

Finance Model & Financials Walkthrough

1.1 Introduction

This document provides a step-by-step walk through guide to your accompanying; Financial Model Excel Download.

Financial Year	2023	2023	2023	2023	2023	2023	2023	2023	2023	2023	2023	2023	2024	2024	2024	Totals
Month	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	
Income Statement																
[Company Name]																
Revenue																
Gym Room				15,833	15,833	15,833	15,833	31,667	31,667	15,833	15,833	31,667	31,667	31,667	15,833	
Aerobics						47,000	47,000	47,000	47,000	47,000	47,000	47,000	47,000	47,000	0	
Spa	34,555	34,555	124,600	124,600	124,600	124,600	124,600	124,600	124,600	124,600	124,600	124,600	124,600	124,600	249,800	
Pool	224,667	224,667	224,667						424,667	424,667	424,667		449,333	449,333	449,333	
Personal Training				975,500	900,700			900,750	900,555		900,444	901,333				
Total Revenue	259,222	259,222	349,267	1,115,933	1,041,133	187,433	187,433	1,104,017	1,528,489	612,100	1,512,544	1,104,600	652,600	652,600	714,966	9,261,393
Total COGS	-32,544	-32,544	-32,544	-32,544	-32,544	-32,544	-32,544	-32,544	-32,544	-32,544	-32,544	-32,544	-32,544	-32,544	-32,544	-390,528
GROSS MARGIN	226,678	226,678	316,723	1,083,389	1,008,589	154,889	154,889	1,071,473	1,495,945	579,556	1,480,000	1,072,056	620,056	620,056	682,422	8,870,865
Variable Expenses																
Placeholder 1	-3,493	-3,493	-3,493	-3,493	-3,493	-3,493	-3,493	-3,493	-3,493	-3,493	-3,493	-3,493	-3,493	-3,493	-3,493	-41,916
Placeholder 2	-13,493	-13,493	-13,493	-13,493	-13,493	-13,493	-13,493	-13,493	-13,493	-13,493	-13,493	-13,493	-13,493	-13,493	-3,400	-161,916
Placeholder 3	-493	-493	-493	-493	-493	-493	-493	-493	-493	-493	-493	-493	.	.	.	-5,916
Placeholder 4	-11,234	-11,234	-11,234	-11,234	-11,234	-11,234	-11,234	-11,234	-11,234	-11,234	-11,234	-11,234	.	.	.	-123,574
Placeholder 5	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Placeholder 6	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Placeholder 7	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Placeholder 8	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Total Variable Expenses	-28,713	-28,713	-28,713	-28,713	-28,713	-28,713	-28,713	-28,713	-28,713	-28,713	-28,713	-17,479	-6,893	-6,893	-6,893	-333,322
Total Admin Salary and Wages	-45,063	-45,063	-45,063	-45,063	-45,063	-45,063	-45,063	-45,063	-45,063	-45,063	-45,063	-45,063	-45,063	-45,063	-45,063	-540,756

On the income statement tab you will see your main components of your profit and loss which is total revenue total cost of goods sold, gross margin, total variable expenses, total admin salaries and wages, total fixed expenses, depreciation and amortization. Interest expense, net profit before tax, your corporate tax and as a result net profit.

