

Financial Model FM-PRO 3.6

Template User Manual

Professional Financial Modeling Tool



ITILLECT 2023

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Purpose

Building a financial model and assessing the investment attractiveness of project (company).

The FM-PRO 3.1 financial modeling template is a universal professional tool for creating a plan and receiving reports on the financial activity of a project (company). The template allows to:

- create financial plans for the implementation of projects (companies) of diverse complexity with the aim of building a business plan,
- create a financial calculation of planning and analyzing of the existing company (project) activities,
- carry out a graphical analysis of the results, use the data in other documents and reports,
- do work collectively, forward calculations to colleagues for studying, present to investors.

Functional Description

The simplicity and flexibility of using the source data, the speed of creating basic calculations. When the template is filled with the source data in accordance with the methodology, you will need from 15 to 30 minutes to obtain basic calculations.

Multicurrency support. The template allows to make calculations in ten different currencies at once, to assign your own currency and the rate of settlement operations.

For each revenue or expenditure item, you can establish the currency of account and specify the amount. The FM will automatically recalculate the entered value in the main currency of account.

Simplicity and flexibility of planning. The tool allows to execute a complex financial plan of the project implementation. To set source data and flexibly manipulate the calendar flow over the entire planning horizon, to link sales and costs, to determine the share ratio of cost items, to specify local validity periods.

Scalability. The template is dynamically scalable and has no limits on the amount of input source information. It is you who decide how much and what information to use.

Analytics and analysis. The template allows to define your own catalog of products and services, product groups, set analytical groups for further analysis for all types of income and expenses of the project.

Usability of source data input. The template allows to structure and collect your source data in one place. Built-in tools for rapid planning, such as "periodicity", "organization of connections between objects" significantly save time.

Open source. The template has an open architecture. This will allow to independently develop the product, generate calculations, create your own calculations, integrate with external data sources.

Cross-platform. The template was developed using standard Excel formulas common for MS Excel 2010 – 2016 (365), does not contain scripts, external add-ins, or Visual Basic for Applications programming models, and this allows using the tool equally effectively on MAC and PC platforms.

For Developers

Open source. For specialists, we offer the possibility to modify the template code. The tool uses only the basic data handling logic.

Usability of intermediate calculations. The template collects intermediate calculations of the first and second levels in a simple, understandable form for further independent use and generation of own calculations and reports.

Agreement

This agreement describes the relationship between the Developer and the Consumer (between Itillect LLC and the Buyer) in case of introduction of modifications in the template.

1. We strongly recommend not to change the calculations, logic, relationships forming the integrity of the generic template, if the current user qualification is lower than "experienced operator".
2. In accordance with this Agreement, the Buyer shall have an opportunity to:
 - a. independently change the data in MS Excel source data entry forms as they see fit, add sheets to the template, use current calculations to build additional calculations,
 - b. include own calculations in the template, change the existing data processing logic.
3. The Developer does not provide technical support in terms of training, explanations regarding the mathematical and logical solutions used in the template.
4. The Developer disclaims the responsibility of technical support for the modified template.
5. Each template file has a unique identifier, and is linked to the Buyer. By purchasing the financial model, you agree to the following terms and conditions:
 - Do NOT make the template file freely available to the public;
 - Do NOT resell the template file to third parties on a commercial basis;

Technical Requirements

parameter	minimum	recommended
PC configuration	CPU at least i5, not less than 4GB.	CPU i7, RAM 8 GB and more.
OS	Windows 7, 8 MAC OS 10.9 Mavericks or higher	Windows 10 MAC OS 10.9 Mavericks or higher
Excel	MS Excel 2010 – 2019(365) (local lang) MS Excel 2011-2015 for MAC (local lang)	

Template Structure

The template is created as a normal standalone MS Excel file, without using macros and add-ins. The basis for data entry and generation of calculations are regular Excel sheets.

The sheets contain:

- related fields (cells) of data entry,
- fields with calculating formulas,
- fields with drop-down lists.

The data entry fields are green (1). Fields containing formulas and relationships have a background of yellow color (2), blue fields contain drop-down lists (3).

name	prise	qty	operate qty	total	on/off vat	vat	currency	set first y gro
	manual	manual	manual	auto	drop-down	manual	drop-down	drop-
product 1	100,00	10	off	1 000,00	on VAT	20%	RUR	def.
product 2	330,00	20	off	6 600,00	on VAT	20%	RUR	def.
product 3	740,00	30	off	22 200,00	on VAT	20%	RUR	def.
product 4	998,00	40	off	39 920,00	on VAT	20%	RUR	def.
service 1	15,00	50	off	750,00	on VAT	20%	RUR	def.
	-	-	off	-	on VAT	20%	RUR	def.
	-	-	off	-	on VAT	20%	RUR	def.

The template consists of:

source data entry forms and navigation linking them.

- The color of source data entry sheets is light green.

...	setting	sale	sale qty	variable costs	fixedCost	assets	creation asset	modernization of assets
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- The color of sheets containing tables, reports and diagrams is green.

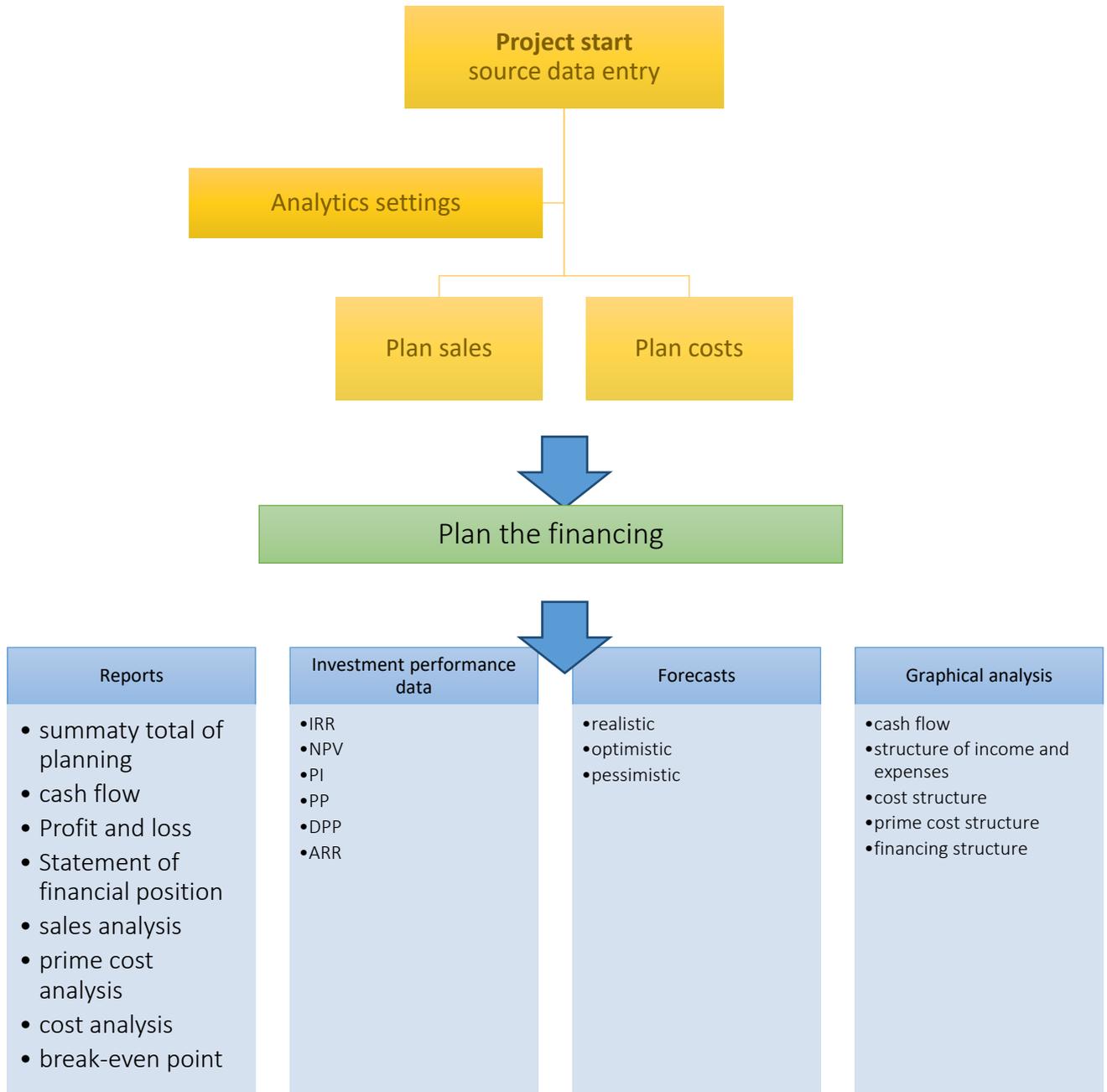
investment report	final report	detail report	sale report	variable costs report	cost r
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Work with the Tool



The essence of filling the template with data is sequential input of information in the input forms. In the process of entering the initial data, the template automatically calculates totals and builds reports and graphs based on them.

