

# Goals and Cashflow (part 1)

## Inputs

All details are input in Light Blue boxes

1. Input client & spouse's age & income.

Calculates their Net Spendable Income

2. Input total annual outgoings

Will calculate any current surplus income

3. Input details of Goals;

- Name and amount, &
- Whether present or future value

5. Input details of money available;

Can be Single &/or regular investments from up to 6 sources (at different times).  
Input; - name and amount of investment  
- Whether present or future value

6. Input net growth rate of investments, and Inflation rate, & whether figures shown are to be inflation adjusted.

4. Input;  
- Rate of Goal increase (if any),  
- Age when Goal to start, &  
- Age last Goal payment made

7. Input;  
- Rate of increase (if any),  
- Age when investment available  
- Age when last payment made

This table shows cashflow situation of achieving the Goals.  
If shortfall shown then client should consider reducing their overall goals.

Name	Benny	Agatha
Age	45	45
Status?	Married	Married
Taxpayer in?	UK (see box)	UK (see box)
Employment?	Employed	Self Emp
Salary/Profits	50,000	15,000
Gross Interest	0	0
Dividend net (1)	0	0
NSI (2)	£39,520	£14,368
Outgoings	40,000	
Surplus	£15,888	

Goals	Reason	Amount	Present or future value	Rate of increase	Age at first payment	Age at last payment (3)
1	Uni Fees 1	5,000	Pres	2.50%	48	50
2	Uni Fees 2	5,000	Pres	2.50%	51	53
3	Mortgage	200,000	Pres	0.00%	65	65
4	Cruise	20,000	Pres	0.00%	65	65
5	Wedding	15,000	Pres	0.00%	63	63

Money available	Reason	Amount	Present or future value	Rate of increase	Age at first payment	Age at last payment (3)
Source 1	Investment	57,000	Pres	0.00%	45	45
Source 2	Surplus Incol	5,000	Pres	0.00%	45	64
Source 3	PCLS	20,000	Pres	0.00%	65	65
Source 4	Surplus Pens	1,000	Pres	0.00%	65	90
Source 5	Surplus State	500	Pres	1.00%	67	90
Source 6	Inheritance	5,000	Pres	0.00%	70	70

Growth rate (4)	4.00%
Rate of inflation	2.00%
Show inflation adjusted figures?	No

Age	Money available	Fund	Goal Required	Shortfall
40	62,000	62,000	0	0
46	5,000	81,480	0	0
47	5,000	77,299	0	0
48	5,000	85,350	9,892	0
49	5,000	83,684	9,994	0
50	5,000	81,700	10,183	0
51	5,000	79,379	10,437	0
52	5,000	76,698	10,696	0
53	5,000	73,640	10,966	0
54	5,000	70,181	0	0
55	5,000	77,988	0	0
56	5,000	86,108	0	0
57	5,000	94,562	0	0
58	5,000	103,334	0	0
59	5,000	112,488	0	0
60	5,000	121,966	0	0
61	5,000	131,845	0	0
62	5,000	142,119	0	0
63	5,000	152,803	15,000	0
64	5,000	148,316	0	0
65	21,000	175,248	220,000	44,752

# Goals and Cashflow (part 2)

## Results

**Results.** This shows;  
If there is a shortfall from the investment currently available, then will calculate ;

- The amount of Single Contribution, or
- Regular Contribution required

Or input further single contribution amount that can be paid to calculate.

- The amount of additional regular contribution that needs to be paid to make up shortfall
- Or the net growth rate required on existing Investments to achieve goals

To make up the shortfall so that goals are met, client would need to:

- a. Invest an additional single contribution of **£20,426** (5)  
**OR**
- b. Regular level contribution per annum of **£1,448**  
**OR**
- c. Increase the growth rate of your investments to **5.50%** (6)  
**OR**
- d. Invest an additional single contribution of **10,000**  
**AND** a regular level contribution per annum of **£728**

66	1,000	1,000	£	0
67	1,622	2,662	£	0
68	1,629	4,397	£	0
69	1,635	6,208	£	0
70	6,641	13,008	£	0
71	1,648	15,269	£	0
72	1,654	17,534	£	0
73	1,661	19,896	£	0
74	1,667	22,359	£	0
75	1,674	24,928	£	0

This bar chart shows cashflow situation of achieving the Goals.  
A red bar indicates a shortfall.