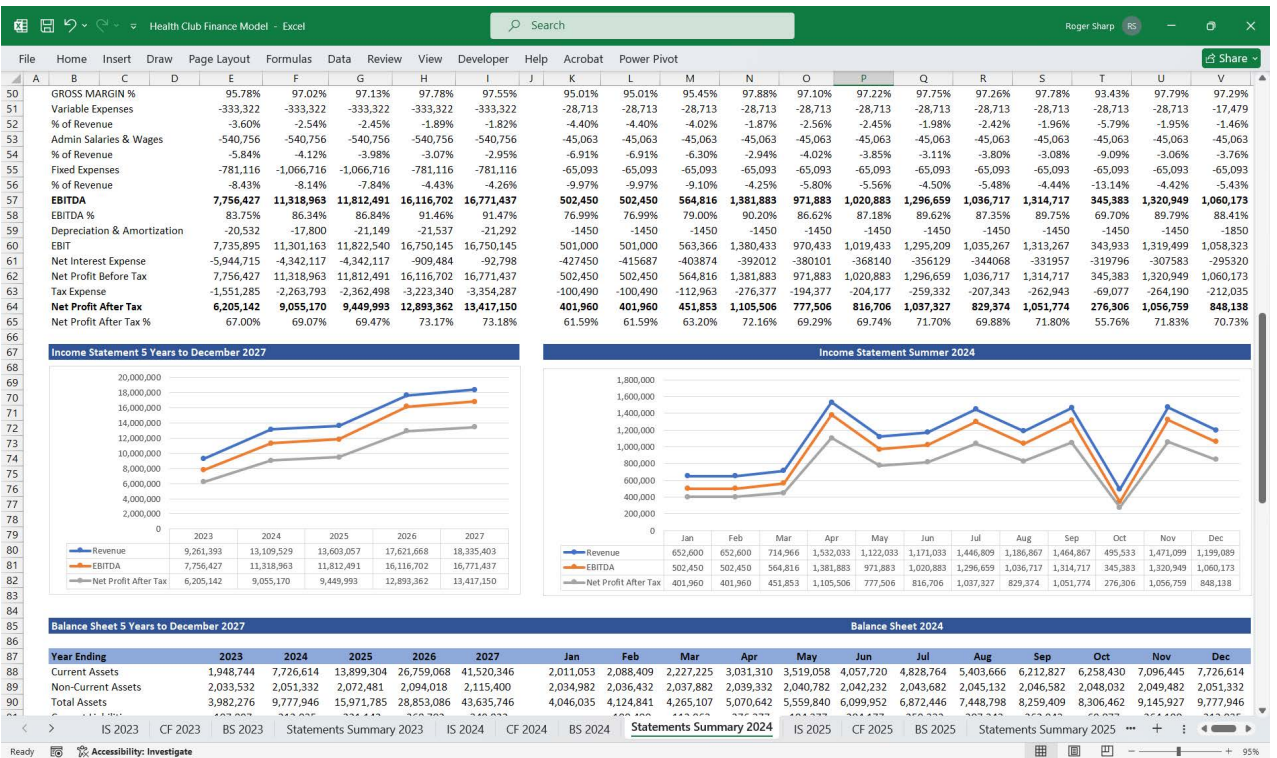
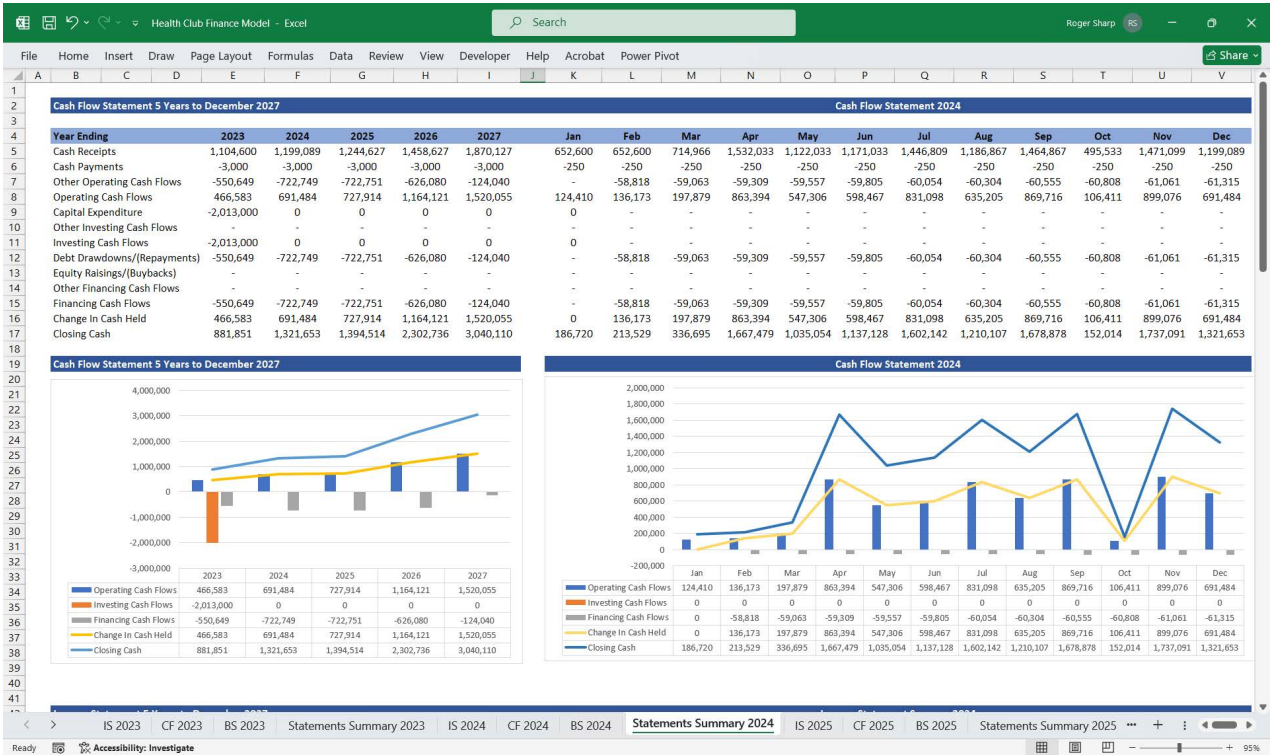
Please note that some categories have their own sub-categories so you'll see the utilization for example for fixed expenses, for variable expenses or for example for the revenue the cash flow statement you will see your cash flow broken down by cash flow from operating activities, cash flow from investing activities, and cash flow from financing activities the same information you will see on the cash flow statement

