

Cash Flow Management

November 5, 2009

Financial Data Entry & Review

Edit ~ Balance Sheet Financials
Review ~ Balance Sheet Financials
Balance Sheet Variances Report
Workbook Default Parameters

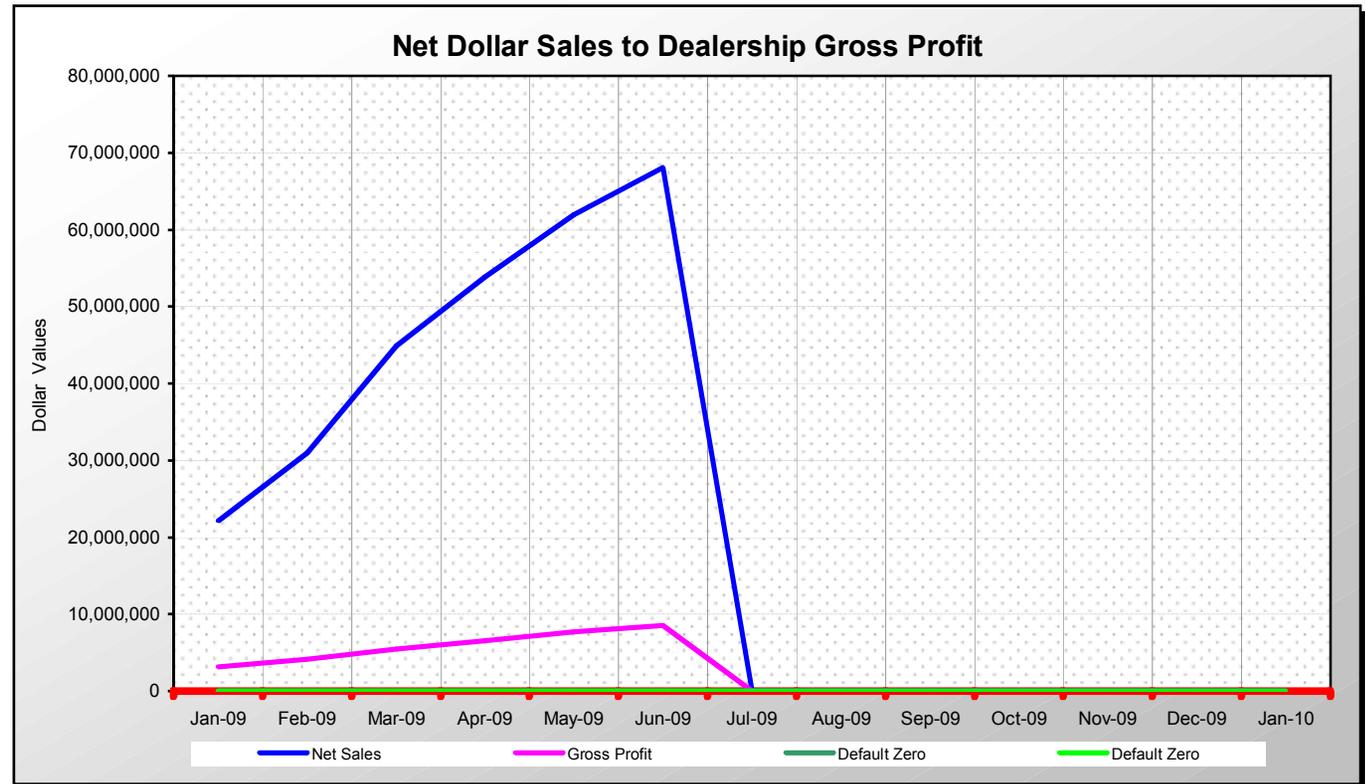
Financial Reports

Statement of Cash Flow
Balance Sheet Horizontal Analysis
Common Size Trend Analysis
Operating Performance ~ Ratios
Ratio Analysis Dashboard

Charting Selections

Net Cash from Operation
Inventory Working Capital
New Vehicles to Notes Payable
Used Vehicles to Notes Payable
Current Assets: Cash & Acct Rec's
Current Liabilities, w/o Inventory Notes
Net Sales to Inventory Capital
Net Sales to Gross Profit

Workbook Setup Instructions
Program Administration



Click on the chart for detailed information and print option

Any Consulting Company, Inc.

Mr. Jeff Accountant
(111) 445-4555

Displays Net Sales and Gross Profit. A widening gap between the two would indicate gross profit %'s are deteriorating and should be address.

