

Business Plan
Guidelines
for
Not-For-Profit
Organisations

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Introduction

Many not-for-profit organisations decide, at some point in their existence, to set up a community based business to meet the needs of their community as well as generate some income with which they can fund other programmes. The internet is full of business guides that can be downloaded for free but most of these business guides assume that making as big a profit as possible is the only goal. This is seldom true of community businesses.

The guide comes from the point of view that making a profit is desirable, but it is not the primary goal of most community organisations. The first priority is to meet the needs of your community. It is hoped that you can also make an income through smart planning so that you can secure the future of your group.

The main purpose of this guide is to try and help you write a thorough business plan for applying for funding and for avoiding risks in setting up a community business. I have set it out in quite a bit of detail, and the amount of detail needed will vary depending on your needs and the needs of any funding agency you are applying to. Feel free to pick and choose the bits you feel are pertinent to what you need.

The best thing to remember with writing your business plan for a funding application is - *Assume the funder knows nothing*. Even if you have discussed your proposal in depth with them before writing your business plan, there will be several people involved in the vetting process who may never have even heard of you. Do not assume there is a need for your service - demonstrate it. Do not assume the level of income you will generate - demonstrate it. Do not assume that you will become sustainable - demonstrate it.

If there are gaps in your business plan or parts of it that you don't think look so good let your funder know - they may be able to help you fix any problems that exist. It is much better to identify problems early on than to ignore them and then find that they destroy your project.

This document makes some broad statements and is influenced by the bias of the writer. If you find that you disagree with parts of this document please feel free to ignore them. Every organisation is different and the most effective planning methods for one organisation can differ significantly from another. This document is simply intended as a guide in the hope that it will make the planning process easier for you.

This document is not copyrighted. Please feel free to distribute this, copy bits and use it in your own documents - whatever. If there are bits you disagree with or glaring errors on my part please feel free to contact me at miles.dalton001@msd.govt.nz

Disclaimers:

- Setting up any business carries a certain amount of risk. The author takes no responsibility whatsoever for businesses that fail or achieve less than expected.
- This document was written in Canterbury, New Zealand. If you are reading this overseas, please keep in mind that document has been written to take account of New Zealand rules and regulations so there may be aspects that are not relevant to you.

Written by Miles Dalton

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The Big Picture

Profit Is Good For Not-For-Profit Organisations

A very common point of view is that charitable trusts and incorporated societies are not allowed to make a profit. THIS IS NOT TRUE. If your organisation insists on surviving on a knife edge then one day there will be an unexpected cost which will result in the disbanding of your organisation.

Not for profit simply means that nobody on the board can make a profit from your organisations income. However, if your organisation is making profit it gives you the facility to:

- Survive with less funding - or possibly no funding at all
- Invest money in new programmes you would like to run
- Invest in capital - such as buying your building, or replacing your donated furniture.
- Pay your staff a decent salary
- Put money away for a rainy day.

The wisest thing you can do as a not-for-profit organisation is to make as much profit as you can while still adhering to the central goals of your organisation. Look at the projects you currently run - how could these be adjusted to become either fiscally neutral or to make a profit while remaining true to their goals.

Most not-for-profits will run programmes that cost them money. It is worth assessing each of them to see if they are worth the cost to you

- Do they fit with the objectives of your organisation?
- Is this a need that can be met elsewhere?
- Is there a way that this project could generate money or cost less?

There are many ways that a project can make money - memberships, sponsorship, patronage, contracts for service, sales, funding, etc. It is wise to find a variety of different income sources so that you can continue to survive even if one source of income dries up.

There are a number of resources listed later in this document that may be of use to you in terms of income generation.

Professionalism

Many community organisations fill a vital need in society that is not and cannot be met by government or the private sector. These organisations rely on the kindness of others in many ways - the time and efforts of the board, volunteer time from people interested in the organisation, extra effort put in by the workers.

Unfortunately, sometimes the professionalism of the organisation suffers as apathy sets in, or because of a lack of knowledge within the board, or sometimes simply because nobody wants to do the boring jobs - such as bookkeeping. Sometimes it is because pay in a community group is far less than that for an equivalent job in the private sector and a board has trouble finding or keeping people with the skills to do the job well.

It is vital for the long term survival of the organisation to try and provide the most professional service you can to your clients. There are a number of ways you can go about this.

- Identify weaknesses within your organisation and discuss ways to remedy them
- Try and pay your staff a decent salary that is comparable with the average market rate
- Employ people to do the jobs the board does voluntarily - such as a business manager. This will allow the board to take a purely advisory role and enable them to oversee projects with a bit more perspective and a lot less effort.

Making your organisation more professional generally costs, so it is best to look at how you can build the organisation up step by step. You will often find that as you become more professional it becomes easier to source income and funding as well as find savings due to increased efficiency.

Liquidity

Many organisations live on a knife edge. They rely on being able to attract funding on time to be able to continue to operate. This is a dangerous practice and it can be the death of a vital organisation when funding does not occur or is late. As part of a long term survival strategy, you should look at ways of saving money for a rainy day. You should aim to have enough money so that if all income suddenly stopped you would be able to continue to function for another 3 to 9 months. Any more than nine months liquidity should be invested back into your community or used to increase capacity.

Being a Good Employer

Doing good for your community is no excuse for treating your workers badly. You should treat your workers at least as well as you expect to be treated as an employee, follow all employment laws, have a written employment agreement, pay your staff what they are worth, **ALWAYS** pay your staff on time and everything else you would expect from an employer in the private sector.

Remember that you are required to pay PAYE, ACC and all other applicable taxes.

Remember that from 1 July 2007 onwards you are required to make Kiwisaver available to all new staff.

It is well worth contacting the Department of Labour, IRD and ACC if you are unsure of your obligations.

<http://www.ers.govt.nz/>

<http://www.acc.co.nz>

<http://www.ird.govt.nz/notforprofits/>

<http://www.ird.govt.nz/kiwisaver/employers/role/responsibilities/>

Bookkeeping

It is exciting with any organisation when you can see the difference you make in the community. However many organisations fall down because they do not record all the good they do, keep track of their income and outgoings, or pay fees, taxes or bills when they are supposed to.

