

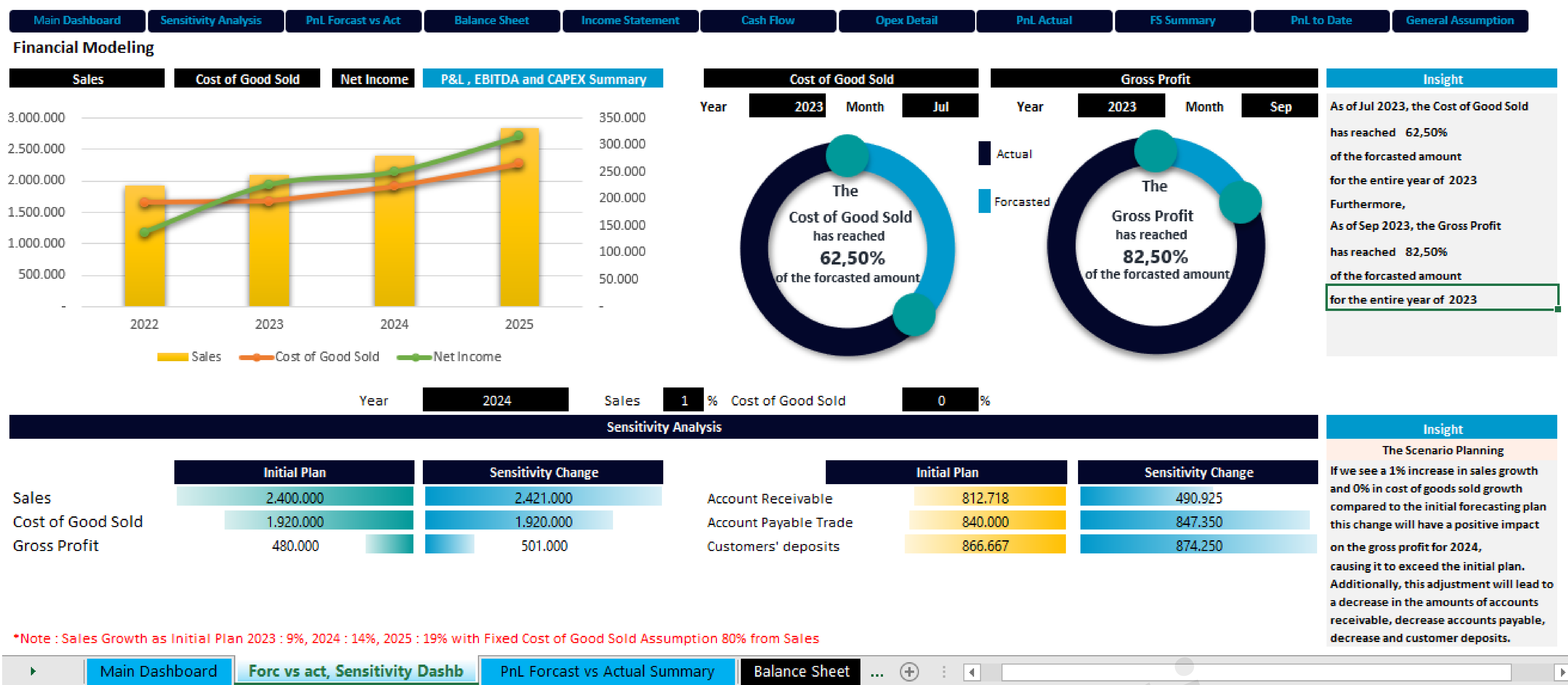
# Financial Modelling - Forecasting

In forecasting, assumptions and supporting data are required. It can also be transformed into an interactive dashboard with a visual graph.

