

**OPERATIONAL GUIDE  
CONTROLLING PROGRAMME**

**"COMPANIES ON TRACK"**

**- CONTROLLING IN SMALL AND MEDIUM-SIZED ENTERPRISES –**

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## TABLE OF CONTENTS

1. Introduction .....	3
2. Short Overview of the Programmes .....	4
3. mustermann07 .....	5
3.1. Purpose and Overview .....	5
3.2. Application of the Programme.....	6
4. mustermannkonsolidiert07 .....	9
4.1. Purpose and Overview .....	9
4.2. Application of the Programme.....	9
5. mustermannkenn07 .....	11
5.1. Purpose and Overview .....	11
5.2. Application of the Programme.....	12
5.2.1. Table of sales.....	12
5.2.2. Table of results.....	15
5.2.3. Liquidity.....	18
5.2.4. Table of stocks .....	19
5.2.5. Table of incoming orders.....	19
6. mustermannliqui07.....	20
6.1. Purpose and Overview .....	20
6.2. Application of the Programme.....	23
6.2.1. Blue figures .....	23
6.2.2. Red figures.....	24
6.2.3. Figures .....	25
6.2.4. Adjust the considered period.....	25
7. Printing function .....	26
7.1. General .....	26
7.2. Graphics in mustermannkenn07 .....	29
8. Notes .....	31

# 1. Introduction

The competitiveness of a company is determined not only by marketable services or products but also high-yield sales results. At least equally important are the business structures that ensure the future viability of the company. Small and medium-sized enterprises are at a disadvantage compared to large enterprises, since in the SMEs often all the resources are bound to the daily business.

These business structures include also today key figure-based controlling. Not only is the liquidity driven by short-term, medium-term and long-term financial planning, but also the cooperation with foreign investors is performed on a sound basis. Therefore, enterprises are able for example to judge the success of their business on a monthly basis and engage in removing any mistakes at a right time.

The banks expect nowadays that the owner or the management is in a position to present the business performance by means of yield and liquidity planning. Without business planning and the application of appropriate controlling instruments it is very difficult to achieve positive rating results.

On the basis of this, the Hanseatic Parliament in cooperation with the Helmuth W. Mogendorf consulting company developed a controlling tool "Companies on Track" in order to support small and medium-sized enterprises in the introduction of controlling and business planning. Therefore, an Excel-based solution was introduced, since MS Office programmes are the most widespread ones in the SMEs. For the same reasons the Datev classification was used in the structuring of the data.

We recommend reading the accompanying notes before using the program. Although they are primarily designed for novice Excel users, they also contain "Excel expert" information concerning the systematics of the programme.

## 2. Short Overview of the Programmes

The following four excel files create transparency by presenting the most important data in a clear and compact way. They improve the decision-making basis.

The recipients of these reports are typically the management and shareholders internally and externally banks, and specifically their corporate managers and credit decision makers. Due to a high significance, it is necessary to ensure the access to the programme for authorised persons only. The entry of data shall therefore be the task of the management.

Short overview of the files:

- "mustermann07"

On the basis of previous data, the file presents the current and the planned budgets, as well as the medium-term development of the company.

- "mustermannkonsolidiert07"

"mustermann07" allows for observing different business units separately and in a consolidated way.

- "mustermannkenn07"

Is a powerful tool for yearly financial controlling by an ongoing, monthly comparison of the actual and planned and past values and their graphical representation.

- "mustermannliqui07"

Enhanced with the short-term liquidity analysis, the view from the BAS (business analysis) at the level of the business account, in which BAS neutral changes are taken into account, e.g. by deposits and loan repayment.

In general, the user can customise the worksheets to the requirements and perform the BAS of the company. The structure used here is based on the DATEV-BAS.

The four files are not linked in order to ensure clarity and data security. This ensures that none of the three files is changed by the operating and personal adjustments. Therefore, the necessary data may be entered multiple times.

### 3. mustermann07

#### 3.1. Purpose and Overview

The completed programme "mustermann07" allows the qualified third party to have a quick overview of the medium-term development of the company where it comes from, where it stands and what it wants to achieve. The file provides also the simulation of future events.

For this purpose, it lists

1. the last three balance sheets,
2. the current BAS data in comparison with the expectations and
3. the planning for the next year

in absolute and percentage terms.

It is advisable to build in the data quarterly.

Fa. Mustermann operational results 2004-2008							Is/Expected		BAS		2007			
TEURO	Balance		Balance		Balance		BAS		Rest		Expected		Plan	
	2004	%	2005	%	2006	%	2007	%	2007	%	2007	%	2008	%
Sales	0,0	####	0,0	####	0,0	####	0,0	####	0,0	#DIV/0!	0,0	#DIV/0!	0,0	#DIV/0!
Other	0,0	####	0,0	####	0,0	####	0,0	####	0,0	#DIV/0!	0,0	#DIV/0!	0,0	#DIV/0!
Total sales	0,0		0,0		0,0		0,0		0,0		0,0		0,0	
Products	0,0	####	0,0	####	0,0	####	0,0	####	0,0	#DIV/0!	0,0	#DIV/0!	0,0	#DIV/0!
Foreign	0,0	####	0,0	####	0,0	####	0,0	####	0,0	#DIV/0!	0,0	#DIV/0!	0,0	#DIV/0!
Products/foreign tota	0,0	####	0,0	####	0,0	####	0,0	####	0,0	#DIV/0!	0,0	#DIV/0!	0,0	#DIV/0!
Margin	0,0	####	0,0	####	0,0	####	0,0	####	0,0	#DIV/0!	0,0	#DIV/0!	0,0	#DIV/0!
Personnel	0,0	####	0,0	####	0,0	####	0,0	####	0,0	#DIV/0!	0,0	#DIV/0!	0,0	#DIV/0!
Space costs	0,0	####	0,0	####	0,0	####	0,0	####	0,0	#DIV/0!	0,0	#DIV/0!	0,0	#DIV/0!
Diff/taxes	0,0	####	0,0	####	0,0	####	0,0	####	0,0	#DIV/0!	0,0	#DIV/0!	0,0	#DIV/0!
Vehicles	0,0	####	0,0	####	0,0	####	0,0	####	0,0	#DIV/0!	0,0	#DIV/0!	0,0	#DIV/0!
Advertising/travel	0,0	####	0,0	####	0,0	####	0,0	####	0,0	#DIV/0!	0,0	#DIV/0!	0,0	#DIV/0!
Duty on goods	0,0	####	0,0	####	0,0	####	0,0	####	0,0	#DIV/0!	0,0	#DIV/0!	0,0	#DIV/0!
Depreciation	0,0	####	0,0	####	0,0	####	0,0	####	0,0	#DIV/0!	0,0	#DIV/0!	0,0	#DIV/0!
Repair/maintenance	0,0	####	0,0	####	0,0	####	0,0	####	0,0	#DIV/0!	0,0	#DIV/0!	0,0	#DIV/0!
Other	0,0	####	0,0	####	0,0	####	0,0	####	0,0	#DIV/0!	0,0	#DIV/0!	0,0	#DIV/0!
Neutral expenses/interest	0,0	####	0,0	####	0,0	####	0,0	####	0,0	#DIV/0!	0,0	#DIV/0!	0,0	#DIV/0!
Neutral income/revenues	0,0	####	0,0	####	0,0	####	0,0	####	0,0	#DIV/0!	0,0	#DIV/0!	0,0	#DIV/0!
Taxes	0,0	####	0,0	####	0,0	####	0,0	####	0,0	#DIV/0!	0,0	#DIV/0!	0,0	#DIV/0!
Expenses	0,0	####	0,0	####	0,0	####	0,0	####	0,0	#DIV/0!	0,0	#DIV/0!	0,0	#DIV/0!
Results	0,0	####	0,0	####	0,0	####	0,0	####	0,0	#DIV/0!	0,0	#DIV/0!	0,0	#DIV/0!
Investments														
Repayment	0,0		0,0		0,0		0,0		0,0		0,0		0,0	
Structure of financing														

### 3.2. Application of the Programme

The user overwrites "0.0" for the data entry. The programme calculates the corresponding percentages from it.

First, the user provides the previous balance sheets and the plan for the next period. The process for the current year is represented here by the examples of sales.

The entry begins with the expectations for 2007. The data is in the fields "Sales div." and "Result", and the corresponding positions in the column "Rest" are automatically applied by the programme.

