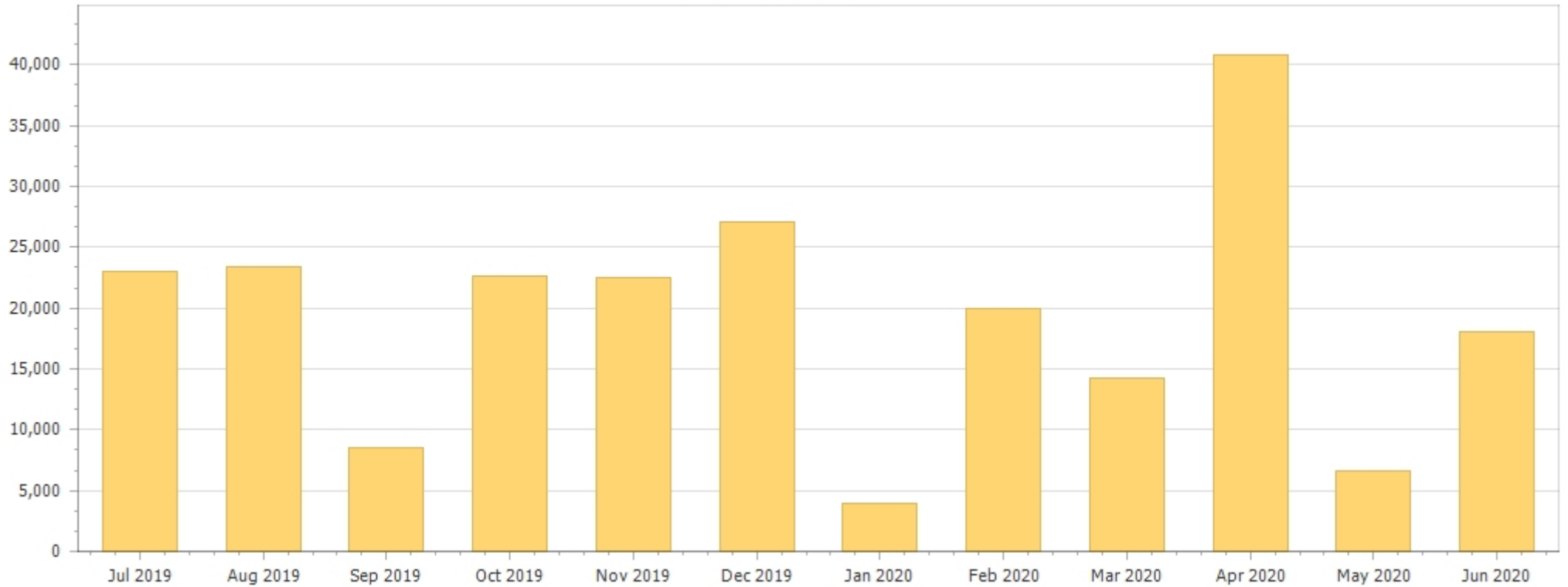


Net Profit Forecast — PlantNursery

JUL 2019 - JUN 2020

Net Profit/Loss Budgets



P&L Forecast — PlantNursery

JUL 2019 - JUN 2020

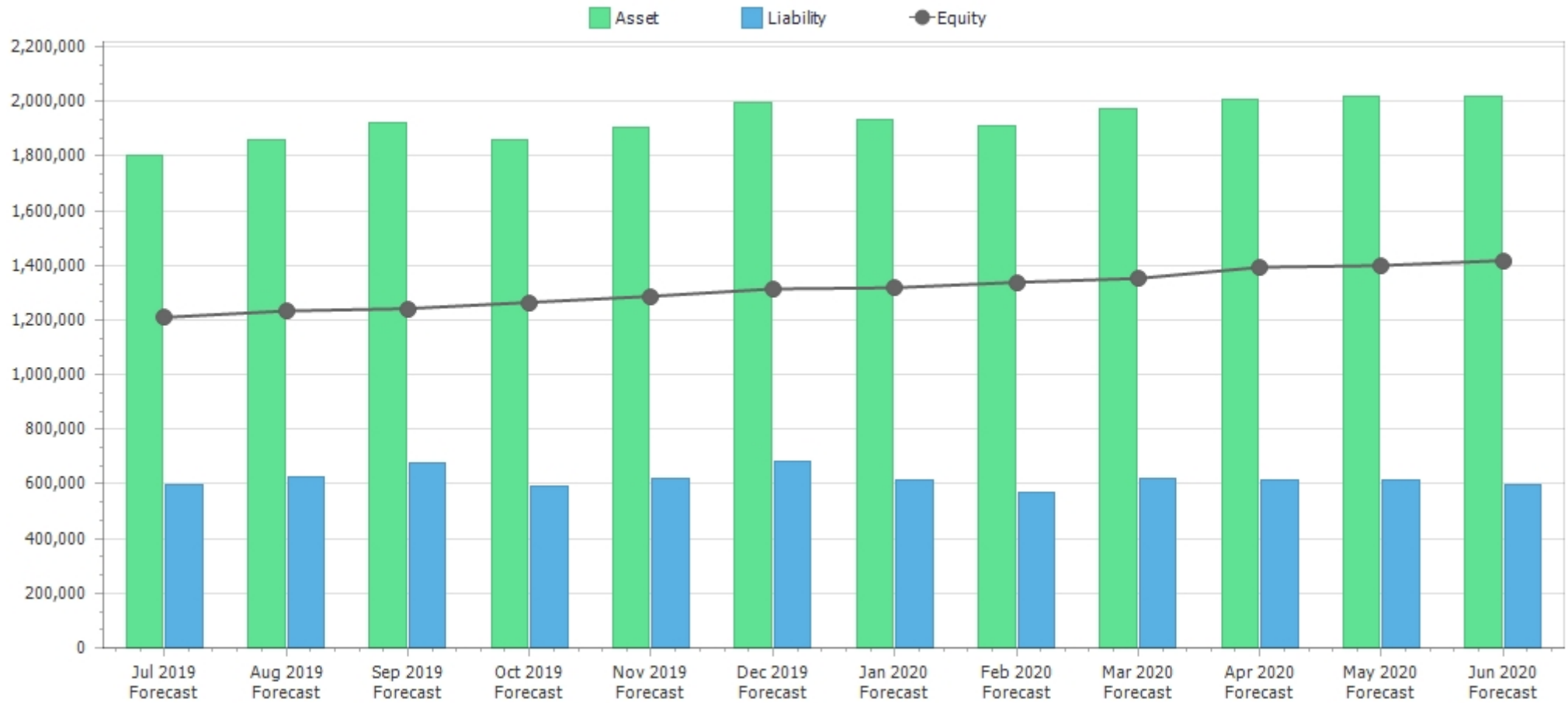
| | Jul 2019 | Aug 2019 | Sep 2019 | Oct 2019 | Nov 2019 | Dec 2019 | Jan 2020 | Feb 2020 | Mar 2020 | Apr 2020 | May 2020 | Jun 2020 | Projected Total |
|----------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|-----------------|
| | Forecast | Forecast | Forecast | Forecast | Forecast | Forecast | Forecast | Forecast | Forecast | Forecast | Forecast | Forecast | |
| Income | | | | | | | | | | | | | |
| Sales | 169,035 | 172,169 | 202,071 | 166,143 | 165,179 | 221,417 | 94,480 | 124,803 | 151,843 | 204,963 | 150,380 | 129,048 | 1,951,531 |
