

CASH FLOW

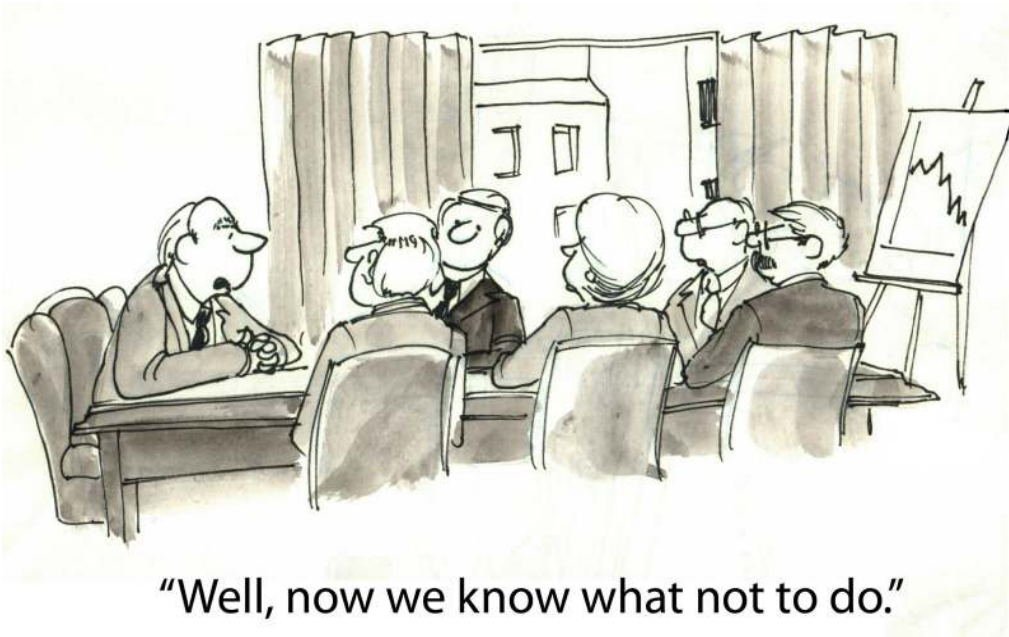


Author: Jim Schuett

Cash Flow & Your Company's Success.



“What if we don’t change at all ...
and something magical just happens?”



“Well, now we know what not to do.”

What is Cash Flow? & Why do we need to know?

What is Cash Flow?

Definition (Simple)

Cash flow is the movement of money in and out of a company. Cash received signifies inflows, and cash spent signifies outflows. The cash flow statement is a financial statement that reports on a company's sources and usage of cash over some time.

Definition (Detailed)

The term cash flow refers to the net amount of cash and cash equivalents being transferred in and out of a company. Cash received represents inflows, while money spent represents outflows. A company's ability to create value for shareholders is fundamentally determined by its ability to generate positive cash flows or, more specifically, to maximize long-term free cash flow (FCF). FCF is the cash generated by a company from its normal business operations after subtracting any money spent on capital expenditures (CapEx). *Source: Investopedia, By ADAM HAYES*

Key Takeaways

- Cash flow is the movement of money in and out of a company.
- Cash received signifies inflows, and cash spent signifies outflows.
- The cash flow statement is a financial statement that reports on a company's sources and usage of cash over some time.
- A company's cash flow is typically categorized as cash flows from operations, investing, and financing.
- *There are several methods used to analyze a company's cash flow, including the debt service coverage ratio, free cash flow, and unlevered cash flow.*

Source: Investopedia, By ADAM HAYES



CASH FLOW VS. PROFIT: WHAT'S THE DIFFERENCE?

Source: By Tim Stobierski, Harvard Business School, Online

Cash flow and profit are essential financial metrics in business. Yet, it isn't uncommon for those new to finance and accounting to occasionally confuse the two terms. Cash flow and profit aren't the same things, and it's critical to understand the difference between them to make key decisions regarding a business's performance and financial health. For investors, understanding the difference between profit and cash flow makes it easier to know whether a profitable company is a good, long-term investment based on its ability to remain solvent in times of economic crisis. For entrepreneurs and business owners, understanding the relationship between the terms can inform important business decisions, including the best way to pursue growth.



