



# B-Plan Help File

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# Welcome to B-Plan

## Introduction

*B-Plan* is your full solution for preparing a winning business plan or an effective budget and financial forecast.

*B-Plan* contains three main integrated features :



## Planner

The **Planner** is the core of *B-Plan*. Use the **Planner** to organize your data to generate financial forecasts, evaluate past performance, analyze future projections by the means of powerful calculations, and prepare detailed reports and spectacular business graphs for presentations.

The **Planner** includes four main modules :



### 1. Data

Use the Data option to enter your data and assumptions. Just follow the menu items one by one to ensure input of all relevant data.

- **General** General information about your business.
- **Structure** Definition of the organizational structure.
- **Financial Parameters** Financial data and trends.
- **Unit Cost & Price** Information about costs and sales prices.
- **Sales Plan** Projected sales information.
- **Budget** Budget information by expense groups.
- **Plant and Equipment** Information about planned investments in plant and equipment.
- **Capital Sources** Equity information and loan tables.
- **Previous Periods** Information on performance from previous periods.

### 2. Analysis

Use the **Analysis** option to see the results and implications of your business evaluation. You can view the highlights of your plan, make financial projections, and perform Break Even and What-If analyses.

- **Calculate** Perform calculations for the data you enter.
- **Highlights** See financial highlights of the projection.
- **P & L** Browse the pro-forma Profit and Loss statement.
- **Cash Flow** See the pro-forma cash flow.
- **Balance** See the pro-forma balance sheet.
- **Break Even** See the break-even point of the plan.
- **What If** Conduct a what-if analysis.
- **Financial Ratios** See the projected financial ratios.

### 3. **Reports**

Use the **Reports** option to generate business plan reports. You can view, print, edit, and combine the reports in your business plan using your own word processor.

*B-Plan* produces the following reports:

- **Highlights**
- **Profit & Loss**
- **Cash Flow**
- **Balance Sheet**
- **Break Even**
- **Sales Plan**
- **Plant & Equipment**
- **Financial Ratio**
- **Detailed Budget**
- **General Plan Data**
- **Structure**
- **Financial Parameters**
- **Unit Cost & Price**
- **Capital Sources**
- **Loan Amortization Tables**
- **Balance Influences**

### 4. **Graphs**

Use the **Graphs** option to create the graphs you want to present in your business plan. You can customize and print the following Graphs:

- **Sales** Shows revenues from the P&L report.
- **Sales & Profit** Compares revenues, operating profit, and net profit from the P&L report.
- **Profitability** Operating profit percentage and net profit percentage from the P&L report.
- **Cash Flow** Operating cash flow and net cash flow from the cash flow report.
- **Bank Balance** Credit line and closing bank balance from the cash flow report.
- **Fixed Assets** Found in the Balance report.
- **Total Assets** Found in the Balance report.
- **Return on Income** Found in the Financial Ratios report.

- **Return on Assets** Found in the Financial Ratios report.
- **Current Ratio** Found in the Financial Ratios report.
- **Quick Ratio** Found in the Financial Ratios report.
- **Financial Leverage** Found in the Financial Ratios report.



## Guide

*B-Plan* offers you a full step by step guide explaining how to prepare a Business Plan. You will find helpful instructions assisting in preparing an effective Business Plan, including a quick check list and examples.

To reach **Guide** from within *B-Plan* either choose **View Guide** from the **Guide** menu, or just press the **Guide** push button, and then choose the **View Guide** button from the tool bar.