Fa. Mustermann							Is/Expected		BAS		2007			
operational results 2004-2008														
TEURO	Balance		Balance		Balance		BAS		Rest		Expected		Plan	
	2004	%	2005	%	2006	%	2007	%	2007	%	2007	%	2008	%
Sales	0,0	###	0,0	###	0,0	###	0,0	###	1.250,0	100,0	1.250,0	100,0	0,0	#DIV/0!
Other	0,0	###	0,0	###	0,0	###	0,0	###	0,0	0,0	0,0	0,0	0,0	#DIV/0!
Total sales	0,0		0,0		0,0		0,0		1.250,0		1.250,0		0,0	
Products	0,0	###	0,0	###	0,0	###	0,0	###	0,0	0,0	0,0	0,0	0,0	#DIV/0!
Foreign	0,0	###	0,0	###	0,0	###	0,0	###	0,0	0,0	0,0	0,0	0,0	#DIV/0!
Products/foreign total	0,0	###	0,0	###	0,0	###	0,0	###	0,0	0,0	0,0	0,0	0,0	#DIV/0!
Margin	0,0	###	0,0	###	0,0	###	0,0	###	1.250,0	100,0	1.250,0	100,0	0,0	#DIV/0!
Personnel	0,0	###	0,0	###	0,0	###	0,0	###	0,0	0,0	0,0	0,0	0,0	#DIV/0!
Space costs	0,0	###	0,0	###	0,0	###	0,0	###	0,0	0,0	0,0	0,0	0,0	#DIV/0!
Diff/taxes	0,0	###	0,0	###	0,0	###	0,0	###	0,0	0,0	0,0	0,0	0,0	#DIV/0!
Vehicles	0,0	###	0,0	###	0,0	###	0,0	###	0,0	0,0	0,0	0,0	0,0	#DIV/0!
Advertising/travel	0,0	###	0,0	###	0,0	###	0,0	###	0,0	0,0	0,0	0,0	0,0	#DIV/0!
Duty on goods	0,0	###	0,0	###	0,0	###	0,0	###	0,0	0,0	0,0	0,0	0,0	#DIV/0!
Depreciation	0,0	###	0,0	###	0,0	###	0,0	###	0,0	0,0	0,0	0,0	0,0	#DIV/0!
Repair/maintenance	0,0	###	0,0	###	0,0	###	0,0	###	0,0	0,0	0,0	0,0	0,0	#DIV/0!
Other	0,0	###	0,0	###	0,0	###	0,0	###	0,0	0,0	0,0	0,0	0,0	#DIV/0!
Neutral expenses/interest	0,0	###	0,0	###	0,0	###	0,0	###	0,0	0,0	0,0	0,0	0,0	#DIV/0!
Neutral income/revenues	0,0	###	0,0	###	0,0	###	0,0	###	0,0	0,0	0,0	0,0	0,0	#DIV/0!
Taxes	0,0	###	0,0	###	0,0	###	0,0	###	0,0	0,0	0,0	0,0	0,0	#DIV/0!
Expenses	0,0	###	0,0	###	0,0	###	0,0	###	0,0	0,0	0,0	0,0	0,0	#DIV/0!
Result	0,0	###	0,0	###	0,0	###	0,0	###	1.250,0	100,0	1.250,0	100,0	0,0	#DIV/0!



By entering the BAS of the reporting period, the gap with the expected data for the full year and the balance is reduced accordingly.

Fa. Mustermann							Is/Expected		BAS		2007			
operational results 2004-2008														
TEURO	Balance		Balance		Balance		BAS		Rest		Expected		Plan	
	2004	%	2005	%	2006	%	2007	%	2007	%	2007	%	2008	%
Sales	0,0	###	0,0	###	0,0	###	750,0	100,0	500,0	100,0	1.250,0	100,0	0,0	#DIV0!
Other	0,0	###	0,0	###	0,0	###	0,0	0,0	0,0	0,0	0,0	0,0	0,0	#DIV0!
Total sales	0,0		0,0		0,0		750,0		500,0		1.250,0		0,0	
Products	0,0	###	0,0	###	0,0	###	0,0	0,0	0,0	0,0	0,0	0,0	0,0	#DIV0!
Foreign	0,0	###	0,0	###	0,0	###	0,0	0,0	0,0	0,0	0,0	0,0	0,0	#DIV0!
Products/foreign total	0,0	###	0,0	###	0,0	###	0,0	0,0	0,0	0,0	0,0	0,0	0,0	#DIV0!
Margin	0,0	###	0,0	###	0,0	###	750,0	100,0	500,0	100,0	1.250,0	100,0	0,0	#DIV0!
Personnel	0,0	###	0,0	###	0,0	###	0,0	0,0	0,0	0,0	0,0	0,0	0,0	#DIV0!
Space costs	0,0	###	0,0	###	0,0	###	0,0	0,0	0,0	0,0	0,0	0,0	0,0	#DIV0!
Diff./taxes	0,0	###	0,0	###	0,0	###	0,0	0,0	0,0	0,0	0,0	0,0	0,0	#DIV0!
Vehicles	0,0	###	0,0	###	0,0	###	0,0	0,0	0,0	0,0	0,0	0,0	0,0	#DIV0!
Advertising/travel	0,0	###	0,0	###	0,0	###	0,0	0,0	0,0	0,0	0,0	0,0	0,0	#DIV0!
Duty on goods	0,0	###	0,0	###	0,0	###	0,0	0,0	0,0	0,0	0,0	0,0	0,0	#DIV0!
Depreciation	0,0	###	0,0	###	0,0	###	0,0	0,0	0,0	0,0	0,0	0,0	0,0	#DIV0!
Repair/maintenance	0,0	###	0,0	###	0,0	###	0,0	0,0	0,0	0,0	0,0	0,0	0,0	#DIV0!
Other	0,0	###	0,0	###	0,0	###	0,0	0,0	0,0	0,0	0,0	0,0	0,0	#DIV0!
Neutral expenses/interest	0,0	###	0,0	###	0,0	###	0,0	0,0	0,0	0,0	0,0	0,0	0,0	#DIV0!
Neutral income/revenues	0,0	###	0,0	###	0,0	###	0,0	0,0	0,0	0,0	0,0	0,0	0,0	#DIV0!
Taxes	0,0	###	0,0	###	0,0	###	0,0	0,0	0,0	0,0	0,0	0,0	0,0	#DIV0!
Expenses	0,0	###	0,0	###	0,0	###	0,0	0,0	0,0	0,0	0,0	0,0	0,0	#DIV0!
Result	0,0	###	0,0	###	0,0	###	750,0	100,0	500,0	100,0	1.250,0	100,0	0,0	#DIV0!

Below the table there is a space in which it is necessary to list the funding structure of the company. It is advisable to sort the loans by the term state (long-term, medium-term and short-term) and add the appropriate credit numbers.

[illegible]

In the uncovered rows it is possible to specify additional types of costs to make the company-specific table more meaningful.

31	Repair/maintenance	0,0	#####	0,0
32	Other	0,0	#####	0,0
33				
34	Neutral expenses/interest	0,0	#####	0,0
35	Neutral income/revenues	0,0	#####	0,0
36	Further expenses I			
37	Further expenses II			
38	Taxes	0,0	#####	0,0
39	Further expenses III			
47	Further expenses IV			
48	Further exp			
49	Expenses	0,0	#####	0,0
50				
51				
52	Results	0,0	#####	0,0



## 4. mustermannkonsolidiert07

### 4.1. Purpose and Overview

"mustermannkonsolidiert07" reflects the fact that it is meaningful in some cases to consider not just the company as a whole. It may be more useful for example to differentiate according to the business sectors, products and product groups first, and then to consolidate.

The file consists of four tables which are constructed individually as "mustermann07." The first three are for separate consideration, and the fourth one consolidates the previous files automatically.

### 4.2. Application of the Programme

The use is identical to that of "mustermann07". Each entry in one of the first three tables has an effect on the fourth one - the consolidation table.

By the entry e.g. of the expected (partial) turnover in

Mustermann 1,

<i>Mustermann 1</i>											
Operational results 2004-2008											
TEURO	Balance		Balance		Balance		Is/Expected		BAS	2007	
	2004	%	2005	%	2006	%	2007	%	Rest	Expected	%
Sales	0,0	####	0,0	####	0,0	####	0,0	####	500,0	100,0	500,0
Other	0,0	####	0,0	####	0,0	####	0,0	####	0,0	0,0	0,0
Sales total	0,0		0,0		0,0		0,0		500,0	500,0	0,0

Mustermann 2,

<i>Mustermann 2</i>											
Operational results 2004-2008											
TEURO	Balance		Balance		Balance		Is/Expected		BAS	2007	
	2004	%	2005	%	2006	%	2007	%	Rest	Expected	%
Sales	0,0	####	0,0	###	0,0	###	0,0	####	300,0	####	300,0
Other	0,0	####	0,0	###	0,0	###	0,0	####	0,0	0,0	0,0
Sales total	0,0		0,0		0,0		0,0		300,0	300,0	0,0

and Mustermann 3

<b>Mustermann 3</b>						Is/Expected		BAS		2007	
Operational results 2004-2008											
TEURO	Balance		Balance		Balance		BAS		Rest	Expected	
	2004	%	2005	%	2006	%	2007	%	2007	%	2007
Sales	0,0	####	0,0	####	0,0	####	0,0	####	450,0	100,0	450,0
Other	0,0	####	0,0	####	0,0	####	0,0	####	0,0	0,0	0,0
Sales total	0,0		0,0		0,0		0,0		450,0		450,0