Fig. Structure



Quick Building of a Financial Plan.

Axioms of Effective Planning.

1. It is impossible to predict the future, it is impossible to build an accurate financial plan that will be 100% implemented.
2. The most accurate plan and superficial planning have one thing in common – both plans will never come true.
3. The goal of any plan is to predict the "bracket" of the really expected results.
4. The most accurate planning is possible only when it is based on the historical data of own business activity and personal experience.
5. The ideal is unattainable. 80% of financial results need to be got within 20% of the time.

Principles of the Template Use.



Enter the data in the template in "layers". With each "layer", refine certain indicators, achieving the expected annual values of cash flows and net profit in a given planning period. If external financing was involved, then control investment indicators.

- step 1. Set the start planning year (1).
Determine the planning period, (2) the number of years.

- step 2. Create a basic calculation using only the basic business indicators. With the minimum allowed detailization of the source data, set the initial values of income and expenses and market trends.

For this, each section has **basic data entry fields**:

- 1.1. Name of the item or planning object.
- 1.2. Cost indicator (sales price or amount of expenses) depending on the selected input form.
- 1.3. Quantitative indicator of the planning object being sold or purchased.
- 1.4. Starting date of selling prices or amounts of expenses.

- step 3. The template will automatically calculate the financing requirement of the business project.

IMPORTANT. Achieve a positive cash flow over the entire planning period.

- step 4. Specify the source planning data, achieve values close to the expected result. It is necessary to clarify the periods of growth, to identify the stages of active investments, the expected growth based on these investments.
- step 5. Carry out the analysis, evaluate the result.

Build a Financial Model

Project Organization Planning

Before starting financial planning, we strongly recommend that you create a general organizational project implementation plan. This will allow to:

1. Get the start of planning year and the planning period.
2. Identify key stages (dates) of financial planning.
3. Use the plan to control the financial activity stages at the end of the modeling.

Plan Sample

stage	year	2019	2020	2021	2022	2023
stage 1. Investment period 1		From 03/17 to 12/17				
stage 2. Beginning of sales.			From 01/18			
stage 3. Investment period 2			09/18 to 12/18			
stage 4. Increase in sales volume				From 01/19		

Source Data

Go to the "setup" section and fill in the fields:

- Start planning year (mandatory).
- Planning period, full years (mandatory).
- Primary tax currency (mandatory).
- Own (share) capital (mandatory).
- Beginning cash, the last year result (if available – mandatory).

Additional Tools

Indexing of Results

Financial calculations can generate estimates consisting of a large number of digits. Reading and transferring values of 6–7 characters may be uncomfortable. A tool has been added to the template to reduce the dimensionality of the reports.

In the section "Source Data", go to the subsection "Capacity of Totals".

capacity of totals

all values of report are divided into:

index	1/1	1/10	1/100	1/1000	1/x	other
select	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	1

Select the divisor to the right (1). All data in the reports:

1. Totals
2. Cash flow
3. Profit and loss
4. Investment performance data

will change the dimensionality according to the selected value.

The tool will divide all values in the report by the selected division index, thereby reducing the size of the values obtained. At the top of the table, information will appear that all data in the table should be taken into account based on the selected index, for example, x 1000.

(CF) cash flow

today : February 2019

main currency (USD)(x1000)

name	result of a previous period	январь 1
------	-----------------------------	----------

Sales Planning.

The template has two built-in sales planning mechanisms.

1. Automated.
2. Manual.

"Automated mode"

Determine the product features (name, price, quantity, etc.), and the rules of conduct in the selected planning period. The tool will automatically build a "lifeline" for each product, taking into account the selected rules.

Basic Management Rules

1. Sales period management.
2. Management of the life period of the product with selected product features.
3. Seasonality management.
- ★ 4. Management of the product growth in the first year of life.

Go to the "sales planning" section and fill in the required fields. Compulsory minimum:

- Product name
- Selling price per unit
- The amount of products sold per month
- Sales start date

revenue																
today : 16 Февраль 2019 main currency (USD)																
1	2	3												4		
name	price	qty	operate qty	total	on/off vat	vat	currency	set first year sales growth	growth of sales in a year	seasonality				start date	period	end data
	manual	manual	setting	auto	drop-down	manual	drop-down	drop-down	manual	winter	spring	summer	autumn	manual	manual	auto
product 1	100,00	10	off	1 000,00	on VAT	20%	USD	default	10%	100%	100%	100%	100%	яне.19		дек.28
product 2	330,00	20	off	6 600,00	on VAT	20%	USD	default	10%	100%	100%	100%	100%	яне.19		дек.28
product 3	740,00	30	off	22 200,00	on VAT	20%	USD	default	10%	100%	100%	100%	100%	яне.19		дек.28
product 4	998,00	40	off	39 920,00	on VAT	20%	USD	default	10%	100%	100%	100%	100%	яне.19		дек.28
service 1	15,00	50	off	750,00	on VAT	20%	USD	default	10%	100%	100%	100%	100%	яне.19		дек.28

In addition, for projects starting their business activities "from scratch", it is recommended to determine the behavior of sales in the first year of product life (1).

vat	currency	set first year sales growth	growth of sales in a year
manual	drop-down	setting	winter
20%	USD	drop-down	100%
20%	USD	default	100%
20%	USD	default	100%
20%	USD	default	100%
20%	USD	default	100%
20%	USD	default	100%
20%	USD	default	100%
20%	USD	default	100%

Diagram illustrating the configuration of the "set first year sales growth" field. A green box highlights the field, and a green arrow points to the "setting" dropdown menu. The dropdown menu is open, showing options: "default", "plan 12 moth", "plan 9 moth", "plan 6 moth" (highlighted), and "plan 3 moth".

The tool allows to determine the first 12 months of product growth percentage wise. For this purpose, "schemes" are used. Go to setting (2). There are 5 schemes in the template:

1. "default". Sales from the first month of sales have nominal volumes.
2. "12 months scheme". Sales will grow evenly over the first 12 months, from 10% to 100%.
3. "9 months scheme". Sales will grow the first 9 months, from 30% to 100%
4. "6 months scheme". Sales will grow the first 6 months, from 20% to 100%
5. "3 months scheme". Sales will grow the first 3 months, from 40% to 100%

Schemes may be rebuilt as you see fit.

scheme of growth of sales 1 year
[return to revenue](#)

plan		1	2	3	4	5	6	7	8	9	10	11	12
default	0	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
plan 12 moth	12	10%	15%	25%	35%	45%	50%	55%	60%	70%	80%	90%	100%
plan 9 moth	9	30%	35%	40%	50%	60%	70%	80%	90%	100%	100%	100%	100%
plan 6 moth	6	20%	40%	60%	80%	90%	100%	100%	100%	100%	100%	100%	100%
plan 3 moth	3	40%	70%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Scheme name and percentages can be changed. In manual mode, determine the growth order for the selected scheme.

Important. If you defined the name earlier and then changed it in the setting, you need to redefine the scheme in the sales section again.

The following may be defined additionally

- (1.) Sales growth rate, % per annum
- (2.) Seasonality
- (3.) Sales period

files	growth of sales in a year	seasonality				start date	period	end data
		winter	spring	summer	autumn			
	10%	100%	100%	100%	100%	январ.19	28	апр.21
	10%	100%	100%	100%	100%	январ.19		дек.28
	10%	100%	100%	100%	100%	январ.19		дек.28
	10%	100%	100%	100%	100%	январ.19		дек.28
	10%	100%	100%	100%	100%	январ.19		дек.28
	10%	100%	100%	100%	100%	январ.19		дек.28
	10%	100%	100%	100%	100%	январ.19		дек.28

"Manual Mode"

In the "manual mode" you can set the quantity of products sold monthly.

To use this mode, for each position in the "sales planning" section, in the "manage quantity" column, set the "drop-down list" switch to the "on" position.

The screenshot displays a software interface for revenue management. On the left, a sidebar lists various settings categories, with 'sales planning' highlighted. The main window shows a table with columns: name, prise, qty, operate qty, total, on/off vat, vat, currency, and set first gr. A 'setting' dialog box is open over the 'operate qty' column, showing a dropdown menu with 'on' and 'off' options. Red dashed arrows and numbered circles (1 and 2) indicate the steps to enable manual mode.

- (1) for the selected position of the sales plan, enable the mode (on|off),
- (2) go to the quantity management section.

IMPORTANT. The manual sales management mode takes precedence over the "automatic mode" settings.

Multicurrency Calculations

The tool allows to calculate the project in ten different currencies. Set the main currency of the calculation and specify the currency of income or expenditure transactions in the currency in which they will be executed.