Cash Flow Management - Workbook Directions

IntactAuto®

Exit Screen

FAQ Help

Print Screen

Welcome! The Microsoft Excel® workbook that you're about to utilize has been designed to assist not only an experienced financial analyst but also the individual who has never done a Cash Flow Analysis report. This software package is designed and intended to minimize the required expertise needed to complete an in-depth high level analysis of current business financial conditions, addressing in a sophisticated manner such areas as key financial relationships, operating performance, industry comparisons and key performance ratios.

The intent of the analysis reports provided within this workbook is to assist you in assessing the true financial condition of a business while signifying that profits alone will not successfully fund the growth of a business, thus allowing your business concern to take corrective actions prior to actually experiencing a cash flow crisis. A cash flow crisis is usually signified by the question, "Where did all the money go?". With these analysis reports you should be able to answer that question with reasonable confidence and suggest corrective measures.

Bottom-Line! The proper management of a businesses cash, currently profitable or not, will determine a businesses **long-term success** when understood, managed and controlled by implementing corrective measures.

More about this Excel® workbook and how easy it is to use...

The current software package that you are using is in its third phase of development. Within each phase user experience is reassessed and those shortcomings are addressed and corrected. This specific workbook has been redesigned to improve upon user-friendliness, cash flow management schooling and franchise specific financial statement references.

Probably the most exciting element added to this workbook is its **"Double-Click"** feature. The "Double-Click" feature allows you as a workbook user to **click on** many of the **text/description field's** through-out this workbook and have a comment line appear which will define either which franchise specific financial statement lines should be entered into a spreadsheet cell and/or define the Performance or Ratio calculation with an example. This feature makes it possible for all users regardless of experience to complete an analysis as long as they can locate a line and page within their monthly financial statement. It also educates the user as to the meaning of specific key relationships, performance values and ratio interpretations. The **Help Screen accessed on the Edit ~ Balance Sheet Financials** worksheet, from the Main Menu, will explain this feature in greater detail and is best accessed **after** completing your workbook default setup.

The second exciting element added to this workbook is that if a specific franchise financial statement or accounting software package is not available within this workbook you as a user can select the default financial statement and **add your own text/description field** identifying financial statement lines and pages. This feature in turn makes this cash flow management and analysis workbook universal.

"Double-Click" here to read more about the feature, Add your own Text/Description fields.

As for workbook elements that did not change; Unique Excel programming features are implemented in this software to simplify the usage of the spreadsheets, such as forms buttons, Menu Driven worksheet access, Macro programming and much more. You will find that you never have to locate a worksheet tab (not visible) or enter a formula or modify this program design.

Data is also still entered into Only Yellow Cells when utilizing this software. You will notice that as you navigate through this workbook **only two spreadsheets allow or require data entry**. One being the input of monthly financial data accessed by clicking the forms button on the Main Menu (Edit ~ Balance Sheet Financials) and two being the default one-time entries (Workbook Default Parameters) when first defining the parameters of your analysis. Note, occasionally an entry cell may turn red in color indicating an error, you may be able to enter data in red cells.

Usage Comment: Research indicates that the experienced Excel® user thinks to hard, let the computer and the workbook do the work. Simply enter the values into the Yellow cells and use the forms buttons to navigate throughout the workbook.

Worksheets and Analysis Reports available within this workbook...

12 Monthly Cash Analysis Reports
Statement of Cash Flow ~ Ending Cash
Balance Sheet Trend Analysis Report
Ratio & Performance Analysis Reports and Graphs
And Much More...

Customized Reporting, Graphing and Branding available upon request

Financial Relationships and Key Performance Ratios available within this workbook...

Operating Cash Flow (OCF)	Pretax Profit % Ratio – Profitability	
Investing Cash Flow (ICF)	Sales to Assets - Operating Performance	
Financing Cash Flow (FCF)	Return on Assets - Operating Performance	
Net Working Capital	Return on Equity - Operating Performance	
Current Ratio – Liquidity	Inventory Turnover - Operating Performance	
Quick Ratio – Liquidity	Inventory Days - Operating Performance	
Debt to Equity - Safety Ratio	Gross Profit % Ratio - Profitability	And Much More...

The next progressive analysis step is Cash Flow Forecasting and Management Corrective Measure Reporting.

Need a definition and formula example for one of the above financial relationships or key performance ratios?

Try the "Double-Click" feature built into this workbook and "Double-Click" on one of the above text/description fields.

Getting Started and how to use this workbook...

As previously mentioned there are only two spreadsheets within this workbook that require your attention to complete a high-level Cash Flow analysis, one being the Default Parameter Setup page (one-time set-up) and the monthly financial statement entry spreadsheet. Please remember Yellow Cells are the only cells that data is to be inputted, all others are cells are protected.