Although it is one of the dull tasks within an organisation and sometimes it seems as if you just don't have the time it is vital that you keep up with all your bookkeeping. It is unlikely you will receive funding if you cannot prove that you use your money wisely. It is unlikely you will receive sponsorship if you cannot document the results you achieve. It is unlikely that you will survive if you do not keep track of your money and resources.

It is also wise to find out exactly what taxes, fees, registrations etc you are required to pay so that you do not get caught by surprise by a large bill.

For example - even a charitable trust needs to register for GST if you turnover more than \$40,000 per year.

If you cannot afford professional software to track your income and expenses, [free spreadsheets such as this one](#) are available for download

Networking With Other Community Organisations

There are many excellent community organisations, all focused on helping particular segments of society. Talking with other organisations can produce some excellent results.

- Another organisation may be willing to provide expertise, resources or facilities at little or no cost.
- Another organisation may want to share your resources or facilities, reducing costs for both of you.
- Another organisation may have already attempted a similar project and may be able to warn you about potential problems.
- Another organisation may wish to buy the goods or services you produce. Many community organisations prefer buying from other community organisations rather than from the private sector.

The Business Plan

What is a business plan?

A business plan puts down on paper what your organisation will do to turn its vision into a reality. It summarises the activities, systems, skills and resources needed to achieve your short, medium and long term goals.

Is it essential?

Not necessarily, but if you are starting a community business without a formal plan you are taking a much greater risk that it will fail and potentially damage your organisation badly. If you are applying for funding to help establish your business, a business plan will show that you have thought through all likely scenarios and have taken risks into account. A good business plan will give you a much greater chance of success in attracting funding.

Most of all - if you don't have a plan, you don't really know where you are going and you will be unable to make the most of opportunities that arise.

Why prepare a business plan?

A good business plan will:

- Help you plan for the future
- Assess strengths and weaknesses
- Highlight risks and opportunities
- Guide your organisation's activities
- Show how you will monitor success and manage setbacks
- establish credibility
- Demonstrate that your organisation can successfully carry out the existing and new projects
- Show that your plans are feasible and realistic.

The process you go through to produce a business plan is valuable in itself as it makes you think realistically about your organisation and its plans.

Your business plan should be prepared by a team of key people in your organisation and involve all the key staff, committee members, volunteers and service users if appropriate.

It is an opportunity to consult with a wide range of people and find out their views. This will help to ensure that everyone in your organisation understands and is happy with your business plan. If everyone is in agreement your organisation is more likely to achieve its aims.

How detailed should the business plan be?

Just as the content of your plan will depend on your organisation, so will the amount of detail you put in. You may need to include more detail if your work is new or complex or if you need to clearly demonstrate that you have proven your concept will work.

Make sure that if you are applying for funding, you are very clear about exactly which aspects of the project you are requesting funding for.

Presentation

Your business plan does not need to be a glossy document with lots of colour pictures diagrams and jargon. It is more important that the information is clear and easy to understand. Although you need to include the amount of detail that's right for your organisation, a large document may not be very workable. It may be difficult for you and us to find important information. If your business plan is large you may not use it and other people are less likely to read it.

Try wherever possible to use simple and concise language. A common error in a business plan is to write complex and wordy documents that try and prove little more than how clever the writer is. This makes it harder for people reading the document to find the information they need.

Whatever the size of your business plan, it is always useful to have a contents page.

You can find further information about business plans on the following pages of this document, at www.nzte.govt.nz and www.biz.org.nz or search on the internet for a template that suits you. There is no such thing as the perfect business plan template as every organisation has different goals and needs. Always feel free to adjust a template to fit your needs.

Business Plan Template

Essential Information

What is this?

The following sections explain the sort of things that you should think about including in a business plan. This page explains what may be necessary to show how your project will work. There may also be items that you feel need to be added, or items listed here that are not relevant to your project. Every business plan is different so always feel free to change any template to fit your needs.

The easiest way to use this page is to copy each title that follows and then fill out details as you think best. The contents under each title are designed to explain each concept as well as make you think about each aspect of the business. You will find that the process of filling out some sections will lead you to realise gaps or questions you have. In filling these gaps and answering these questions you will make your business more likely to succeed. If you need assistance your local council or business association should be able to help you or source free business advisors. Many links to useful websites are provided at the end of this document.

This page asks you for the basic information about this project and about your organisation. This gives any reader an understanding of who you are, where you have come from and where you plan to go in the future.

The Basics

These are necessary as part of a business plan. It leaves no doubt for the reader about who you are, how to contact you or what sort of organisation you are.

- Name of Business
- Name of Project
- Location/Phone/E-mail
- Legal Structure
- Trustees - a short biography of each of them
- Staff - their job titles and main responsibilities
- Bank Details
- Accountant
- Legal/Solicitor
- Key Contact

History

Recap why your organisation was formed, who was involved in setting it up, successes you have had, failures that have occurred and what you have learnt from them.

Current Position

What position is your organisation in now? Is it financially secure? Is it fulfilling its objectives? Is it currently in a state of growth, of decline, or is it static? What services do you currently offer? What is your organisation not accomplishing? What could you do better?

Project Proposal

What is your project - be specific. What service or product will you be offering? How will you supply it? Who will do it? How will you do it?

Example: The Rural Worker Project will involve hiring a facilitator to train the unemployed and long term unemployed in various farm skills. A building will be provided by the local council. The facilitator will also approach farmers around the region, informing them that the project has a pool of labour ready to take on large scale jobs such as fencing etc and will take on the entire planning process around each job. Farmers will pay the project a fee for workers that come through the project. During the busy season another facilitator will be hired to oversee the workers.

The project will also encourage farmers to take on workers full time who prove their ability and offer a job match service. Within two years it is expected that the fees paid by farmers during the busy season will support the service completely, although further funding from the local council and other funding agencies will be sought for expansion later.

Overall Goal

What is your long term vision? As an organisation what do you want to change? Let us know what the 'big picture' is.

The Team

Set out your staffing structure and the key skills of both your management team (including trustees/board members) and your staff. It should identify the strengths in your team and your plan to deal with any obvious weaknesses.

