# Financial Monitor

FINANCIAL MONITOR OBJECTIVES

Finance Monitor is an analysis and simulation tool meant to support Administration and Finance sectors.

It is a single system tool able to both:

Supporting daily decisions thanks to its capability to represent accurate finance analysis and simulation perfectly aligned with Banking system, and internal Accounting.

Managing finance profiles for long term strategies.
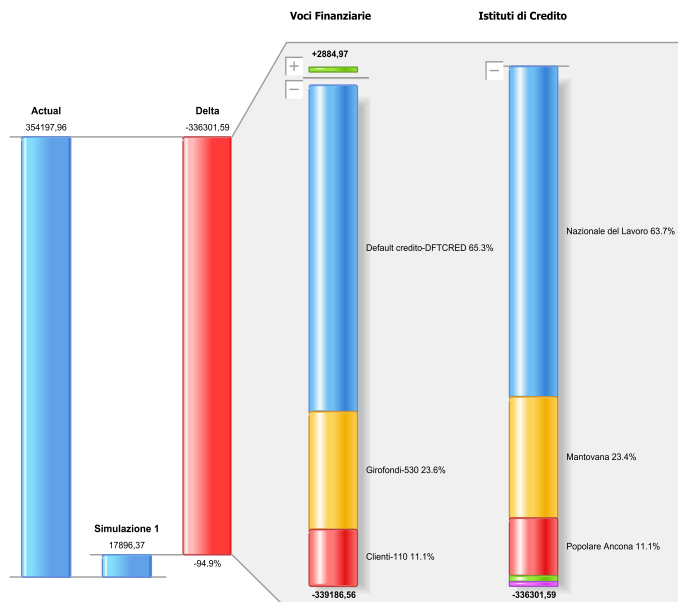
FEATURES

- It is a tool to simulate projections for multiple scenarios management.

- For single bank daily assets analysis, split among credit lines.

- It opens reclassification for every receivable financial item, (i.e. related to markets, Customer type), payments, (i.e. based on product category and supplier business importance or rating).

- It is used to assign financial item through general accounting compensations.

- It displays exact and precise data as well as trends.

- It is a multi-company and multi-currency tool.

- It can be used for data display per clearance date and operation date

- To create detailed reporting by banks and credit lines

- It is tool for intuitive data display, data analysis and of scenarios using diagrams, reports and browseable graphic interfaces.

- It can originate multi-chart pages embedding reports and charts or for publishing on pdf or web files, as well as on printable ones.

BENEFITS

- It is the only system integrated with Company ERP, which prevents from overloading daily operations by double entering data already available.

- It is a system independent from the ERP, which means that in case of displacement of the latter, the finance monitoring system can be easily linked to a new ERP

- It is embedded within the BI engine.

- It is a single tool to be used both for daily operations and company strategies.

- It is a tool supporting operating decision-making as well as markets trends and analysis.

- It is a tool that enables easy integration with other statistic models in order to monitor all Departments within a company.
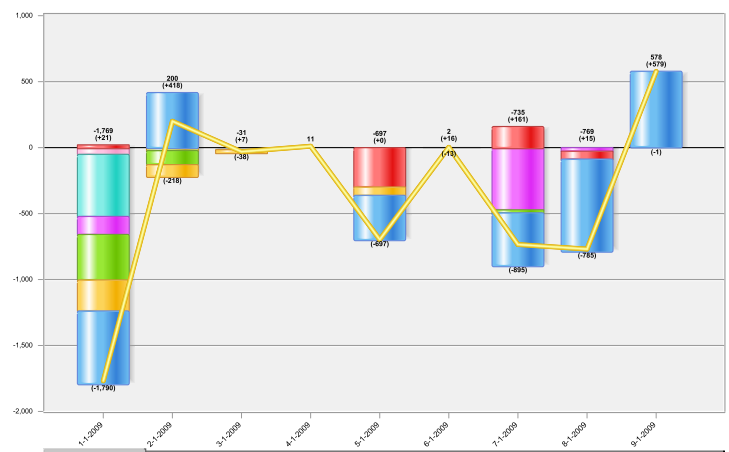
Financial Monitor

FINANCIAL MONITOR

CREDIT/DEBIT ANALYSIS

CUSTOMER RATING

FINANCE BUDGET MANAGEMENT

MONITOR

Monitor is a module, a powerful tool to master income and expenditure flows.