| Total Income | 169,035 | 172,169 | 202,071 | 166,143 | 165,179 | 221,417 | 94,480 | 124,803 | 151,843 | 204,963 | 150,380 | 129,048 | 1,951,531 |
| Cost of Sales | | | | | | | | | | | | | |
| Cost of Sales | 73,879 | 75,248 | 85,046 | 72,615 | 72,193 | 83,179 | 39,764 | 45,532 | 65,545 | 91,240 | 70,264 | 44,285 | 818,792 |
| Total Cost of Sales | 73,879 | 75,248 | 85,046 | 72,615 | 72,193 | 83,179 | 39,764 | 45,532 | 65,545 | 91,240 | 70,264 | 44,285 | 818,792 |
| Gross Profit | 95,157 | 96,920 | 117,025 | 93,528 | 92,986 | 138,238 | 54,716 | 79,271 | 86,297 | 113,723 | 80,116 | 84,763 | 1,132,739 |
| Expense | | | | | | | | | | | | | |
| Admin Expenses | 16,418 | 16,722 | 26,168 | 16,137 | 16,043 | 33,085 | 12,235 | 13,009 | 16,386 | 16,589 | 13,345 | 16,402 | 212,539 |
| Wages & Salaries | 49,253 | 50,165 | 71,962 | 48,410 | 48,129 | 68,042 | 33,647 | 40,654 | 49,159 | 49,768 | 53,368 | 44,285 | 606,841 |
| Superannuation | 4,925 | 5,017 | 7,196 | 4,841 | 4,813 | 6,804 | 3,365 | 4,065 | 4,916 | 4,977 | 5,169 | 4,429 | 60,517 |
| Total Expense | 70,595 | 71,904 | 105,327 | 69,387 | 68,985 | 107,931 | 49,246 | 57,728 | 70,461 | 71,333 | 71,882 | 65,116 | 879,896 |
| Operating Profit | 24,561 | 25,017 | 11,698 | 24,141 | 24,001 | 30,307 | 5,469 | 21,542 | 15,836 | 42,389 | 8,233 | 19,647 | 252,842 |
| Other Expense | | | | | | | | | | | | | |
| Interest | 1,578 | 1,607 | 3,144 | 1,551 | 1,542 | 3,180 | 1,470 | 1,563 | 1,575 | 1,595 | 1,608 | 1,577 | 21,989 |



