assets/Current Liabilities

It shows the short-term liquidity position of a company. It measures a firm's ability to pay its current liabilities.

As of 28/06/2022, your Current Ratio is 6.90.

### Debt to Equity Ratio (D/E)

**0.17**

Debt to Equity Ratio = Total Debt/Shareholders' Equity

It measures a company's financial leverage and a liquidity ratio that compares total debt to total equity. It's a vital financial KPI as it indicates that stability of a company.

As of 28/06/2022, your D/E is 0.17.

### Sales Outstanding (DSO)

**-0 day**

Days Payable Outstanding = (Accounts Payable/Cost of Goods sold) \* No. of Days

It refers to the average days it takes a company to pay off its accounts payable.

As of 28/06/2022, your DPO is -0 day.

### Return on Capital Employed (ROCE)

**98.69%**

Return on Capital Employed = ((EBIT)/(Total Assets - Current Liabilities)) \* 100

It is a financial ratio that measures how efficiently a company is generating profits from its capital. ROCE is useful to determine the financial performance of a company and whether a company is right to invest in or not.

As of 28/06/2022, your ROCE is 98.69%.

### Assets Turnover Ratio

**8.09**

Assets Turnover Ratio = Revenue/Average Total Assets

It is an efficiency ratio that measures a company's ability to produce sales using its assets. It is calculated on annual basis.

As of 28/06/2022, your Assets Turnover Ratio is 8.09.

### Debt to Total Assets Ratio

**0.14**

Debt to Total Asset Ratio = Total Debt/Total Assets

It is an important solvency ratio that shows the level of debt used in financing the assets of a company. It is an insight of a company's financial health.

As of 28/06/2022, your Debt to Total Asset Ratio is 0.14.



## Next Steps

Without cash your business can't operate and you can't grow. Chat to us about our CashflowPRO solution today.

**Book a free discovery call**  
and start growing a healthy cash flow in your business.

[Click to book](#)



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