## Interactive Dashboard and automate insight



## Sensitivity Analysis Dashboard



## Forecast vs Actual DaSHboard

**Income Statement Forecast vs Actual Dashboard**

Year: 2023  
Month: Jun

	Monthly			To date			To the end of the year		
	Forecast	Actual	Var	Forecast	Actual	Var	Forecast	Actual	Var
Sales	175.000	420.000	245.000	1.050.000	1.102.500	52.500	2.100.000	1.102.500	- 997.500
Cost of Good Sold	140.000	336.000	196.000	840.000	882.000	42.000	1.680.000	882.000	- 798.000
<b>Gross Profit</b>	<b>35.000</b>	<b>84.000</b>	<b>49.000</b>	<b>210.000</b>	<b>220.500</b>	<b>10.500</b>	<b>420.000</b>	<b>220.500</b>	<b>- 199.500</b>
Gross Profit Margin	20%	20%	0%	20%	20%	0%	20%	20%	0%
Operating Expense	11.994	28.785	- 16.791	71.963	75.561	3.598	143.926	75.561	- 68.365
Opex to Sales	7%	7%	0%	7%	7%	0%	7%	7%	0%
<b>Operating Profit</b>	<b>23.006</b>	<b>55.215</b>	<b>- 32.209</b>	<b>138.037</b>	<b>144.939</b>	<b>6.902</b>	<b>276.074</b>	<b>144.939</b>	<b>- 131.135</b>
Operating Profit Margin	13%	13%	0%	13%	13%	1%	13%	13%	0%
<b>EBITDA</b>	<b>23.753</b>	<b>57.007</b>	<b>- 33.254</b>	<b>142.517</b>	<b>149.643</b>	<b>7.126</b>	<b>285.035</b>	<b>149.643</b>	<b>- 135.391</b>
Equity Income	-	-	-	-	-	-	-	-	-
Interest Income	3.664	8.794	- 5.130	21.984	23.083	1.099	43.968	23.083	- 20.885
Interest Expense	-	4.168	- 10.004	- 25.009	- 26.259	- 1.250	- 50.018	- 26.259	- 23.758
Others	1.671	4.011	- 2.340	10.027	10.528	501	20.053	10.528	- 9.525
<b>Profit Before Tax</b>	<b>24.173</b>	<b>58.016</b>	<b>- 33.842</b>	<b>145.039</b>	<b>152.291</b>	<b>7.252</b>	<b>290.078</b>	<b>152.291</b>	<b>- 137.787</b>
Tax Expense	5.250	12.600	- 7.350	31.500	33.075	1.575	63.000	33.075	- 29.925
<b>Net Income</b>	<b>18.923</b>	<b>45.416</b>	<b>- 26.492</b>	<b>113.539</b>	<b>119.216</b>	<b>5.677</b>	<b>227.078</b>	<b>119.216</b>	<b>- 107.862</b>

# Financial Modelling - Forecasting

In forecasting, assumptions and supporting data are required. It can also be transformed into an interactive dashboard with a visual graph.

## 3-5 years forecasting

Income Statement		Forecasting													2024		2025	
2022		2023													Ytd Dec		Ytd Dec	
Ytd Dec		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Ytd Dec	Ytd Dec	Ytd Dec	Ytd Dec	
Sales	1,934,253	175,000	175,000	175,000	175,000	175,000	175,000	175,000	175,000	175,000	175,000	175,000	175,000	175,000	2,100,000	2,400,000	2,850,000	
Cost of Good Sold	1,660,969	140,000	140,000	140,000	140,000	140,000	140,000	140,000	140,000	140,000	140,000	140,000	140,000	140,000	1,680,000	1,920,000	2,280,000	
