

Useful Forms

The forms that are described in this guide are placed together in this chapter, for handy reference and easy copying.

You will also find them on the 'Owner-drivers guide' website, which is at www.dpi.wa.gov.au/ownerdrivers

They are:

- Contractor checklist
(from Contractors and Contracts – Contractors)
- Personal budget worksheet
(from Financing your Business – What financial resources will you need?)
- Start-up costs worksheet
(from Financing your Business – Calculate your start-up costs)
- Personal worth statement
(from Financing your Business – What's your personal worth?)
- Cash flow forecast
(from Keep your Papers (and your figures) in Order – Cash flow planning and cash flow management)
Note: The website has an Excel file set up to do your calculations automatically.
- Cost of operations worksheet
(from Mind your 'Financial' Business – Calculating vehicle and administration expenses)
Note: The website has a version that is set up to do your calculations automatically.

Contractor checklist

Name of company			
Name of representative			
Phone number			
Date			
Do I have to pay a goodwill and/or franchise or contract fee?	Yes / No	If yes, how much?	
What is the hourly rate being paid?	\$		
Am I guaranteed a minimum number of hours per week?	Yes / No	If yes, how many?	
Are they prepared to put this in writing?	Yes / No		
Am I paid a waiting time allowance?	Yes / No	If yes, how much?	
Does the company take fees out of the gross remuneration?	Yes / No		
<ul style="list-style-type: none"> If yes, which ones? 	Radio Uniform Comprehensive insurance Public liability insurance Load transit insurance Sickness and accident insurance Management	Yes / No Yes / No Yes / No Yes / No Yes / No Yes / No Yes / No	
To cover the company's costs, does the company take a percentage out of the vehicle's gross earnings?	Yes / No	If yes, how much?	
Is the company advertising for owner-drivers on a regular basis?	Yes / No	If yes, why?	
Are there periods where earnings can be affected?	Yes / No	If yes, when?	
How soon are accounts settled?			
Does the company provide maintenance facilities?	Yes / No	If yes, is there a charge?	
What are the provisions if either party wishes to terminate the contract before the term runs out?			

Personal budget worksheet

Item	July	Aug	Sept	Oct	Nov	Dec
House						
Rent/mortgage payment						
Rates – council						
Rates – water						
Maintenance						
Insurance						
Domestic						
Food						
Clothing						
Entertainment						
Telephone						
Home mobile						
Electricity, gas						
Other						
Personal						
Health care						
Education						
Books, sport etc						
Other						
Motor vehicle						
Insurance, licence						
Repairs, services						
Fuel, running						
Loan repayments						
General						
Life assurance						
Superannuation						
Medical/hospital insurance						
Personal loan repayments						
Credit card payments						
Other (1)						
Other (2)						
Other (3)						
Total monthly outgoing \$						

Personal budget worksheet (cont.)

Item	Jan	Feb	Mar	Apr	May	Jun	Total
House							
Rent/mortgage payment							
Rates – council							
Rates – water							
Maintenance							
Insurance							
Domestic							
Food							
Clothing							
Entertainment							
Telephone							
Home mobile							
Electricity, gas							
Other							
Personal							
Health care							
Education							
Books, sport etc							
Other							
Motor vehicle							
Insurance, licence							
Repairs, services							
Fuel, running							
Loan repayments							
General							
Life assurance							
Superannuation							
Medical/hospital insurance							
Personal loan repayments							
Credit card payments							
Other (1)							
Other (2)							
Other (3)							
Total monthly outgoing \$							

Start-up costs worksheet

Essential costs

Deposit and/or initial lease or loan payments on your truck	\$
Equipment and tools	\$
CB radio and/or mobile phone	\$
Registration fees, permits and licences	\$
Initial insurance premiums	\$
Professional advice and services	\$
Supplies for several months' operation	\$
Fuel for several months	\$
Contingencies (say 10% of your expenses so far)	\$
Living expenses for several months	\$
Emergency fund (say operating and living expenses for two months)	\$
<i>Total essential costs</i>	\$

Non-essential costs

Truck upgrade or modifications	\$
Laptop computer	\$
CD player	\$
Other (1)	\$
Other (2)	\$
Other (3)	\$
Other (4)	\$
<i>Total non-essential costs</i>	\$
Total start-up costs (= total essential costs plus total non-essential costs)	\$

Personal worth statement

Assets

Cash in the bank	\$
Real estate – house and land	\$
Household furniture and electrical items	\$
Motor vehicles	\$
Boat	\$
Insurance policies (surrender value)	\$
Superannuation	\$
Shares/stocks	\$
Other assets	\$
<i>Total assets</i>	\$

Liabilities

Mortgage – house	\$
Car loan	\$
Personal loan	\$
Credit cards	\$
Other liabilities	\$
<i>Total liabilities</i>	\$
Personal worth (= assets minus liabilities)	\$

Cash flow forecast

Note: The Excel version of this worksheet on the Internet provides for extra rows and automatic calculations.
See the 'Owner-drivers guide' website at www.dpi.wa.gov.au/ownerdrivers.

Month name:	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6
Item						
Cash in-flow items						
Total cash in-flow						
Cash out-flow items						
Subtotal cash out-flow						
Capital expenditure						
Total cash out-flow						
Net cash flow (= total cash in-flow minus total cash out-flow)						
Bank balance beginning of month						
Bank balance end of month (= beginning bank balance plus or minus net cash flow)						

Cash flow forecast (cont.)

Month name:	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12	Total
Item							
Cash in-flow items							
Total cash in-flow							
Cash out-flow items							
Subtotal cash out-flow							
Capital expenditure							
Total cash out-flow							
Net cash flow (= total cash in-flow minus total cash out-flow)							
Bank balance beginning of month							
Bank balance end of month (= beginning bank balance plus or minus net cash flow)							

Cost of operations worksheet

Note: The website version of this worksheet is set up to do the calculations automatically.
See the Owner-drivers guide website at www.dpi.wa.gov.au/ownerdrivers.

	km or hrs per year:	km or hrs per month:
TOTAL KILOMETRES (OR HOURS) RUN:		

	Annual \$	Monthly \$	\$ per km (or per hr)
FIXED COSTS			
Overheads			
Accounting fees			
Audit fees			
Bank fees & charges			
Bad debts & debt collection costs			
Rent			
Building repairs/maintenance			
Cleaning			
Electricity			
Printing & stationery			
Postage			
Telephone/fax/modem			
Data processing			
Insurance – general			
Insurance – public liability			
Insurance – sickness and accident			
Employee benefits and amenities			
Uniforms			
Wages			
Superannuation			
Donations			
Other expenses			
Total overhead costs			
Finance costs			
Loan repayments			
Total finance costs			
Depreciation			
Cost of item	\$		
Minus sale price (estimated)	– \$		
Equals total depreciation	= \$		
Divide by number of years	÷ yrs		
Equals annual depreciation			

Cost of operations worksheet (cont.)

	Annual \$	Monthly \$	\$ per km (or per hr)
FIXED COSTS (cont.)			
Other vehicle costs			
Insurance			
Vehicle registration			
Licences and permits			
Security			
Total fixed vehicle costs			
TOTAL FIXED COSTS (overheads + finance costs + depreciation + fixed vehicle costs)			
VARIABLE COSTS			
Fuel (less rebate)			
Oil			
Tyres			
Repairs			
Services			
Loading equipment			
Hire/equipment			
Truck wash			
Loading/unloading charges			
Administration fees			
Accommodation and meals			
Other variable costs			
TOTAL VARIABLE COSTS			
TOTAL COSTS (total fixed costs + total variable costs)			