What is Cash Flow?

Cash flow refers to the net balance of cash moving into and out of a business at a specific point in time. Cash is constantly moving into and out of a business. For example, when a retailer purchases inventory, money flows out of the business toward its suppliers. When that same retailer sells something from its inventory, cash flows into the business from its customers. Paying workers or utility bills represents cash flowing out of the business toward its debtors. While collecting a monthly installment on a customer purchase financed 18 months ago shows cash flowing into the business. The list goes on. Cash flow can be positive or negative. Positive cash flow means a company has more money moving into it than out of it. Negative cash flow indicates a company has more money moving out of it than into it.

Types of Cash Flow

Operating cash flow: This refers to the net cash generated from a company's normal business operations. In actively growing and expanding companies, positive cash flow is required to maintain business growth.

Investing cash flow: This refers to the net cash generated from a company's investment-related activities, such as investments in securities, the purchase of physical assets like equipment or property, or the sale of assets. In healthy companies that are actively investing in their businesses, this number will often be in the negative.

Financing cash flow: This refers specifically to how cash moves between a company and its investors, owners, or creditors. It's the net cash generated to finance the company and may include debt, equity, and dividend payments.

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WHAT IS PROFIT?

Profit is typically defined as the balance that remains when all of a business's operating expenses are subtracted from its revenues. It's what's left when the books are balanced and expenses are subtracted from proceeds.

Profit can either be distributed to the owners and shareholders of the company, often in the form of dividend payments, or reinvested back into the company. Profits might, for example, be used to purchase new inventory for a business to sell, or used to finance research and development (R&D) of new products or services.

Like cash flow, profit can be depicted as a positive or negative number. When this calculation results in a negative number, it's typically referred to as a loss, because the company spent more money operating than it was able to recoup from those operations.

What is Cash Flow?

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Types of Profit

Gross profit: Gross profit is defined as revenue minus the cost of goods sold. It includes variable costs, which are dependent upon the level of output, such as cost of materials and labor directly associated with producing the product. It doesn't include other fixed costs, which a company must pay regardless of output, such as rent and the salary of individuals not involved in producing a product.

Operating profit: Like operating cash flow, operating profit refers only to the net profit that a company generates from its normal business operations. It typically excludes negative cash flows like tax payments or interest payments on debt. Similarly, it excludes positive cash flows from areas outside of the core business. It's sometimes referred to as earnings before interest and tax (EBIT).

Net profit: This is the net income after all expenses have been deducted from all revenues. Typically, this includes expenses like tax and interest payments.



All Photos and Illustrations: Jim Schuett (Some chosen from Adobe Stock)

