Overview

The **Cashflow Page** displays a complete overview of your maintenance fund over the next **30 years**.

It helps you track the health of your fund, see projected balances, and plan contributions to ensure your maintenance activities are always covered.

The page shows the data in **two ways**:

1. A **chart** to visualise trends over time.
2. A **table** showing detailed numbers for each year.

Table layout

The table columns represent **years** (aligned with your financial year settings).
The rows represent the main components of your fund:

- **Opening Balance** – the balance at the start of the year
- **Interest on Funds** – interest earned on the opening balance

- **Tax on Interest** – corporate tax applied to interest earned
- **Fees and Charges** – bank fees or administrative charges
- **Planned Expenses** – projected maintenance costs for the year
- **Contribution Adjustments** – manual adjustments to contributions, if any
- **Contributions** – funds added to cover planned expenses
- **Closing Balance** – the balance at the end of the year

How contributions are calculated

The contributions row is calculated based on the **provisions (accruals)** from planned expenses and other factors.

1. **Start with accruals** – the total amount needed for planned expenses in a given year.
2. **Adjust for fund earnings and charges**:
    - Subtract **net interest** (interest earned minus taxes)
    - Add **fees and charges**
    - Add **any contribution adjustments**

This gives the **required contribution** for that year.

Contributions = (Interest on Funds − Tax on Interest) + Fees and Charges + Contribution Adjustments

How the closing balance is calculated

Closing Balance = Opening Balance − Planned Expenses + Contributions

This ensures that your fund always has enough to cover planned maintenance while taking into account interest, taxes, fees, and adjustments.

Notes

- The **Cashflow Page does not show accruals** directly — it only shows the resulting contributions.
- The **chart** provides a visual overview of opening and closing balances, helping you quickly identify potential shortfalls or surpluses.
- All numbers are projected based on your **current settings**, including inflation, interest rate, tax rate, and forecast opening balance.

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