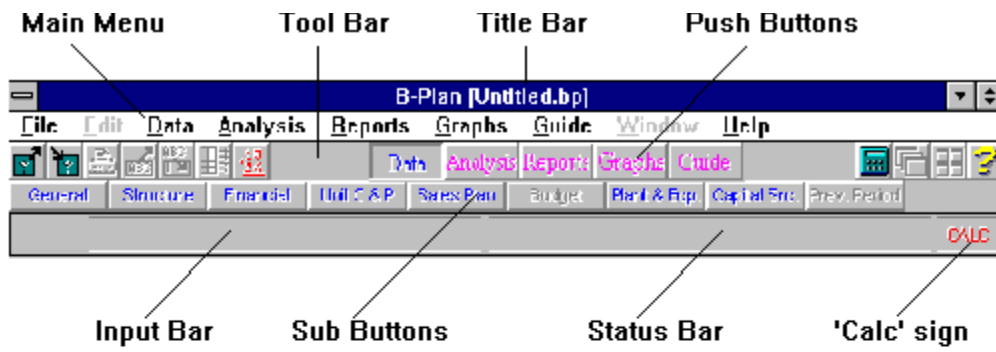


## Template

Use the *B-Plan* template to work with the document layout for a general business plan. The template contains headings, tables, and instructions for including information. The template comes in several formats which you can edit, and where you can combine *B-Plan's* reports and graphs.

To enter **Template** from within *B-Plan* choose either **View Template** or **Edit Template** from the **Guide** menu, or just press the **Guide** push button, and then choose the **View Template** or **Edit Template** buttons from the tool bar.

## [B-Plan's main window](#)





# First Steps

Follow these easy steps to get you quickly started using *B-Plan*.

## STEP 1 - Enter Your Data

From the Main menu, choose 'Data', then follow the steps below:

1. Choose General to record information such as the name of your business and the first year of the plan.
2. Choose Structure to enter names of main departments or expense items, and to define expense types such as fixed expenses, salaries, and variable expenses.
3. Choose Financial Parameters to enter financial information such as payable days, interest rates, tax rates, and trends.
4. If you chose to enter sales in terms of units in the 'General' window, select 'Unit Cost & Price' from the Data menu, and enter names, prices, and costs of the products you plan to sell. If you chose to enter sales in terms of cash, select 'Profit Margin' from the Data menu and enter the planned profit margins.
5. Choose 'Sales Plan' to enter the quantities of sales you plan for each product in each period.
6. Choose 'Budget' to enter specific expenses and salaries for the department and expense items you defined in the 'Structure' window.
7. Choose 'Plant & Equipment' to enter capital investment information, such as equipment purchases and plant investments. Then enter the depreciation period.
8. Choose 'Capital Sources' to enter details about the financing of the project or business, such as how much equity will be invested and how much funding will be borrowed and under what terms of repayment.
9. Choose 'Previous Period', then 'Previous Balance Sheet' to enter the company's opening balance figures for each balance sheet category.

## Step 2 - View and analyze your plan

From the Main menu, choose Analysis, then follow the steps below:

1. Choose Highlights to view the highlights of your forecasts.
2. Select the projected pro-forma reports you want to view, including Profit & Loss, Cash Flow, and Balance Sheet.

3. Choose Break Even to view the break-even point of the plan and evaluate its risks.
4. Choose What-If to analyze how your plan withstands changes to basic parameters and assumptions.
5. Choose Financial Ratios to evaluate the plan's profitability, liquidity, and stability.

## **Step 3 - Generate reports**

After you complete your plan, choose Reports from the Main menu to produce business plan reports. You can view, print, and export the reports to any word processor or spreadsheet.

## **Step 4 - Generate Graphs**

From the Main menu, choose Graphs to select the graphs you want to view, print or copy to your word processor or spreadsheet.



# Menu Commands

*B-Plan*'s main modules are as follows:

|                 |   |
|-----------------|---|
| <u>File</u>     | Work with files and set up the system.        |
| <u>Edit</u>     | Edit and transfer data                        |
| <u>Data</u>     | Enter information about your business plan.   |
| <u>Analysis</u> | Analyze information about your business plan. |
| <u>Reports</u>  | Produce business reports.                     |
| <u>Graphs</u>   | Graph your financial projections.             |
| <u>Guide</u>    | Learn how to prepare a business plan          |
| <u>Window</u>   | Arrange and manipulate windows.               |
| <u>Help</u>     | Get help on using <i>B-Plan</i> .             |





## File Menu Commands

The File menu commands enable you to create new plan files, open existing ones for editing and save your work to disk. You can also define the system preferences, link to other systems, and set the printer driver.