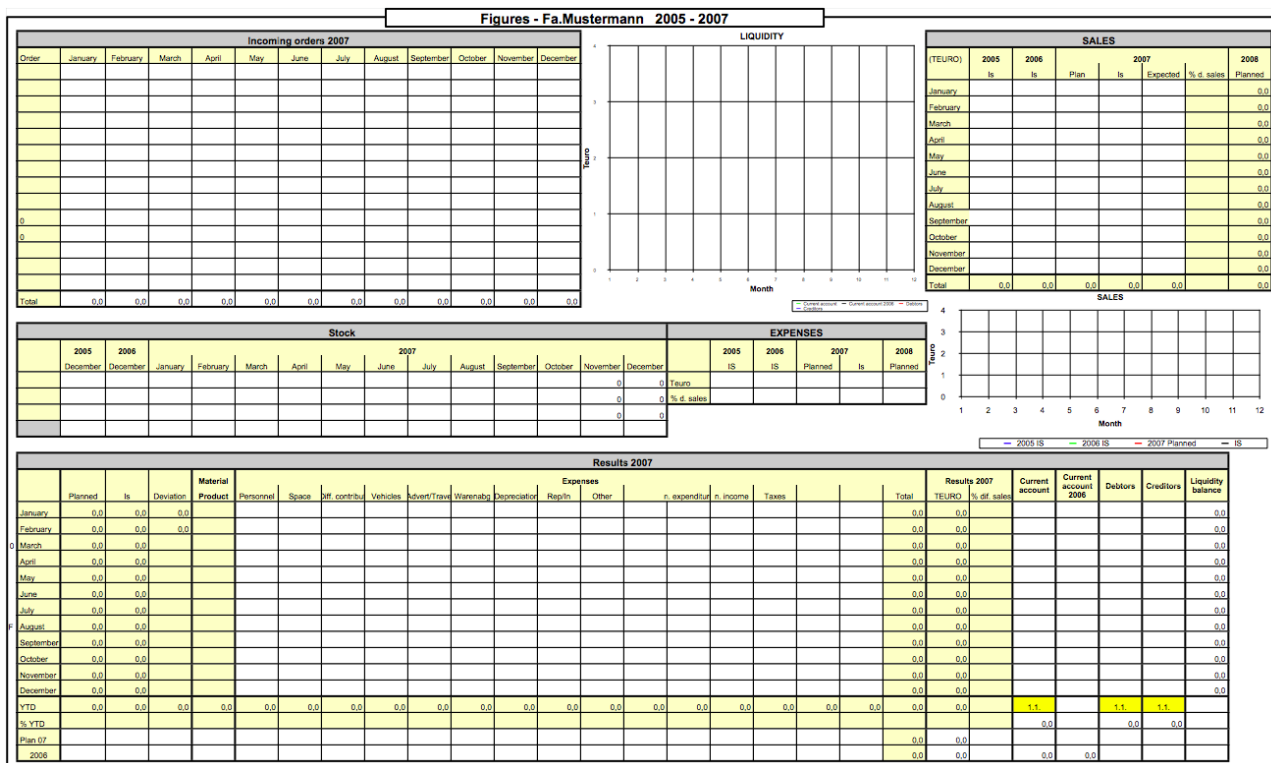
the expected sales result appears in Table "Mustermann consolidated."

<b>Mustermann konsolidiert</b>						Is/Expected		BAS		2007	
operational results 2004-2008											
TEURO	Balance		Balance		Balance		BAS		Rest	Expected	
	2004	%	2005	%	2006	%	2007	%	2007	%	2007
Sales	0,0	####	0,0	####	0,0	####	0,0	####	1.250,0	100,0	1.250,0
Other	0,0	####	0,0	####	0,0	####	0,0	####	0,0	0,0	0,0
Sales total	0,0		0,0		0,0		0,0		1.250,0		1.250,0

## 5. mustermannkenn07

### 5.1. Purpose and Overview

For the yearly financial control, "mustermannkenn07" presents the ongoing, monthly comparison of the actual place in the plan and past values of sales, costs and results. Then there are the actual values of orders and inventory. The liquidity is presented along with the current accounts, the debtors and the vendor credits and displayed graphically, like the turnover.



## 5.2. Application of the Programme

The order of the data entry is up to the user.

### 5.2.1. Table of sales

In this example the turnover plan is entered first. From the subsequent entry of the actual data for the current year, the programme calculated the percent deviation from the planned values.

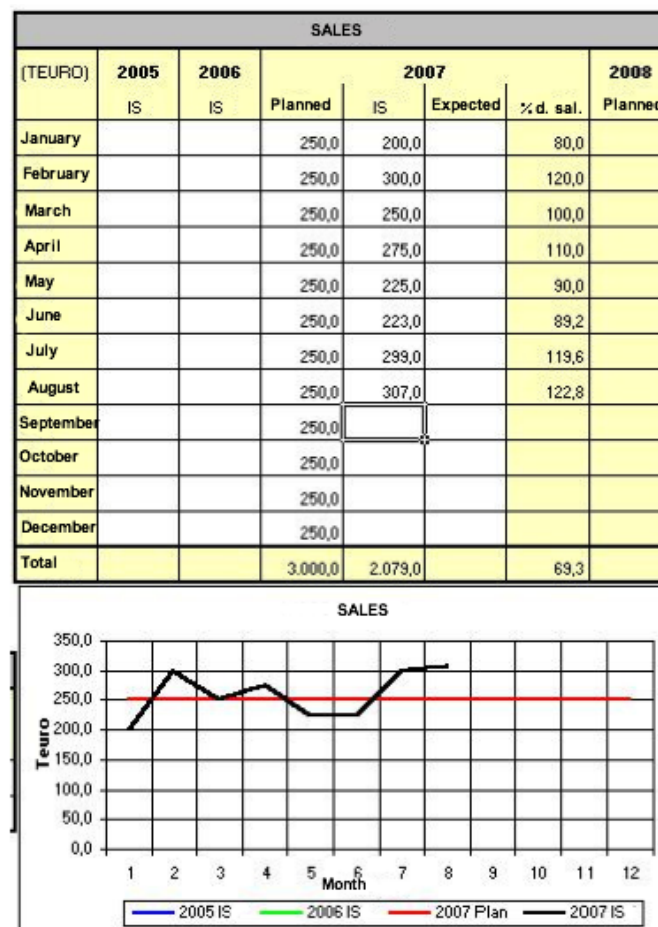
The column "Expected" is to be filled, if the circumstances of the current year have changed in a way that the planned values become unrealistic. Thus, the adjustment of planning will be documented. The evaluations are not affected.

W	X	Y	Z	AA	AB	AC	AD
SALES							
(TEURO)	2005	2006	2007				2008
	Is	Is	Plan	Is	Expected	% d. sales	Planned
January			250,0	200,0		80,0	0,0
February			250,0	300,0		120,0	0,0
March			250,0	250,0		100,0	0,0
April			250,0	275,0		110,0	0,0
May			250,0	225,0		90,0	0,0
June			250,0	223,0		89,2	0,0
July			250,0	299,0		119,6	0,0
August			250,0	307,0		122,8	0,0
September			250,0				0,0
October			250,0				0,0
November			250,0				0,0
December							0,0
Total	0,0	0,0	0,0	0,0	0,0		0,0

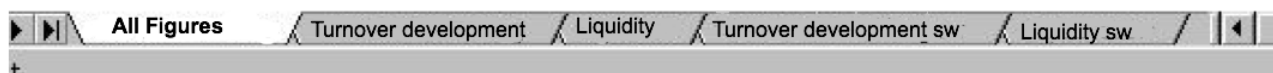
The planned and the actual revenues are automatically reflected in the results table,

The screenshot displays a financial modeling software interface for a company named 'Fa Mustermann'. The main window shows the 'Income' sheet for the year 2007, with a detailed monthly breakdown of income and expenses. The 'SALES' sheet is visible in the background, showing sales data for 2005, 2006, and 2007. The 'EXPENSES' sheet is also visible, showing expense data for 2005, 2006, and 2007. The 'Results 2007' sheet is at the bottom, showing a summary of results for 2007. The interface includes a 'Liquidity' chart and a 'Month' dropdown menu.