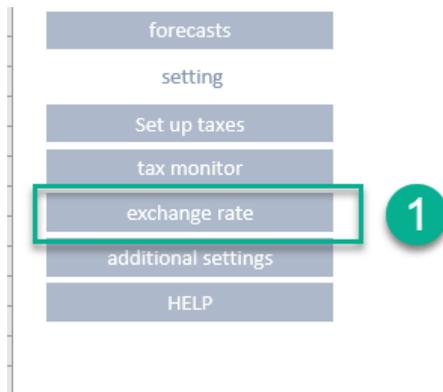
The main currency for the project calculation is set in the "project setting" section (1)

For any position in each section, you can select the currency of the planned operation.

name	prise	qty	operate qty	total	on/off vat	vat	currency	set first year sales growth
			setting					setting
	manual	manual	drop-down	auto	drop-down	manual	drop-down	drop-down
product 1	100,00	10	off	1 000,00	on VAT	20%	USD	default
product 2	330,00	20	off	6 600,00	on VAT	20%	USD	default
product 3	740,00	30	off	22 200,00	on VAT	20%	USD	default
product 4	998,00	40	off	39 920,00	on VAT	20%	USD	default
service 1	15,00	50	off	750,00	on VAT	20%	USD	default
	-	-	off	-	on VAT	20%	USD	default
	-	-	off	-	on VAT	20%	USD	default

Currency Rate

The template has a separate interface for managing currency rates. In the main navigation, go to the "setting" block in the "exchange rate" section.



There are 2 blocks in the section:

- (1) Currency calculator
- (2) Exchange-rate determination tool

currency rates

today; February 22, 2019
main currency (USD)

calculator
1

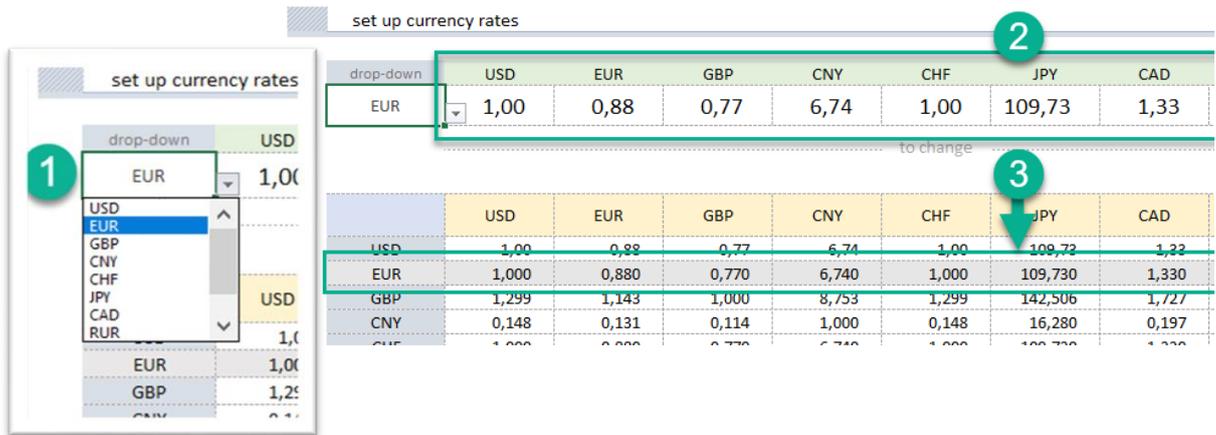
to choose currency: value:

to choose final currency: result USD:

set up currency rates
2

drop-down	USD	EUR	GBP	CNY	CHF	JPY	CAD	RUR	KZT	my
USD	1,00	0,88	0,77	6,74	1,00	109,73	1,33	66,06	377,97	26,96
to change										
EUR	1,136	1,000	0,875	7,659	1,136	124,693	1,511	75,068	429,511	30,636
GBP	1,299	1,143	1,000	8,753	1,299	142,506	1,727	85,792	490,870	35,013
CNY	0,148	0,131	0,114	1,000	0,148	16,280	0,197	9,801	56,079	4,000
CHF	1,000	0,880	0,770	6,740	1,000	109,730	1,330	66,060	377,970	26,960
JPY	0,009	0,008	0,007	0,061	0,009	1,000	0,012	0,602	3,445	0,246
CAD	0,752	0,662	0,579	5,068	0,752	82,504	1,000	49,669	284,188	20,271
RUR	0,015	0,013	0,012	0,102	0,015	1,661	0,020	1,000	5,722	0,408
KZT	0,003	0,002	0,002	0,018	0,003	0,290	0,004	0,175	1,000	0,071
my	0,037	0,033	0,029	0,250	0,037	4,070	0,049	2,450	14,020	1,000

To set the currency rate, in the drop-down list (1) select the currency symbol, against which the exchange rate values will be set.

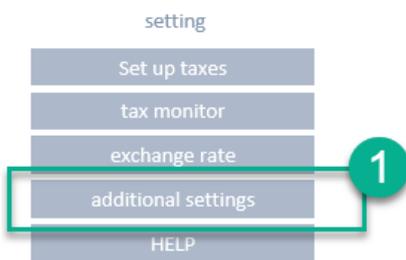


In line (2), change the exchange rate of the currency to be used in the calculations

The selected values will be reflected in the table (3)

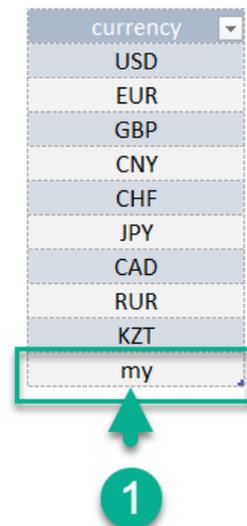
Add your own currency

If in the drop-down list of currencies there is no necessary symbol, it can be added. Go to the "additional setting" section.



In the list of currencies (1) in the last line, replace the symbol "my" with your own symbol.

Return to the "exchange rate" section, and determine the conversion rates for the newly added currency symbol.



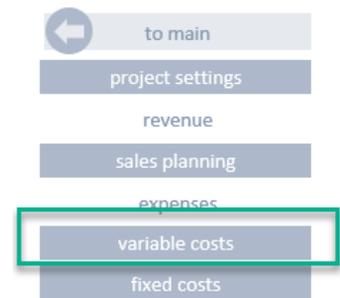
Cost Planning.

Variable Costs

"Variable costs" section

The planning work consists of determining:

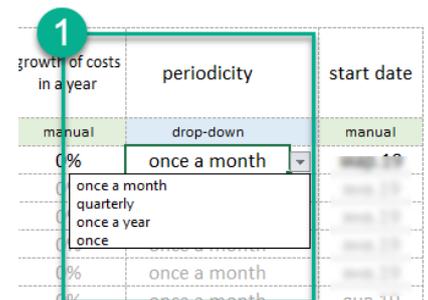
1. Products (materials), resources, services to be purchased, rental of production space.
2. Determining of quantitative indicators, "price", "quantity".
3. Determining of the timing, the start date. If the validity period is limited, indicate the validity period of the specified parameters.



Plan the costs associated with production of goods or creation of services. The template allows to plan:

- Variable (indirect) costs associated with production of goods or creation of services.
- Direct costs directly related to the creation of a product or service.
- Determine the size of the purchased material or product in proportion to the sales plan for a particular product or the total sales.

Each purchase can be determined in time with a specified periodicity (1). This allows to set the volume and schedule of purchases as objectively as possible, to manipulate data during modeling.



"Connection with Products" Tool

In order to charge the costs to a particular product or service, in the template in the "dependence of sale" section, you should give a name to the product (1), enable connection with products (2)

variable costs, material etc								
today : 17 Февраль 2019								
main currency (USD)								
1	name	prise	qty	note	dependence on sales			total
					2 connection with sales	share of	share size	
	manual	manual	manual	auto	drop-down	drop-down	manual	auto
	purchase product 1	50,00	1	per unit of product	product 1	off	50%	50,00
			-	no share of sales	not selected	off	0%	-

Specify the name of the product being purchased, and establish connection with the product. The tool will take the quantity of goods sold to calculate the purchased goods. In this case, all the goods that were purchased will be sold in the specified planning period.

By manipulating with dates, you can shift the purchase schedule against the sales schedule.

Sales plan product 1

Purchase plan product 1

	start date	period	end data	январь 19	февраль 19	март 19	апрель 19	май 19	июнь 19	июль 19	
autumn	manual	manual	auto								
100%	июн.19	28	сен.21	-	-	-	-	-	1 000,00	1 000,00	
100%	январь.19		дек.28	6 600,00	6 600,00	6 600,00	6 600,00	6 600,00	6 600,00	6 600,00	
100%	январь.19		дек.28	22 200,00	22 200,00	22 200,00	22 200,00	22 200,00	22 200,00	22 200,00	
100%	январь.19		дек.28	39 920,00	39 920,00	39 920,00	39 920,00	39 920,00	39 920,00	39 920,00	
100%	январь.19		дек.28	750,00	750,00	750,00	750,00	750,00	750,00	750,00	
100%	январь.19		дек.28	-	-	-	-	-	-	-	

Purchase plan product 1

	start date	period	end data	analytics	январь 19	февраль 19	март 19	апрель 19	май 19	июнь 19	июль 19	август 19	сентябрь 19	октябрь 19
1	manual	manual	auto	auto										
	март.19		дек.28	direct costs	-	-	500	500	500	500	500	500	500	500
	январь.19		дек.28		-	-	-	-	-	-	-	-	-	-
	январь.19		дек.28		-	-	-	-	-	-	-	-	-	-

"Product Purchase Volume" Tool

Allows to take into account the purchase volume, expressed as percentage of the product sales volume or total sales. In order to charge the costs to a particular product or service, in the template in the "dependence of sale" section,

variable costs, material etc

today : 17 Февраль 2019
main currency (USD)

name	prise	qty	note	dependence on sale			total
				connection with sales	share of	share size	
purchase product 1	50,00	1	per-unit-of-product	drop-down product 1	drop-down product share	manual 50%	auto 50,00
	-	-	no share of sales	not selected	dependence on sales %		-
	-	-	no share of sales	not selected			-
	-	-	no share of sales	not selected			-
	-	-	no share of sales	not selected			-

step 1. Specify the name of the product

step 2. Specify the calculation mode
"product share" (1) or "dependence on total sales" (2)

step 3. If at step 2 a connection with the product was established, specify the product (3).

step 4. Determine the product volume percent or total sales percent.