For more information click on the desired command.

|                    |  |
|--------------------|--|
| <u>New</u>         | Opens a new and empty plan file                                    |
| <u>Open</u>        | Opens an existing plan file and loads data to memory               |
| <u>Save</u>        | Saves the current plan file to disk under the given name           |
| <u>Save As</u>     | Saves the current plan file to disk under a different name         |
| <u>Delete</u>      | Deletes a plan file from disk                                      |
| <u>Calculator</u>  | Activates Windows' built-in calculator                             |
| <u>Print</u>       | Define print quality, copies and direction.                        |
| <u>Print Setup</u> | Setting up printing options: the printer driver, orientation, etc. |
| <u>Preferences</u> | Define default parameters and system setup.                        |
| <b>Exit</b>        | Exits <i>B-Plan</i>  |

## New

To create a business plan, select New from the File menu. When the General window opens, enter information about your plan, then save it.

## Open

To retrieve a saved plan, select Open from the File menu.

Specify a plan from the list of files. *B-Plan* saves plans with a .BP extension.

## Save

To save a plan without changing its name, select Save from the File menu. If it's the first time you're saving the plan, you will be asked to name the file. *B-Plan* saves plans with a .BP extension.

## Save As

To save the plan with another name, or to change to another drive and directory, select Save As from the File menu. *B-Plan* saves plans with a .BP extension.

## Delete

To delete a plan, select Delete from the File menu.

Select the drive, directory, and name of the plan you want to delete. Remember that *B-Plan* files have the extension .BP as a default.

## **Calculator**

To work with the Windows calculator, select Calculator from the File menu.

You can perform minor calculations and then copy the results back to *B-Plan* using Copy & Paste.



## Print

From the File menu, choose Print to perform the following tasks:

- ✦ Change the print options.
- ✦ Print to the printer or a file.
- ✦ Change the printing setup.



## Print Setup

From the File menu, choose Print Setup to define the settings for printing reports and graphs, including:

- The printer driver
- The page orientation: portrait or landscape
- Paper size and source
- Print-quality options, such as dithering and intensity control

# Preferences

From the File menu, select Preferences to define the following information:

## Company Name

Enter the company name to be used as a default for any new plan (see General Data window).

## Currency Units

Enter the currency units to be used as a default for any new plan (see General Data window), as you want them displayed in the headers on your reports, such as dollars or thousands of dollars.

## General Numeric Format

Enter the format for numeric data, such as the number of decimal places you want to use. This format affects every number displayed within the program.

## Table Column Width

Enter the column width for browse / table windows, such as the Financial Parameters window.

## Data Directory

Select the default directory where *B-Plan* data is to be retrieved to and saved from.

## Auto Arrange Windows

Select the way you want *B-Plan* to arrange opened windows. If you enable this option choose the way in which windows will be arranged (cascade, horizontal tile, vertical tile).

## Main Window Bars

Select the bars you want to appear on the main window: tool bar, input bar, and help bar.

## Use Discount Rate

Select this option to be able to perform Net Present Value calculations on the Cash Flow report. If it is enabled you will be asked for the Discount Rate in the General Data window, and you will see the Net Present Value results in the Cash Flow report. Please refer to the User Manual for detailed explanation on the Net Present Value.

## Auto Load

Choose this option to load the last plan you worked with, automatically when *B-Plan* starts.

## Auto Calc

Choose this option to have *B-Plan* automatically calculate changes when appropriate, such as when entering analysis after you change data. If you disable this option, you should perform calculations manually by pressing the Calc button. Note that when Auto Calc is enabled, the 'CALC' sign, displayed on the Input Bar of the main program window, will appear in black when you first load the project and every time you change some data. It will disappear after successful calculations. When Auto Calc is disabled, the 'CALC' sign will appear in red to remind you to perform calculations before watching the results.