Include a paragraph on each individual in your management team outlining their background, relevant experience and qualifications. Include any advisors you might have such as accountants or lawyers.

Establishing the Need

This is one of the most important things in any funding application. You are unlikely to get funded for providing a service if the service is already provided by private business or another community organisation or if there is just no need for it in your local community.

Who needs this service? Examples might be - the unemployed, youth, sole parents, people with disabilities, a rural community etc.

Be specific - there is no use explaining that there is a lack of facilities to help youth in the area unless you show how many youth you would be likely to help, and demonstrate that there are youth in the area who would use your service.

Market Survey

Firstly identify your market - not just the people who will use or buy your service, but all people, groups and organisations who you think would be involved. Then ask them. Use surveys if that will help. Are your assumptions justified? Will people use your service? Will people get involved? Are there statistics available that prove your concept?

There are many projects that have sounded like good ideas, but have been unable to generate the level of interest necessary to make it work. It is best to know this before starting a project rather than after.

Business Plan Template

Making it Work

What is this?

This section asks for more details about the project and asks questions designed to try and makes you think about many aspects of the business. As with the previous section the easiest way to use this one to copy each title that follows and then fill out details as you think best.

Establishing the Project

How will your proposal work? What are the steps that will be taken? How will the organisation create its service/produce its goods? If someone is using your service how will you interact with them? What will you provide them? How? Above all - what will this proposal create that did not exist before?

You might also analyse your organisation's strengths and weaknesses and any opportunities and threats (this is called a [SWOT](#) analysis) and how will you respond to these.

It may be useful to include a timeline of key tasks and activities or a work plan for some or all of the project.

Key People

Who will have direct responsibility for this project? What skills and experience will they have? Who will they be answerable to? Who else will be involved? How?

It is good to create a diagram showing your staffing structure, showing everyone involved in the project from Trustees to Volunteers.

Project Needs

What do you need in order to make this project work in terms of equipment, services, people, resource consents, permissions, facilities, tools or overheads? How much will these cost? How will a delay in any of these affect the project? Is there anything else you need?

What do you already have that you can provide to the project?

How do you propose to source what you don't have? Is this realistic?

Marketing Strategy

There may be a number of people you need to attract in order to make your project work.

- Clients (Those the service is for)
- Customers (People who will pay you for a good or service)
- Contract providers (Possibly such as a government department or a private business)
- Volunteers
- Sponsors
- Donors

How will you reach these people? How will you convince them to become involved in your project? How likely is this? What if you don't?

Outputs and Outcomes

What will come out of your project? What good for the community are you creating? How will you measure it?

If you are applying for funding it is important to thoroughly research the needs of the organisations that you are applying for funding with. Clearly identify where their goals are the same as your goals. All funding organisations have certain criteria they aim to meet and a limited pool of money, so it is best to try and show as close a fit as possible while still remaining true to your own objectives.

Tracking

Who will be in charge of tracking the project? How will you know that you have achieved what you set out to do? How will you measure what you have created? Who you have helped? Can you measure the quality of your results or only the quantity?

It is good to have set up measurement systems well in advance because often you need to start the measurement process at the very start of a project.

Risks

What are the risks involved in this project? Make a list of everything that could possibly go wrong. Decide whether this is a high or low risk. Work out what you will do if the risk does eventuate. The reason for doing this is so that if something bad does occur, you will be able to act quickly to either mitigate any problem or you will end the project before it does real damage to your organisation. This process may also give you the opportunity to minimise or eliminate some risks before starting the project.

If a risk is very high and would have a very serious consequence you may want to reconsider if the project is worth pursuing. A risk register template can be found [here](#) (Control-Click on the link) through the [Enterprising Communities website](#).

Future Potential

If your project is successful, what are your longer term plans? Can you expand the project further, or will you use the success of this project to generate other projects. What will you need to make it work?

This is not a necessary part of a business plan, but if you start thinking early on about what you might do after the project succeeds you may be able to put in systems early to make the next project even easier to start up.

Business Plan Template

Costs

What is this?

Predicting costs and income can be the hardest part of a business plan, but it is also one of the most important. The process over the next few pages will assist you in creating a cost breakdown and cashflow forecast for the project. These items are essential for most funding proposals, and will help you to assess whether your concept is realistic or whether you need to rethink your plans.

These sections are where you really want to take your time so that you can be confident that your cashflow projections are as accurate as they can be. These are also the sections where you are most likely to need to ask for help.

Working out the Cost

A lot of what you need to run a project will either have up-front costs or ongoing costs. Write a list of what you think the costs of the project will be. It is recommended that you estimate the costs for the first year of the project now and then when you have completed the rest of the guide repeat the process for later years as necessary.

At this stage most of your estimations of cost will be educated guesses. That's fine. Try and make your guesses as accurate as they can be and research costs where possible, but you will find that as you progress through this guide you will adjust your estimates constantly until get to a stage where you are satisfied that they are fairly realistic.

As each project is different, many of the costs shown here will not exist for your project, while there will be other costs that are not shown. As with every section of this guide, feel free to adjust it to suit you.

The Example Trust - Virtual Project

Estimated Costs		
Cost Type	Specifies	Amount
Wages	Key Worker	\$ 35,004.00
	Admin	\$ 12,000.00
	Total Wages	\$ 47,004.00
Overheads	Banking fees	\$ 120.00
	Insurance	\$ 420.00
	Phone/Internet	\$ 1,440.00
	Postage/Stationary	\$ 1,200.00
	Power/Heating/Lighting	\$ 1,450.00
	Printing	\$ 3,450.00
	Rent/Mortgage/Flates	\$ 6,600.00
	Repairs/Maintenance	\$ -
	Travel/Vehicle expenses	\$ 1,440.00
	Total Overheads	\$ 16,120.00
Equipment Lease/Hire	Vehicle Lease	\$ 4,800.00
	Total Lease/Hire	\$ 4,800.00
Consultancy	Accountant	\$ 1,500.00
	Lawyers Fees	\$ 1,000.00
	Total Consultancy	\$ 2,500.00
Marketing	Advertising	\$ 2,500.00
	Distribution	\$ 1,500.00
	Total Marketing	\$ 4,000.00
Capital Purchases		
	Total Capital	\$ -
Other	ACC levies	\$ 267.00
	Total Other	\$ 6,339.58
Year One Total Cost		\$ 80,764

After you have made your initial estimates of how much your project will cost, stretch out those estimates so that you are now making an estimate of costs for each month of the project. Some costs (such as rent) are likely to be the same every month while others (such as power) will vary depending on the season. Other costs will change throughout the year or may be a one-off cost. If you take these changes fully into account it will give you a more accurate picture of what your costs will be each month.

