Cash and Lender Readiness Check

Test Trade Supplies Pty Ltd (made up) · data to 2026-09-29 · prepared by Juan Jeffery, AeFin

Cash stays above zero in the next 13 weeks on almost every path. The tightest week is 30 September. But the main account itself closed overdrawn on 28 days last year, because cash sat in another account. Totals hide that; lenders see it.

Starting cash across all accounts: **$125,363**. Middle outcome in 13 weeks: **$148,089**. Lowest point, 1 in 20 worst case: **$84,537**.

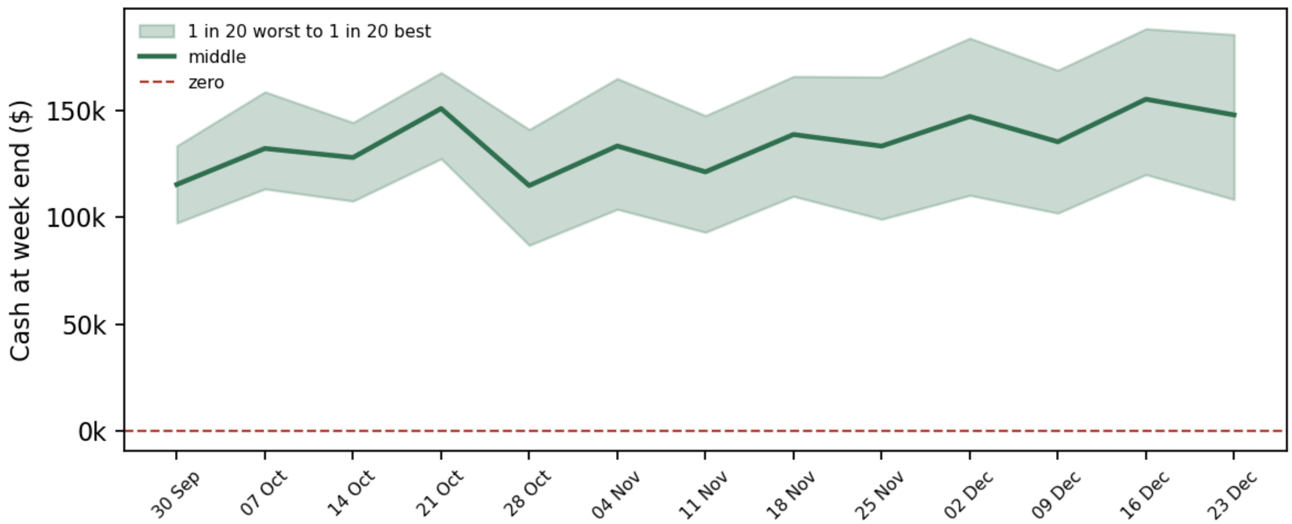

Figure 1: Cash at the end of each week, next 13 weeks

What a lender will see in your statements

What they check	Yours	Reading
Cash cover for loan repayments	6.35×	good
Cover after owner drawings	3.36×	good
ATO payment plan	$2,500 a month	concern
Dishonoured or reversed payments	1	watch
Days the main account closed overdrawn	28	concern
Borrowed money paid in	$45,000	watch
Largest customer's share of receipts	14% (Kestrel Electrical)	good

- **Cash cover for loan repayments:** Trading cash left after wages, suppliers, overheads and tax, divided by loan repayments. Many business lenders look for about 1.25× to 1.5× or more.
- **Cover after owner drawings:** The same cover once the owner's $104,000 of drawings is taken out. Lenders ask whether the owner can live on what's left.
- **ATO payment plan:** A payment plan means tax debt. Lenders ask for the ATO balance and whether the plan is being met.
- **Dishonoured or reversed payments:** Each one is read line by line. One customer payment bouncing is explainable; the business's own payments bouncing is not.
- **Days the main account closed overdrawn:** Days ending below zero with no approved limit show the business is short of working capital.

- **Borrowed money paid in:** Loan or finance advances aren't income. A lender will match each one to a facility you've declared.
- **Largest customer's share of receipts:** If one customer is a big share of income, losing it changes everything. Lenders ask about it.

What to fix first

1. **Have the ATO balance and plan terms ready.** A lender will ask for both, and a plan that has been met every month is a far better story than one discovered later.
2. **Stop the overdrawn days (28 in the last year, worst -$29,586).** 21 of the 28 fell within three days after a pay run, super or tax payment, so moving money across a few days earlier would remove most of them.
3. **Put aside about $1,595 a week for BAS.** The last four BAS payments averaged $20,736. Setting it aside weekly stops the quarter-end dip.

The last 12 months in cash

Customer receipts **$1,784,226** · trading cash after wages, suppliers and overheads **$323,905** · tax paid **-$102,943** · loan repayments **-$34,800** · owner drawings **-$104,000**.

The fixed payments we've planned for

Payment	How often	Amount	Found from
Payroll	fortnightly	-$18,400	26 pay runs, every 14 days
Super (Payday Super, within 7 days of payday)	fortnightly	-$2,650	7 super payments since 1 Jul 2026
Owner drawings	fortnightly	-$4,000	26 transfers to the owner
ATO payment plan	monthly	-$2,500	8 equal monthly payments
Qbe Insurance	monthly	-$1,240	10 equal monthly payments
Telstra	monthly	-$389	10 equal monthly payments
Rent Midvale Unit 4 Landlord	monthly	-$6,800	10 equal monthly payments
Siemens Financial Services	monthly	-$1,150	8 equal monthly payments
Westpac Business Loan Repayment	monthly	-$3,200	8 equal monthly payments
BAS (quarterly)	quarterly	-$20,736	average of the last 4 BAS payments

How the numbers were made

Every transaction was sorted into one category, and every dollar removed has a reason (ledger below). Customer receipts and supplier payments follow the last 26 weeks, with last year's season at half weight, because one year of history can't tell a real season from a lucky quarter. Fixed payments are known amounts on known dates. 10,000 possible 13-week paths give the ranges. Week-end balances only: a low point inside a week isn't shown.

The ledger

Step	Rows in	Rows out	$ in	$ out	Why
load operating	985	985	-9,801.19	-9,801.19	2 export(s) found by date format
drop export overlap, operating	985	949	-9,801.19	10,362.83	36 rows repeated by a later export (01 Jun–12 Jun 2026)
load tax savings	56	56	72,000.00	72,000.00	1 export(s) found by date format
drop export overlap, tax savings	56	56	72,000.00	72,000.00	no overlap
classify	1005	1005	82,362.83	82,362.83	0 unclassified, 2 identical receipts kept and flagged, 1 dishonoured payment(s)

General information about your cash position and how lenders commonly read bank statements. It isn't tax, legal or credit advice, and it isn't a loan recommendation. Your files were used only for this check and are not shared.