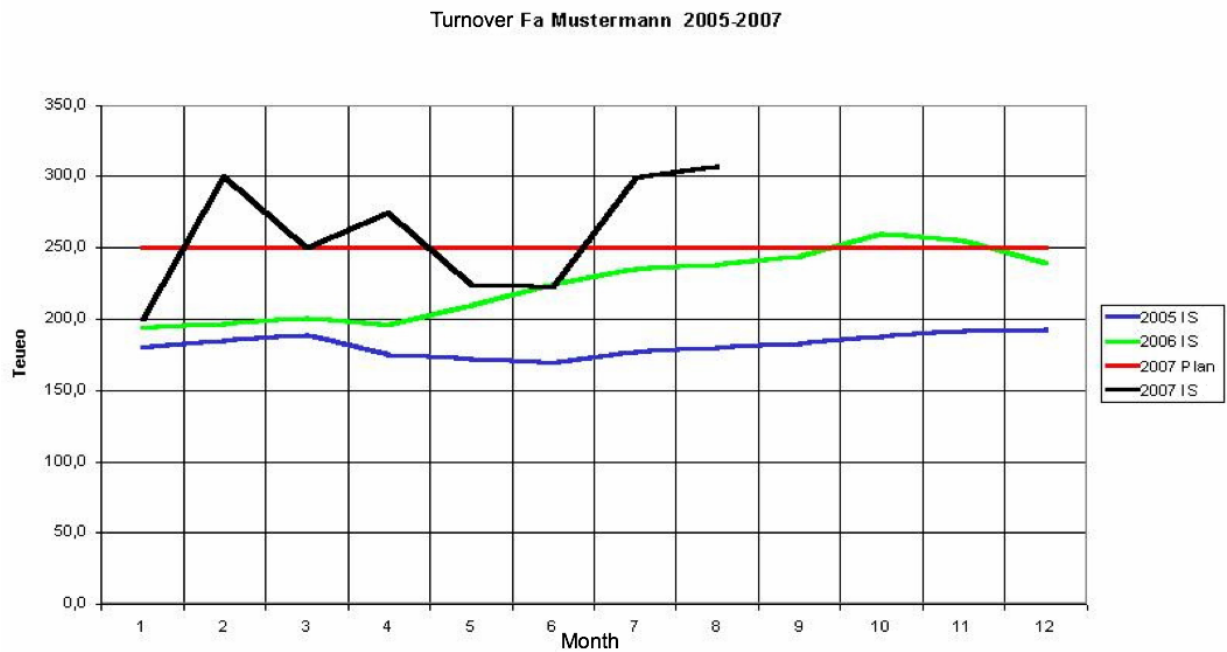
and presented in the form of a diagram together with the values from the two previous years under the table.



In addition to the small display on the worksheet "All Measures", the file "mustermannkenn07" provides also a large graphical representation of the sales. This diagram – each for colour and black and white prints – is located on other worksheets that can be selected from the lower bar.



The actual revenues from the previous year, the actual sales from the current year and – as a "red thread" – the planned sales for the fiscal year are presented in the diagram.



The printing of the graphics is described in the chapter "Printing."



### 5.2.2. Table of results

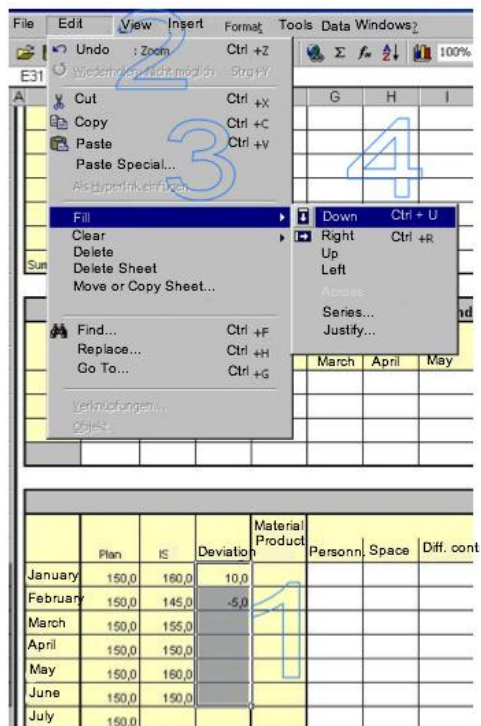
Thus the column "Deviation" presents not only negative values at the beginning of the year and add up to a high seasonal variation, the formula linking the months from March to

	Plan	IS	Deviation
January	150,0	160,0	10,0
February	150,0	145,0	-5,0
March	150,0	155,0	
April	150,0	150,0	
May	150,0	160,0	
June	150,0	150,0	
July	150,0		
August	150,0		
September	150,0		
October	150,0		
November	150,0		
December	150,0		
YTD	1.800,0	920,0	5,0
%v.YTD		#DIV/0!	
Plan 07			
2006			

December is not active.

In order to activate the link, the user needs to:

1. mark the field January in the column "Deviation" [column E and row 31 – later only E31] and the fields below – in order to show the actual data.
2. Then the user goes to File "Edit"
3. Command "Complete"



4. Command "Down"

and obtains the deviations of the previous months individually and collectively.

	Plan	IS	
January	150,0	160,0	10,0
February	150,0	145,0	-5,0
March	150,0	155,0	5,0
April	150,0	150,0	
May	150,0	160,0	10,0
June	150,0	150,0	
July	150,0		
August	150,0		
September	150,0		
October	150,0		
November	150,0		
December	150,0		
YTD	1.800,0	920,0	20,0
%v. YTD		#DIV/0!	
Plan 07			
2006			

The "YTD" row [44] or "Year to date" row indicates how far something has progressed to date in the current year or reporting period. The YTD period on 15 January corresponds to 1<sup>st</sup> to 15<sup>th</sup> January and the YTD period corresponds to 1<sup>st</sup> to 20<sup>th</sup> January accordingly.

In the example, the planned 3,000,000 Euro in annual turnover [C43 and D45] at the end of August already 2,079,000 is targeted, representing 69.3 per cent [D44] of the projected annual value.

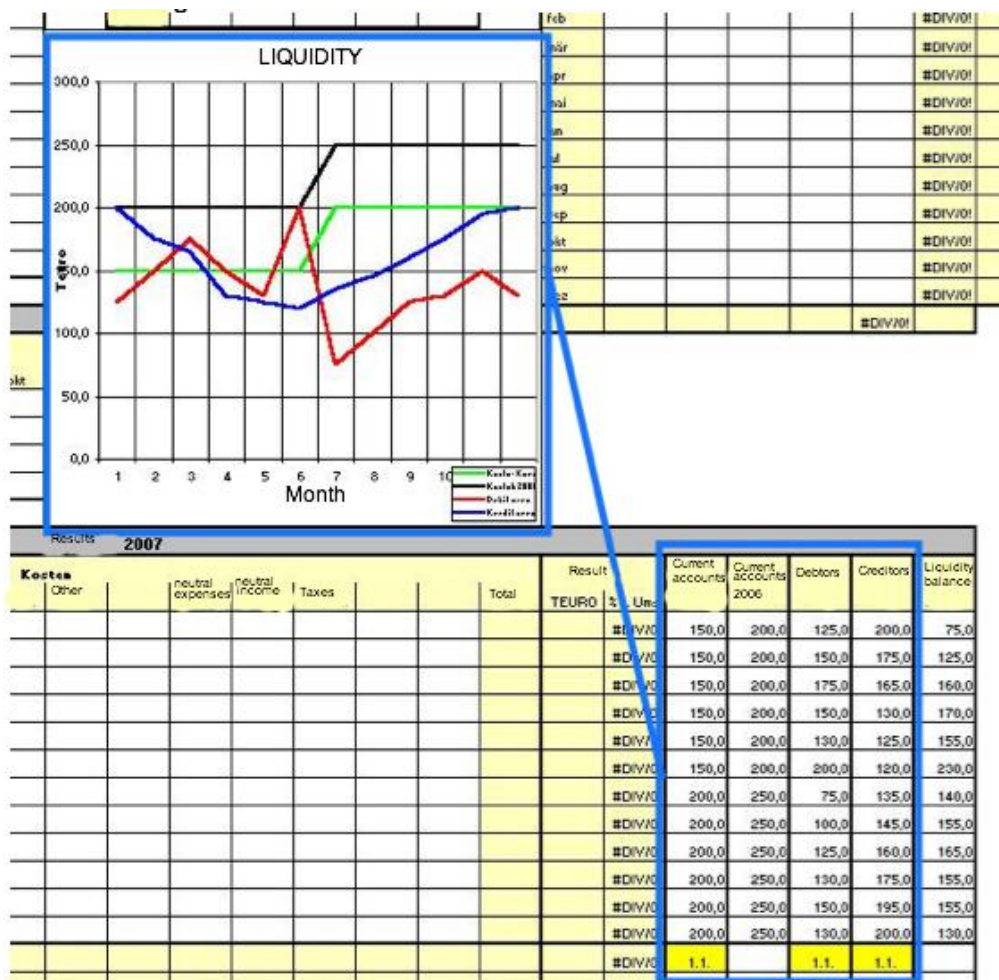
	A	B	C	D	E
27					
28					
29					
30		Plan	IS	Deviation	
31	January	250,0	200,0	-50,0	
32	February	250,0	300,0	50,0	
33	March	250,0	250,0		
34	April	250,0	275,0	25,0	
35	May	250,0	225,0	-25,0	
36	June	250,0	223,0	-27,0	
37	July	250,0	299,0	49,0	
38	August	250,0	307,0	57,0	
39	September	250,0			
40	October	250,0			
41	November	250,0			
42	December	250,0			
43	YTD	3.000,0	2.079,0	79,0	
44	%v. YTD		69,3		
45	Plan 07		3.000,0		
46	2006				

With the completed plan and recent existing costs or revenues the table looks like this. In this case the user completes only the white fields with the exception of the Material / Product column [F]. The expenses are summed up and subtracted from the revenues. This result is provided in the Results column in total and in the percentage of sales. By entering the planned expenses 07 [44], the programme is allowed to calculate the percentage YTD figures.