<b>Gross Profit</b>	<b>273,284</b>	<b>35,000</b>	<b>35,000</b>	<b>35,000</b>	<b>35,000</b>	<b>35,000</b>	<b>35,000</b>	<b>35,000</b>	<b>35,000</b>	<b>35,000</b>	<b>35,000</b>	<b>35,000</b>	<b>35,000</b>	<b>35,000</b>	<b>420,000</b>	<b>480,000</b>	<b>570,000</b>	
Gross Profit Margin	14%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	
<b>Operating Expense</b>	<b>125,153</b>	<b>11,994</b>	<b>11,994</b>	<b>11,994</b>	<b>11,994</b>	<b>11,994</b>	<b>11,994</b>	<b>11,994</b>	<b>11,994</b>	<b>11,994</b>	<b>11,994</b>	<b>11,994</b>	<b>11,994</b>	<b>11,994</b>	<b>143,926</b>	<b>165,515</b>	<b>190,342</b>	
Opex to Sales	6%	7%	7%	7%	7%	7%	7%	7%	7%	7%	7%	7%	7%	7%	7%	7%	7%	
<b>Operating Profit</b>	<b>148,131</b>	<b>23,006</b>	<b>23,006</b>	<b>23,006</b>	<b>23,006</b>	<b>23,006</b>	<b>23,006</b>	<b>23,006</b>	<b>23,006</b>	<b>23,006</b>	<b>23,006</b>	<b>23,006</b>	<b>23,006</b>	<b>23,006</b>	<b>276,074</b>	<b>314,485</b>	<b>379,658</b>	
Operating Profit Margin	8%	13%	13%	13%	13%	13%	13%	13%	13%	13%	13%	13%	13%	13%	13%	13%	13%	
<b>EBITDA</b>	<b>155,818</b>	<b>23,753</b>	<b>23,753</b>	<b>23,753</b>	<b>23,753</b>	<b>23,753</b>	<b>23,753</b>	<b>23,753</b>	<b>23,753</b>	<b>23,753</b>	<b>23,753</b>	<b>23,753</b>	<b>23,753</b>	<b>23,753</b>	<b>285,035</b>	<b>325,393</b>	<b>392,487</b>	
Equity Income	18,072	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Interest Income	46,122	3,664	3,664	3,664	3,664	3,664	3,664	3,664	3,664	3,664	3,664	3,664	3,664	3,664	43,968	52,014	66,843	
Interest Expense	38,756	4,168	4,168	4,168	4,168	4,168	4,168	4,168	4,168	4,168	4,168	4,168	4,168	4,168	50,018	63,721	64,326	
Others	20,053	1,671	1,671	1,671	1,671	1,671	1,671	1,671	1,671	1,671	1,671	1,671	1,671	1,671	20,053	20,053	20,053	
<b>Profit Before Tax</b>	<b>193,622</b>	<b>24,173</b>	<b>24,173</b>	<b>24,173</b>	<b>24,173</b>	<b>24,173</b>	<b>24,173</b>	<b>24,173</b>	<b>24,173</b>	<b>24,173</b>	<b>24,173</b>	<b>24,173</b>	<b>24,173</b>	<b>24,173</b>	<b>290,078</b>	<b>322,831</b>	<b>402,228</b>	
Tax Expense	55,028	5,250	5,250	5,250	5,250	5,250	5,250	5,250	5,250	5,250	5,250	5,250	5,250	5,250	63,000	72,000	85,500	
<b>Net Income</b>	<b>138,594</b>	<b>18,923</b>	<b>18,923</b>	<b>18,923</b>	<b>18,923</b>	<b>18,923</b>	<b>18,923</b>	<b>18,923</b>	<b>18,923</b>	<b>18,923</b>	<b>18,923</b>	<b>18,923</b>	<b>18,923</b>	<b>18,923</b>	<b>227,078</b>	<b>250,831</b>	<b>316,728</b>	
<b>Depreciation</b>																		
COGS	3,932	387	387	387	387	387	387	387	387	387	387	387	387	387	4,643	5,943	7,119	
Opex	3,755	360	360	360	360	360	360	360	360	360	360	360	360	360	4,318	4,965	5,710	
<b>Total</b>	<b>7,687</b>	<b>747</b>	<b>747</b>	<b>747</b>	<b>747</b>	<b>747</b>	<b>747</b>	<b>747</b>	<b>747</b>	<b>747</b>	<b>747</b>	<b>747</b>	<b>747</b>	<b>747</b>	<b>8,961</b>	<b>10,908</b>	<b>12,829</b>	

