

YOUR Futureplanner

WHATS YOUR HUMAN POTENTIAL IN BUSINESS

Capacity analysis	YOU	target GOALS	target projection
A Professionals - number	1	125%	1.25
B effective / target Hourly rate	\$120	110%	\$130
C average facetime / week	25	110%	27.5
D average weeks work pa	44	102.00%	44.88
CAPACITY 100% efficiency	\$132,000		\$200,558



average sale

leave

Profit improvement Potential	YOU	target change	target projection	MAX LIMITS
E Revenue from services	132000		200,558	
F Less: share of revenue	0		-25,070	
G AV GP	132000		175,488	
H product sales	10000	200%	20,000	
I av COGS	25%	100%	25%	
J Av GP \$	7500		15,000	
K Admin overheads (fixed)	30000	95%	28,500	
L Wages - Income Splitting	5000	600%	30,000	
M advertising & marketing	2000	200%	4,000	
N Other expenses	30000	90%	27,000	
O TOTAL BUSINESS EXPENSE	67000		89,500	
P BUSINESS PROFIT	72500		190,488	
Q Less Personal tax	-15950		-57,146	
R AFTER TaX INCOME - Patrick	56550		133,341	
S After tax Income - Nicole	5000		27,308	
T Living costs budget - patrick	-60000		-80,000	
U FREE CASHFLOW	1550		80,649	

Spending more than your after tax income - SENDS your wealth backwards

YOUR WEALTH "BUCKET" FUTUREPLANS - applying your FREE CASHFLOW

V Cashflow for debt repayment	0	25,000
W Cashflow for Investment	0	30,000
X Cashflow for retirement	0	25,000
Y Cashflow for lifestyle	-60000	-80,000
Z unallocated Cashflow	1550	649

see above capacity planning

assumed 50% share of revenue with 2nd pr

upselling products with increased services

maintain 400% markup on products

research alternative product for Upselling cl

increase efficiencies

income splitting with nicole

invest in growing "communications with potential patients

streamline tax effective structures

Balance life / Consumption with Investmetn In Futureplans

target to payoff - equal with portfolio

super contrivutions limited to \$25,000 by ATO regulations

TOP tips for better

- 1 Regular review of your Finances : WEALTH is
- 2 Understand your STRENGTHs & Weaknesses
- 3 Organise your team - control job description
- 4 invest in EDUCATION first.. Learn to make GC
- 5 > think at STRATEGIC level - multiple ROI on
- 6 Understand and apply power of Compoundii
- 7 Generate & EXTRACT regular FREE CASHFLOW
- 8 Ongoing investment of FREE cashflow =- wha
- 8 Reinvestment of earnings - new ideas - bette
- 9 acceleration of earnings - increasing yourm j
- 10 THE RIGHT amount of DEBT can be helpful to
- 11 mitigate taxes at all levels - understand your
- 12 protect Your self / BUSINESS from family, cr
- 13 retire on your terms - with a clear vision - of
- 14 FREE CASHFLOW is WEALTH not ASSETS - ac
- 15 Don't take advise from family and friends - t
- 16 SO WHATS YOUR NUMBER / VISION FOR THI
- 17
- 18

YOUR PROJECTED RETIREMENT

X1	year to retirement	15	year 1	2	3	4	5	6	7	8	9	10	11
X2	existing superannuation (joint)	75,000	75,000	101,084	128,610	157,656	188,307	220,652	254,784	290,801	328,808	368,916	411,239
X3	average annual contribution	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000
X4	average earnings rate	6.50%	5,688	7,383	9,172	11,060	13,052	15,155	17,373	19,715	22,185	24,792	27,543
X5	Contributions tax rate	15%	-4,603	-4,857	-5,126	-5,409	-5,708	-6,023	-6,356	-6,707	-7,078	-7,469	-7,881
	Projected Retirement capital	\$660,624	101,084	128,610	157,656	188,307	220,652	254,784	290,801	328,808	368,916	411,239	455,901

YOUR PROJECTED DEBT ELIMINATION POSTION

V1	Targetted year to be debt free	10	year 1	2	3	4	5	6	7	8	9	10
V2	Current debt	\$150,000	\$150,000	\$129,500	\$108,385	\$86,637	\$64,236	\$41,163	\$17,398	-\$7,080	-\$32,293	-\$58,262
V3	Average Annual debt repayment	-25,000	-25,000	-25,000	-25,000	-25,000	-25,000	-25,000	-25,000	-25,000	-25,000	-25,000
V4	av interest rate	3.0%	\$4,500.0	\$3,885.0	\$3,251.6	\$2,599.1	\$1,927.1	\$1,234.9	\$521.9	-\$212.4	-\$968.8	-\$1,747.9
V5	time discount factor	100.0%										
	Actual year to be debt free	6.05	\$129,500	\$108,385	\$86,637	\$64,236	\$41,163	\$17,398	-\$7,080	-\$32,293	-\$58,262	-\$85,010
	total repayments	\$151,191										
	total interest paid	\$1,191										

YOUR PROJECTED PORTFOLIO INVESTMENTS

W1	years until retirement	15	year 1	2	3	4	5	6	7	8	9	10	11
W2	Current portfolio value	\$0	\$0	\$30,900	\$62,727	\$95,509	\$129,274	\$164,052	\$199,874	\$236,770	\$274,773	\$313,916	\$354,234
W3	Average annual contributions	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000
W4	av earnings rate / reinvested	6.0%	\$900.0	\$1,827.0	\$2,781.8	\$3,765.3	\$4,778.2	\$5,821.6	\$6,896.2	\$8,003.1	\$9,143.2	\$10,317.5	\$11,527.0
W5	time discount factor	71.0%											
	PROJECTED PORTFOLIO	15 YEARS	\$30,900	\$62,727	\$95,509	\$129,274	\$164,052	\$199,874	\$236,770	\$274,773	\$313,916	\$354,234	\$395,761

W6	Average Business earnings - 3 years	\$190,488
W7	Multiple for valuation	150%
W8	Sale proceeds of Business	\$285,732
W9	less capital gains tax	0%
	CAPITAL AT RETIREMENT (non super)	\$860,438

usually baed u pon av of last 3 years before sale
market multiple change dependant on economic conditions

eliminate CGT using Business exemptions

YOUR FUTUREPLAN - RESULTS 15 years

Retirement plans	\$660,624
Debt elimination plans	0
Investment Portfolio plans	\$574,706
Business Sales plans	\$285,732
TOTAL WEALTH AT RETIREMENT	\$1,521,062

4% Drawing strategy

Financial Freedom for	25 years	\$60,842
	5% av ROI	\$63,885
RISK PROFILE IN	6% av ROI	\$64,493
RETIREMENT PHASE	7% av ROI	\$65,101