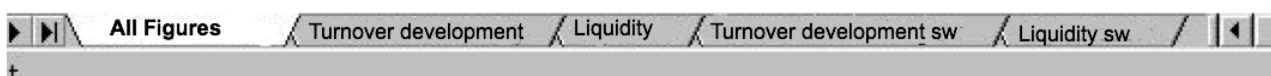
Ergebnis 2007																						
	Plan	IS	Deviation	Product	Personnel	Space	Different contr.	Vehicles	Adv./travel	Goods duty	Deprec.	Reg./IN	Other	neutral expendit	natural income	Taxes				Total	TEURO	% v. turnp
January	250,0	200,0	-50,0	100,0	25,0	12,5	3,8	7,5	7,0	2,5	50,0	1,7	10,0		10,0	0,5	10,5			140,9	-40,9	-20,5
February	250,0	300,0	50,0	80,0	25,0	12,5	3,8	7,5	7,0	3,5	50,0	0,5	12,0		11,0	0,5	10,5			143,8	76,2	25,4
March	250,0	250,0		120,0	25,0	12,5	3,8	7,5	7,0	3,0	50,0	2,0	5,0		11,0	0,8	10,5			138,1	-8,1	-3,2
April	250,0	275,0	25,0	100,0	28,0	12,5	3,8	8,5	8,0	3,3	25,0	1,3	6,0		10,0	0,8	10,5			117,7	57,3	20,8
May	250,0	225,0	-25,0	125,0	28,0	12,5	3,8	8,5	8,0	2,7	25,0	0,8	8,0		9,0	0,7	10,5			117,5	-17,5	-7,8
June	250,0	223,0	-27,0	90,0	28,0	12,5	3,8	8,5	7,5	2,6	25,0	0,6	13,0		9,0	0,7	10,5			121,7	11,3	5,1
July	250,0	299,0	49,0	90,0	28,0	12,5	3,8	8,5	7,5	3,5	13,0	2,3	4,0		8,0	0,3	10,5			101,9	107,1	35,8
August	250,0	307,0	57,0	120,0	32,0	12,5	3,8	8,5	7,5	3,7	13,0	1,7	8,0		8,0	0,6	10,5			109,8	77,2	25,1
September	250,0																					#DIV/0!
October	250,0																					#DIV/0!
November	250,0																					#DIV/0!
December	250,0																					#DIV/0!
YTD	3.000,0	2.079,0	79,0	825,0	219,0	100,0	30,4	65,0	59,5	24,8	251,0	10,9	66,0		76,0	4,9	84,0			991,4	262,6	12,6
%v. YTD		69,3		66,0	68,4	66,7	67,4	72,2	79,3	70,9	83,7	54,3	62,9		76,0	24,5	67,2			71,6	71,3	
Plan 07		3.000,0		1.250,0	320,0	150,0	45,0	90,0	75,0	35,0	300,0	20,0	105,0		100,0	20,0	125,0			1.385,0	365,0	12,2
2006																						#DIV/0!

### 5.2.3. Liquidity

The liquidity balance is derived from the actual current account credit, the debtors and the creditors. They are represented in the middle of the worksheet [for printing the graphics, see the "print function"]. The yellow cells filled with "1.1" situated under the current accounts, customers and vendors should point out that the values in these three columns refer to the beginning of the month. In contrast, the values in the other columns (e.g. sales in January: 200,000) refer to the end of the month.



In addition to the small display on the worksheet "All Measures", the file "mustermannkenn07" offers also a large graphical representation of liquidity. This diagram - one each for colourful and black-and-white prints - is located on other worksheets that can be selected from the lower bar.



#### 5.2.4. Table of stocks

The lines allow the distribution of the inventory into different subgroups. In the example, it is divided according to the maturity of the stocks. The above classification should be adapted to the business reality. There are no automatic calculations in this table.

Stocks									
	2005	2006	2007						
	December	December	January	February	March	April	May	June	July
long-term									
medium-term									
short-term									
Total									

#### 5.2.5. Table of incoming orders

14 lines are provided in the Table for different contracting authorities. The distribution is up to the user. Not all lines have to be filled. Possibly these can be "Top 10 customers" and "Other." In the last lines the totals are automatically calculated for particular clients.

Incoming orders 2007								
Order	January	February	March	April	May	June	July	
Customer 1								
Customer 2								
Customer 3								
Customer 4								
Customer 5								
Total								

## 6. mustermannliqui07

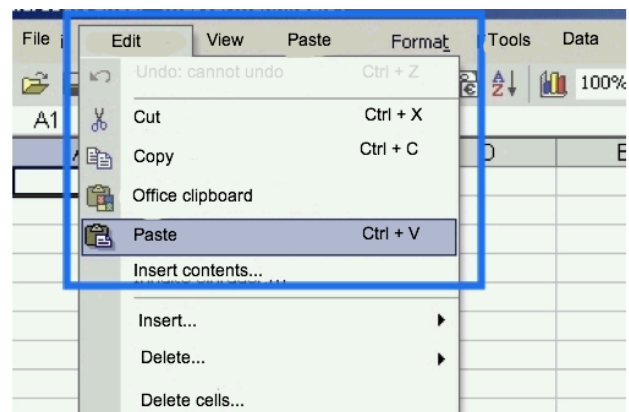
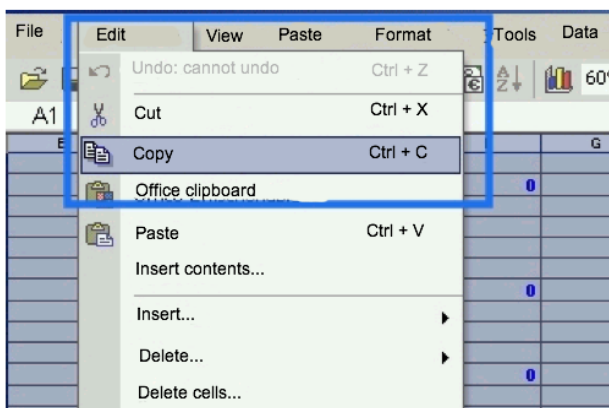
### 6.1. Purpose and Overview

Through the consideration of BAS-neutral changes, such as deposits and loan repayments, private taxes and liabilities, as well as the time shift between debtors and creditors, the file "mustermannliqui07" is based at the level of the business account. It presents a picture of the situation concerning the short-term liquidity. A bottleneck can be identified in advance. If the programme has an improved view according to bottlenecks, it can be a basis for argumentation in discussions concerning increasing the credit line.

The folder includes five sheets. The liquidity plan (with gross sub-items), the liquidity plan copy template (with detailed sub-points), as well as three blank worksheets.



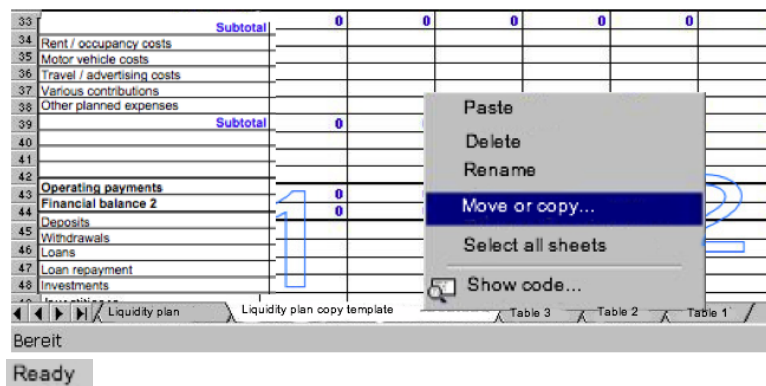
The liquidity plan that better suits the company and was established to meet the business conditions may be placed into one of the free worksheets using "marking / Menu copy and Menu paste."