| | Jul 2019 | Aug 2019 | Sep 2019 | Oct 2019 | Nov 2019 | Dec 2019 | Jan 2020 | Feb 2020 | Mar 2020 | Apr 2020 | May 2020 | Jun 2020 | Projected Total |
|---------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|-----------------|
| | Forecast | Forecast | Forecast | Forecast | Forecast | Forecast | Forecast | Forecast | Forecast | Forecast | Forecast | Forecast | |
| Total Other Expense | 1,578 | 1,607 | 3,144 | 1,551 | 1,542 | 3,180 | 1,470 | 1,563 | 1,575 | 1,595 | 1,608 | 1,577 | 21,989 |
| Net Profit | 22,983 | 23,409 | 8,554 | 22,590 | 22,459 | 27,127 | 3,999 | 19,979 | 14,261 | 40,795 | 6,625 | 18,071 | 230,853 |



Balance Sheet Forecast — PlantNursery



Balance Sheet Forecast — PlantNursery

JUL 2019

| | Opening Balance | Jul 2019 | Aug 2019 | Sep 2019 | Oct 2019 | Nov 2019 | Dec 2019 | Jan 2020 | Feb 2020 | Mar 2020 | Apr 2020 | May 2020 | Jun 2020 |
|--------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| Asset | | | | | | | | | | | | | |
| General Cheque Account | 850,486 | 459,756 | 487,123 | 516,771 | 480,479 | 544,002 | 575,017 | 621,932 | 626,771 | 647,488 | 612,523 | 653,594 | 702,332 |
| Trade Debtors | 200,260 | 243,267 | 267,616 | 301,919 | 276,480 | 258,737 | 319,860 | 206,944 | 181,141 | 224,689 | 295,549 | 260,519 | 211,804 |
| Plant Stock | 348,159 | 348,159 | 348,159 | 348,159 | 348,159 | 348,159 | 348,159 | 348,159 | 348,159 | 348,159 | 348,159 | 348,159 | 348,159 |
| Fixed Assets | 759,616 | 759,616 | 759,616 | 759,616 | 759,616 | 759,616 | 759,616 | 759,616 | 759,616 | 759,616 | 759,616 | 759,616 | 759,616 |
| Less: Accumulated Depreciation | (6,000) | (6,000) | (6,000) | (6,000) | (6,000) | (6,000) | (6,000) | (6,000) | (6,000) | (6,000) | (6,000) | (6,000) | (6,000) |
| Total Asset | 2,152,521 | 1,804,798 | 1,856,514 | 1,920,465 | 1,858,733 | 1,904,514 | 1,996,651 | 1,930,651 | 1,909,687 | 1,973,952 | 2,009,846 | 2,015,888 | 2,015,911 |
| Liability | | | | | | | | | | | | | |
| Trade Creditors | 67,905 | 100,621 | 103,349 | 124,474 | 100,433 | 99,215 | 129,895 | 60,329 | 65,625 | 91,432 | 120,475 | 94,704 | 68,895 |
| GST Liabilities | 370,253 | 7,874 | 15,894 | 24,979 | 7,739 | 15,433 | 25,949 | 30,197 | 10,874 | 17,865 | 9,713 | 16,390 | 23,226 |
| GST Collected | 373,407 | 16,904 | 34,120 | 54,328 | 16,614 | 33,132 | 55,274 | 64,722 | 21,928 | 37,113 | 20,496 | 35,534 | 48,439 |
| GST Paid | (3,154) | (9,030) | (18,227) | (29,348) | (8,875) | (17,699) | (29,325) | (34,525) | (11,054) | (19,247) | (10,783) | (19,144) | (25,213) |
| PAYG Withholding | 58,282 | 12,313 | 24,855 | 42,845 | 12,102 | 24,135 | 41,145 | 49,557 | 18,575 | 30,865 | 12,442 | 25,784 | 36,855 |
| Super Payable | 0 | 4,925 | 9,942 | 17,138 | 4,841 | 9,654 | 16,458 | 3,365 | 7,430 | 12,346 | 4,977 | 10,146 | 0 |
| Bank Loan | 468,767 | 468,767 | 468,767 | 468,767 | 468,767 | 468,767 | 468,767 | 468,767 | 468,767 | 468,767 | 468,767 | 468,767 | 468,767 |
| Total Liability | 965,207 | 594,500 | 622,807 | 678,204 | 593,883 | 617,205 | 682,215 | 612,215 | 571,272 | 621,275 | 616,375 | 615,791 | 597,743 |
| Net Assets | 1,187,314 | 1,210,298 | 1,233,707 | 1,242,261 | 1,264,851 | 1,287,310 | 1,314,437 | 1,318,436 | 1,338,415 | 1,352,677 | 1,393,472 | 1,400,097 | 1,418,167 |
| Equity | | | | | | | | | | | | | |