Important. For correct operation of the selection and product and costs connection tool, it is necessary to finally enter the list of products. If, after establishing a connection, you changed the product name, it is necessary to redefine the product again in the selection list (3).

Fixed Costs

The section allows to plan non-manufacturing costs of the project. Rent, utilities, IT, security, banking, exhibitions and more.

"Fixed Costs" Section

The planning work consists of determining:

1. Cost items
2. Determining of quantitative indicators, "price", "quantity".
3. Analytical signs of procurement for further analysis.
4. Determining of the timing, the start date. If the validity period is limited, indicate the validity period of the specified parameters.



Each purchase can be determined in time with a specified periodicity (1). This allows to set the volume and schedule of costs as objectively as possible, to manipulate data during modeling.

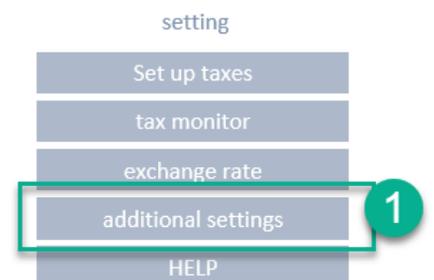
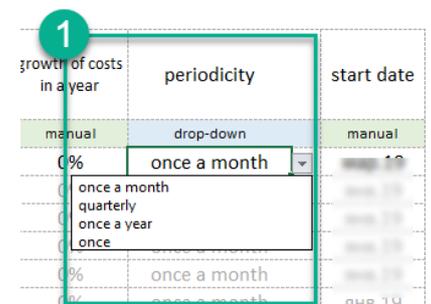
Analytics.

The feature of filling in the data in this section is the possibility to define a cost accounting analytics. The working directory contains the following analytics:

- marketing
- lease
- communal
- IT
- banking
- other
- employee benefits
- commission to intermediaries
- storage of products
- other marketing costs
- transport services
- employee training
- low-value equipment
- safety
- outsource

You can change this data or add your analytics in "additional setting" (1)

Apart from that, the filling consists of the same actions as in the sales planning.



Capital Investment

The tool allows to determine the purchase of equipment, real estate, land, corporate software, transport. Typically, these costs are associated with capital expenditure of the initial stage of the project, but the tool does not limit the period of investment.

To determine the investment, it is sufficient to specify:

1. Name of investment objects (1).
2. Indicators "price", "quantity" (2,3).
3. Time parameters, purchase date (5).

assets, capital expenditure												
today :February 18 2019												
main currency (USD)												
creation asset												
1	name	creation asset	2	3	total	on/off vat	vat	currency	4	5	date of commissioning	Jan 19
	manual	drop-down	manual	manual	auto	drop-down	drop-down	drop-down	drop-down	manual	auto	
	ford transit	no selected	70,000.00	2	140,000.00	on VAT	20%	USD	transport	Jan-19	Feb-19	140,000
	car elevator	no selected	3,500.00	1	3,500.00	on VAT	20%	USD	equipment	Jan-19	Feb-19	3,500
	hangar 3000 m2	no selected	17,000.00	1	17,000.00	on VAT	20%	USD	real estate	Jan-19	Feb-19	17,000
		no selected	-	-	-	on VAT	20%	USD	not defined	Jan-19	Feb-19	-

★ It is necessary, besides the general parameters, to define the analytics – the type of asset (4).

In accordance with the selected analytics, this asset will have its own depreciation term. The depreciation term can be changed in the "additional setting" section.

type of asset	years
not defined	0
equipment	5
transport	5
real estate	10
earth	0
intangible asset	4

Expenditure Allocation Timing.

During the construction of real property, equipment, creation and integration of corporate software, expenditures should be allocated over time. At the end, all expenditures need to be consolidated within one facility/object being created.

The "creation asset" section is used for this.

You can go to this section from the "capital investment" section.

In the "additional setting" section, all created objects of fixed assets should be listed.

In the table, all expenditure items related to the facility/object being created should be successively listed.

- (1) Select an asset in the drop-down list.
- (2) Give the name to the expenditure item.
- (3) Determine the cost.
- (4) Determine the quantity.
- (5) Determine the planned investment date.

1 creation asset	2 name	3 prise	4 qty	total	on/off vat	vat	currency	5 payment date
setting								
drop-down	manual	manual	manual	auto	drop-down	manual	drop-down	manual
hotel building	project	3,000.00	1	3,000.00	off VAT	20%	USD	Dec-19
hotel building	house footing	4,500.00	1	4,500.00	off VAT	20%	USD	Feb-19
hotel building	construction material	15,000.00	1	15,000.00	off VAT	20%	USD	Mar-19
hotel building	delivery	3,000.00	1	3,000.00	off VAT	20%	USD	Apr-19
hotel building	construction of the buildir	55,000.00	1	55,000.00	off VAT	20%	USD	May-19
no selected				-	off VAT	20%	USD	Jun-19
no selected				-	off VAT	20%	USD	Nov-19

After all planned investments are listed, return to the "Capital investment" section, and define the created object in the free line in the "creation asset" column, in the drop-down box (1).

assets, capital expenditure

today : February 18 2019
main currency (USD)

creation asset

name	creation asset	prise	qty	total	on/off vat	vat	currency	type of asset	payment date	date of commissioning
manual	drop-down	manual	manual	auto	drop-down	drop-down	drop-down	drop-down	manual	auto
ford transit	no selected	70,000.00	2	140,000.00	on VAT	20%	USD	transport	Jan-19	Feb-19
car elevator	no selected	3,500.00	1	3,500.00	on VAT	20%	USD	equipment	Jan-19	Feb-19
hangar 3000 m2	no selected	17,000.00	1	17,000.00	on VAT	20%	USD	real estate	Jan-19	Feb-19
hotel	hotel building	-	-	80,500.00	on VAT	20%	USD	real estate	Jan-19	Jan-20
no sele	no sele	-	-	-	on VAT	20%	USD	not defined	Jan-19	Feb-19
no sele	no sele	-	-	-	on VAT	20%	USD	not defined	Jan-19	Feb-19
no sele	no sele	-	-	-	on VAT	20%	USD	not defined	Jan-19	Feb-19

1

2

hotel building

- no selected
- hotel building
- building of the shop
- CRM corporate software

Important. The tool will automatically calculate the date of registration (2) and the start of depreciation.

Maintenance capex

The section allows to plan the costs associated with modernization and asset servicing.

Go to the "maintenance capex" section

To determine the costs of modernization and servicing it is sufficient to specify:

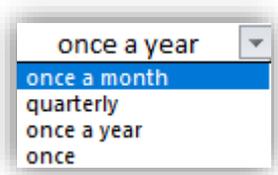


1. The item name (1).
2. Determine the connection with the asset for which the costs should be allocated (2).
3. Indicators "price", "quantity" (3, 4).
4. Periodicity of operations (5)
5. Time parameters of investments (6).

maintenance capex | service, modernization of assets
 today : 01.01.2023
 main currency (USD)

1	2	3	4						5		6			
name	connect to assets	price	qty	total	on/off vat	vat	currency	growth of costs in a year	periodicity	date of commissioning (reference information)	start date	period	end data	
manual	drop-down	manual	manual	auto	drop-down	manual	drop-down	manual	drop-down	auto	manual	manual	auto	
remont communications of the building	hotel building	1,500.00	1	1,500.00	on VAT	20%	USD	0%	once a year	Jan 20	Jan-20		Dec-28	
hardware upgrade	car elevator	500.00	1	500.00	on VAT	20%	USD	0%	once	Feb 19	Jan-20		Feb-24	
	not defined	-	-	-	on VAT	20%	USD	0%	once a month		Jan-19		Dec-28	
	not defined	-	-	-	on VAT	20%	USD	0%	once a month		Jan-19		Dec-28	

To fill in the data in the section, you can determine the periodicity of expenses (5).



! This list is complete. It is not subject to change.

Employee

Section allows to describe the positions and salaries of employees.