A spreadsheet to help calculate your costs can be found [here](#) (Microsoft Excel spreadsheet - 585k).

The Example Trust - Virtual Project

August 2008 → July 2009

Month	Aug 2008	Sep 2008	Oct 2008	Nov 2008	Dec 2008	Jan 2009	Feb 2009	Mar 2009	Apr 2009	May 2009	Jun 2009	Jul 2009	Totals
Expenses													
Key Worker	2,917.00	2,917.00	2,917.00	2,917.00	2,917.00	2,917.00	2,917.00	2,917.00	2,917.00	2,917.00	2,917.00	2,917.00	\$ 35,004.00
Admin	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	\$ 12,000.00
Banking fees	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	\$ 120.00
Insurance	35.00	35.00	35.00	35.00	35.00	35.00	35.00	35.00	35.00	35.00	35.00	35.00	\$ 420.00
Phone/Internet	120.00	120.00	120.00	120.00	120.00	120.00	120.00	120.00	120.00	120.00	120.00	120.00	\$ 1,440.00
Postage/Stationary	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	\$ 1,200.00
Power/Heating/Lighting	150.00	150.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	150.00	150.00	150.00	\$ 1,450.00
Printing	1,000.00	50.00	50.00	50.00	50.00	1,000.00	50.00	50.00	50.00	50.00	1,000.00	50.00	\$ 3,450.00
Rent/Mortgage/Rates	550.00	550.00	550.00	550.00	550.00	550.00	550.00	550.00	550.00	550.00	550.00	550.00	\$ 6,600.00
Repairs/Maintenance													\$ -
Travel/Vehicle expenses	120.00	120.00	120.00	120.00	120.00	120.00	120.00	120.00	120.00	120.00	120.00	120.00	\$ 1,440.00
Vehicle Lease	400.00	400.00	400.00	400.00	400.00	400.00	400.00	400.00	400.00	400.00	400.00	400.00	\$ 4,800.00
Accountant									1,500.00				\$ 1,500.00
Lawyers Fees	1,000.00												\$ 1,000.00
Advertising	1,000.00	100.00	100.00	100.00	100.00	500.00	100.00	100.00	100.00	100.00	100.00	100.00	\$ 2,500.00
Distribution		500.00					500.00					500.00	\$ 1,500.00
ACC levies									267.00				\$ 267.00
Total Cash Out for Month =	\$10,624.22	\$6,140.89	\$5,857.56	\$6,279.78	\$6,168.67	\$7,302.00	\$6,720.89	\$6,312.00	\$7,860.11	\$6,346.44	\$7,245.33	\$6,968.67	\$ 83,826.56

Business Plan Template

Income

What is this?

Whereas with the previous section you could make some educated guesses about what your costs will be, this is a section where you really need to do your homework. Your project will depend on being able to raise the amount of money you predict and if you are overly optimistic it could result in difficulty for your project in the future. Most funders will take your predicted income and costs into account when deciding how much to fund you, so an optimistic estimate of income could also result in less support from funding agencies.

The best attitude to take in this section is a conservative one. Make sure that you really believe that the amount of income you predict is realistic. Many good projects have collapsed because of their planners mistakenly believing that everyone else would be as passionate about the project as them.

Sources of Income

Where do you propose you will source the money for what you need? Some sources of money may be:

- Funding (such as grants)
- Fundraising (such as events designed to gather money - such as a community garage sale)
- Contracts for service
- Income that will be generated by the project
- Sponsorship
- Donations
- Cash provided by your organisation
- 'In-kind' donations

Have you got any of this confirmed? How likely is it that you will be able to raise the rest? What will happen if you can't?

Most organisations need to generate their own income to ensure long term survival. How will you generate your income? Is it enough to pay for your service? Are you able to generate enough income from your project and still be able to deliver the social good you wish to provide? Who will you sell your goods or services to? Have you got a pricing structure? Will you charge different prices for different people?

If your organisation will not generate enough money to become self-sufficient how will you source the rest of the money you need? Is this source of funds secure? What will you do if it is not? You will need to show in your plan that you have relatively secure sources of income and contingency plans in case this does not eventuate.

Unless you planning a project to fill a temporary need and then shut down you need to show how the project will survive in the long term. You need to show how you will generate enough income or ongoing funding in order to survive. You need to do some research and prove that your assumptions are justified.

There are several ways to establish how realistic your assumptions are.

- If you are able, find a similar project or business and look at their finances.
- Look at your own history - if this project is a progression of work you have done before that will give you some indication.
- Market survey - Survey potential users of your service to establish whether they would use your service or buy your goods at the levels you think
- Gather statistics - Many business associations, government organisations and community groups have already gathered statistics which could help to prove your concept.
- **Ask** - get as much advice as possible from people with the experience to give you a truthful opinion.

Predicting Income

Starting from the same month as your predicted costs, make a monthly estimate of how much income you believe will be generated by your project. Remember that you are unlikely to be at full capacity to begin with and it may take months or years before you get there. It may be several months before you start generating income at all as you set up your project. Other events that may affect the income you generate are:

- The seasons - will certain seasons affect your in come generation, or should you reduce (or increase) your predictions based on the time of year?
- Holidays - How will Easter, Christmas, School Holidays affect your ability to earn?
- Short months - How many days will you actually be trading each month? Will this affect your income?
- Sporadic Sales - It may be that you do not have a constant income. Put the predicted income in the month where you think it will occur. Be realistic, a delay could be risky.

Add other categories to show income that you are confident will occur.