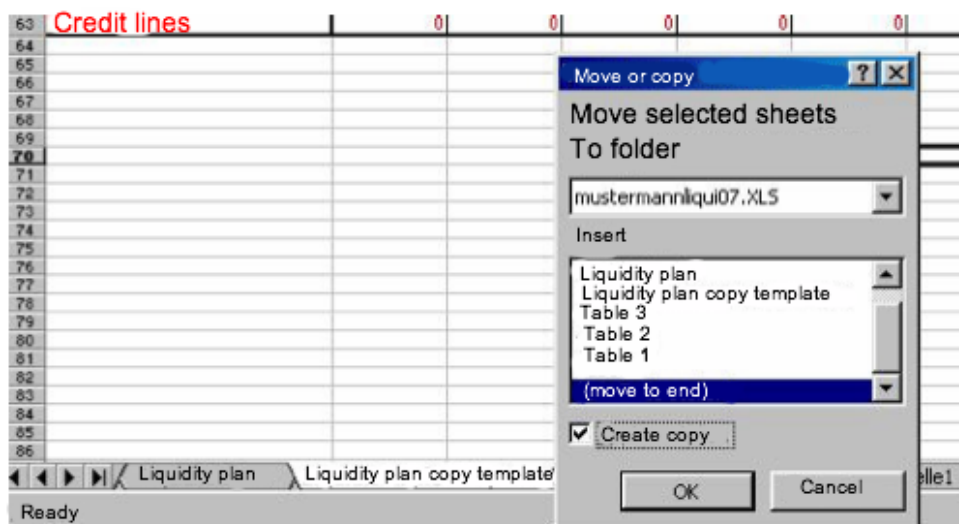


Naturally, the "official way" also works:

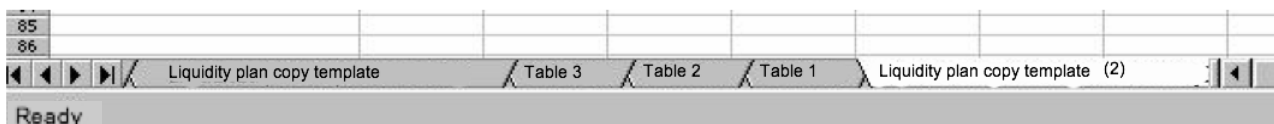
1. Use the right mouse button to click on the desired sheet and
2. click on "Move/Copy...",



3. uncheck "Create Copy" and select "(move to end)",



and we obtain a copy of the sheet. (Here: "Liquidity plan copy template (2)")



If the work is not performed in the original sheet, the user does not have to delete the data after the end of the considered period and the data from this period is saved.

The upper table on the sheets of the "Liquidity Plan" or "Liquidity Plan Copy Template" is the working table. The bank balance and the credit line is entered in the table below.

Liquidity planning of the company in time													
1) dates accordingly (blue figures = default formula cells/fields)													
	January	February	March	April	May	June	July	August	September	October	November	December	Total
Liquidity plan													
Bank (beginning of the month)	0	0	0	0	0	0	0	0	0	0	0	0	0
Revenue from customers													0
Revenue from previous contracts													0
Other planned revenue													0
Payments													0
Other operating payments													0
Operating payments	0	0	0	0	0	0	0	0	0	0	0	0	0
Financial balance 1	0	0	0	0	0	0	0	0	0	0	0	0	0
Existing vendors													0
Existing exchange debts													0
Planned material income													0
Subtotal	0	0	0	0	0	0	0	0	0	0	0	0	0
Wages / salaries													0
Income tax													0
Social security contributions/occupational expenses													0
Other personnel expenses													0
Subtotal	0	0	0	0	0	0	0	0	0	0	0	0	0
Current accounts													0
Loan interest													0
Discount expenses													0
Leasing costs													0
Subtotal	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporate income tax													0
Value Added Tax (VAT)													0
Other taxes													0
Subtotal	0	0	0	0	0	0	0	0	0	0	0	0	0
Rent / occupancy costs													0
Motor vehicle costs													0
Travel / advertising costs													0
Various contributions													0
Other planned expenses													0
Subtotal	0	0	0	0	0	0	0	0	0	0	0	0	0
Operating payments	0	0	0	0	0	0	0	0	0	0	0	0	0
Financial balance 2	0	0	0	0	0	0	0	0	0	0	0	0	0
Deposits													0
Withdrawals													0
Loans													0
Loan repayment													0
Investments													0
Other receipts (see above)													0
Other payments (see above)													0
Other changes (see above)	0	0	0	0	0	0	0	0	0	0	0	0	0
Bank (end of the month)	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit lines	0	0	0	0	0	0	0	0	0	0	0	0	0
Surplus / deficit	0	0	0	0	0	0	0	0	0	0	0	0	0

	January	February	March	April	May	June	July	August	September	October	November	December
Bank (beginning of the month)	0	0	0	0	0	0	0	0	0	0	0	0
Credit lines	0	0	0	0	0	0	0	0	0	0	0	0

## 6.2. Application of the Programme

The tables are based largely on automated calculations, which allows for quick and easy creation of financial or liquidity plans.

### 6.2.1. Blue figures

Blue figures (using "0" by default) indicate protected cells (fields). They are not filled in by the user and not the programme. This means that the programme calculates the content from the user input.

	(blue figures = default formula cells/fields)				
*) delete accordingly	is / planned*	is / planned*	is / planned*	is / planned*	is / planned*
Liquidity plan	January	February	March	April	May
Bank (beginning of the month)	0				0
Revenue from customers	1,500				
Revenue from previous contracts	42,500				
Other planned revenue	4,000				
Payments	950				
Other operating payments	500				
Operating payments	49,450	0	0	0	0
Financial balance 1	49,450	49,450	49,450	49,450	0
Existing vendors					
existing exchange debts					
Planned material income					
Subtotal	0	0	0	0	0
Wages / salaries					

The arithmetic operations work in the "zipper method", i.e. the calculated bank balance

(blue figures = default formula cells/fields)						
Liquidity plan	January	February	March	April	May	
Bank (beginning of the month)	0	43.650	97.200	97.200	97.200	0
Revenue from customers	1.500	14.200				
Revenue from previous contracts	42.500	51.300				
Other planned revenue	4.000	3.000				
Payments	950	500				
Other operating payments	500	250				
Operating payments	49.450	53.500	0	0	0	0
Financial balance 1	43.650	103.150	97.200	97.200	97.200	0
Existing vendors	1.300	1450				
existing exchange debts						
Planned material income	4.500	4.500				
Subtotal	5.800	5.950	0	0	0	0
Wages / salaries						
Income tax						
Social security contributions/occupational						
Other personnel expenses						
Subtotal	0	0	0	0	0	0
Current accounts						
Loan interest						
Discount expenses						
Leasing costs						
Subtotal	0	0	0	0	0	0
Corporate income tax						
Value Added Tax (VAT)						
Other taxes						
Subtotal	0	0	0	0	0	0
Rent / occupancy costs						
Motor vehicle costs						
Travel / advertising costs						
Various contributions						
Other planned expenses						
Subtotal	0	0	0	0	0	0
Operating payments	5.800	5.950	0	0	0	0
Financial balance 2	43.650	97.200	97.200	97.200	97.200	0
Deposits						
Withdrawals						
Loans						
Loan repayment						
Investments						
Other receipts (see above)						
Other payments (see above)						
Other changes (see above)						0
Bank (end of the month)	0	0	0	0	0	0
Credit lines	43.650	97.200	97.200	97.200	97.200	0
Surplus / deficit	0	0	0	0	0	0
	43.650	97.200	97.200	97.200	97.200	0

"end of the month" is the beginning if the balance of the following month, etc.

### 6.2.2. Red figures

The user overwrites the respective numbers in the red box below the working table (with "0" by default).

In the line "Bank balance beginning of the month" there is only a single input, namely the actual value at the beginning of the planning period.

The credit lines are entered monthly, whereby the programme takes into account variable inputs.

	January	February	March	April	May	June	July	August	Sept
Bank (beginning of the month)	50.000	0	0	0	0	0	0	0	0
Credit lines	45.000	45.000	45.000	45.000	50.000	50.000	0	0	0

The information is automatically transferred to the working table.

### 6.2.3. Figures

- Deposits and withdrawals

All entries are made without reference to the sign, i.e. positive and negative values are found in the financial balances correctly taken into account.

- other items (below Financial Balance 2)

Input with an appropriate sign (see example investments = -5000,-)

43	Operating payments	10.050	5.950
44	Financial balance 2	89.400	139.950
45	Deposits	1.000	
46	Withdrawals	-500	
47	Loans	5.000	
48	Loan repayment	-2.500	
49	Investments	-5.000	
50	Other receipts (see above)	1.000	
51	Other payments (see above)	-2.000	
52			
53			
54	Other changes (see above)	-3.000	0
55	Bank (end of the month)	86.400	139.950
56	Credit lines	45.000	45.000
57	Surplus / deficit	131.400	184.950
58			

### 6.2.4. Adjust the considered period

Obviously, it is also possible to – by simple overwriting – to transfer the one-year planning of January to December into planning from June to July, in order to meet the respective requirements.

5	(blue figures = default formula cells/fields)													
6	*) delete accordingly	Is / planned*	Is / planned*	Is / planned*	Is / planned*	Is / planned*	Is / planned*	Is / planned*	Is / Plan*	Is / planned*	Is / planned*	Is / planned*	Is / planned*	
7	Liquidity plan	January	February	March	April	May	June	July	August	September	October	November	December	Total
8	Bank (beginning of the month)	0	0	0	0	0	0	0	0	0	0	0	0	0

5	(blue figures = default formula cells/fields)													
6	*) delete accordingly	Is / planned*	Is / planned*	Is / planned*	Is / planned*	Is / planned*	Is / planned*	Is / planned*	Is / Plan*	Is / planned*	Is / planned*	Is / planned*	Is / planned*	
7	Liquidity plan	January	February	March	April	May	June	July	August	September	October	November	December	Total
8	Bank (beginning of the month)	0	0	0	0	0	0	0	0	0	0	0	0	0

## 7. Printing function

### 7.1. General

The print function in Excel is a bit different than in the other programmes of the Office package, which is due to the fact that the tables or sheets can vary greatly in height and width. Therefore, the user of the programme needs to select the area which is to be printed.

