Special Report For:

Business Owner
Managers
Office Manager

Looking Ahead Series

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Looking Ahead – Bank, Investment & Loan Accounts

In this article we will look at the setting up of the bank, investment and loan accounts in Multi-SWAC Advanced.

The bank account is displayed below the Net Cash Movement of the forecast, then the investment accounts and loan accounts. There is only one bank account (daily use account) but there can be multiple investment and loan accounts. We will look at the bank account first.

NET CASH MOVEMENT	3,061	817	2,244	2,415	1,097
BNZ Bank A/C					
Opening Balance	-	1,000	(1,000)	3,061	1,817
Net Movement	3,061	817	2,244	2,415	1,097
Adjustments	-	-	-	-	-
Closing Balance	3,061	1,817	1,244	5,476	2,914
O/D Limit	-	5,000	(5,000)	-	5,000

When you click on the bank account item you will notice that it will be highlighted along with the other items associated with the bank. Double click on the bank account item and you will get:

	Cr Interest Rate (%)	Dr Interest Rate (%)	OD Limit ($)	OD Interest Rate (%)	Adjustment ($)
April	0.00	12.00	5,000.00	20.00	0.00
May	0.00	12.00	5,000.00	20.00	0.00
June	0.00	12.00	5,000.00	20.00	0.00
July	0.00	12.00	5,000.00	20.00	0.00
August	0.00	12.00	5,000.00	20.00	0.00
September	0.00	12.00	5,000.00	20.00	0.00
October	0.00	12.00	5,000.00	20.00	0.00
November	0.00	12.00	5,000.00	20.00	0.00
December	0.00	12.00	5,000.00	20.00	0.00
January	0.00	12.00	5,000.00	20.00	0.00
February	0.00	12.00	5,000.00	20.00	0.00
March	0.00	12.00	5,000.00	20.00	0.00

Scenario: Worst; Company: Uptown; Year: 2013; Item Type: Bank A/C; Name: BNZ Bank A/C; Opening Balance: 1,000.00

The operation of this window is the same as covered in a previous article but there are some added features. These are the ability to hide the items relating to Interest on the

bank balance: Hide CR Interest, Hide the OD Interest or Hide the OD Limit. These when selected will hide the appropriate items in the cashflow.

Click on Edit Actuals button. You will get:

In the first screen shot above you will see that the actual closing bank balance was 3,061 and the opening expected bank balance for the next month was 1,817. Normally you would want the opening expected balance of the next month to be the same as the actual closing bank balance of the previous month. This ensures that future bank balance forecasts are more accurate. To do this you click on the box at the right hand end of month to be carried forward. In this case April. When saved you get:

BNZ Bank A/C					
Opening Balance	-	1,000	(1,000)	3,061	3,061
Net Movement	3,061	817	2,244	2,415	1,097
Adjustments	-	-	-	-	-
Closing Balance	3,061	1,817	1,244	5,476	4,158

Investments and Loans

To add an investment and or loan just add an item and select investment or loan, give it a name and save. Entering one of each you get:

INVESTMENTS					
25 A/c					
Opening Balance	-	-	-	-	-
Deposits	-	-	-	-	-
Interest	-	-	-	-	-
Withdrawals	-	-	-	-	-
Adjustments	-	-	-	-	-
Total 25 A/c	-	-	-	-	-
Total Investments	-	-	-	-	-
LOANS					
BNZ Loan 0001					
Opening Balance	-	-	-	-	-
Advances	-	-	-	-	-
Interest	-	-	-	-	-
Payments	-	-	-	-	-
Adjustments	-	-	-	-	-
Total BNZ Loan 0001	-	-	-	-	-
Total Loans	-	-	-	-	-

When these are added it also adds the appropriate items in the main body of the cashflow forecast as well. To see these, highlight by clicking on the investment or loan.

Data can be entered directly into the cells or by double clicking on the description fields and using the Edit Item window.

The next article we will discuss importing actual cashflow information directly into Multi-SWAC Advanced.