The Example Trust - Virtual Project

The Example Trust - Virtual Project											Aug 08 → Jul 09			
Month	Aug 2008	Sep 2008	Oct 2008	Nov 2008	Dec 2008	Jan 2009	Feb 2009	Mar 2009	Apr 2009	May 2009	Jun 2009	Jul 2009	Totals	
Cash Inwards														
Sales		800.00	1,200.00	2,000.00	6,000.00	4,000.00	4,400.00	4,800.00	5,200.00	6,000.00	6,500.00	8,000.00	\$ 48,900.00	
Admission Fees			2,000.00					2,400.00					\$ 4,400.00	
Commission from website						50.00	70.00	90.00	120.00	150.00	190.00	250.00	\$ 920.00	
Sponsorship													\$ -	
Donations			200.00					240.00					\$ 440.00	
Local Funder													\$ -	
Council													\$ -	
Total Cash In =	\$ -	\$ 800.00	\$ 3,400.00	\$ 2,000.00	\$ 6,000.00	\$ 4,050.00	\$ 4,470.00	\$ 7,530.00	\$ 5,320.00	\$ 6,150.00	\$ 6,690.00	\$ 8,250.00	\$ 54,660.00	

Make sure that an explanation of your predictions are included as part of your business plan.

Business Plan Template

The Cashflow Forecast

What is this?

The cashflow forecast is one of the most important business planning tools. It allows you to work out whether your plan is realistic in the long term, and identifies any financial problems that may occur and when they will need to be addressed.

It is also an essential component for many funding agreements as it shows that you have thought through the financial aspects of your project and are able to show what the results of any funding provided will be. A full cashflow forecast template can be downloaded [here](#) (Microsoft Excel document 585k).

Putting it together

You are now able to combine your income predictions with your cost predictions. This now shows how much money you are making or losing every month.

The Example Trust - Virtual Project

The Example Trust - Virtual Project											Aug 08 → Jul 09		
Month	Aug 2008	Sep 2008	Oct 2008	Nov 2008	Dec 2008	Jan 2009	Feb 2009	Mar 2009	Apr 2009	May 2009	Jun 2009	Jul 2009	Totals
Cash Inwards													
Sales		800.00	1,200.00	2,000.00	6,000.00	4,000.00	4,400.00	4,800.00	5,200.00	6,000.00	6,500.00	8,000.00	\$ 48,900.00
Admission Fees			2,000.00					2,400.00					\$ 4,400.00
Commission from website						50.00	70.00	90.00	120.00	150.00	190.00	250.00	\$ 920.00
Sponsorship													\$ -
Donations			200.00					240.00					\$ 440.00
Local Funder													\$ -
Council													\$ -
Total Cash In =	\$ -	\$ 800.00	\$ 3,400.00	\$ 2,000.00	\$ 6,000.00	\$ 4,050.00	\$ 4,470.00	\$ 7,530.00	\$ 5,320.00	\$ 6,150.00	\$ 6,690.00	\$ 8,250.00	\$ 54,660.00
Expenses													
Key Worker	2,917.00	2,917.00	2,917.00	2,917.00	2,917.00	2,917.00	2,917.00	2,917.00	2,917.00	2,917.00	2,917.00	2,917.00	\$ 35,004.00
Admin	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	\$ 12,000.00
Banking fees	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	\$ 120.00
Insurance	35.00	35.00	35.00	35.00	35.00	35.00	35.00	35.00	35.00	35.00	35.00	35.00	\$ 420.00
Phone/Internet	120.00	120.00	120.00	120.00	120.00	120.00	120.00	120.00	120.00	120.00	120.00	120.00	\$ 1,440.00
Postage/Stationary	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	\$ 1,200.00
Power/Heating/Lighting	150.00	150.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	150.00	150.00	150.00	\$ 1,450.00
Printing	1,000.00	50.00	50.00	50.00	50.00	1,000.00	50.00	50.00	50.00	50.00	1,000.00	50.00	\$ 3,450.00
Rent/Mortgage/Rates	550.00	550.00	550.00	550.00	550.00	550.00	550.00	550.00	550.00	550.00	550.00	550.00	\$ 6,600.00
Repairs/Maintenance													\$ -
Travel/Vehicle expenses	120.00	120.00	120.00	120.00	120.00	120.00	120.00	120.00	120.00	120.00	120.00	120.00	\$ 1,440.00
Vehicle Lease	400.00	400.00	400.00	400.00	400.00	400.00	400.00	400.00	400.00	400.00	400.00	400.00	\$ 4,800.00
Accountant									1,500.00				\$ 1,500.00
Lawyers Fees	1,000.00												\$ 1,000.00
Advertising	1,000.00	100.00	100.00	100.00	100.00	500.00	100.00	100.00	100.00	100.00	100.00	100.00	\$ 2,500.00
Distribution		500.00					500.00					500.00	\$ 1,500.00
ACC levies									267.00				\$ 267.00
Total Cash Out =	\$8,402.00	\$6,052.00	\$5,502.00	\$5,502.00	\$5,502.00	\$6,852.00	\$6,002.00	\$5,502.00	\$7,269.00	\$5,552.00	\$6,502.00	\$6,052.00	\$ 74,631.00
Excess Cash In/Out =	-\$8,402.00	-\$5,252.00	-\$2,102.00	-\$3,502.00	\$498.00	-\$2,802.00	-\$1,532.00	\$2,028.00	-\$1,949.00	\$598.00	\$188.00	\$2,198.00	\$ 20,031.00

As shown above, the example project loses money in the first four months and does not start making a profit until later in the year. Overall this project makes a loss in the first year. This is not unusual, in fact most projects do not start making a profit for several years and there is no reason for concern. You may need to create cashflow forecasts for several years into the future

before your income and cost become settled and you are able to see the long term financial outcome of your project. This is a good chance to have a look at your costs and see if any of them can be reduced, or if there are other ways of increasing your income.

Goods and Services Tax

It is vital that you take GST into account in your planning.

In short - GST is a tax of 12.5% on most goods and services in New Zealand. If your organisation will receive more than \$40,000 from any source you will be required to pay GST on most of your income, but you will be able to claim back the GST on many of your purchases.