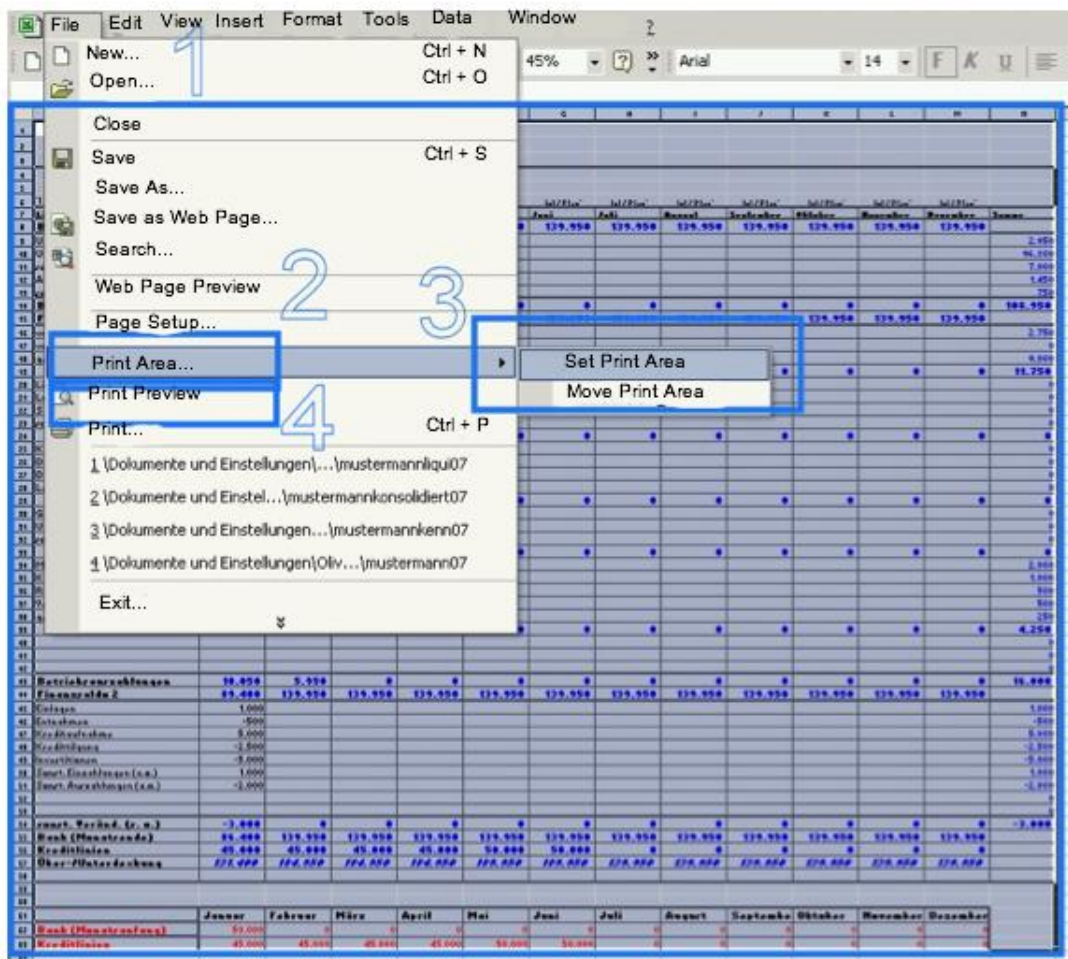
In the case of the files described above, the process is the same in each case.

- First, mark the table contents (hold the left mouse button and drag)
- Menu "File" / "Print area" / "Set print area"
- Menu "File" / "Page preview"
- In the page preview press "Layout" and "Page layout" "Fit to: 1 page width / page height"
- start the printing process

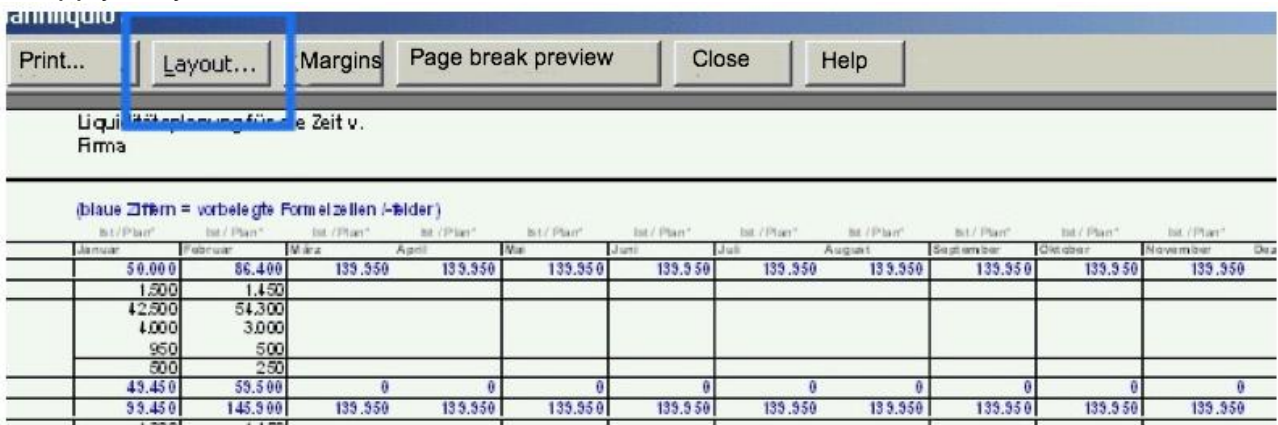


At this point, the process is presented by means of the "mustermannliq07" section.

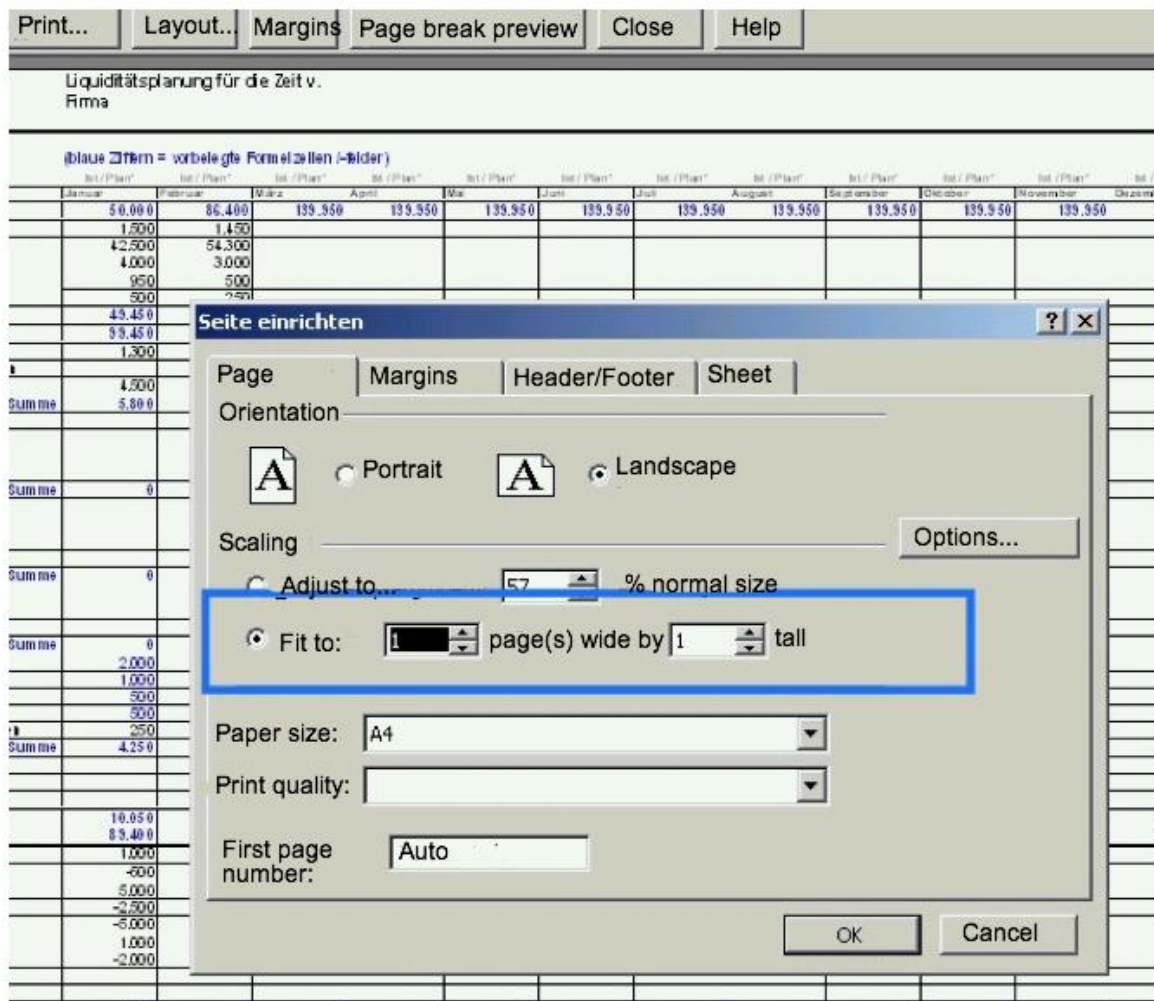
1. Mark the table contents first (hold and drag the left mouse button)
2. Menu "File" / "Print area"
3. Set "Print area"
4. Choose menu "File" / "Print preview"