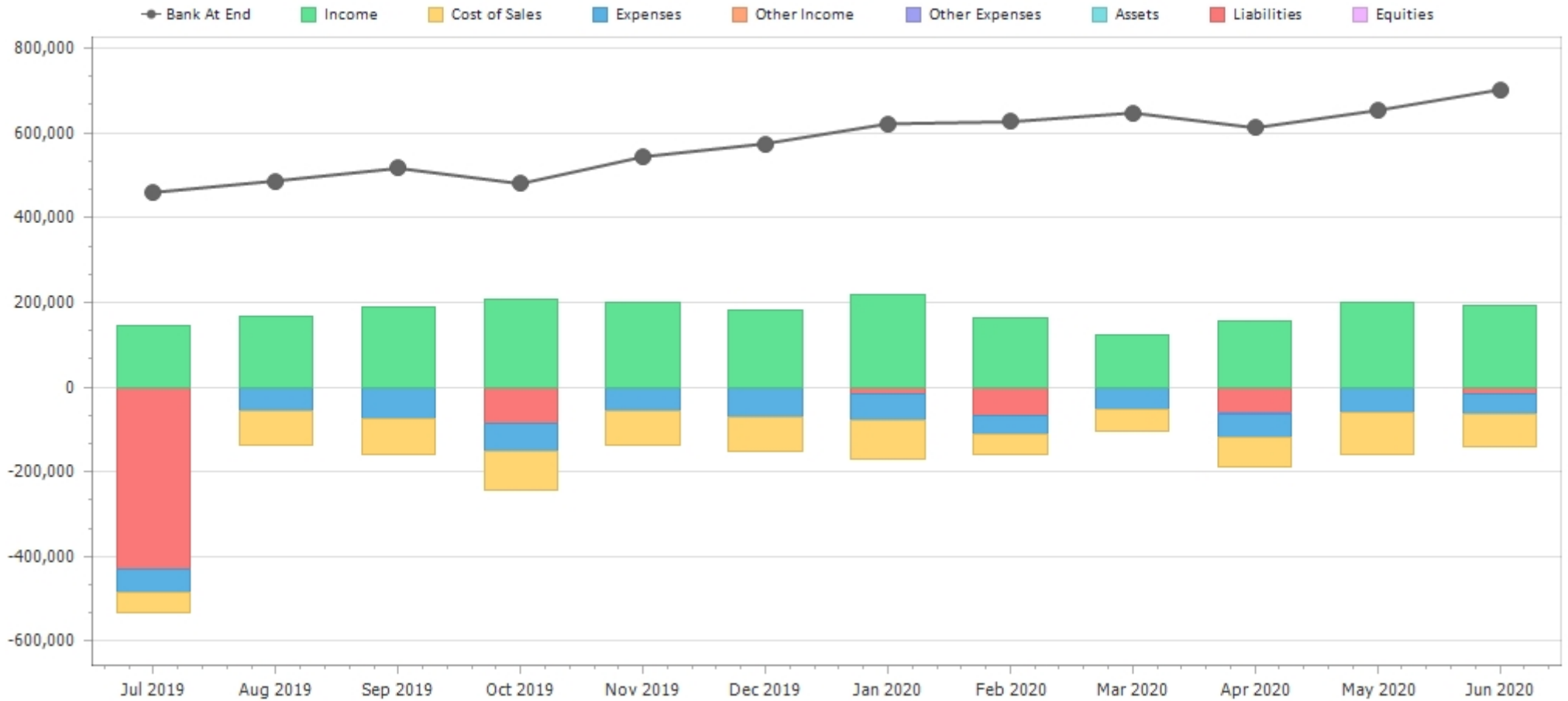


| | Opening Balance | Jul 2019 | Aug 2019 | Sep 2019 | Oct 2019 | Nov 2019 | Dec 2019 | Jan 2020 | Feb 2020 | Mar 2020 | Apr 2020 | May 2020 | Jun 2020 |
|-------------------|-----------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Retained Earnings | 1,187,314 | 1,187,314 | 1,187,314 | 1,187,314 | 1,187,314 | 1,187,314 | 1,187,314 | 1,187,314 | 1,187,314 | 1,187,314 | 1,187,314 | 1,187,314 | 1,187,314 |
| Current Earnings | 0 | 22,983 | 46,393 | 54,946 | 77,536 | 99,995 | 127,122 | 131,122 | 151,101 | 165,362 | 206,157 | 212,783 | 230,853 |
| Total Equity | 1,187,314 | 1,210,298 | 1,233,707 | 1,242,261 | 1,264,851 | 1,287,310 | 1,314,437 | 1,318,436 | 1,338,415 | 1,352,677 | 1,393,472 | 1,400,097 | 1,418,167 |