## Easy-Steps

Choose this option to load Easy-Steps every time you load *B-Plan*. Easy Steps explains the novice user how to use *B-Plan*, and guide him throughout the preparation of a business plan document.

### **Links**

Enter the name of the spreadsheet and word processor you want to use to create and edit *B-Plan* reports and templates. Use the browse buttons (>>) to quickly browse and select the requested file from your hard disk.

### **Defaults Button**

Choose this option to return all settings to system defaults.

### **Password Button**

Enter an optional password for using *BPlan*. When no password is defined, the only option available is Enable Password. After entering a password you will be asked to verify it.

If a password is already defined, the available options are Disable Password or Change Password. You need to know the old password in order to set any of these functions.

After you define a password, you will be asked for it every time you run *BPlan*.

***Warning: be aware that the only way to bypass a password is by reinstalling the software.***



## Edit Menu Commands

Use the Edit menu to work with your data and transfer it to and from other Windows applications.

|                   |   |
|-------------------|---|
| <u>Edit Cell</u>  | Edit the contents of the current cell.                              |
| <u>Cut</u>        | Delete the contents of a marked range and copy it to the Clipboard. |
| <u>Copy</u>       | Copy the contents of a marked range to the clipboard.               |
| <u>Paste</u>      | Paste data from the clipboard to a table or text box.               |
| <u>Clear</u>      | Clear or reset a marked range to blanks or zeros.                   |
| <u>Insert Row</u> | Inserts a row in a browse window.                                   |
| <u>Delete Row</u> | Deletes a row in a browse window.                                   |
| <u>Forecast</u>   | Forecast future values according to base period values.             |

## **Edit Cell (F2)**

From the Edit menu, choose Edit Cell to change the contents of a marked cell.

Select OK or press Enter or move to another cell when you're finished editing, or select Cancel or press Escape to return to your worksheet without changing the cell contents.

## **Cut (Shift-Del)**

From the Edit menu, choose Cut to delete the contents of a marked range and copy it to the Clipboard.

You can then paste the contents of the Clipboard to your worksheet or to another Windows application.



## **Copy (Ctrl-Ins)**

From the Edit menu, choose Copy to copy the contents of a marked block to the Clipboard. You can then paste the contents of the Clipboard to your worksheet or to another Windows application.



## **Paste (Shift-Ins)**

From the Edit menu, choose Paste to copy the contents of the Clipboard to your worksheet. You can also use Paste to import data from another Windows application.



## **Clear (Del)**

From the Edit menu, choose Clear to delete the contents of a marked cell or range.

## Insert Row

From the Edit menu, choose Insert Row to insert a row in a browse window in order to rearrange data. Be aware that rows that are moved beyond the limit of the table (which is 30 rows) will lose the data inside them.

## Delete Row

From the Edit menu, choose Delete Row to delete a row in a browse window. The current row will disappear, and all following rows in browse will pop one row up.



## Forecast

Use this option to forecast values based on figures of a base period.

Follow these steps:

1. In your worksheet, move the cursor to the base period and enter your assumptions.
2. Mark the range of data whose values you want to forecast by dragging your mouse from the first cell to the last. If you want to mark an entire row click on the requested row number. Marking is also possible by holding down the shift key and moving left and down using the arrow keys.
3. From the Edit menu, choose Forecast. (You can also click the Forecast button on the Tool Bar.)
4. Enter the rate of change you expect for each row selected. Then select one of the following methods of calculating the forecast:

**Monthly** - Change rates are calculated as monthly rates. *B-Plan* multiplies the value of the previous period by the change rate you entered, as illustrated below:

For a month:       $\text{Previous Value} * ( 1 + \text{Change Rate} / 100)$

For a year:         $\text{Previous Value} * ( 1 + \text{Change Rate} / 100) ^ 12$

**Yearly** - Change rates are calculated as annual rates. *B-Plan* multiplies the value of the previous period by the change rate divided by 12, as illustrated below:

For a year:         $\text{Previous Value} * ( 1 + \text{Change Rate} / 100)$

For a month:       $\text{Previous Value} * ( 1 + \text{Change Rate} / 100) ^ 1/12$

**Fixed** - Change rates are calculated the same for months and for years. Any previous value is multiplied by the change rate only.