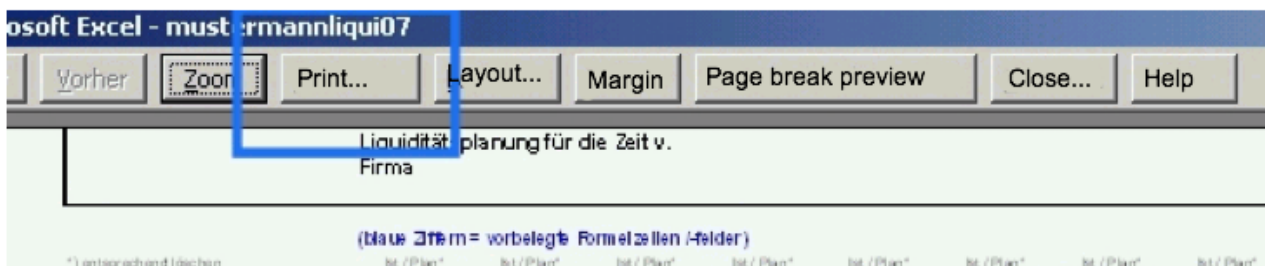
- Apply "Layout" in the side view



- and set "Landscape" and "fit to 1 page width / height"



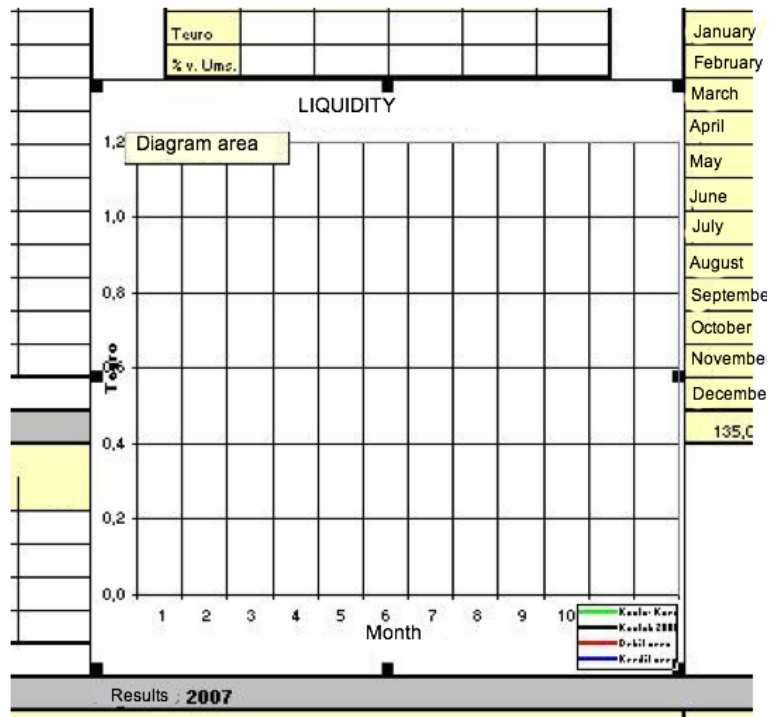
- Start the printing process



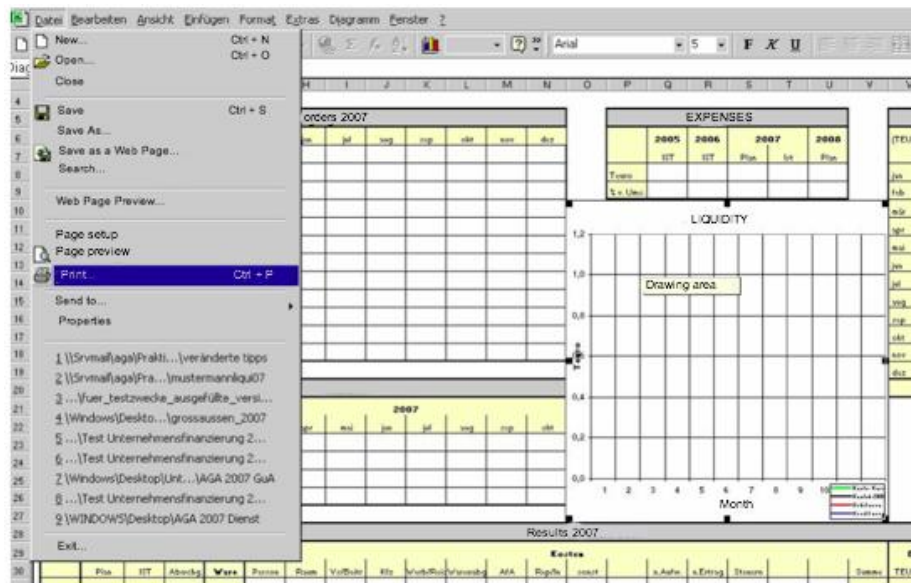
## 7.2. Graphics in mustermannkenn07

The printing of graphics is different but it is built up much easier.

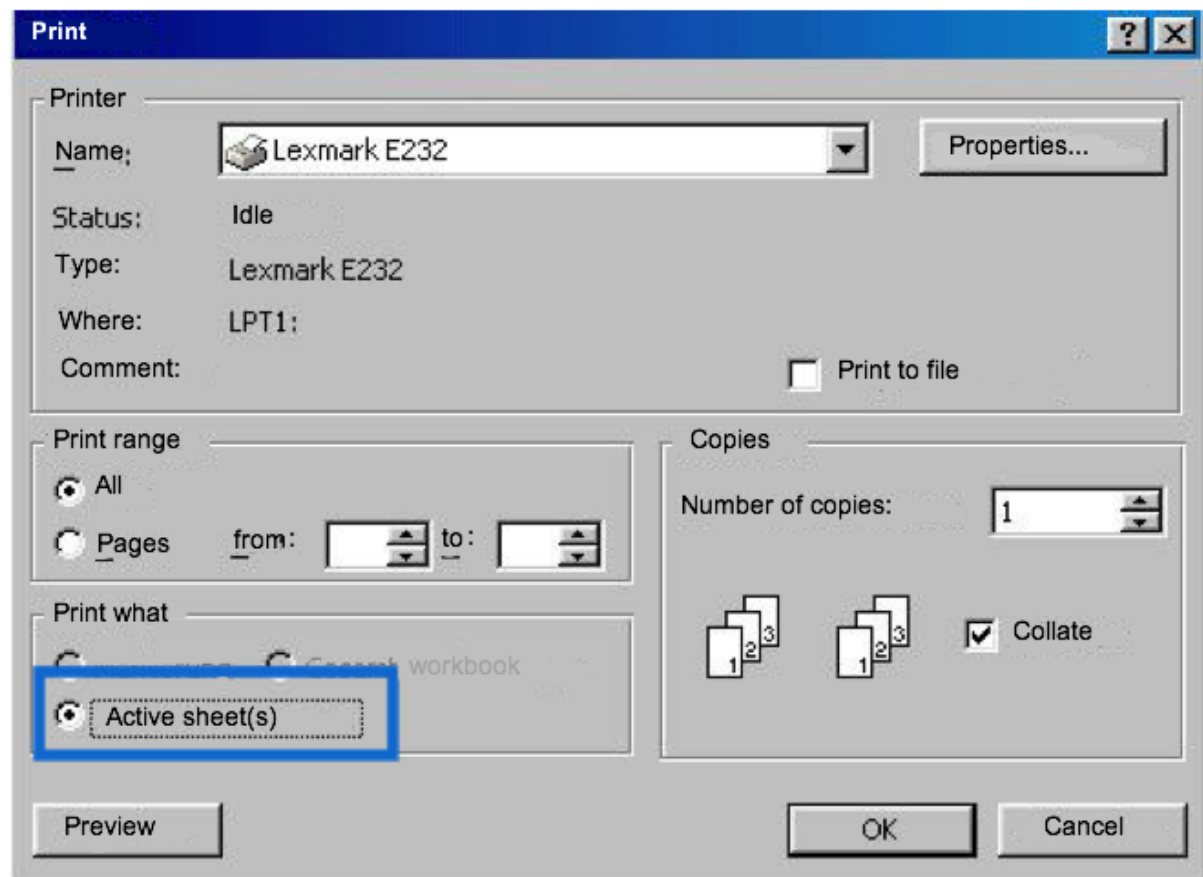
- The diagram is clicked up or down with the left mouse button, and therefore it is marked.



- Menu File / Print command



- the user enters the printer menu in the "Selected diagram" and clicks "OK" to acknowledge the selection.



**8. Notes**