Special Features.

1. Determine positions (1).
2. Salary at the time of the start of planning (2).
3. Determine the number of personnel (3).
4. Determine the time period for the start of salary payments (4).
5. Determine the salary calculation scheme (5).
 - a. Salary only
 - b. % + salary
 - c. only % of the total sales of the project or of the sale of a particular product or service.
6. It is advisable to define groups of employees
 - a. Production,
 - b. Non-Production.

company employees														
today : February 18 2019														
main currency (USD)														
1	2	3	5								4		6	
			position	salary	worker qty	total	currency	salary growth per year	salary calculation schema	dependence on sales				start date
	manual	manual	auto	drop-down		manual	drop-down	drop-down	drop-down	manual	manual	manual	auto	drop-down
	CEO	5,000	1	5,000	USD	0%	% + salary	of total sales	not selected	1.0%	Apr-19	manual	Dec-28	office staff
	CFO	4,500	1	4,500	USD	0%	salary only	of product	not selected	0.0%	Apr-19	manual	Dec-28	office staff
	Marketing director	4,000	1	4,000	USD	0%	salary only	of product	not selected	0.0%	Apr-19	manual	Dec-28	office staff
	Commercial director	4,000	1	4,000	USD	0%	salary only	of product	not selected	0.0%	Apr-19	manual	Dec-28	office staff
	Seller	2,500	5	12,500	USD	0%	only %	of product	product 1	10.0%	Apr-19	manual	Dec-28	office staff
	Engineer	2,000	2	4,000	USD	0%	salary only	of product	not selected	0.0%	Apr-19	manual	Dec-28	production workers
	Worker	2,500	7	17,500	USD	0%	salary only	of product	not selected	0.0%	Apr-19	manual	Dec-28	production workers
	Security guard	1,500	2	3,000	USD	0%	salary only	of product	not selected	0.0%	Apr-19	manual	Dec-28	production workers
	Driver	1,000	1	1,000	USD	0%	salary only	of product	not selected	0.0%	Apr-19	manual	Dec-28	production workers
		-	-	-	USD	0%	salary only	of product	not selected	0.0%	Jan-19	manual	Dec-28	office staff
		-	-	-	USD	0%	salary only	of product	not selected	0.0%	Jan-18	manual	Dec-28	office staff
		-	-	-	USD	0%	salary only	of product	not selected	0.0%	Jan-18	manual	Dec-28	office staff
		-	-	-	USD	0%	salary only	of product	not selected	0.0%	Jan-18	manual	Dec-28	office staff
		-	-	-	USD	0%	salary only	of product	not selected	0.0%	Jan-18	manual	Dec-28	office staff

Financing

Calculation of Required Financing.

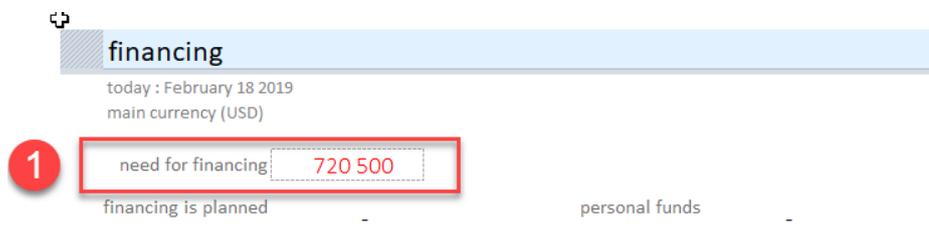
The tool automatically calculates the need for financing, finds the period in which the money is not enough and selects the amount of necessary financing.

To begin assessing the need for financing, go to the "external financing" section.



IMPORTANT! The need for financing is a "cash gap". The business project does not have enough money for operations. Such situation should be eliminated.

The need for financing is reflected in the field (1)



There are three options for solving the problem.

1. To attract external returnable financing. A loan or investor's money.
2. To attract non-returnable financing. Aids, or other form of non-returnable cash.
3. Equity capital, share capital.

Financing is planned in the table in the same section. The following fields are required:

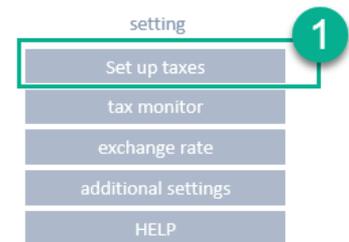
- (1) Name of the loan, or name of the credit institution.
- (2) Amount of loan
- (3) Loan interest rate
- (4) Date of receipt
- (5) Start of return date

schedule of financing		interest		principal		default scheme				benefits amount	
1	2	3	4	5							
name	amount of financing	currency	type of financing	interest rate (%)	scheme of return	date of financing	to begin return with...	period	date of return	interest (USD)	loan principal (USD)
loan	750 000	USD	returnable	5%	default	Jan 2019	Jan 2019	manual	Dec 2028	202 770	750 000
		USD	returnable	0%	default	Jan 2019	Jan 2020		Dec 2028	-	-
		USD	returnable	0%	default	Jan 2019	Jan 2020		Dec 2028	-	-
		USD	returnable	0%	default	Jan 2019	Jan 2020		Dec 2028	-	-

Taxes.

The tool contains a built-in tax arrangement constructor.

By default, tax calculation is turned off. To activate the tax arrangement, go to the "set up taxes" section

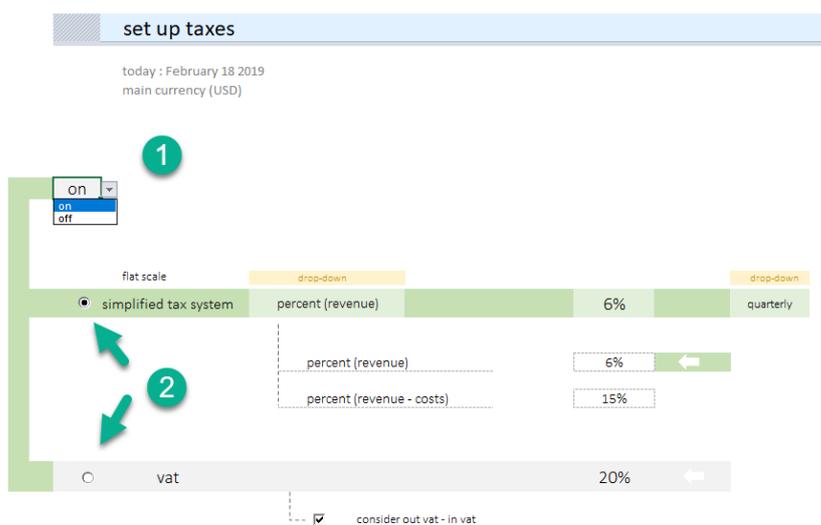


The tool allows to model the calculation of:

- Simplified tax system
 - percent (revenue)
 - percent (revenue – costs)
- VAT
- Income tax
 - flat scale
 - progressive scale
- personal income tax
 - flat scale
 - progressive scale
- assignments from wage fund
 - pension fund
 - medicare
 - social security
- property taxes
- land occupation tax

Each mode can be turned on by moving the switch (1) to the "on" position.

Modes are activated by selecting the appropriate "option button"



When income tax (1) calculation is activated, it is possible to switch (2) the modes:

- flat scale
- progressive scale

		scale, year									
from	-	9 076	36 901	89 351	186 351	405 101	406 751	407 001	-	-	-
to	9 075	36 900	89 350	186 350	405 100	406 750	407 000	∞	∞	∞	
%	10.0%	15.0%	25.0%	28.0%	33.0%	35.0%	39.6%				

"Flat scale" setting

1. Turn the switch (1) to the on "flat scale" position.
2. Block (2). Allows to include one of the components of income tax.
3. Block (3). Allows to set an income tax component expressed as percentage.
4. Block (4). Automatically calculates the amount of income tax.
5. Block (5). Allows to set the tax accrual mode:
 - a. once a month
 - b. quarterly
 - c. once a year

"Progressive Scale" Setting

	scale, year								
from	-	9 076	36 901	89 351	186 351	405 101	406 751	407 001	-
to	9 075	36 900	89 350	186 350	405 100	406 750	407 000		
%	10.0%	15.0%	25.0%	28.0%	33.0%	35.0%	39.6%		

6. Turn the switch (1) to the "on progressive scale" position.
7. Block (2). Fill out the progressive tax value for the region you plan to do business in.
8. Block (3). Automatically calculates the lower limit of the tax bracket.