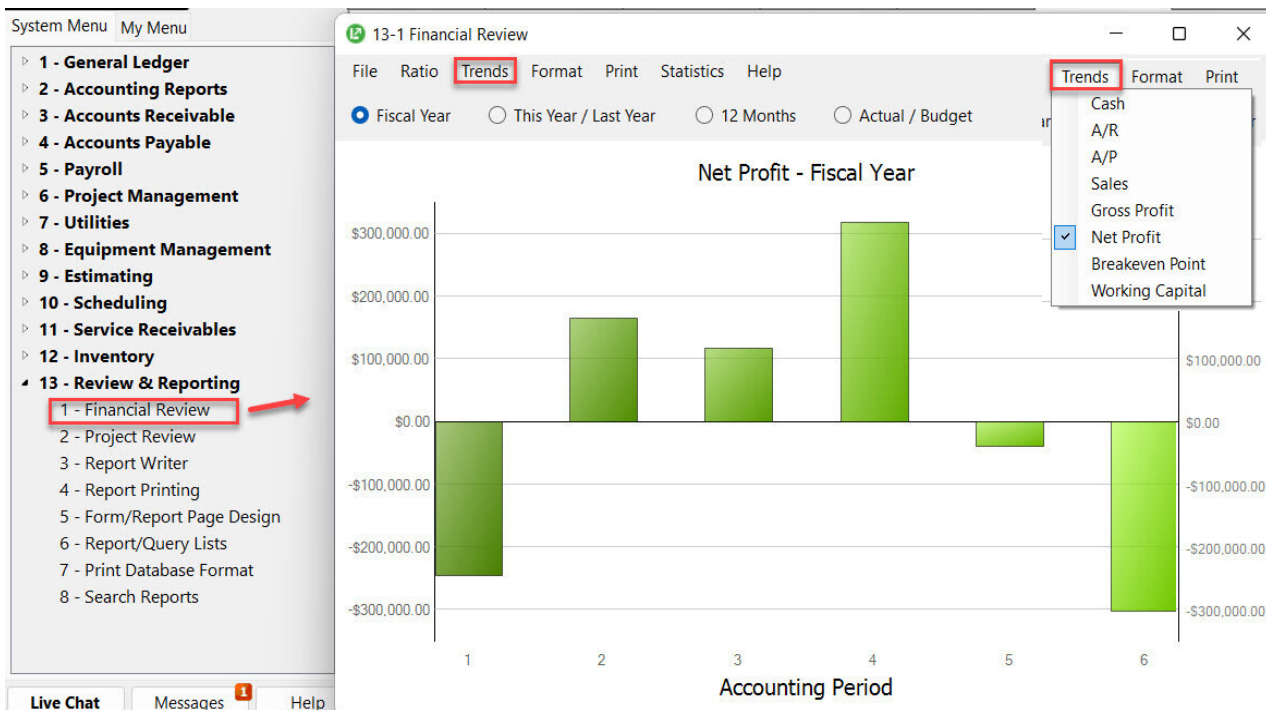
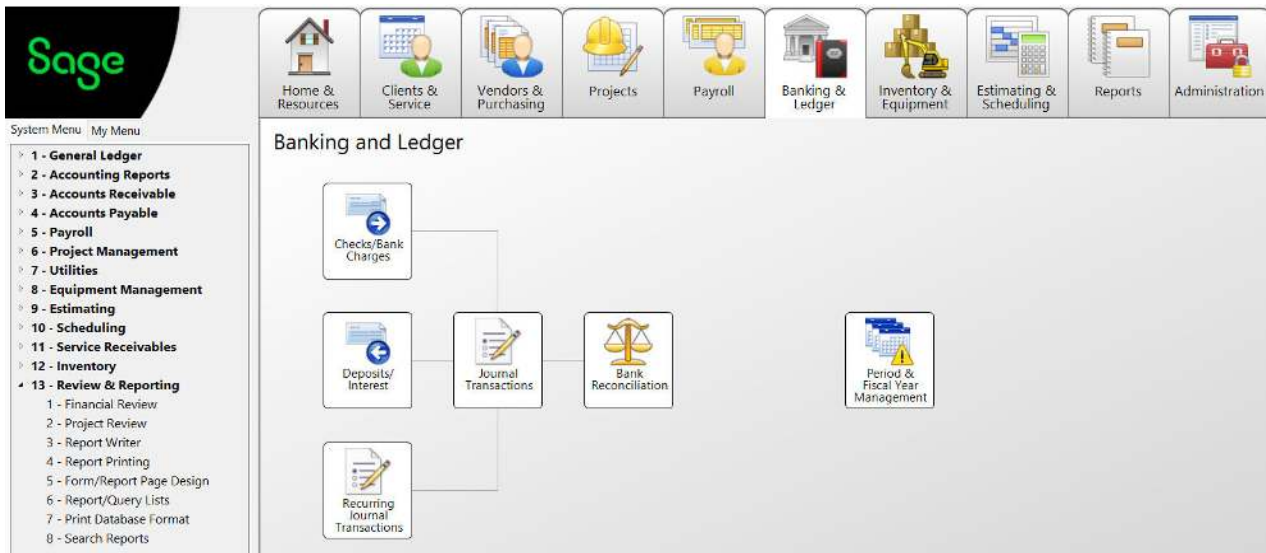
Cover Illustration and eBook format: www.Designrr.com

What is Cash Flow?