**Rounded** - Round the results of the forecast calculation to whole integers. This option is useful when using the forecast in windows like Sales Plan, where you do not want to get units as numbers with decimals (e.g. 1.33).

5. After entering the change rates, choose OK to calculate the forecast values.



## Data Menu Commands

Use the options on the Data menu to enter information about your business and plan.

|                              |   |
|------------------------------|---|
| <u>General</u>               | General information window about your business and plan   |
| <u>Structure</u>             | Definition of the business structure                      |
| <u>Financial Parameters</u>  | Financial data and trends                                 |
| <u>Unit Cost &amp; Price</u> | Costs and sales prices (or Profit margin)                 |
| <u>Sales Plan</u>            | Projected sales information                               |
| <u>Budget</u>                | Budget information by expense groups                      |
| <u>Plant and Equipment</u>   | Investment in plant and equipment and depreciation period |
| <u>Capital Sources</u>       | Equity information and loan tables                        |
| <u>Previous Periods</u>      | Data from previous periods                                |

# General Menu Command

From the Data menu, choose General to enter the following information about your business and plan.

**Company Name**

Enter the name of your business.

**Plan Name**

Enter the name of the plan.

**Prepared By**

Type your name.

**Initial Year**

Enter the first year of the forecast period.

**Initial Month**

Enter the first month of the forecast period, which ideally is the beginning of the fiscal year.

**Discount Rate**

This field is active only if enabled from the Preferences window. This field should reflect the average cost of money to you, which includes your risk factor. It is used to calculate the Net Present Value of your business.

As a default you can choose your discount rate from the following table:

| <u>Risk Level</u> | <u>Low</u> | <u>Medium</u> | <u>High</u> |
|-------------------|------------|---------------|-------------|
| On going business | 8%         | 15%           | 20%         |
| Start up          | 10%        | 20%           | 30%         |

**Currency Units**

Enter here the units in which your currency figures throughout the program will be presented (e.g., \$ or \$ 000s, etc.).

**Previous Performance Period**

Select the number of years for which you want to enter historical data. You can enter data for up to five previous years of balance sheets and Profit and Loss statement information. This information is included in the calculations, reports, and graphs. If you don't select Previous Performance Period in the General window before entering data for a previous period, the data you enter for previous periods remain hidden until you enter Previous Performance Period. This option lets you compare your plan with or without previous period information.

**Sales by Units or Cash**

The choice of sales type will reflect the way that the input windows of costing and pricing, and sales planning will be built.

There are two ways to generate the revenue and the gross profit forecasting:

- 1. Sales by units-** In this method you are required to estimate the sales quantities, the unit price and the unit cost

**Example :**

ABC Inc. is a manufacturer of air condition systems, the estimated sales for 1993 are 1000 units, and 1500 units in 1994. The unit price is \$1000 and the production cost is \$ 500 per unit.

**The Forecast**

|                   | 1993      | 1994      |
|-------------------|-----------|-----------|
| Sales Quantities  | 1,000     | 1,500     |
| Unit Price- \$    | 1,000     | 1,000     |
| Unit Cost- \$     | 500       | 500       |
| Revenue           | 1,000,000 | 1,500,000 |
| Cost Of Good Sold | 500,000   | 750,000   |
| Gross Profit      | 500,000   | 750,000   |

If you choose Units, the Unit Cost & Price window will enable data input of Costs and Prices for each product unit or service, while the sales plan will be entered in units.