Cashflow Forecast — PlantNursery

JUL 2019 — JUN 2020



Cashflow Forecast — PlantNursery

JUL 2019

| | Jul 2019 | Aug 2019 | Sep 2019 | Oct 2019 | Nov 2019 | Dec 2019 | Jan 2020 | Feb 2020 | Mar 2020 | Apr 2020 | May 2020 | Jun 2020 | Total |
|------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|----------|-----------|-----------|-----------|-----------|-------------|
| Bank at Beginning | 850,486 | 459,756 | 487,123 | 516,771 | 480,479 | 544,002 | 575,017 | 621,932 | 626,771 | 647,488 | 612,523 | 653,594 | 850,486 |
| Income | | | | | | | | | | | | | |
| Sales | 142,932 | 165,036 | 187,975 | 208,197 | 199,439 | 182,436 | 216,844 | 163,086 | 123,479 | 154,600 | 200,448 | 190,667 | 2,135,139 |
| Cash Inflows from Operation | 142,932 | 165,036 | 187,975 | 208,197 | 199,439 | 182,436 | 216,844 | 163,086 | 123,479 | 154,600 | 200,448 | 190,667 | 2,135,139 |
| Cost of Sales | | | | | | | | | | | | | |
| Cost of Sales | (48,121) | (80,387) | (82,780) | (93,206) | (80,236) | (79,478) | (90,968) | (45,031) | (50,014) | (71,642) | (99,516) | (77,776) | (899,155) |
| Expense | | | | | | | | | | | | | |
| Admin Expenses | (17,503) | (18,051) | (18,431) | (28,462) | (18,042) | (17,732) | (35,797) | (14,069) | (14,304) | (17,928) | (18,227) | (14,789) | (233,333) |
| Wages & Salaries | (36,939) | (37,624) | (53,972) | (36,307) | (36,097) | (51,032) | (25,235) | (30,490) | (36,869) | (37,326) | (40,026) | (33,214) | (455,130) |
| Cash Outflows from Operation | (102,564) | (136,062) | (155,183) | (157,975) | (134,374) | (148,242) | (152,000) | (89,590) | (101,187) | (126,895) | (157,768) | (125,779) | (1,587,619) |
| Asset | | | | | | | | | | | | | |
| Plant Stock | (986) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | (986) |
| Movement in Assets | (986) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | (986) |
| Liability | | | | | | | | | | | | | |
| GST Liabilities | (370,253) | 0 | 0 | (24,979) | 0 | 0 | 0 | (25,949) | 0 | (17,865) | 0 | 0 | (439,046) |
| GST Collected | (373,407) | 0 | 0 | (54,328) | 0 | 0 | 0 | (55,274) | 0 | (37,113) | 0 | 0 | (520,121) |



| | Jul 2019 | Aug 2019 | Sep 2019 | Oct 2019 | Nov 2019 | Dec 2019 | Jan 2020 | Feb 2020 | Mar 2020 | Apr 2020 | May 2020 | Jun 2020 | Total |
|-------------------------|-----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|-----------|
| GST Paid | 3,154 | 0 | 0 | 29,348 | 0 | 0 | 0 | 29,325 | 0 | 19,247 | 0 | 0 | 81,075 |
| PAYG Withholding | (58,282) | 0 | 0 | (42,845) | 0 | 0 | 0 | (41,145) | 0 | (30,865) | 0 | 0 | (173,137) |
| Super Payable | 0 | 0 | 0 | (17,138) | 0 | 0 | (16,458) | 0 | 0 | (12,346) | 0 | (14,575) | (60,517) |
| Movement in Liabilities | (428,535) | 0 | 0 | (84,963) | 0 | 0 | (16,458) | (67,094) | 0 | (61,076) | 0 | (14,575) | (672,700) |
| Other Expense | | | | | | | | | | | | | |
| Interest | (1,578) | (1,607) | (3,144) | (1,551) | (1,542) | (3,180) | (1,470) | (1,563) | (1,575) | (1,595) | (1,608) | (1,577) | (21,989) |
| Other Outflows | (1,578) | (1,607) | (3,144) | (1,551) | (1,542) | (3,180) | (1,470) | (1,563) | (1,575) | (1,595) | (1,608) | (1,577) | (21,989) |
| Net Movement | (390,730) | 27,366 | 29,648 | (36,292) | 63,523 | 31,014 | 46,916 | 4,839 | 20,716 | (34,965) | 41,072 | 48,738 | (148,154) |
| Bank at End | 459,756 | 487,123 | 516,771 | 480,479 | 544,002 | 575,017 | 621,932 | 626,771 | 647,488 | 612,523 | 653,594 | 702,332 | 702,332 |