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How does your Sage 100 Contractor HELP YOU?

Your Sage 100 Contractor software has all the bells and whistles to help guide you through the financial details every day.



What is Cash Flow?

What does Cash Flow mean to you?

Every Client needs something different.



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REPORTS
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Each one can be changed to better meet your needs.
Some Simple, Some Complex . . .**

See these sample reports

1. SAMPLE: **AR Cash Flow Summary**
2. SAMPLE: **AR Table-Project Cash Flow Report**
3. SAMPLE: **Cash Flow by Job**
4. SAMPLE: **Buy Out Report**

There are more, or let us create one just for you.

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AR Cash Flow Summary

z03-01-02-01 A/R Cash Flow Summary

Managed Rite Construction

Status < 4

| Due Date | Client | Amount Due | Due Date Total | Grand Totals | |
|----------|---------------------------|------------|----------------|--------------|----------|
| 02/25/21 | 131 Hotel Inc | 5,690 | | | |
| | | | 5,690 | | PAST DUE |
| 03/25/21 | 131 Hotel Inc | 21,759 | | | |
| | | | 21,759 | | PAST DUE |
| 03/27/21 | 124 Postmaster - Williams | 9,569 | | | |
| | | | 9,569 | | PAST DUE |
| 04/24/21 | 124 Postmaster - Williams | 6,272 | | | |
| | | | 6,272 | | PAST DUE |
| 04/25/21 | 127 Board of Education | 35,208 | | | |
| 04/25/21 | 131 Hotel Inc | 20,482 | | | |
| | | | 55,690 | | PAST DUE |
| 05/25/21 | 124 Postmaster - Williams | 14,282 | | | |
| 05/25/21 | 127 Board of Education | 28,291 | | | |
| 05/25/21 | 131 Hotel Inc | 18,690 | | | |
| | | | 61,263 | | PAST DUE |
| 06/15/21 | 128 George Olsen | 5,000 | | | |

AR Table-Project Cash Flow Report

AR Table-Project Cash Flow Report-01d

Job# 186 to 201

| | JAN | FEB | MAR | APR | MAY | JUN | JUL | AUG | SEP | OCT | NOV | DEC |
|----------------|---------------------------------|-----|----------|---------|-----|-----|-----|-----|-----|-----|-----|-----|
| PROJECT | 186 Williams Post Office | | | | | | | | | | | |
| CONTRACT | 553,499.00 | | | | | | | | | | | |
| EXPENSES | 372,862.17 | | | | | | | | | | | |
| BILLINGS | | | | 301,229 | | | | | | | | |
| EXPENSES | | | 183,069 | 7,853 | | | | | | | | |
| COLLECTIONS | | | | 271,106 | | | | | | | | |
| NET CASH FLOW | | | -183,069 | 80,185 | | | | | | | | |
| PROJECT | 201 Trappen Motel | | | | | | | | | | | |
| CONTRACT | 1,970,916.00 | | | | | | | | | | | |
| EXPENSES | 535,720.13 | | | | | | | | | | | |
| BILLINGS | | | | 666,206 | | | | | | | | |
| EXPENSES | | | 396,269 | 5,311 | | | | | | | | |
| COLLECTIONS | | | | 599,374 | | | | | | | | |
| NET CASH FLOW | | | -396,269 | 197,793 | | | | | | | | |