Cash Flow Statement																
Model Name																
Go to the Table of Contents																
Financial year																
Month	Jan-23	Feb-23	Mar-23	Apr-23	May-23	Jun-23	Jul-23	Aug-23	Sep-23	Oct-23	Nov-23	Dec-23	Jan-24	Feb-24	Mar-24	Totals
Cash Flow Statement																
Cash Flow from Operating Activities																
Cash Receipts	259,222	259,222	349,267	1,115,933	1,041,133	187,433	187,433	1,104,017	1,528,489	612,100	1,512,544	1,104,600	652,600	652,600	714,966	9,261,393
Gym Room	0	0	0	15,833	15,833	15,833	15,833	31,667	31,667	15,833	15,833	31,667	31,667	31,667	15,833	15,833
Aerobics	0	0	0	0	0	47,000	47,000	47,000	47,000	47,000	47,000	47,000	47,000	47,000	0	0
Spa	34,555	34,555	124,600	124,600	124,600	124,600	124,600	124,600	124,600	124,600	124,600	124,600	124,600	124,600	249,800	249,800
Pool	224,667	224,667	224,667	0	0	0	0	0	424,667	424,667	424,667	0	449,333	449,333	449,333	449,333
Personal Training	0	0	975,500	900,700	0	0	900,750	900,555	0	900,444	901,333	0	0	0	0	0
Cash Payments	-250	-250	-250	-250	-250	-250	-250	-250	-250	-250	-250	-250	-250	-250	-250	-3,000
Interest Paid	-550,000	-540,236	-530,424	-520,562	-510,651	-500,690	-490,679	-480,618	-470,507	-460,345	-450,133	-439,870	-427,450	-415,687	-403,874	-4,038,874
Corporate Tax Paid	-26,574	-26,574	-44,583	-197,917	-182,957	-12,217	-12,217	-195,533	-280,428	-97,150	-277,239	-197,897	-110,837	-110,837	-123,110	-1,231,110
CASH INFLOW	259,222	259,222	349,267	1,115,933	1,041,133	187,433	187,433	1,104,017	1,528,489	612,100	1,512,544	1,104,600	652,600	652,600	714,966	9,261,393
CASH OUTFLOW	-576,824	-567,061	-575,257	-718,729	-693,857	-513,156	-503,145	-676,401	-751,185	-557,745	-727,622	-638,017	-538,537	-526,773	-527,234	-7,499,000
Net Cash Flow from Operating Activities	-317,602	-307,839	-225,990	397,204	347,276	-325,723	-315,712	427,616	777,304	54,355	784,922	466,583	114,063	125,827	187,732	1,762,393
Net Cash Flow from Operating Activities (Indirect)	315,891	306,128	-227,701	395,493	345,565	-327,434	-317,423	425,905	775,593	52,644	783,211	464,872	-125,860	-137,623	196,429	
Cash Flow from Investing Activities																
Fixed Assets Capital Expenditure			-2,013,000													
Placeholder 1																
Net Cash Flow from Investing Activities			-2,013,000	0	0	0	0	0	0	0	0	0	0	0	0	0
Cash Flow from Financing Activities																
Debt Drawdowns			2,750,000													
Placeholder 1																
Placeholder 2																
Placeholder 3																
Debt Repayments			-48,818	-49,063	-49,309	-49,557	-49,805	-50,054	-50,304	-50,555	-50,808	-51,061	-51,315	-51,571	-51,828	-550,649
Placeholder 1																
Ordinary Equity Raisings																
Placeholder 1																
Ordinary Equity Buybacks																
Placeholder 1																
Ordinary Equity Dividends Paid																

