Adjust contributions

The **Contribution Adjustments** row allows you to **manually modify the amount of money added to the maintenance fund** for a given year.

This gives you flexibility to account for real-world circumstances that may not be fully captured by the system's automatic calculations.

How to adjust contributions

- Click the **edit button** in the cell for the year you want to adjust.

	2026	2027	2028	2029
Opening balance	$26,500	$29,194	$38,244	$44,832
Maintenance costs (excl. GST) ?	-$14,175	-$7,030	-$12,491	-$24,513
Interest on funds (6.5%)	$1,778	$2,192	$2,700	$2,763
Tax on interest (28%)	-$498	-$614	-$756	-$774
Fees and charges (excl. GST)	-$1,000	-$0	-$0	-$0
Contributions (excl. GST) ?	$16,589*	$14,502	$17,135	$17,873
Closing balance	**$29,194**	**$38,244**	**$44,832**	**$40,181**

- Enter the desired contribution adjustment amount.
- The system will **recalculate the closing balance** for the year using your adjusted contribution.

Why you might adjust contributions

You may want to manually adjust contributions for several reasons:

1. **Cashflow considerations**

- If contributions are unusually high for a particular year, you may want to **spread the cost over multiple years** to avoid asking owners for too much at once.

2. **Fund balance deviations**
   - If the fund is higher or lower than expected due to external factors, such as:
     - Inflation being higher or lower than projected
     - Contingency allowance being too low or too high
     - Unexpected maintenance costs or delays
3. **Smoothing contributions**
   - To avoid large spikes or dips in contributions across years, you may want to **even out the contributions** over multiple periods.
4. **Strategic planning**
   - Adjustments can be used to align the maintenance plan with **long-term organisational goals**, such as preferring a larger buffer in early years or reducing contributions temporarily to free up capital.

Key points

- Adjustments only affect the **year you change** and the **closing balance** for that year.
- Future contributions are **not automatically changed** unless you adjust them separately.
- Manual adjustments are fully compatible with the system's automatic calculations.

Example

Year	Accruals	Net Interest	Fees	Contribution Adjustments	Contributions
2025	$5,000	$734	$50	-$500	$3,815

- In this example, the system initially calculated contributions of $4,315.
- The user reduced the contribution by **$500** to account for cashflow constraints.
- The closing balance and subsequent years' calculations will reflect this adjustment.

Revision #4
Created 14 October 2025 05:59:05 by Laurent Hautefeuille
Updated 16 January 2026 22:51:47 by mharrop