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Cash Flow by Job

Cash Flow by Job

Job# 186 to 224

| Job# | Job Name | Invoiced Job to Date | A/R EndBal (today) | Cash Collected | Job Costs To Date | A/P EndBal (today) | Cash Paid Out (Costs-A/P) | Net Cash in(out) |
|------|-------------------------|----------------------|--------------------|---------------------|---------------------|--------------------|---------------------------|-------------------|
| 186 | Williams Post Office | 540,551.80 | 149,696.25 | 390,855.55 | 372,862.17 | 92,686.70 | 280,175.47 | 110,680.08 |
| 201 | Trappen Motel | 755,639.12 | 156,053.48 | 599,585.64 | 535,720.13 | 27,108.80 | 508,611.33 | 90,974.31 |
| 207 | Wood Elementary School | 750,030.57 | 89,192.20 | 660,838.37 | 550,693.79 | 26,911.22 | 523,782.57 | 137,055.80 |
| 215 | Jimenez Burrito #8 | | | | 144,553.50 | 64,916.92 | 79,636.58 | -79,636.58 |
| 216 | Jimenez Burrito #10 | | | | | | | |
| 220 | Lamb Shoes | 3,706.89 | 3,706.89 | | 6,770.78 | 1,508.82 | 5,261.96 | -5,261.96 |
| 221 | Bike Path for Rte 66 | | | | 4,550.00 | 4,550.00 | | |
| 222 | Big Redwood Tree Hotel | | | | 192,339.88 | 192,339.88 | | |
| 223 | Main Street Post Office | | | | | | | |
| 224 | Walking Shoes Shop | -5,000.00 | -5,000.00 | | | | | |
| | | 2,044,928.38 | 393,648.82 | 1,651,279.56 | 1,807,490.25 | 410,022.34 | 1,397,467.91 | 253,811.65 |

Buy Out Report

Managed Rite Construction

Printed 09/16/2022
Report # 1-5-08 [Private]

6 Period
2015 Post Year

Buy Out Report

Job 186 to 186

| Cost Code | PROJECT CONTRACT BUDGET | | | PURCHASE ORDERS & SUBCONTRACTS | | | PROJECT COST AMOUNTS | | | PROJECT COSTS & CASH FLOW REQUIREMENTS | | | | |
|-----------------------------------|--------------------------|---------------|---------------------------------|--------------------------------|--------------|----------------------|----------------------|------------------|--------------------|----------------------------------------|------------|-----------|----------------------|---------------|
| | Budget | Change Orders | Target Contract New Budget (TC) | Purchase Orders | Subcontracts | Issued: PO's & Sub's | Cost Prior | Cost This Period | Cost To Date (CTD) | Issued Balance to Complete | CTD Issued | Issued TC | Projected Total Cost | Cash Required |
| Job: | 186 Williams Post Office | | | | | | | | | | | | | |
| Phase: | None | | | | | | | | | | | | | |
| 1000 000 GENERAL REQUIREMENTS | 69,942.00 | 0.00 | 69,942.00 | 0.00 | 0.00 | 0.00 | 39,076.80 | 0.00 | 39,076.80 | 0.00 | x | | 69,942.00 | 30,865.20 |
| 1510 000 Temp Utilities | 796.00 | 0.00 | 796.00 | 867.50 | 0.00 | 867.50 | 778.32 | 0.00 | 778.32 | 89.18 | | x | 867.50 | 89.18 |
| 1520 000 Field Office & Sheds | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 215.00 | 0.00 | 215.00 | 0.00 | x | | 215.00 | |
| 1540 000 Mobilize & Demobilize | 1,446.00 | 0.00 | 1,446.00 | 900.00 | 0.00 | 900.00 | 878.90 | 0.00 | 878.90 | 21.10 | | | 1,446.00 | 567.10 |
| 2000 000 SITE WORK | 56,985.00 | 0.00 | 56,985.00 | 0.00 | 56,985.00 | 56,985.00 | 56,985.00 | 0.00 | 56,985.00 | 0.00 | | | 56,985.00 | |
| 2300 000 Excavation/Export/Fill | 8,151.00 | 0.00 | 8,151.00 | 0.00 | 0.00 | 0.00 | 1,510.31 | 0.00 | 1,510.31 | 0.00 | x | | 8,151.00 | 6,640.69 |
| 3000 000 CONCRETE | 3,381.00 | 0.00 | 3,381.00 | 0.00 | 0.00 | 0.00 | 680.00 | 0.00 | 680.00 | 0.00 | x | | 3,381.00 | 2,701.00 |
| 3100 000 Foundation Formwork | 7,695.00 | 0.00 | 7,695.00 | 2,595.90 | 0.00 | 2,595.90 | 6,214.46 | 0.00 | 6,214.46 | 0.00 | x | | 7,695.00 | 1,480.54 |
| 3200 000 Foundation Reinforcement | 417.00 | 0.00 | 417.00 | 0.00 | 0.00 | 0.00 | 455.72 | 0.00 | 455.72 | 0.00 | x | | 455.72 | |
| 3300 000 Foundation Cast-in-Place | 5,066.00 | 0.00 | 5,066.00 | 0.00 | 230.70 | 230.70 | 5,226.44 | 0.00 | 5,226.44 | 0.00 | x | | 5,226.44 | |
| 3340 000 Slab Prep | 14,495.00 | 0.00 | 14,495.00 | 0.00 | 0.00 | 0.00 | 5,480.71 | 0.00 | 5,480.71 | 0.00 | x | | 14,495.00 | 9,014.29 |
| 3350 000 Slab Cast in Place | 7,644.00 | 0.00 | 7,644.00 | 0.00 | 759.83 | 759.83 | 8,607.89 | 0.00 | 8,607.89 | 0.00 | | v | 8,607.89 | |