The balance sheet will show you the breakdown of your current assets, non-current assets, current liabilities, non-current liabilities and they by sub-categories.

Balance Sheet																
[Company Name]																
Financial Year	2023	2023	2023	2023	2023	2023	2023	2023	2023	2023	2023	2023	2024	2024	2024	Totals
Month	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Totals
Balance Sheet																
Current Assets																
Cash	419,398	62,741	-212,312	135,583	433,302	57,774	-307,993	69,319	796,068	799,615	1,533,476	1,948,744	2,011,053	2,088,409	2,227,225	
Accounts Receivable																
Inventory																
Total Current Assets	419,398	62,741	-212,312	135,583	433,302	57,774	-307,993	69,319	796,068	799,615	1,533,476	1,948,744	2,011,053	2,088,409	2,227,225	5,735,712
Non-Current Assets																
Assets Closing Net Book Value	2,014,711	2,016,422	2,018,133	2,019,844	2,021,555	2,023,266	2,024,977	2,026,688	2,028,399	2,030,110	2,031,821	2,033,532	2,034,982	2,036,432	2,037,882	
CAPEX Prepayment																
Fixed Assets	2,014,711	2,016,422	2,018,133	2,019,844	2,021,555	2,023,266	2,024,977	2,026,688	2,028,399	2,030,110	2,031,821	2,033,532	2,034,982	2,036,432	2,037,882	
Total Non-Current Assets	2,014,711	2,016,422	2,018,133	2,019,844	2,021,555	2,023,266	2,024,977	2,026,688	2,028,399	2,030,110	2,031,821	2,033,532	2,034,982	2,036,432	2,037,882	24,289,458
Total Assets	2,434,109	2,079,163	1,805,821	2,155,427	2,454,857	2,081,040	1,716,984	2,096,007	2,824,467	2,829,725	3,565,297	3,982,276	4,046,035	4,124,841	4,265,107	30,025,170
Current Liabilities																
CAPEX Payable																
Accounts Payable																
Corporate Tax Payable	-26,574	-26,574	-44,583	-197,917	-182,957	-12,217	-12,217	-195,533	-280,428	-97,150	-277,239	-197,897	-110,837	-110,837	-123,110	
Total Current Liabilities	-26,574	-26,574	-44,583	-197,917	-182,957	-12,217	-12,217	-195,533	-280,428	-97,150	-277,239	-197,897	-110,837	-110,837	-123,110	-1,551,285
Non-Current Liabilities																
Debt	-2,750,000	-2,701,182	-2,652,119	-2,602,810	-2,553,253	-2,503,448	-2,453,394	-2,403,090	-2,352,535	-2,301,727	-2,250,666	-2,199,351	-2,137,251	-2,078,433	-2,019,370	
Placeholder																
Total Non-Current Liabilities	-2,750,000	-2,701,182	-2,652,119	-2,602,810	-2,553,253	-2,503,448	-2,453,394	-2,403,090	-2,352,535	-2,301,727	-2,250,666	-2,199,351	-2,137,251	-2,078,433	-2,019,370	
Total Liabilities	-2,776,574	-2,727,756	-2,696,702	-2,800,727	-2,736,210	-2,515,665	-2,465,611	-2,598,623	-2,632,963	-2,398,877	-2,527,905	-2,397,248	-2,248,088	-2,189,270	-2,142,480	
Net Assets	-342,466	-648,594	-890,882	-645,300	-281,353	-434,625	-748,626	-502,617	191,504	430,848	1,037,392	1,585,028	1,797,948	1,935,571	2,122,627	-1,249,690
Ordinary Equity																
Retained Profits	-342,466	-648,594	-890,882	-645,300	-281,353	-434,625	-748,626	-502,617	191,504	430,848	1,037,392	1,585,028	1,797,948	1,935,571	2,122,627	
Total Equity	-342,466	-648,594	-890,882	-645,300	-281,353	-434,625	-748,626	-502,617	191,504	430,848	1,037,392	1,585,028	1,797,948	1,935,571	2,122,627	
Total Error Checks Result																
Alert Check (Negative Cash)																

