

eFO...

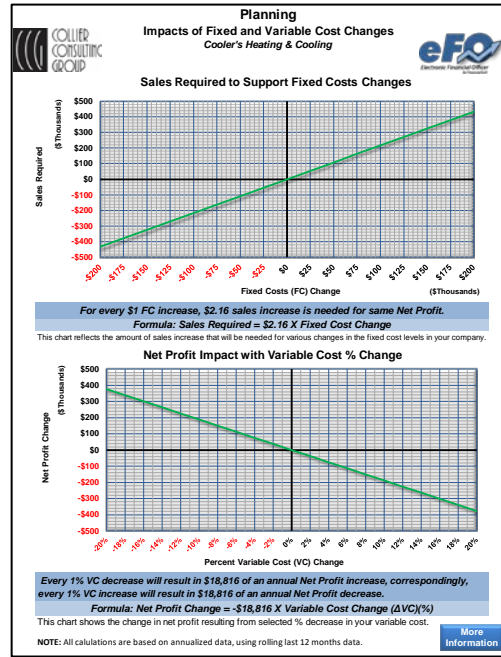
- ✓ Provides Street Smart Analysis of your financial statements
- ✓ Immediately shows your Profit and Cash opportunities
- ✓ Provides Industry Benchmarking
- ✓ Provides all top Key Performance Metrics
- ✓ Works Automatically with QuickBooks™

*Another solution for Non-QuickBooks Users



Includes Monthly Trend Charts

- ✓ Compares against Industry Statistics
- ✓ Compares against your Goals
- ✓ Plots Trend Lines
- ✓ Annualizes the Data

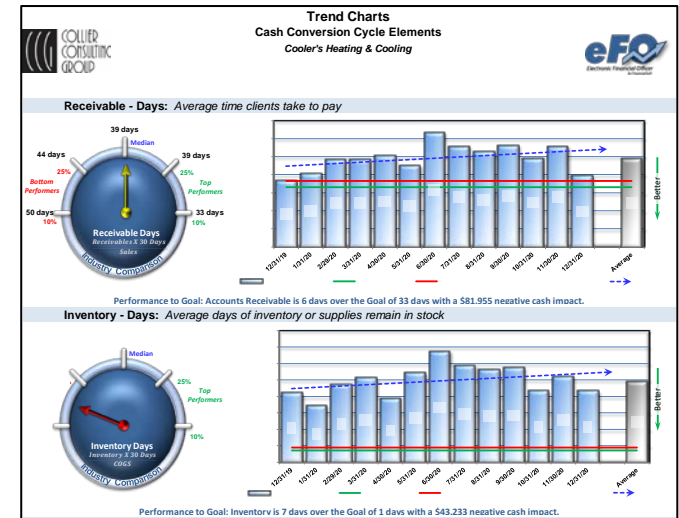


Working Capital Analysis

- ✓ Working Capital Turnover
- ✓ Days of Working Capital
- ✓ Days of Cash + Receivables to Cover Expenses – Helps manage business seasonality

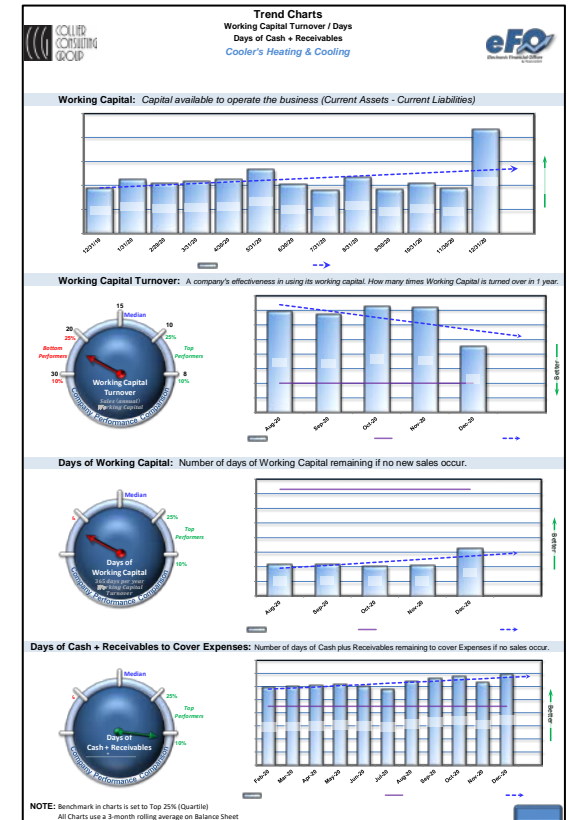
Bonus Materials:

- ✓ Financial Flow Colorized to Focus on Most Significant Opportunities
- ✓ Cash and Profit Impact
- ✓ Sensitivity Analysis
- ✓ Company Valuation (EBITDA Method)



Planning for...