What is Cash Flow?

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Report 6-1-1-99 Job Status Report "Our Most Popular Report!"

| | | | | | |
|-------------------------------------|-------------------|-----------------------------|---------------------------|-----------------------|--------------|
| Managed Rite Construction | | PM/Supervisor: | S2 - Hugh Sanchez | Period: | 12 |
| JOB: | 201 Trappen Motel | Salesperson: | 0 - | Post Year: | 2019 |
| 06-01-01-31 Job Status Report-9n | | Estimator: | 5 - Michael Brown | | |
| CONTRACT & CHANGE ORDERS | | | REVENUE | | |
| Original Contract: | 1,967,991.00 | Change Orders: | 2,925.00 | Current Contract: | 1,970,916.00 |
| Original Estimate: | 1,942,362.80 | Change Orders Est: | 1,865.00 | Current Estimate: | 1,944,227.80 |
| Original Gross Profit: | 26,688.20 | Change Orders Gross Profit: | 1,060.00 | Current Gross Profit: | 26,688.20 |
| Original G.P. %: | 1.35 | Change Orders G.P. %: | 36.24 | Earned Revenue: | 543,073.90 |
| | | | Billed to Date: | | |
| | | | Paid to Date: | | |
| | | | Retainage: | | |
| | | | Over/Under Billed: | | |
| | | | Net Cash Flow: | | |
| | | | (Rev Paid - Cost to Date) | | |
| COSTS | | Pending Change Orders: | 0.00 | | -212,565.22 |
| Cost to Date: | 535,720.13 | Percent Complete: | 27.55 | Current G.P. %: | 1.35 |
| | | | Net Cash Flow: | | |
| | | | (Rev Paid - Cost to Date) | | |