The summary of these three statements you'll find on the "statement summary" tab (1 For Each Year) on the top you have the income statement which is broken done into 5 years and the selected which you can view here.



Income statements are also broken down into 5 year key metrics, you can also view this same information in charts.

You will also notice in all three statements that tax rates have been set with a formula = "Cell" * 0.20 = to 20 Percent

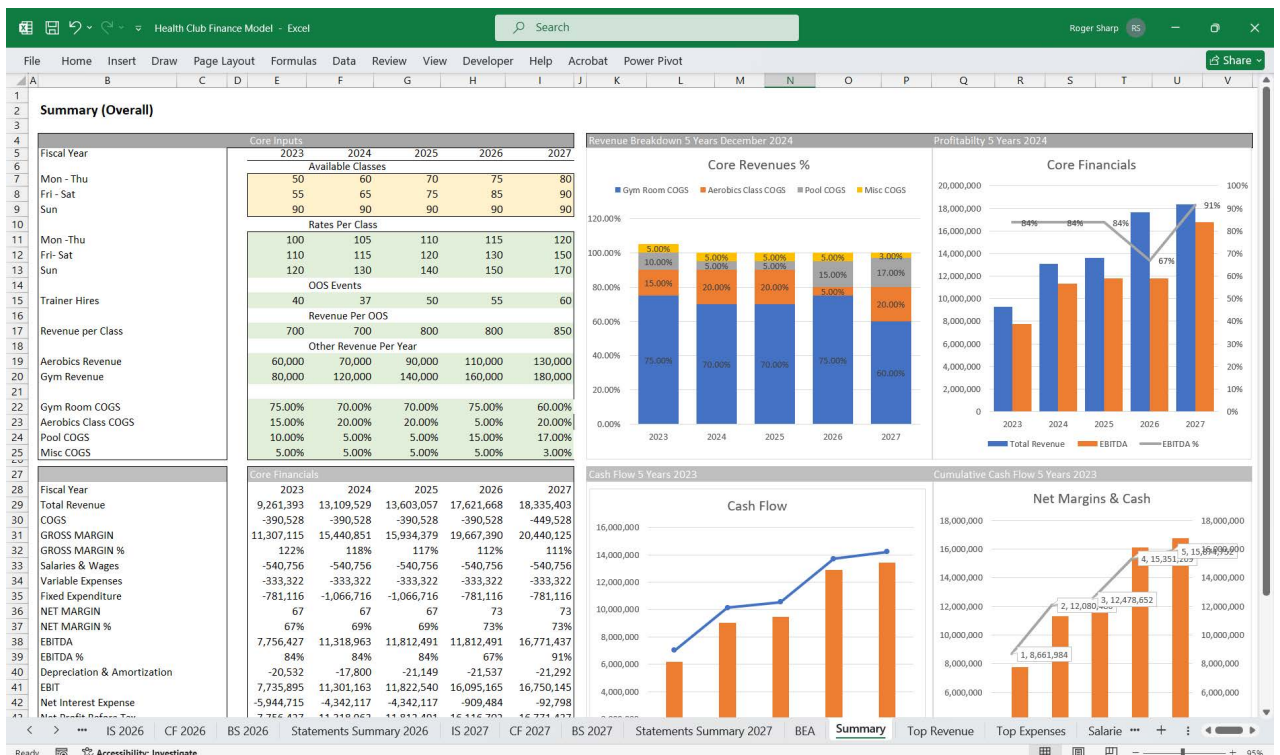
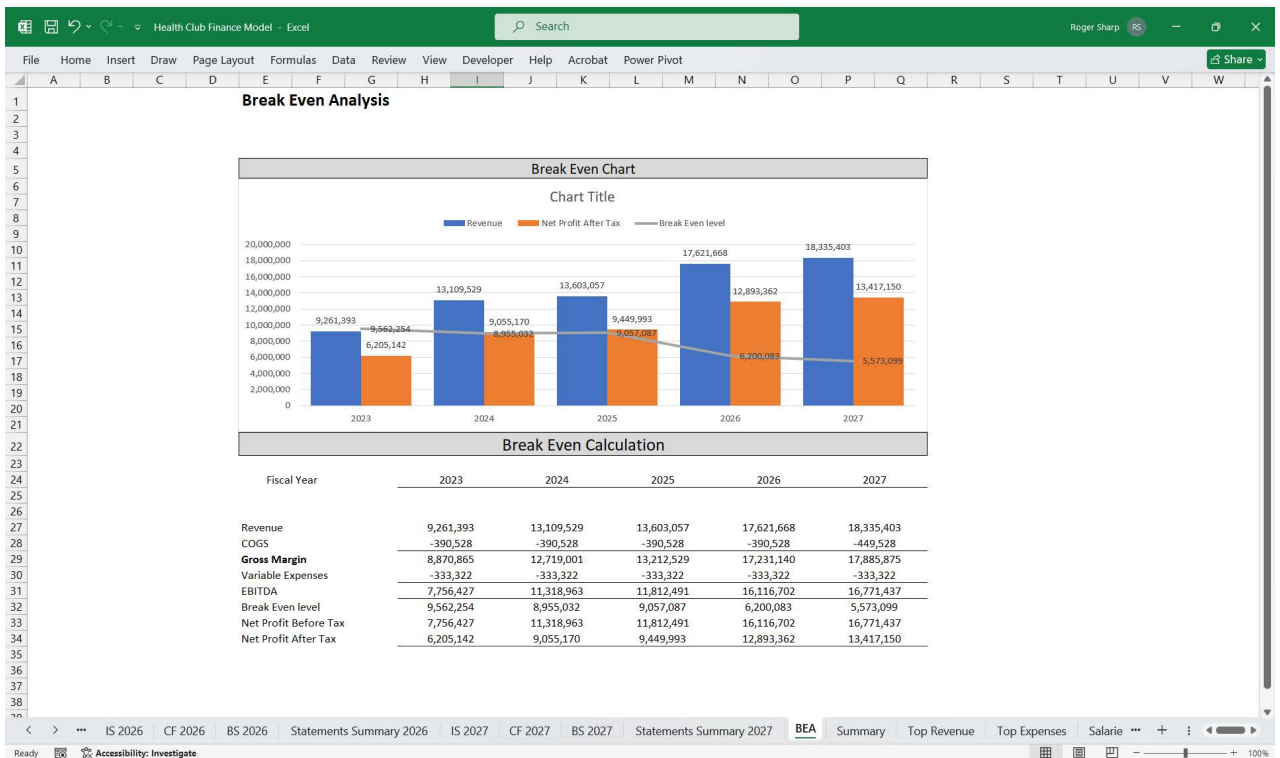
You can of course edit these cells (and any other cell you wish to edit).