It is recommended that you gain a good understanding of GST or get help from someone who has. Some explanation is available through the Inland Revenue Department [website](#).

If GST is not taken into account in your cashflow forecast it can lead to large unexpected bills that will potentially damage your project. The cashflow forecast template accessible at the top of this page will calculate GST for you, but you still need to have a basic understanding of how this tax system works.

The Example Trust - Virtual Project

The Example Trust - Virtual Project										Aug 08 → Jul 09			
Month	Aug 2008	Sep 2008	Oct 2008	Nov 2008	Dec 2008	Jan 2009	Feb 2009	Mar 2009	Apr 2009	May 2009	Jun 2009	Jul 2009	Totals
Cash Inwards													
Sales		800.00	1,200.00	2,000.00	6,000.00	4,000.00	4,400.00	4,800.00	5,200.00	6,000.00	6,500.00	8,000.00	\$ 48,900.00
Admission Fees			2,000.00					2,400.00					\$ 4,400.00
Commission from website						50.00	70.00	90.00	120.00	150.00	190.00	250.00	\$ 920.00
Sponsorship													\$ -
Donations			200.00					240.00					\$ 440.00
Local Funder													\$ -
Council													\$ -
GST refund	497.22	236.11	175.00	175.00	175.00	325.00	230.56	175.00	371.33	180.56	286.11	236.11	\$ 3,063.00
Total Cash In =	\$ 497.22	\$ 1,036.11	\$ 3,575.00	\$ 2,175.00	\$ 6,175.00	\$ 4,375.00	\$ 4,700.56	\$ 7,705.00	\$ 5,691.33	\$ 6,330.56	\$ 6,976.11	\$ 8,486.11	\$ 57,723.00
Expenses													
Key Worker	2,917.00	2,917.00	2,917.00	2,917.00	2,917.00	2,917.00	2,917.00	2,917.00	2,917.00	2,917.00	2,917.00	2,917.00	\$ 35,004.00
Admin	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	\$ 12,000.00
Banking fees	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	\$ 120.00
Insurance	35.00	35.00	35.00	35.00	35.00	35.00	35.00	35.00	35.00	35.00	35.00	35.00	\$ 420.00
Phone/Internet	120.00	120.00	120.00	120.00	120.00	120.00	120.00	120.00	120.00	120.00	120.00	120.00	\$ 1,440.00
Postage/Stationary	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	\$ 1,200.00
Power/Heating/Lighting	150.00	150.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	150.00	150.00	150.00	\$ 1,450.00
Printing	1,000.00	50.00	50.00	50.00	50.00	1,000.00	50.00	50.00	50.00	50.00	1,000.00	50.00	\$ 3,450.00
Rent/Mortgage/Rates	550.00	550.00	550.00	550.00	550.00	550.00	550.00	550.00	550.00	550.00	550.00	550.00	\$ 6,600.00
Repairs/Maintenance													\$ -
Travel/Vehicle expenses	120.00	120.00	120.00	120.00	120.00	120.00	120.00	120.00	120.00	120.00	120.00	120.00	\$ 1,440.00
Vehicle Lease	400.00	400.00	400.00	400.00	400.00	400.00	400.00	400.00	400.00	400.00	400.00	400.00	\$ 4,800.00
Accountant									1,500.00				\$ 1,500.00
Lawyers Fees	1,000.00												\$ 1,000.00
Advertising	1,000.00	100.00	100.00	100.00	100.00	500.00	100.00	100.00	100.00	100.00	100.00	100.00	\$ 2,500.00
Distribution		500.00					500.00					500.00	\$ 1,500.00
ACC levies									267.00				\$ 267.00
GST Payment	-	88.89	355.56	222.22	666.67	450.00	496.67	810.00	591.11	683.33	743.33	916.67	\$ 9,135.56
Total Cash Out =	\$8,402.00	\$6,140.89	\$5,857.56	\$5,724.22	\$6,168.67	\$7,302.00	\$6,498.67	\$6,312.00	\$7,860.11	\$6,235.33	\$7,245.33	\$6,968.67	\$83,826.56
Excess Cash In/Out =	-\$7,904.78	-\$5,104.78	-\$2,282.56	-\$3,549.22	\$6.33	-\$2,927.00	-\$1,798.11	\$1,393.00	-\$2,168.78	\$95.22	-\$269.22	\$1,517.44	-\$ 22,992.44
Summary													
Bank Opening Balance	\$357.00	-\$7,547.78	-\$12,652.56	-\$14,935.11	-\$18,484.33	-\$18,478.00	-\$21,405.00	-\$23,203.11	-\$21,810.11	-\$23,978.89	-\$23,883.67	-\$24,152.89	
Net Cash In/Out	-\$7,904.78	-\$5,104.78	-\$2,282.56	-\$3,549.22	\$6.33	-\$2,927.00	-\$1,798.11	\$1,393.00	-\$2,168.78	\$95.22	-\$269.22	\$1,517.44	
Bank Closing Balance	-\$7,547.78	-\$12,652.56	-\$14,935.11	-\$18,484.33	-\$18,478.00	-\$21,405.00	-\$23,203.11	-\$21,810.11	-\$23,978.89	-\$23,883.67	-\$24,152.89	-\$22,635.44	

The example above shows the monthly amount to pay and claim from the IRD. You can choose to send in your GST returns either two monthly or six monthly. I strongly recommend choosing a two month period, as a longer period results in a larger bill which can be somewhat frightening when it arrives.

Initial Investment

The previous example also shows a summary at the bottom of the forecast. This shows how much money you have available at the start and end of each month. This example above shows a starting bank balance of \$357, but the amount varies from group to group. Some groups can afford to put a large investment into a project while others have no cash to spare.

Funding

As the previous example shows, at one stage of the project the bank balance has gotten as low as -\$24,152. As most banks won't allow you an overdraft of this size you need to find this money from elsewhere. For most community organisations the best option is fundraising, either through the local community or a funding agency.

Most funding you will receive is GST inclusive, so you will end up having to pay some of your funding back to the IRD. Therefore when you look at the shortfall shown in your bank balance, remember to add 12.5% to that amount when applying for funding. ie: Although the example shows a shortfall of \$24,152, the project would have to raise funding of at least \$27,171 (including GST) to keep the bank balance positive throughout the year.