- ✓ Sales Impacts From Fixed Cost Changes
- ✓ Profit Impacts of Variable Cost Changes





eFO electronic Financial Officer is a powerful tool that analyzes your financial statements to reveal your profit and cash flow improvement opportunities. Your eFO reports includes:

- Key Performance Metrics
- Financial Flow-Cause and Effect
- Liquidity and Profits
- Return on Assets & Equity
- Cash Conversion Cycle
- Working Capital Turnover
- Fixed and Variable Cost Changes
- Company Valuation



was developed by FinancialSoft, Inc. in partnership with



For more information visit:

<https://financialsoft.biz/electronic-financial-officer/>

or

<https://www.collier-consulting.com/files/ugd/b89d6c3ebfa7bc3b8146acb592b5147d42b95a.pdf>



Key Performance Metrics									
Report Period Ending	Calculations For Current Month	Actual Annualized	Two (2) Months Ago	Last Month	Current Month Performance to Goal	Month-to-Month Trend	Industry Standard		
12/31/2020			10/1/20	11/30/20	12/31/20				
Ratio	Formula						Goal		
SHORT TERM RATIOS: Liquidity & Profitability									
Current	Current Assets / Current Liabilities	1,176,700 / 959,900	1.1	1.1	1.1	1.2	▲ 1.6	[Trend Chart]	
Quick	Cash + Accts. Rcv. / Current Liabilities	604,500 / 959,900	0.5	0.5	0.5	0.6	▲ 1.2	[Trend Chart]	
Gross Margin	Gross Profit / Sales	233,700 / 414,100	46.3%	44.6%	42.1%	56.4%	▲ 58.5%	[Trend Chart]	
Net Margin	Net Profit Before Tax / Sales	159,100 / 414,100	6.4%	4.7%	-3.2%	38.4%	▲ 2.9%	[Trend Chart]	
CASH CONVERSION CYCLE ELEMENTS									
Inventory Turn-Days	Inventory X 30 Days / COGS (COS)	51,300 X 30 / 180,400	10	9	10	9	▼ 1	[Trend Chart]	
Accounts Receivable Turn-Days	Receivables X 30 Days / Sales	531,600 X 30 / 414,100	49	49	55	39	▼ 33	[Trend Chart]	
Average Payment Period-Days	Payables X 30 Days / COGS (COS)	230,600 X 30 / 180,400	39	47	48	39	▼ 44	[Trend Chart]	
Cash Conversion Cycle	Inv Days + Rcv Days - Payment Days	8.6 + 39.0 - 38.9	20	11	17	9	▼ 10	[Trend Chart]	
RATIOS OF: Equity & Assets*									
Sales to Assets	Sales / Total Assets	999,900 X 4 / 1,175,967	3.0	2.9	2.9	3.4	▲ 5.2	[Trend Chart]	
Return on Assets	Net Profit Before Tax / Total Assets	166,100 X 4 / 1,175,967	19%	12.1%	-2.4%	56.5%	▲ 14.0%	[Trend Chart]	
Return on Equity	Net Profit Before Tax / Equity	166,100 X 4 / 191,167	108%	88.6%	-18.5%	347.6%	▲ 58.9%	[Trend Chart]	
Debt to Equity	Total Liabilities / Equity	984,800 / 191,167	6.3	6.3	6.6	5.2	▼ 1.2	[Trend Chart]	
WORKING CAPITAL TURNOVER									
Working Capital Turnover	Annual Sales / Average Working Capital	3,507,000 / 216,800	22.7	36.4	35.7	22.7	▼ 8.0	[Trend Chart]	

*NOTE: RATIOS OF: Equity & Assets use last 3 month rolling total annualized for the numerator. This is to near-term changes in the performance to the metric.

Actual Performance to Goal Key: Better than Goal (Green), \$ 25% away from Goal (Yellow), Greater than 25% from Goal (Red)

None Numeric Results: NA: designates the Metric does not have all the information to calculate the metric. ** indicates the denominator in the CCC elements is zero (0).

Financial Analysis AUTOMATED!
LET eFO do the math for you!