Via reports, charts, and data browsing, it gives an overview of daily assets, related flows and balances; it analysis the relations of movements and finance entries; it creates intuitively understandable scenarios to be compared with the current situation, with the budget and with other variables.

Main Analysis types are::

- Data and variance Analysis, for user defined periods.

- Daily funds availability, per Bank, credit line and financial item.

- Funds trends availability.

- Historical balances trends, allows to evaluate global financial position.

- Bank transactions detailing of types per Bank and period.

- What-If Analysis: simulation to monitor financial situation moving cash-flows generated by supplier/clients or by variable costs.

Analisi Tipologia di Movimento

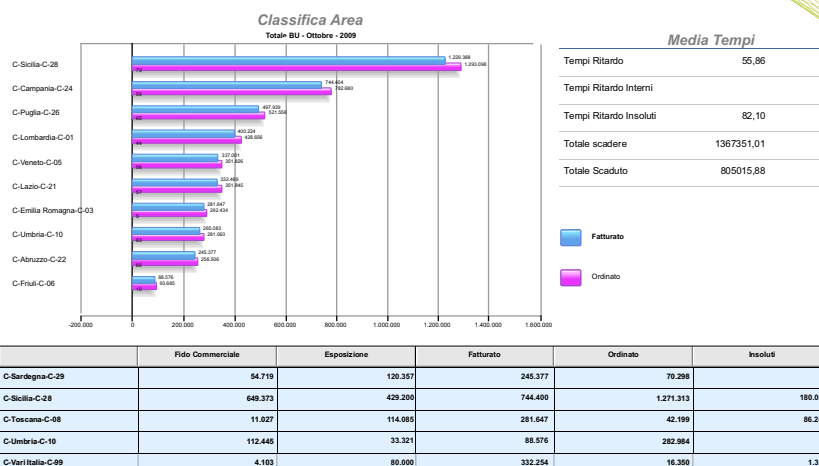Periodo di analisi scelto: 1-January-2009 / 1-April-2009
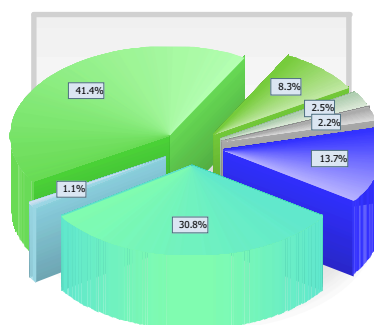
Legend:
- Popolare Ravenna
- Popolare Ancona
- Cassa di Risparmio di Rimini
- Unicredit
- Nazionale del Lavoro
- Monte dei Paschi
- Altri

	January 2009	February 2009	March 2009	April 2009
Incassi	1.360.608	12.904.103	68.586.532	-186.453
Pagamenti	708.039	3.477.242	62.275.321	30.599.463
Insoluti	30.394	7.043.866	2.432.612	416.478
Apertura C/Fin	-31.329	210.672	7.951.105	20.984.125
Accredito C/Fin	-121.043	1.361.940	9.070.212	30.193.079
Decurtazione Fin	4.764.598	-276.174	-629.439	-176.045
Addebiti Generici	8.546	187.349	4.440.810	
Totale	6.719.812	24.908.999	154.127.152	81.830.648

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Financial Monitor

CREDIT/DEBIT ANALYSIS

Via reports, charts, and data browsing, Monitor allows to manage customer/supplier detailed data and its related re-classifications such as overdue, unpaid, internal overdue, overdue periods, invoiced/ordered and overdrafts;

it's also aimed to control customer/supplier situation by using diagrams designed for that purpose.