The Example Trust - Virtual Project										Aug 08 → Jul 09			
Month	Aug 2008	Sep 2008	Oct 2008	Nov 2008	Dec 2008	Jan 2009	Feb 2009	Mar 2009	Apr 2009	May 2009	Jun 2009	Jul 2009	Totals
Cash Inwards													
Sales		800.00	1,200.00	2,000.00	6,000.00	4,000.00	4,400.00	4,800.00	5,200.00	6,000.00	6,500.00	8,000.00	\$ 48,900.00
Admission Fees			2,000.00					2,400.00					\$ 4,400.00
Commission from website						50.00	70.00	90.00	120.00	150.00	190.00	250.00	\$ 920.00
Sponsorship													\$ -
Donations			200.00					240.00					\$ 440.00
Local Funder	10,000.00			5,000.00			2,500.00						\$ 17,500.00
Council	10,000.00												\$ 10,000.00
GST refund	497.22	236.11	175.00	175.00	175.00	325.00	230.56	175.00	371.33	180.56	286.11	236.11	\$ 3,063.00
Total Cash In =	\$ 20,497.22	\$ 1,036.11	\$ 3,575.00	\$ 7,175.00	\$ 6,175.00	\$ 4,375.00	\$ 7,200.56	\$ 7,705.00	\$ 5,691.33	\$ 6,330.56	\$ 6,976.11	\$ 8,486.11	\$ 85,223.00
Expenses													
Key Worker	2,917.00	2,917.00	2,917.00	2,917.00	2,917.00	2,917.00	2,917.00	2,917.00	2,917.00	2,917.00	2,917.00	2,917.00	\$ 35,004.00
Admin	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	\$ 12,000.00
Banking fees	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	\$ 120.00
Insurance	35.00	35.00	35.00	35.00	35.00	35.00	35.00	35.00	35.00	35.00	35.00	35.00	\$ 420.00
Phone/Internet	120.00	120.00	120.00	120.00	120.00	120.00	120.00	120.00	120.00	120.00	120.00	120.00	\$ 1,440.00
Postage/Stationary	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	\$ 1,200.00
Power/Heating/Lighting	150.00	150.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	150.00	150.00	150.00	\$ 1,450.00
Printing	1,000.00	50.00	50.00	50.00	50.00	1,000.00	50.00	50.00	50.00	50.00	1,000.00	50.00	\$ 3,450.00
Rent/Mortgage/Rates	550.00	550.00	550.00	550.00	550.00	550.00	550.00	550.00	550.00	550.00	550.00	550.00	\$ 6,600.00
Repairs/Maintenance													\$ -
Travel/Vehicle expenses	120.00	120.00	120.00	120.00	120.00	120.00	120.00	120.00	120.00	120.00	120.00	120.00	\$ 1,440.00
Vehicle Lease	400.00	400.00	400.00	400.00	400.00	400.00	400.00	400.00	400.00	400.00	400.00	400.00	\$ 4,800.00
Accountant									1,500.00				\$ 1,500.00
Lawyers Fees	1,000.00												\$ 1,000.00
Advertising	1,000.00	100.00	100.00	100.00	100.00	500.00	100.00	100.00	100.00	100.00	100.00	100.00	\$ 2,500.00
Distribution		500.00					500.00					500.00	\$ 1,500.00
ACC levies									267.00				\$ 267.00
GST Payment	2,222.22	88.89	355.56	777.78	666.67	450.00	774.44	810.00	591.11	683.33	743.33	916.67	\$ 9,135.56
Total Cash Out =	\$10,624.22	\$6,140.89	\$5,857.56	\$6,279.78	\$6,168.67	\$7,302.00	\$6,776.44	\$6,312.00	\$7,860.11	\$6,235.33	\$7,245.33	\$6,968.67	\$83,826.56
Excess Cash In/Out =	\$9,873.00	-\$5,104.78	-\$2,282.56	\$895.22	\$6.33	-\$2,927.00	\$424.11	\$1,393.00	-\$2,168.78	\$95.22	-\$269.22	\$1,517.44	\$ 1,452.00
Summary													
Bank Opening Balance	\$357.00	\$10,230.00	\$5,125.22	\$2,842.67	\$3,737.89	\$3,744.22	\$817.22	\$1,241.33	\$2,634.33	\$465.56	\$560.78	\$291.56	
Net Cash In/Out	\$9,873.00	-\$5,104.78	-\$2,282.56	\$895.22	\$6.33	-\$2,927.00	\$424.11	\$1,393.00	-\$2,168.78	\$95.22	-\$269.22	\$1,517.44	
Bank Closing Balance	\$10,230.00	\$5,125.22	\$2,842.67	\$3,737.89	\$3,744.22	\$817.22	\$1,241.33	\$2,634.33	\$465.56	\$560.78	\$291.56	\$1,809.00	

Completing the Plan

You should now have the basis for a full business plan. You should now re-look over everything you have written, as there are likely to be changes to make. Business Planning is a fluid process, and you will generally make many adjustments to your plan before you are confident that it is realistic. It will never be perfect, but you should feel confident that it is an accurate representation of both your plan, and its likelihood of success. Good luck.