Bank Movement — PlantNursery

JUL 2019 - JUN 2020

| | Jul 2019 | Aug 2019 | Sep 2019 | Oct 2019 | Nov 2019 | Dec 2019 | Jan 2020 | Feb 2020 | Mar 2020 | Apr 2020 | May 2020 | Jun 2020 |
|---------------------|----------|----------|-----------|----------|----------|-----------|----------|----------|----------|----------|----------|----------|
| | Forecast | Forecast | Forecast | Forecast | Forecast | Forecast | Forecast | Forecast | Forecast | Forecast | Forecast | Forecast |
| Bank at Beginning | 850,486 | 459,756 | 487,123 | 516,771 | 480,479 | 544,002 | 575,017 | 621,932 | 626,771 | 647,488 | 612,523 | 653,594 |
| Income | | | | | | | | | | | | |
| Sales | 169,035 | 172,169 | 202,071 | 166,143 | 165,179 | 221,417 | 94,480 | 124,803 | 151,843 | 204,963 | 150,380 | 129,048 |
| Total Income | 169,035 | 172,169 | 202,071 | 166,143 | 165,179 | 221,417 | 94,480 | 124,803 | 151,843 | 204,963 | 150,380 | 129,048 |
| Cost of Sales | | | | | | | | | | | | |
| Cost of Sales | (73,879) | (75,248) | (85,046) | (72,615) | (72,193) | (83,179) | (39,764) | (45,532) | (65,545) | (91,240) | (70,264) | (44,285) |
| Total Cost of Sales | (73,879) | (75,248) | (85,046) | (72,615) | (72,193) | (83,179) | (39,764) | (45,532) | (65,545) | (91,240) | (70,264) | (44,285) |
| Gross Profit | 95,157 | 96,920 | 117,025 | 93,528 | 92,986 | 138,238 | 54,716 | 79,271 | 86,297 | 113,723 | 80,116 | 84,763 |
| Expense | | | | | | | | | | | | |
| Admin Expenses | (16,418) | (16,722) | (26,168) | (16,137) | (16,043) | (33,085) | (12,235) | (13,009) | (16,386) | (16,589) | (13,345) | (16,402) |
| Wages & Salaries | (49,253) | (50,165) | (71,962) | (48,410) | (48,129) | (68,042) | (33,647) | (40,654) | (49,159) | (49,768) | (53,368) | (44,285) |
| Superannuation | (4,925) | (5,017) | (7,196) | (4,841) | (4,813) | (6,804) | (3,365) | (4,065) | (4,916) | (4,977) | (5,169) | (4,429) |
| Total Expense | (70,595) | (71,904) | (105,327) | (69,387) | (68,985) | (107,931) | (49,246) | (57,728) | (70,461) | (71,333) | (71,882) | (65,116) |
| Operating Profit | 24,561 | 25,017 | 11,698 | 24,141 | 24,001 | 30,307 | 5,469 | 21,542 | 15,836 | 42,389 | 8,233 | 19,647 |