Classifica Area
Totale BU - Ottobre - 2009

Media Tempi

Tempi Ritardo	55,86
Tempi Ritardo Interni	
Tempi Ritardo Insoluti	82,10
Totale scadere	1367351,01
Totale Scaduto	805015,88

█ Fatturato
█ Ordinato

	Fido Commerciale	Esposizione	Fatturato	Ordinato	Insoluti
C-Sardegna-C-29	54.719	120.357	245.377	70.298	
C-Sicilia-C-28	649.373	429.200	744.400	1.271.313	180.000
C-Toscana-C-08	11.027	114.085	281.647	42.199	86.249
C-Umbria-C-10	112.445	33.321	88.576	282.984	
C-Vari Italia-C-99	4.103	80.000	332.254	16.350	1.354

FINANCE BUDGET MANAGEMENT

It enables to extract data from company budget and/or manually input entries, offering the opportunity to define accounts re-classification, including required changes.

CUSTOMER RATING

The target is to assign a "score" to every Client, in order to measure related risks, using a set of unbiased infos from credit/analysis, building a weighted average to shortly indicate a risk factor.

Within the module the following indicators are used for analysis:

Some of them are "dynamic", tied to actual transactions, (invoices, collections,…), others are related to account aggregates. The first will be regularly adjusted, the latter represents a rectification measure.

Every indicator has an assignment driver based on a numeric range that bring to a positive, (or negative), value. Scorings and ranges are a user choice.

Scorings and rectifications will be compared with a threshold to give a rating code, to be assigned to every account.

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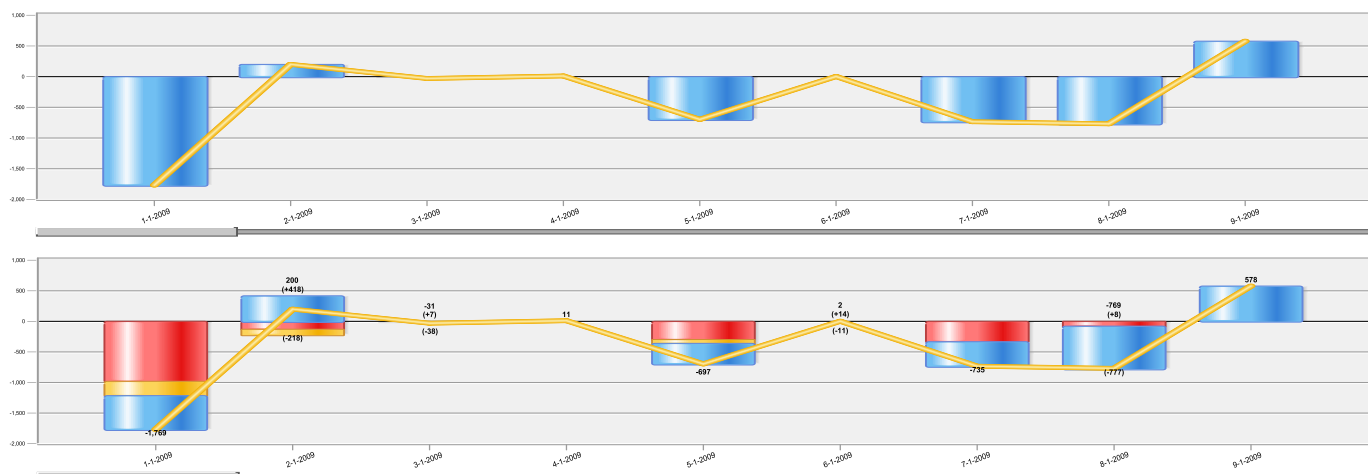
DATA SOURCE TYPE

- From ERPs:

· Accounting/Treasury
- Bank transactions
- Bills/invoices aging (receivable/payable)
- Temporary handling (bills/invoices, Loans, Leasing,...)
- Days of Sales Outstanding, Days Payable Outstanding
- Credit/Debit accounting and statistical data