| Cost Code | Budget | CHANGES | | New Budget | Period Costs | Total Actual Costs | % Used | Proj'd Costs | TOTAL COMMITTED COSTS | | Total Actual + Remaining Projected & Committed Cost | CREW RATES: | | | |
|---------------------------------------|-------------------|---------|----------|-------------------|--------------|--------------------|-----------------|--------------|-----------------------|-------------------|-----------------------------------------------------|-------------------|-------------------|----------|-------|
| | | Open | Approved | | | | | | All POs | All Subs | | Gross Wages | Budget | Actual | |
| 1000.000 - GENERAL REQUIREMENT | | | | | | | | | | | | | | | |
| Hours | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 272.00 | 0.00 | 272.00 | | | 0.00 | | | | |
| Labor | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 8,228.66 | 0.00 | 8,228.66 | 0.00 | 0.00 | 0.00 | | 5,984.00 | 0.00 | 30.25 |
| Other | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 15,512.97 | 0.00 | 15,512.97 | 0.00 | 0.00 | 0.00 | | | | |
| U-6 | 1,834.00 | 0.00 | 0.00 | 1,834.00 | 0.00 | 0.00 | 0.00 | 1,834.00 | 0.00 | 0.00 | 0.00 | | | | |
| 1000.000 - GENERAL REQUIREMENT | 1,834.00 | | | 1,834.00 | | 23,741.63 | 1,294.53 | | | | | 23,741.63 | | | |
| 1020.000 - Contingency | | | | | | | | | | | | | | | |
| Other | 6,000.00 | 0.00 | 0.00 | 6,000.00 | 0.00 | 0.00 | 0.00 | 6,000.00 | 0.00 | 0.00 | 0.00 | | 6,000.00 | 6,000.00 | |
| 1020.000 - Contingency | 6,000.00 | | | 6,000.00 | | | | | | | | 6,000.00 | 6,000.00 | | |
| 1310.000 - Permits | | | | | | | | | | | | | | | |
| Other | 332,577.80 | 0.00 | 0.00 | 332,577.80 | 0.00 | 0.00 | 0.00 | 332,577.80 | 0.00 | 0.00 | 0.00 | | | | |
| 1310.000 - Permits | 332,577.80 | | | 332,577.80 | | | | | | | | 332,577.80 | 332,577.80 | | |
| 1510.000 - Temp. Utilities | | | | | | | | | | | | | | | |
| Other | 3,169.00 | 0.00 | 0.00 | 3,169.00 | 0.00 | 0.00 | 0.00 | 3,169.00 | 0.00 | 0.00 | 0.00 | | | | |
| 1510.000 - Temp. Utilities | 3,169.00 | | | 3,169.00 | | | | | | | | 3,169.00 | 3,169.00 | | |
| 2000.000 - SITE WORK | | | | | | | | | | | | | | | |
| Subcontract | 168,970.00 | 0.00 | 0.00 | 168,970.00 | 0.00 | 0.00 | 0.00 | 168,970.00 | 0.00 | 168,970.00 | 168,970.00 | | | | |
| Other | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 88,500.00 | 0.00 | 88,500.00 | 0.00 | 0.00 | 0.00 | | | | |
| 2000.000 - SITE WORK | 168,970.00 | | | 168,970.00 | | 88,500.00 | 52.38 | | | 168,970.00 | 168,970.00 | 80,470.00 | 337,940.00 | | |

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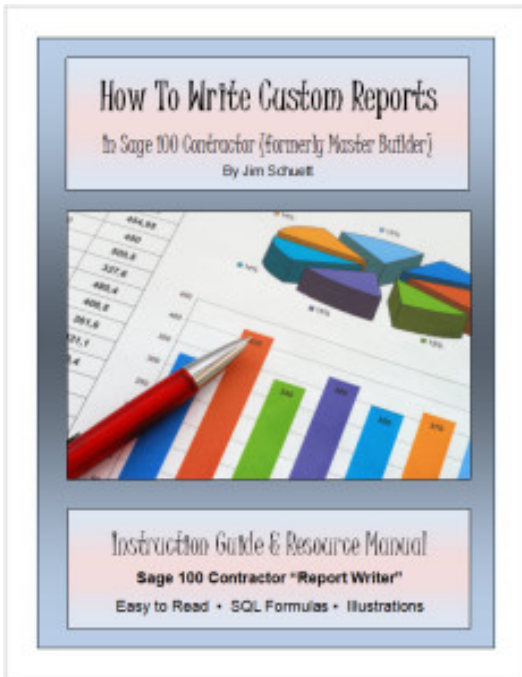
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"How To Write Custom Reports"



"How To Write Custom Reports"