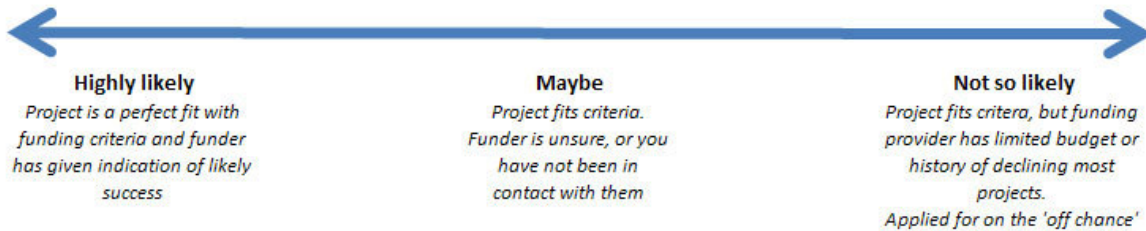
Funding Application Hints

Attracting Funding

- Read the criteria for every funding application carefully. Be sure that the funder fits your needs and can provide the funding you need for the costs that you cannot meet.
- Find out what you have in common with the funder - what do they consider a good result. Every funder measures certain outcomes as their indicator of how well they are doing. If you can show that your goals match their goals you are more likely to be funded.
- Establish the funding deadline and make sure you can complete your application by that time - early if possible.
- Ask how long it will take between applying for funding and receiving money if you are successful. This will have a substantial impact on your planning.
- Ask the funder how good they think your chances of success are. This will help you with your risk management.
- Find out how much detail the funder wants. Some funders want a one page summary, while others want as much detail as you can provide. Feel free to add appendixes to short applications, but be aware that the funder may not read them.
- Find out how strict the funder is on the filling out of application forms. Some require every box to be filled in full with no mistakes whatsoever, whereas others are satisfied with 'n/a' or 'see attached'.
- Be very clear about how much funding you are requesting, over what period and what it is for.
- Provide a cashflow forecast for EVERY year that you are requesting funding and potentially for the year after if that is needed by the funder.
- Be very clear about what will come out of your project. Who will your project help, how will it affect your community? Make sure that you are able to measure these results clearly. A project that creates a 'happier community' is hard to measure compared to a project that creates a 'happier community' by providing 4 community events and temporarily employing 4 people.
- Talk to the funding provider. Ask them how your plan can improve it's chances of receiving funding. Take any advice at face value. Funders have a lot of experience in this field - make use of it.
- Try not to put all of your eggs in one basket. You have not succeeded in attracting funding until the money is in your bank account. Most funders have a limited pool of money and even projects that they feel should be funded can be declined due to a lack of funds.
- Try not to be discouraged if you do not attract funding. Get advice from your funding provider about why you were declined and use that advice for any future applications.

Multiple Sources of Funding

Most community groups apply to several funding providers for the same project. Your chances of success with each funder will range from:



If you do not fit the funding criteria for a project do not apply - it is a waste of your time as well as that of the funding provider.

Make sure you take into account what will happen if you do not receive funding from a particular funding. Will you be able to find alternative funding or will you have to reduce the scale of (or even abandon) the project.

If you receive funding from any source make sure you let the other funding providers know. Success with one provider can actually increase your chances of success with others, but it may also reduce the amount they choose to fund you. Do not accept funding from two different funding providers for the same item. This is illegal and will ruin the chances of your group being funded again.

It can be useful to use a cost breakdown as part of your business plan to show exactly where funding that is essential or that you are likely to receive will be spent. This also decreases the chance of 'double dipping' which will increase your chances of receiving funding.

The Example Trust - Virtual Project

Aug 08 → Jul 09

Estimated Costs			Contributions					
Cost Type	Specifics	Amount	Your Organisation \$ 55,017.00	Local Funder \$18,000.00	Council \$10,000.00			
Wages	Key Worker	\$ 35,004.00	\$ 27,744.00	\$ 7,260.00				
	Admin	\$ 12,000.00	\$ 12,000.00					
	Total Wages	\$ 47,004.00	\$ 39,744.00	\$ 7,260.00	\$ -	\$ -	\$ -	\$ -
Overheads	Banking fees	\$ 120.00	\$ 120.00					
	Insurance	\$ 420.00	\$ 420.00					
	Phone/Internet	\$ 1,440.00		\$ 1,440.00				
	Postage/Stationary	\$ 1,200.00	\$ 1,000.00	\$ 200.00				
	Power/Heating/Lighting	\$ 1,450.00			\$ 1,450.00			
	Printing	\$ 3,450.00	\$ 2,000.00	\$ 1,000.00	\$ 450.00			
	Rent/Mortgage/Rates	\$ 6,600.00			\$ 6,600.00			
	Repairs/Maintenance	\$ -						
	Travel/Vehicle expenses	\$ 1,440.00	\$ 640.00	\$ 800.00				
	Total Overheads	\$ 16,120.00	\$ 4,180.00	\$ 3,440.00	\$ 8,500.00	\$ -	\$ -	\$ -
Equipment Lease/Hire	Vehicle Lease	\$ 4,800.00		\$ 4,800.00				
	Total Lease/Hire	\$ 4,800.00	\$ -	\$ 4,800.00	\$ -	\$ -	\$ -	\$ -
Consultancy	Accountant	\$ 1,500.00			\$ 1,500.00			
	Lawyers Fees	\$ 1,000.00		\$ 1,000.00				
	Total Consultancy	\$ 2,500.00	\$ -	\$ 1,000.00	\$ 1,500.00	\$ -	\$ -	\$ -
Marketing	Advertising	\$ 2,500.00	\$ 1,500.00	\$ 1,000.00				
	Distribution	\$ 1,500.00	\$ 1,000.00	\$ 500.00				
	Total Marketing	\$ 4,000.00	\$ 2,500.00	\$ 1,500.00	\$ -	\$ -	\$ -	\$ -
Capital Purchases								
	Total Capital	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Other	ACC levies	\$ 267.00	\$ 267.00					
	GST overall repayments	\$ 6,072.56	\$ 6,072.56					
	Total Other	\$ 6,339.56	\$ 6,339.56	\$ -	\$ -	\$ -	\$ -	\$ -
Year One Total Cost \$ 80,764			\$ 52,763.56	\$ 18,000.00	\$ 10,000.00	\$ -	\$ -	\$ -
Year One Total Contributions			65%	22%	12%	0%	0%	0%
Funds remaining for Year 2			\$ 2,253.44	\$ -	\$ -	\$ -	\$ -	\$ -

The cashflow forecast template provided on previous pages includes a cost breakdown template. You can also access it [here](#).

Links

Please press control-click on the link you would like to follow...

[Useful or Interesting Websites](#)

[Canterbury Funding Providers](#)

[Online Version of this document](#)

[Canterbury Not-For-Profit Forum website](#)

Free Resources

[Cashflow Forecast and Cost Breakdown Template \(Microsoft Excel 585k\)](#)

[Monthly Running Costs Template \(Microsoft Excel 992k\)](#)