· Management
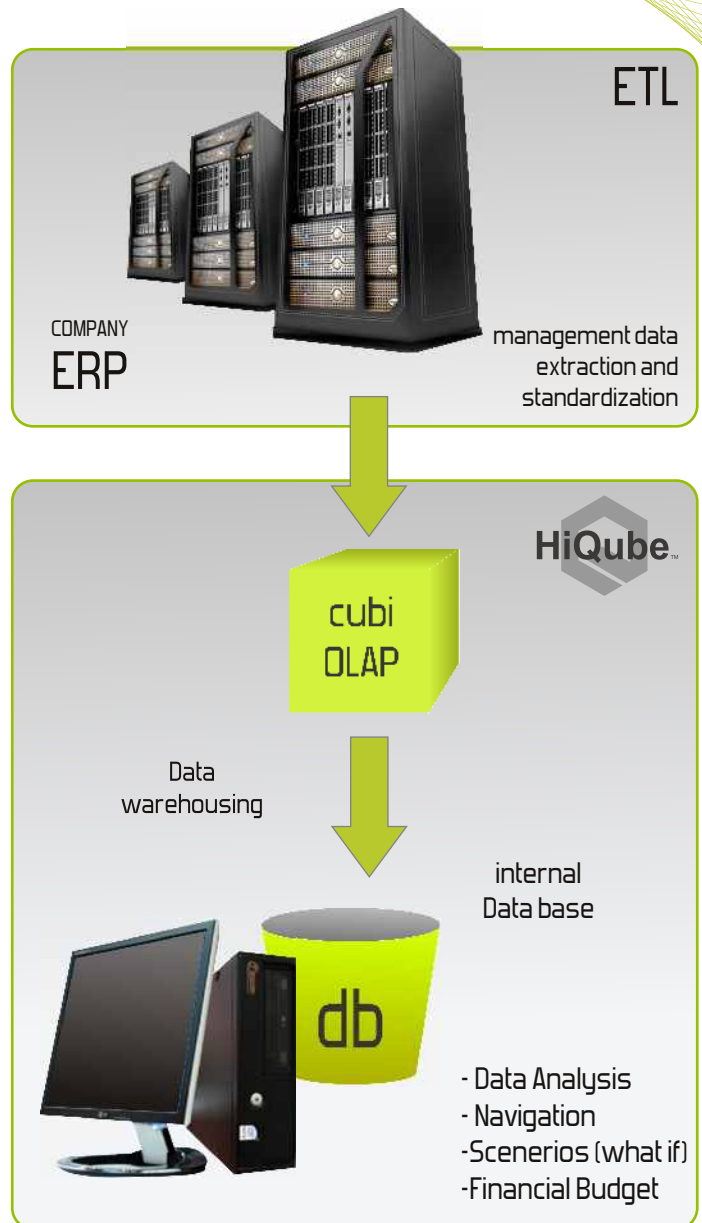- Order Portfolio (Customers/Suppliers).

- From other inputs:

· Inputs Financial Budget

APUS ADDITIONAL SERVICES

Experienced consulting services in Administration, Finance and Control for:

- Specific Index (KPI) and reports definition
- Advising on parameterization and modeling of data collecting system
- Advising and consulting on workflow organization and internal procedures
- Check-up of company controlling-management systems and related optimization

ETL

COMPANY
ERP

management data
extraction and
standardization

HiQube™

cubi
OLAP

Data
warehousing

internal
Data base

db

- Data Analysis
- Navigation
- Scenerios (what if)
- Financial Budget

FINANCIAL MONITOR is based on Altair Engineering HiQube Business Intelligence Solution:

A powerful combined multi-dimensional, relational and hierarchical data engine, able to perform highly sophisticated What-If Analysis, enriched with a large set of customizable reporting and dash boarding techniques, capable of handling complex problems and massive dataset. It runs on a normal Windows environment, as a single unified solution.

HiQube®

A division of Altair