Reports and Analytics

The template automatically generates the following reports:

1. Totals
2. Extensive totals
3. Cash flow (by month)
4. Profit and loss (by month)
5. Statement of financial position
6. Investment performance data
7. Future sales analysis
8. Prime cost analysis
9. General cost analysis
10. Diagrams (dynamic)
11. Break-even point
12. Analysis of forecasts

reports and analytics

- total
- detail report
- cash flow
- profit and loss
- statement of financial
- Indicators of investments
- report of sale
- prime cost
- cost analysis
- diagrams
- Break-even point (BEP)
- forecasts

"Total" Report Form

final report										
today :February 19 2019										
main currency (USD)(x1)										
name	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028
revenue	626 594	917 504	1 000 368	1 083 732	1 167 096	1 250 460	1 333 824	1 417 188	1 500 552	1 583 916
volume of a product or service	1 278	1 854	2 016	2 184	2 352	2 520	2 688	2 856	3 024	3 192
variable costs, material etc	91 848	118 464	118 464	118 464	118 464	118 464	118 464	118 464	118 464	118 464
fixed administrative costs	9 000	12 000	12 000	12 000	12 000	12 000	12 000	12 000	12 000	12 000
company employees	387 000	516 000	516 000	516 000	516 000	516 000	516 000	516 000	516 000	516 000
assets, capital expenditure	720 500	-	-	-	-	-	-	-	-	-
service, modernization of assets	-	2 000	1 500	1 500	1 500	1 500	1 500	1 500	1 500	1 500
taxes	50 310	82 394	144 264	212 988	276 130	457 026	544 781	614 126	683 640	753 333
financing	760 000	-	-	-	-	-	-	-	-	-
Interest paid	36 621	33 513	30 247	26 813	23 204	19 410	15 422	11 230	6 823	2 191
loan principal	60 738	63 846	67 112	70 546	74 155	77 949	81 937	86 129	90 535	87 054
Net Profit before dividends	-66 852	12 733	36 993	55 067	78 898	102 410	125 457	143 669	161 925	180 228
Cash as of the end of the period	30 577	119 865	230 646	356 068	501 710	549 822	593 542	651 282	722 871	816 245
Gross Profit	534 746	799 040	881 904	965 268	1 048 632	1 131 996	1 215 360	1 298 724	1 382 088	1 465 452
capex	720 500	-	-	-	-	-	-	-	-	-
opex	487 848	646 464	646 464	646 464	646 464	646 464	646 464	646 464	646 464	646 464
EBIT	138 746	237 527	323 657	410 455	497 428	584 586	671 938	759 494	847 265	935 261
EBITDA	257 412	413 440	496 304	579 668	663 032	629 146	689 060	772 424	855 788	939 152
Return Of Investment, (ROI) ,%	-%	-%	-%	-%	-%	-%	-%	-%	-%	-%
Return On Sales, (ROS) ,%	-%	1.4%	3.7%	5.1%	6.8%	8.2%	9.4%	10.1%	10.8%	11.4%
interest coverage ratio	378.5%	808.8%	1170.1%	1630.8%	2243.7%	3 111.8%	4 457.0%	6 863.1%	12 517.1%	42 778.0%

"Detail Report" Form

A full detailed report of the project is generated monthly for the entire planning period.

detail report												
today :February 19 2019												
main currency (USD)												
name	Jan 19	Feb 19	Mar 19	Apr 19	May 19	Jun 19	Jul 19	Aug 19	Sep 19	Oct 19	Nov 19	
revenue	-	-	-	69 622	69 622	69 622	69 622	69 622	69 622	69 622	69 622	69 622
volume of a product or service	-	-	-	142	142	142	142	142	142	142	142	142
variable costs, material etc	-	-	3 000	9 872	9 872	9 872	9 872	9 872	9 872	9 872	9 872	9 872
indirect costs	-	-	3 000	9 872	9 872	9 872	9 872	9 872	9 872	9 872	9 872	9 872
direct costs	-	-	-	-	-	-	-	-	-	-	-	-
fixed administrative costs	-	-	-	55 330	55 330	55 330	55 330	55 330	55 330	55 330	55 330	55 330
undefined	-	-	-	-	-	-	-	-	-	-	-	-
marketing	-	-	-	1 000	1 000	1 000	1 000	1 000	1 000	1 000	1 000	1 000
lease	-	-	-	2 002	2 002	2 002	2 002	2 002	2 002	2 002	2 002	2 002
communal	-	-	-	3 006	3 006	3 006	3 006	3 006	3 006	3 006	3 006	3 006
IT	-	-	-	4 012	4 012	4 012	4 012	4 012	4 012	4 012	4 012	4 012
banking	-	-	-	5 020	5 020	5 020	5 020	5 020	5 020	5 020	5 020	5 020
other	-	-	-	6 030	6 030	6 030	6 030	6 030	6 030	6 030	6 030	6 030
employee benefits	-	-	-	7 042	7 042	7 042	7 042	7 042	7 042	7 042	7 042	7 042
commission to intermediaries	-	-	-	-	-	-	-	-	-	-	-	-
storage of products	-	-	-	-	-	-	-	-	-	-	-	-
other marketing costs	-	-	-	-	-	-	-	-	-	-	-	-
transport services	-	-	-	-	-	-	-	-	-	-	-	-
employee training	-	-	-	-	-	-	-	-	-	-	-	-
low-value equipment	-	-	-	10 090	10 090	10 090	10 090	10 090	10 090	10 090	10 090	10 090
safety	-	-	-	9 072	9 072	9 072	9 072	9 072	9 072	9 072	9 072	9 072
outsource	-	-	-	8 056	8 056	8 056	8 056	8 056	8 056	8 056	8 056	8 056
	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
company employees	-	-	-	43 000	43 000	43 000	43 000	43 000	43 000	43 000	43 000	43 000

"Cash Flow" Report Form

Cash Flow Report is generated monthly for the entire planning period.

(CF) cash flow						
today : February 2019						
main currency (USD)(x1)						
name	result of a previous period	Jan 19	Feb 19	Mar 19	A	
Cash flow from operation activities						
Cash inflow-TOTAT, incl.:		-	-	-		
From customer (not incl. VAT)		-	-	-		
Other payment VAT		-	-	-		
Other proceed output VAT		-	-	-		
Payments Total, incl.:		3 167	3 146	6 125		
Cash paid to suppliers		-	-	3 000		
<i>Materials and production rent</i>		-	-	3 000		
<i>Commercial and administrative expenses</i>		-	-	-		
Payroll		-	-	-		
Interest paid		3 166.67	3 146.06	3 125.36		
Income tax paid		-	-	-		
Other taxes		-	-	-		
Insurance contributions		-	-	-		
Other payments		-	-	-		
Other payments input VAT		-	-	-		
TOTAL Cash flow from operation activities		-3 167	-3 146	-6 125		
Cash flows from investing activities						
Cash inflow-TOTAT, incl.:		-	-	-		
Proceeds from long-term borrowings		-	-	-		

"Profit and Losses" Report Form**"Profit and Losses" Report**

A full detailed report of the project is generated monthly for the entire planning period.

(P&L) profits and losses

today : ДД ММММ ГГГ
main currency (USD)(x1)

name	Jan 19	Feb 19	Mar 19	Apr 19	May 19	Jun 19
Revenues						
Sales	-	-	-	69 622	69 622	69 622
Costs og goods sold	-	-	3 000	9 872	9 872	9 872
Gross Profit	-	-	-3 000	59 750	59 750	59 750
Selling expenses	-	-	-	1 000	1 000	1 000
Administrative expenses	-	-	-	54 330	54 330	54 330
other expenses wage fund	-	-	-	43 000	43 000	43 000
Profit from operating activities	-	-	-3 000	-38 580	-38 580	-38 580
Profit from other activities						
Interest receivable						
Interest payable	3 167	3 146	3 125	3 105	3 084	3 063
Other income						
Amortisation	-	-	11 867	11 867	11 867	11 867
Payroll	-	-	-	-	-	-
Other taxes	-	-	-	-	-	-
Profit before income taxes	-3 167	-3 146	-17 992	-53 552	-53 531	-53 510
Current income taxes	-	-	-	-	-	-
Including deferred tax liabilities						
Change deffered tax liabilities	-	-	-	-	-	-
Change deffered tax assets						
Income tax payable	-	-	-	-	-	-
Net Profit before dividents	-3 167	-3 146	-17 992	-53 552	-53 531	-53 510

Statement of financial position (Balance sheet)

The report on the financial position (Balance) of the project is created automatically by year.