Here some example tax rates you may wish to use

= "Cell" * 0.10 = 10 Percent

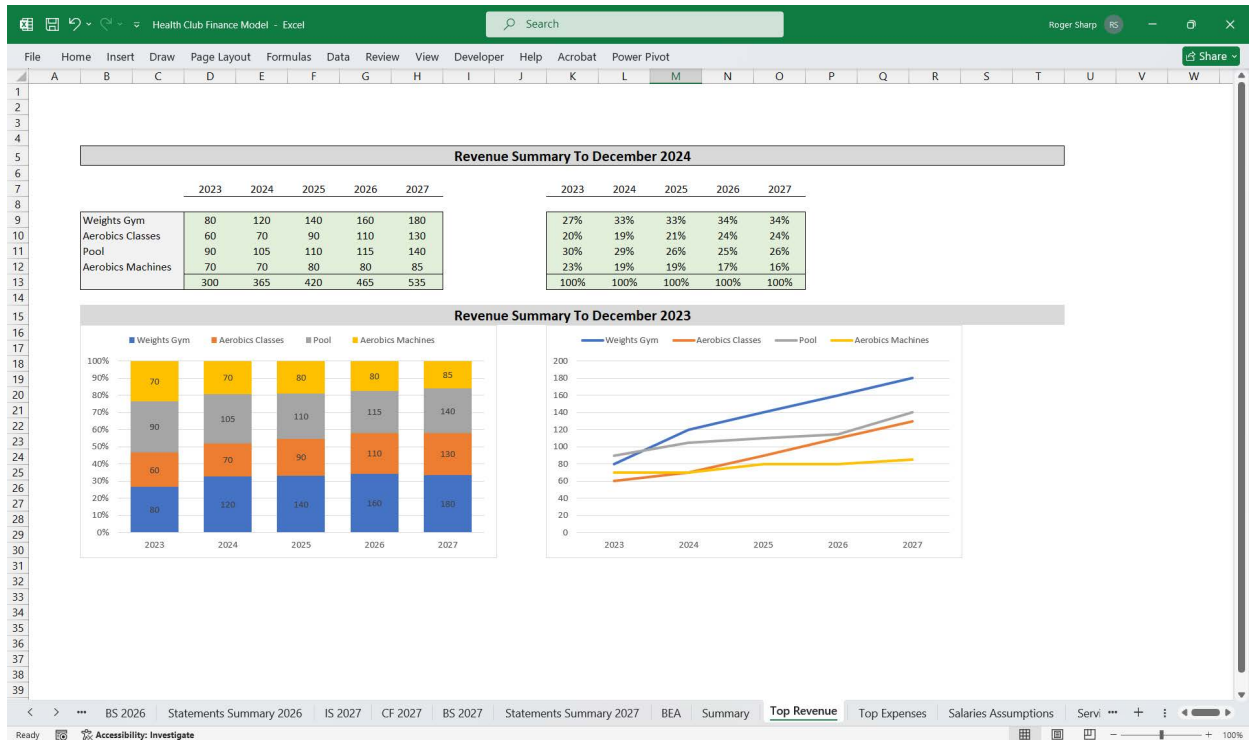
= "Cell" * 0.05 = 5 Percent

Break Even Analysis Tab with Key Performance Metrics

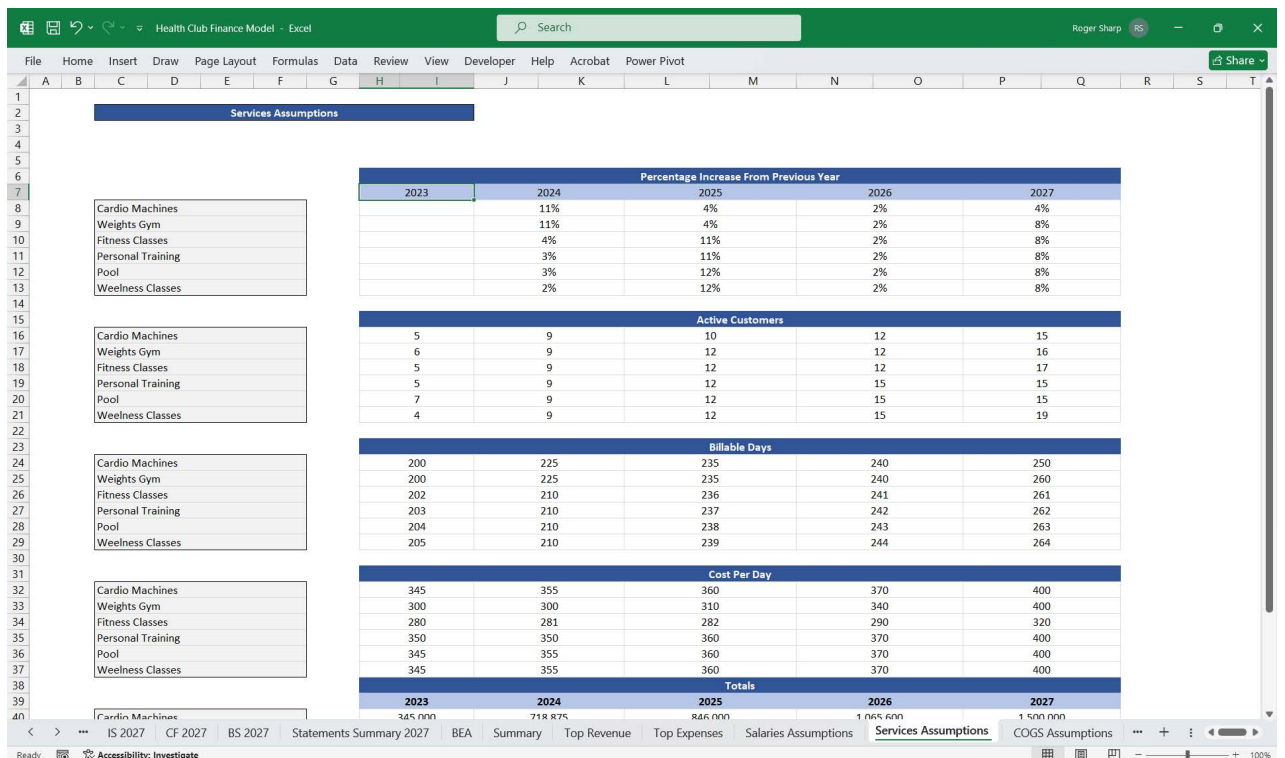


Total Revenue in chart format

And the "Salary Assumptions" helps you easily keep track of employee expenses, and there effects on overall revenue.



Services assumptions help you gain an insight into further revenue and business expansion



Other further tabs in the worksheet, can help with the valuation and monitoring of future services or products offered.

Planned expenditure vs actual, hours planned for a project to complete vs actual time taken. Their actual budgets and how they affect future revenue and performance and Return on Investment.