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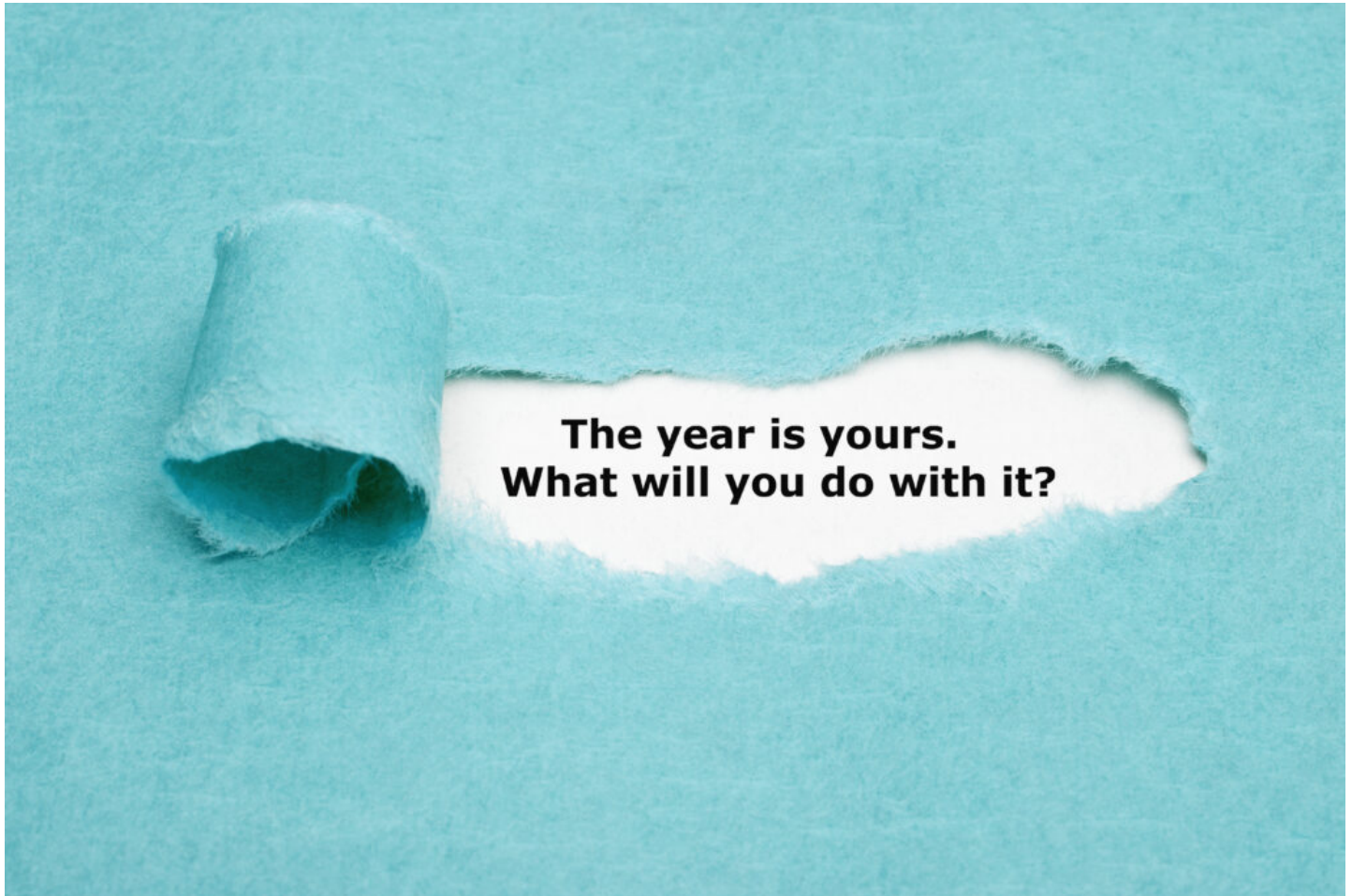
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