Statement of financial position										
today :MMMM DD YYYY										
main currency (USD)(x1)										
name	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032
ASSET										
NON-CURRENT ASSETS										
Fixed assets	566 200	476 586	386 973	297 360	207 746	156 228	152 559	148 890	145 221	141 552
Total of section [I]	566 200	476 586	386 973	297 360	207 746	156 228	152 559	148 890	145 221	141 552
CURRENT ASSETS										
Cash on hand & Account with banks	3 435 691	944 714	984 007	1 876 633	3 622 593	6 225 314	9 691 649	14 011 317	19 184 318	25 210 653
Total of section [II]	3 435 691	944 714	984 007	1 876 633	3 622 593	6 225 314	9 691 649	14 011 317	19 184 318	25 210 653
TOTAL ASSETS	4 001 891	1 421 300	1 370 980	2 173 993	3 830 340	6 381 541	9 844 207	14 160 207	19 329 539	25 352 205
EQUITY & LIABILITIES										
Capital and reserves attributable the Company's equity										
Share capital	-	-	-	-	-	-	-	-	-	-
Additional capital	-	-	-	-	-	-	-	-	-	-
Retained earnings (undistributed loss)	-3 736 982	-1 897 060	671 768	1 565 833	2 462 195	3 402 506	4 361 991	5 266 053	6 172 977	7 082 924
Total of section III	-3 736 982	-5 634 042	-4 962 274	-3 396 441	-934 246	2 468 260	6 830 251	12 096 304	18 269 281	25 352 205
LONG-TERM LIABILITIES										
Long-term credits and loans payable	7 738 873	7 055 342	6 333 254	5 570 434	4 764 586	3 913 281	3 013 956	2 063 902	1 060 258	-
Other long-term liabilities	-	-	-	-	-	-	-	-	-	-
Total of section IV	7 738 873	7 055 342	6 333 254	5 570 434	4 764 586	3 913 281	3 013 956	2 063 902	1 060 258	-
SHORT-TERM LIABILITIES										
Borrowings	-	-	-	-	-	-	-	-	-	-
Accounts payable	-	-	-	-	-	-	-	-	-	-
Total of section V	-	-	-	-	-	-	-	-	-	-
Total liabilities	7 738 873	7 055 342	6 333 254	5 570 434	4 764 586	3 913 281	3 013 956	2 063 902	1 060 258	-
Total equity and liabilities	4 001 891	1 421 300	1 370 980	2 173 993	3 830 340	6 381 541	9 844 207	14 160 207	19 329 539	25 352 205

"Investment Indicators" Report

The report calculates the investment performance data of the project.

Investment performance data

- NPV – Net Present Value
- IRR – Internal Rate of Return
- PI – Profitability Index
- PP – Payback Period
- ARR – Accounting Rate of Return
- WACC – Weighted average cost of capital

Investment indicators

main currency (USD)

Discount rate in %
 start date project

year	2023	2024	2025	2026	2027	2028	2029	2030
period number	1	2	3	4	5	6	7	8
Investment activities	-712 366	-17 688	-17 688	-17 688	-17 688	-13 266	0	0
operational expenditure (OPEX)	-3 896 538	-1 040 276	2 387 149	3 621 627	4 856 524	6 091 849	7 327 610	8 563 817
cashflow	5 236 791	-2 066 546	1 340 521	2 554 230	3 767 940	4 986 072	6 213 048	7 426 757
gross cash flow	5 236 791	3 170 245	4 510 766	7 064 996	10 832 936	15 819 008	22 032 055	29 458 812
discount factor	1,00	0,92	0,88	0,84	0,80	0,77	0,73	0,70
Discounted Cash Flow	5 236 791	-1 892 398	1 174 694	2 141 879	3 023 587	3 828 783	4 565 524	5 222 385
Discounted Cash as of the end of the period	5 236 791	3 344 393	4 519 087	6 660 965	9 684 553	13 513 336	18 078 860	23 301 245
NPV - (net present value)	-13 728 744	-14 681 356	-12 589 506	-9 552 549	-5 655 427	-977 522	4 407 015	10 428 963

indicator	units	value	note
NPV - (net present value)	USD	24 131 164,8	the project can be approved by credit institution
IRR - (internal rate of return)	%	21,2%	the project can be approved by credit institution
PI - (profitability Index)	коэф.	43,57	the project can be approved by credit institution
PP - (payback period)	years	5 years 8 mo.	OK
DPP - (discounted payback period)	years	6 years 2 mo.	OK
ARR (Accounting Rate of Return)	%	48,7%	the value is higher, the investment attractiveness of the project is higher
WACC (weighted average cost of capital)	%	20,3%	the WACC represents the minimum return that a company must earn on its investments in order to satisfy its creditors, shareholders, and other providers of capital.

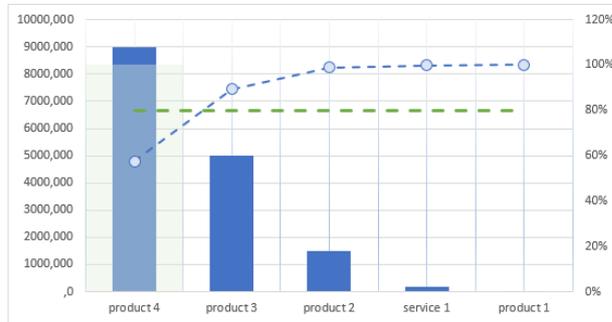
RESUME IRR > WACC. If the Internal Rate of Return (IRR) of an investment is greater than the Weighted Average Cost of Capital (WACC), it typically suggests that the investment is generating returns in excess of the cost of capital used to finance it. This can be a positive sign for the investment as it indicates that the investment is creating value for the company and its investors.

WACC (weighted average cost of capital)	%	20,3%
Income tax percentage	%	19,0%
Cost of Debt (Rd)	%	10,3%
Percentage to be paid	USD	1 110 461
Borrowed capital	USD	10 752 688
Equity (Equity) Capital Weight (E/V)	%	81,7%
Debt Weight (D/E)	%	18,3%
Cost of Equity (Re)	%	22,9%
Net profit	USD	11 032 867
Own capital	USD	48 136 103

"Report of Sale"

The report and the diagram form the idea the products generating 80% of sales.

Pareto sale report

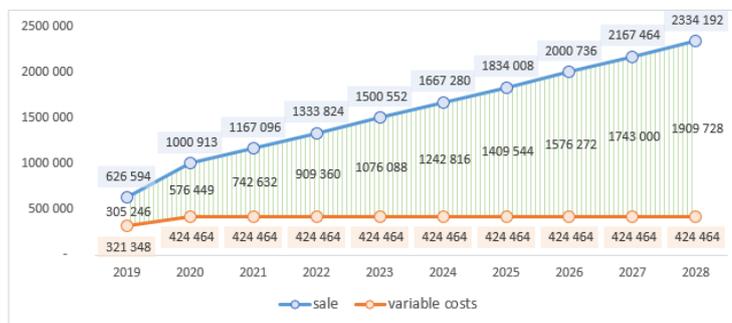


name	total	%	year										
			2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	
product 1	1 909	0.0%	1 364	545	-	-	-	-	-	-	-	-	-
product 2	1 485 000	9.5%	59 400	95 040	110 880	126 720	142 560	158 400	174 240	190 080	205 920	221 760	
product 3	4 995 000	32.0%	199 800	319 680	372 960	426 240	479 520	532 800	586 080	639 360	692 640	745 920	
product 4	8 982 000	57.5%	359 280	574 848	670 656	766 464	862 272	958 080	1 053 888	1 149 696	1 245 504	1 341 312	
service 1	168 750	1.1%	6 750	10 800	12 600	14 400	16 200	18 000	19 800	21 600	23 400	25 200	

"Prime Cost" Report

The report and the diagram form the idea of how the prime cost of the project will be formed.

analysis of prime cost



name	total	year							
		2019	2020	2021	2022	2023	2024	2025	
production workers	2 983 500	229 500	306 000	306 000	306 000	306 000	306 000	306 000	
material 1	354 000	30 000	36 000	36 000	36 000	36 000	36 000	36 000	
material 2	77 220	5 940	7 920	7 920	7 920	7 920	7 920	7 920	
material 3	259 740	19 980	26 640	26 640	26 640	26 640	26 640	26 640	
material 4	467 064	35 928	47 904	47 904	47 904	47 904	47 904	47 904	

"Cost Analysis" Report

The report and the diagrams provide information for analyzing the structure of production and non-production costs, composition of the salary fund, marketing costs analysis.

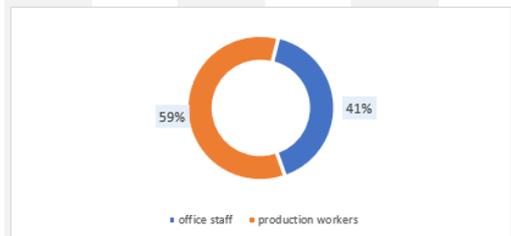
cost analysis

main currency (USD)(x1)



■ administration costs ■ marketing and promotion

name	total	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028
undefined	-	-	-	-	-	-	-	-	-	-	-
administration costs	6 356 610	488 970	651 960	651 960	651 960	651 960	651 960	651 960	651 960	651 960	651 960
marketing and promotion	117 000	9 000	12 000	12 000	12 000	12 000	12 000	12 000	12 000	12 000	12 000



variable costs, material etc	1 158 024	91 848	118 464	118 464	118 464	118 464	118 464	118 464	118 464	118 464	118 464
fixed administrative costs	6 473 610	497 970	663 960	663 960	663 960	663 960	663 960	663 960	663 960	663 960	663 960
wage fund	5 031 000	387 000	516 000	516 000	516 000	516 000	516 000	516 000	516 000	516 000	516 000
office staff	2 047 500	157 500	210 000	210 000	210 000	210 000	210 000	210 000	210 000	210 000	210 000
production workers	2 983 500	229 500	306 000	306 000	306 000	306 000	306 000	306 000	306 000	306 000	306 000

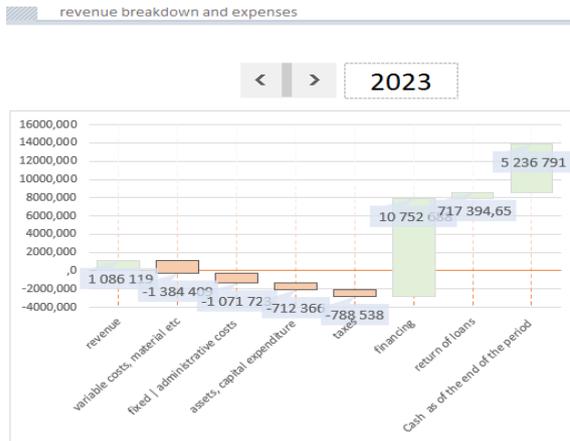
Diagrams.

