

Page one: Complete yellow cells  
 Page two: Complete white page if applicable.  
 Period covered:

**CASH FLOW PROJECTION FOR A BUSINESS**

Breakeven @ 33.00% PA PW  
 Breakeven @ 31.77%  
 Breakeven @ 30.00%

NAME OF BUSINESS:	FOR THE PERIOD		MONTHS												TOTAL	
	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE				
<b>CASH RECEIPTS</b>																
TOTAL SALES (VAT excluded)																
Cash Sales																
Debtor receipts 30 days																
Debtor receipts 60 days																
Debtor receipts 90 days																
Debtor receipts 120 days																
Debtor receipts 150 days and longer																
<b>Other Cash receipts</b>																
Interest on credit balances																
Vat recovery																
<b>Capital Income</b>																
Approved finance																
<b>TOTAL CASH RECEIPTS</b>																
<b>TOTAL PURCHASES</b>																
Costs of Sales																
Accounts Payable 30 days																
Accounts Payable 60 days																
Accounts Payable 90 days																
Accounts Payable 120 days																
Accounts Payable 150 days																
<b>Capital Expenditure</b>																
Capital Purchase of Business																
Capital Expenditure																
<b>RUNNING EXPENSES (as specified on page two)</b>																
Income Tax																
Interest on Debt Balances (overdraft)																
<b>TOTAL CASH PAYMENTS</b>																
<b>SURPLUS / DEFICIT FOR MONTH</b>																
<b>BANK BALANCE AT BEGINNING OF MONTH</b>																
<b>BANK BALANCE AT END OF MONTH</b>																

**ASSUMPTIONS:**

Cash Sales =	100.00		Cash Purchases =	100.00	% of total purchases	Gross Profit Margin =		%
Debtor receipts 30 days =		% van monthly credit sales	Accounts Payable 30 days =		% of monthly credit purchases	Debit Interest Rate =		%
Debtor receipts 60 days =		% van monthly credit sales	Accounts Payable 60 days =		% of monthly credit purchases	Credit Interest Rate =		%
Debtor receipts 90 days =		% van monthly credit sales	Accounts Payable 90 days =		% of monthly credit purchases	Initial balance of acc. =		
Debtor receipts 120 days =		% van monthly credit sales	Accounts Payable 120 days =		% of monthly credit purchases			
Debtor receipts 150 days and longer =		% van monthly credit sales	Accounts Payable 150 days =		% of monthly credit purchases			

**NB !! DEBTOR TOTALS MUST ADD UP TO 100% !!**  
**NB !! TOTAL CREDIT PURCHASES MUST ADD UP TO 100% !!**

Always test calculations independently  
 Client has R20 000 O/D

Note: The breakeven calculator will be correct if both sales and purchases are 100% cash  
 Test it by omitting the initial balance in Q56 and keying breakeven figure as a total sales figure.