1). **Starting Point: Set-up the Workbook Default Settings** (approximate set-up time less than 2 minutes)

This workbook requires you to complete the default worksheet before entering financial data - It populates Timeframes and Report Headings

Select or enter the following information;

- a). **Using the Dropdown box** - Select the franchise financial statement or the software package that you are using.
If the financial statement or software package is not listed, select **Default Non-Specified**.
Setting-up a Default Non-Specified financial statement is explained in more detail on the Default-Comment-Screen which is accessed by clicking a Forms Button on either the Default Set-up worksheet or Edit ~ Balance Sheet Financials worksheet.
- b). **Enter Business or Dealership Name** – Within the yellow cell labeled **Company Name - Financial Statements** enter the company - organizations name that you would like displayed and printed on all reports and screen headings.
Note: Customized Branded packages for consulting or accounting firms must be done on request by IntactAuto®.
- c). **Using the Dropdown box** - Select the timeframe of your Cash Flow Analysis. **Carefully examine** the indicated Comparison Statement Period, Beginning Monthly Statement and the Ending Monthly Statement on the Default Settings worksheet, verifying that it is correct.

Quick review; when analyzing Cash Flow you are conducting a Period Statement analysis. In simpler terms you are examining the changes in cash flow from one period (usually a Month) to the next. This workbook is designed to allow you to analysis 12 months or time periods of Cash Flow activity, which will require 13 financial statements.

As for the **Comparison Statement Period** it is the starting period-point of your analysis and no actual Cash Flow analysis data will be generated until you enter the Beginning Monthly Statement financial period. This workbook does allow you to randomly select your 12 months or time periods of analysis data, so if you want to analysis Cash Flow from your current month moving forward you would enter your prior month's financial data as your Comparison Statement Period and your Current month's data as your **Beginning Monthly Statement** period.

If you decide that you would like to do your analysis based on your company's fiscal year and your company's fiscal year is January thru December. You would enter the financial data from December of the prior year as your Comparison Statement Period and January as your Beginning Monthly Statement period

You have now successfully completed your first step in utilizing this Cash Flow Management workbook.

From here on you will need to only enter you monthly financial statement values on the Edit ~ Balance Sheet Financials worksheet, accessed by clicking the forms button on the Main Menu (Edit ~ Balance Sheet Financials)

Miscellaneous Notes Concerning the Default Settings worksheet

Personal Notes & Comments – These yellow comment fields are solely available for you to make personal comments for future reference concerning workbook usage.

Lock Default Settings - This forms button is available so that you may lock all your default settings, preventing changes to the original setup in error. You may lock and unlock simply by clicking on the forms button

Default Franchise Settings - This forms button is to be utilized by individuals that would like to enter financial statement page numbers and line numbers, including comments for any **non-listed franchises or financial software packages**. By completing this page all "Double-Click" activity on the Edit ~ Balance Sheet Financials worksheet would inform the user or yourself as to which financial statement lines should be included within each value entered. Not mandatory, but recommended.

Performance Standards – The Performance Standards on the Default Settings worksheet are generalized industry benchmarks established over the years. This workbook by default has included them as a starting-point for your company to establish its own or modify to your specific franchise or business environment. They are compared to your businesses financial results and at anytime may be modified to newly established, in-house performance guidelines and standards.

Worksheet Reset to Zero Routines – By clicking any given forms button all Balance sheet values entered for that selected month or timeframe will be erased and all financial values will be reset to zero. These forms buttons are normally utilized for **only** one of two reasons; either you are creating a new workbook and want to **remove all existing data** or you previously entered **forecasted values** and now want to enter the actual Balance Sheet values.

Override Fiscal Periods (mm-yy) – This workbook by default assumes that you will be completing monthly Cash Flow Analysis Reports when assigning time frames. You as a user can override the default values by entering the fiscal periods of your choice, being either quarterly or yearly, within these cells on the default settings worksheet. Read additional instructions within the comment box made available next to the worksheet heading **Override Fiscal Periods**.

That's it ... you are about to gain control of the very thing that is most important to a businesses long-term success - Cash Flow. With this money management tool, meaningful corrective and appropriate actions can be implemented due to the fact that the true financial condition of the company can be assessed.

"Double-Click" here to access the Default Settings worksheet and complete workbook the set-up if not done.

"Double-Click" here to access the read the Frequently Asked Questions

"Double-Click" here to access the Main Menu

Update ... Besides the "Double-Click" feature built into this Excel® workbook, **Click-thru Charts** are now incorporated on many of the available worksheets. Probably the best example on how this added feature works is by accessing the Main Menu and clicking on the forms button which directs you to the **Ratio Analysis Dashboard**. Then simply click on a chart and view a detailed, printable report for your presentation.