## Sensitivity Analysis Dashboard

Income Statement		Financial Statement Summary				Statement of Cash Flow								
2022		2023	2024	2025	2022				2023	2024	2025			
Sales	1,934,253	2,100,000	2,400,000	2,850,000	Cash and cash equivalent	537,398	687,004	812,718	1,044,428	EBITDA	14,849	285,035	325,393	392,487
Cost of Good Sold	1,660,969	1,680,000	1,920,000	2,280,000	Account Receivable	349,066	425,833	486,667	577,917	Working Capital	- 19,115	1,785	- 32,122	118,067
<b>Gross Profit</b>	<b>273,284</b>	<b>420,000</b>	<b>480,000</b>	<b>570,000</b>	Account Receivable Others	30,555	43,236	64,993	87,306	Tax Expense	- 5,816	- 63,000	- 72,000	- 85,500
Gross Profit Margin	14%	20%	20%	20%	Due From Customer	100,401	291,667	333,333	380,000	Net Interest Expense	918	6,050	11,707	2,517
<b>Operating Expense</b>	<b>125,153</b>	<b>143,926</b>	<b>165,515</b>	<b>190,342</b>	Inventories	54,895	54,895	54,895	54,895	Capex	- 3,661	- 92,293	- 141,092	- 139,171
Opex to Sales	6%	7%	7%	7%	Advance payments	325,603	379,167	433,333	475,000	<b>CF From Operating</b>	<b>- 12,825</b>	<b>125,477</b>	<b>68,472</b>	<b>288,399</b>
<b>Operating Profit</b>	<b>148,131</b>	<b>276,074</b>	<b>314,485</b>	<b>379,658</b>	Retention Receivable	196,363	213,189	243,645	289,328	Investment	-	-	-	-
Operating Profit Margin	8%	13%	13%	13%	Prepaid expenses	54,262	54,262	54,262	54,262	Dividend Payment	- 27,719	- 45,416	- 50,166	- 63,346
<b>EBITDA</b>	<b>155,818</b>	<b>285,035</b>	<b>325,393</b>	<b>392,487</b>	Progress Under Construction	419,702	402,500	466,667	514,583	Free Cash Flow	- 40,543	80,062	18,305	225,053
Equity Income	18,072	-	-	-	<b>Total Current Assets</b>	<b>2,068,244</b>	<b>2,551,753</b>	<b>2,950,513</b>	<b>3,477,719</b>	Beginning Cash	577,942	537,398	687,004	812,718
Interest Income	46,122	43,968	52,014	66,843	Investment	17,507	17,507	17,507	17,507	Bank loans - Current	-	-	-	-
Interest Expense	38,756	50,018	63,721	64,326	Fixed Asset	362,469	454,394	584,578	710,921	Bank Loans - Long Term	-	69,544	107,408	6,656
Others	20,053	20,053	20,053	20,053	Other Asset	17,623	17,623	17,623	17,623	<b>Ending Cash</b>	<b>537,398</b>	<b>687,004</b>	<b>812,718</b>	<b>1,044,428</b>
<b>Profit Before Tax</b>	<b>193,622</b>	<b>290,078</b>	<b>322,831</b>	<b>402,228</b>	<b>Total Assets</b>	<b>2,465,844</b>	<b>3,041,278</b>	<b>3,570,222</b>	<b>4,223,770</b>	<b>Operating Expense</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>2025</b>
Tax Expense	55,028	63,000	72,000	85,500	Account Payable Trade	678,004	758,333	840,000	1,029,167	Employee compensation	97,901	112,586	129,474	148,895
<b>Net Income</b>	<b>138,594</b>	<b>227,078</b>	<b>250,831</b>	<b>316,728</b>	Account Payable Others	11,067	11,067	11,067	11,067	Advertising and promoti	2,554	2,937	3,378	3,884
<b>Depreciation</b>					Customers' deposits	486,489	729,167	866,667	1,068,750	Repairs & Maintenance	945	1,087	1,250	1,438
COGS	3,932	4,643	5,943	7,119	Accrued expenses	21,470	24,690	28,394	32,653	Fuel and Lubricant	2,912	3,349	3,851	4,429
Opex	3,755	4,318	4,965	5,710	Taxes payable	28,384	28,384	28,384	28,384	Depreciation & Amortiz	4,565	5,250	6,037	6,943
<b>Total</b>	<b>7,687</b>	<b>8,961</b>	<b>10,908</b>	<b>12,829</b>	Bank loans - Current	52,502	52,502	52,502	52,502	Office expenses	8,220	9,453	10,871	12,502
					<b>Total Current Liabilities</b>	<b>1,277,917</b>	<b>1,604,144</b>	<b>1,827,014</b>	<b>2,222,523</b>	Professional fees	4,892	5,626	6,470	7,441
					Post Employment Benefit	20,687	20,687	20,687	20,687	Miscellaneous	3,163	3,638	4,183	4,811
					Leasing	64,707	62,707	60,707	58,707	<b>Total Opex</b>	<b>125,153</b>	<b>143,926</b>	<b>165,515</b>	<b>190,342</b>
					Minority Interest	688	688	688	688					
					Bank Loans - Long Term	200,000	269,544	376,953	383,609					
					<b>Total Liabilities</b>	<b>1,563,998</b>	<b>1,957,770</b>	<b>2,286,048</b>	<b>2,686,214</b>					
					Capital Stock	90,000	90,000	90,000	90,000					
					Paid In Capital	493,423	493,423	493,423	493,423					
					Retained earnings	318,423	500,085	700,750	954,133					
					<b>Liabilities + Equity</b>	<b>2,465,845</b>	<b>3,041,278</b>	<b>3,570,222</b>	<b>4,223,770</b>					

## Scenario Planning & Assumption

Pipeline Project				Assumption		
	2023	2024	2025	Account	%	Note
Q1	500,000	600,000	800,000	Cost of Good Sold	80%	from sales
Q2	500,000	600,000	800,000	Bank Loan Payment	10,152%	per year
Q3	500,000	650,000	750,000	Opex Increase	15%	per year
Q4	600,000	550,000	500,000	Loan Interest	13%	per year
<b>Total</b>	<b>2,100,000</b>	<b>2,400,000</b>	<b>2,850,000</b>	Depreciation Rate	1%	per year
Revenue Growth	0%	9%	14%	Tax Expense	3%	per year
				Saving Interest Rate	8%	per year
Loan	100,000	150,000	50,000	Cash Holding (Saving)	80%	per year
Leasing	- 2,000	- 2,000	- 2,000	Dividen	20%	Net Income
Investment	- 100,000	- 100,000	- 100,000	Retention Receivable	10,152%	Sales
Capex	- 100,000	- 150,000	- 150,000			