In the template, there are several types of diagrams for analysis.

All diagrams are dynamic and allow analysis for specified periods.

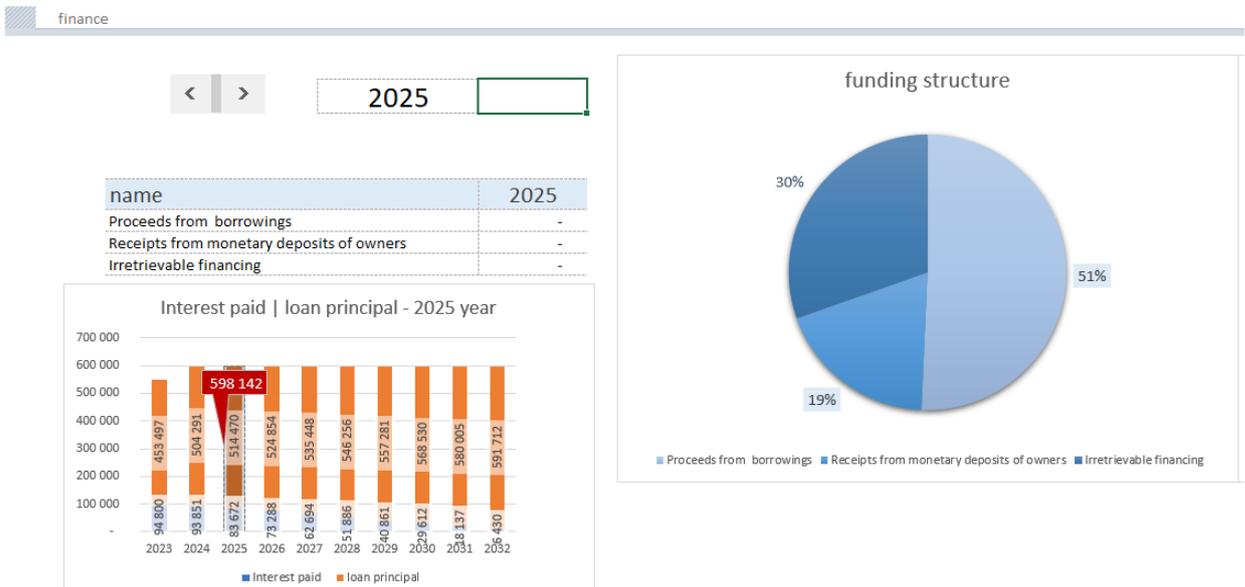
Structure of Income and Expenses

The "waterfall" diagram allows to trace the chain of income and expenses by year.



Financing Structure

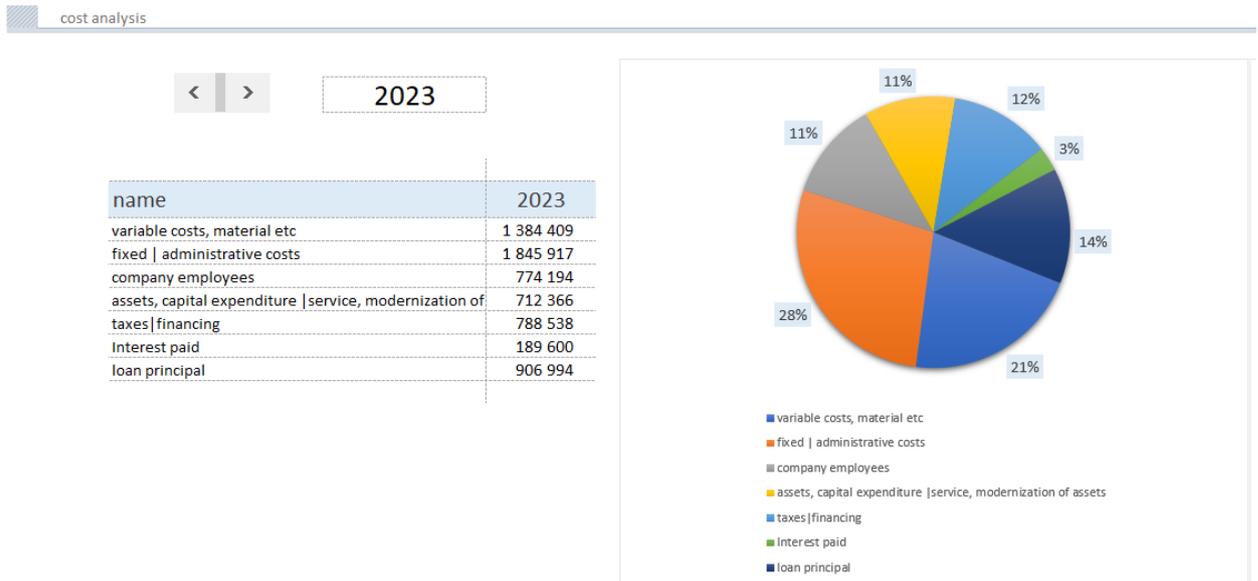
The diagram allows to trace the structure of project investments by year.



Cost Structure

Two interconnected dynamically formed diagrams:

- Project cost structure
- Prime cost structure within costs



Cash Flow Diagram

The diagram allows to visually identify the missing funds and their amount.



Making Forecasts

The template allows to quickly make forecasts.

Important! Forecasts are made at the end of the main process of financial modeling.

Forecasts are made by increasing or decreasing the volume of sales percentage wise.

To build the expectation bracket, three forecasts for project implementation are mandatory:

- Realistic;
- Optimistic;
- Pessimistic;

forecasts

version of the forecast	year	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028
realistic forecast	<input type="radio"/>	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
optimistic forecast	<input checked="" type="radio"/> 1	1%	3%	7%	13%	15%	19%	23%	33%	35%	39%
pessimistic forecast	<input type="radio"/>	-20%	-15%	-10%	0%	5%	7%	9%	13%	14%	15%

indicator	units	value	note
NPV - (net present value)	USD	176 662.6	the project can be approved by credit institution
IRR - (internal rate of return)	%	20.4%	the project can be approved by credit institution
PI - (profitability Index)	коэф.	2.28	the project can be approved by credit institution
PP - (payback period)	years	3 years 5 mo.	OK
DPP - (discounted payback	years	3 years 7 mo.	OK
ARR (Accounting Rate of Return)	%	27.8%	the value is higher, the investment attractiveness of the project is higher

The forecasts created are your vision of how the project may change under favorable external factors, or what will happen to the project if the implementation goes according to an unfavorable scenario.

Realistic (baseline) forecast. This is the current financial model that you generate first. It should reflect real expectations from the implementation of the project time schedule.

Important. Save the current file, make two copies, give them names corresponding to the optimistic and pessimistic variant. Go to making the optimistic forecast.

Optimistic forecast. (1) Open the copy of the optimistic forecast file. What will happen if the situation changes for the better? Understanding of the diversity of facts that can allow to have an optimistic scenario and the potential for positive change. Save the current optimistic forecast.

Pessimistic forecast. Open the copy of the pessimistic forecast file. Here, it is important to reflect your understanding of the option in which things will go according to the scenario with extremely undesirable consequences.

Recommendations on Using the Tool

THE FIRST ACTION is to create the first financial model that will be considered a realistic forecast and a basis for making optimistic and pessimistic forecasts.

THE SECOND obligatory action is to make sure that the baseline forecast is "ready". Save the basic calculation in three versions with different names reflecting the future type of forecasting (for example, "realistic.xlsx", "optimistic.xlsx", "pessimistic.xlsx") and only then proceed to building forecasts.

THIRD – remember, subsequent changes in these files generate separate branches of the project financial forecast.



IMPORTANT. Change the percentages as you see fit. Do not leave cells empty, this will cause an error.

When creating a pessimistic forecast, pay attention to the appearance of negative sales values on the money flow diagram and to the cash deficit line.

Go to the "external financing" section and eliminate cash shorts using additional financing.

Technical Features of Working with the Tool

Adding lines to the template

By default all tables are designed for 40 records. The necessary formulas are inserted in the tables and the tool is ready to expand the number of lines. You can expand the range with the required number of lines as follows:

Step 1. Select the last line of a table with data.

Step 2. On the right side, grab the lower right corner of the selection with the mouse and stretch to the required number of lines.

[See Video](#)