Other Expense



| | Jul 2019 | Aug 2019 | Sep 2019 | Oct 2019 | Nov 2019 | Dec 2019 | Jan 2020 | Feb 2020 | Mar 2020 | Apr 2020 | May 2020 | Jun 2020 |
|---------------------|-----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| | Forecast | Forecast | Forecast | Forecast | Forecast | Forecast | Forecast | Forecast | Forecast | Forecast | Forecast | Forecast |
| Interest | (1,578) | (1,607) | (3,144) | (1,551) | (1,542) | (3,180) | (1,470) | (1,563) | (1,575) | (1,595) | (1,608) | (1,577) |
| Total Other Expense | (1,578) | (1,607) | (3,144) | (1,551) | (1,542) | (3,180) | (1,470) | (1,563) | (1,575) | (1,595) | (1,608) | (1,577) |
| Net Profit | 22,983 | 23,409 | 8,554 | 22,590 | 22,459 | 27,127 | 3,999 | 19,979 | 14,261 | 40,795 | 6,625 | 18,071 |
| Asset | | | | | | | | | | | | |
| Trade Debtors | (43,007) | (24,350) | (34,303) | 25,440 | 17,742 | (61,123) | 112,916 | 25,803 | (43,548) | (70,859) | 35,030 | 48,715 |
| Total Asset | (43,007) | (24,350) | (34,303) | 25,440 | 17,742 | (61,123) | 112,916 | 25,803 | (43,548) | (70,859) | 35,030 | 48,715 |
| Liability | | | | | | | | | | | | |
| Trade Creditors | 32,716 | 2,729 | 21,125 | (24,042) | (1,217) | 30,680 | (69,566) | 5,296 | 25,807 | 29,043 | (25,772) | (25,809) |
| GST Liabilities | (362,379) | 8,020 | 9,086 | (17,240) | 7,694 | 10,515 | 4,248 | (19,323) | 6,991 | (8,152) | 6,677 | 6,836 |
| GST Collected | (356,504) | 17,217 | 20,207 | (37,713) | 16,518 | 22,142 | 9,448 | (42,794) | 15,184 | (16,616) | 15,038 | 12,905 |
| GST Paid | (5,875) | (9,197) | (11,121) | 20,473 | (8,824) | (11,626) | (5,200) | 23,471 | (8,193) | 8,464 | (8,361) | (6,069) |
| PAYG Withholding | (45,969) | 12,541 | 17,991 | (30,743) | 12,032 | 17,011 | 8,412 | (30,982) | 12,290 | (18,423) | 13,342 | 11,071 |
| Super Payable | 4,925 | 5,017 | 7,196 | (12,297) | 4,813 | 6,804 | (13,093) | 4,065 | 4,916 | (7,369) | 5,169 | (10,146) |
| Total Liability | (370,706) | 28,307 | 55,397 | (84,322) | 23,322 | 65,010 | (70,000) | (40,943) | 50,003 | (4,901) | (583) | (18,048) |
| Closing Bank | 459,756 | 487,123 | 516,771 | 480,479 | 544,002 | 575,017 | 621,932 | 626,771 | 647,488 | 612,523 | 653,594 | 702,332 |



How to Prepare a 3-Way Forecast

We've included this handy step by step guide to help you get started with 3-Way forecasting. Use the steps in here to ensure you cover all prerequisites for an accurate cashflow.

For a more detailed guide please refer to the [Step by Step Guide to Cashflow Forecasting](#) on our help centre.

Step 1: Profit & Loss Budget

Create a budget for the current financial year and next year. You can use the Budget Factory or the Auto-Budget (Last Year Actuals) to get started. If you've already got budgets in Excel or your Accounting System you can import them.

See [Step 1 - Profit & Loss Budget](#) from the full guide to get help additional help.

Step 2: Financial Settings (Timing)

Timing is what differentiates a budget from a cashflow forecast. Much of your Cashflow and Balance Sheet Forecast is calculated for you in Calxa by using your Profit & Loss budget and the account and timing selections you make in the Financial Settings (My Workspace, Settings) screen. For the full list of financial settings review [Step 2 - Financial Settings \(Timing\)](#).

Step 3: Balance Sheet Budget

Many balance sheet account budgets are automated through the financial settings above. So, no need to worry about those but you may need to consider budgeting for loans, capital purchases, Cash Management or other accrual examples like Income in Advance.

For more examples of what to consider see [Step 3 - Balance Sheet Budget](#) from the detailed guide.

Step 4: Present the Reports

Bundle up your reports so you can generate them all together. The simplest option is to use this bundle kit. You may also want to consider adding Charts or alternate reports. Consider the audience and the level of detail they need and once you're happy with the bundle disable or delete this How-To guide from the included reports and documents.

For more options see [Step 4 Presentation](#) from the detailed guide.

Step 5: Review, Revise, Improve

Expertise in cashflow forecasting comes with time and practice. The more often you forecast, the better you will become. The more familiar you are with the projections for your organisation, the more likely you will be to recognise anything odd and unusual.

See [Step 5 - Review, Revise, Improve](#) for more details.