- 2. Sales by Cash -** In this method you are required to estimate the sales revenue and the profit margin.

**Example :**

Mr. Joe Brekman considers opening a new business of super market. He estimates that in 1993 the sales revenue will be \$ 300,000 and in 1994 the sales will be \$ 400,000. The average profit margin in this business is about 30%.

**The Forecast**

|                   | 1993    | 1994    |
|-------------------|---------|---------|
| Sales Revenue     | 300,000 | 400,000 |
| Profit margin     | 30%     | 30%     |
| Cost Of Good Sold | 210,000 | 280,000 |
| Gross Profit      | 90,000  | 120,000 |

If you choose Cash, the Unit Cost & Price window will be named Profit Margin and you will be asked to enter the profit margin or mark-up in % for each product or service type, while in the sales plan you will enter the sales amounts.

# Financial Parameters Menu Command

From the Data menu, select Financial Parameters to enter financial and operational information.

## Days Payable - Purchases

Enter the terms of payment to suppliers for goods, not including salaries or equipment. This influences your cash flow. For example, if you pay your supplier 30 days after you receive an invoice, enter **30**.

## Days Payable - Salaries

Enter the terms of payment for salaries. For example, if you pay employees every two weeks, enter **15**. If you pay employees on a monthly basis but the payment is not made until the 15th of the following month, you should enter 0.

## Days Payable - Capital Equipment

Enter the terms of payment for facilities and equipment. For example, if your payments are due 30 days after the delivery of the equipment, enter **30**.

## Inventory Level (Days)

Given normal sales, enter the number of days your Inventory can last. For example, if your Stock is worth \$50,000 and your yearly cost of sales is \$600,000, your average Stock level equals 1 month of sales.

**Note:** If you're a manufacturer, don't forget to calculate for raw materials and work in progress.

*B-Plan* calculates the stock level in each period, then includes it in the balance sheet. For example, if you enter 60 stock days in April, *B-Plan* divides 60 by the number of days in April (30) to come up with 2. It then multiplies the cost of goods and services for April by 2. The stock increase or decrease influences the purchase figures in the Cash Flow report.

## Income Tax (%)

Enter the average tax rate paid by the company on its profit. This includes the Federal, State and Local tax rates. Calculate the average rate as the percentage of net profit before tax.

## Pre-Paid Tax (%)

Enter the estimated taxes paid in advance. Enter this amount as a percentage of operating profit. While this does not include the tax deductibility of interest payments, it is a reasonable calculation.

## Pre-Paid Tax (Amount)

If you don't enter pre-paid tax as a percentage of operating profit, enter the dollar amount of estimated taxes paid in advance.

## Interest Rate (%)

**Credit:** Enter the average annual interest rate for your bank deposit accounts. *B-Plan* uses this rate for calculating interest income on cash balances.

**Debit:** Enter the average annual interest rate for your bank loans and overdrafts. *B-Plan*



uses this rate for calculating short term loans required to meet cash shortfalls in the projections..

**Salaries Trends (%)**

Enter the salary increase (as a percentage) you expect to make in a period. *B-Plan* applies this rate of change to figures for the previous period, as explained in *Product Pricing Trends* below.

**Product Costing Trends (%)**

Enter the rate of change you anticipate in the costs of producing or handling your products or services. *B-Plan* applies this change rate to figures for the previous period, as explained in *Product Pricing Trends* below.

**Products Pricing Trends (%)**

Enter the rate of change you anticipate in pricing your products or services. *B-Plan* uses the change rate to make projections. For example, if the unit price of a product is \$100 and you enter 10% as the rate of change in Product Pricing Trends for April, the price projections increase to \$110. If you enter 10% as the rate of change for September as well, the price projections increase to \$121.

**Other Income**

Enter any other income you expect from other sources, that is not part of the current income/sales of the business (e.g. profit derived from sales of fixed assets). This income will be calculated and presented in the Profit & Loss report after Operational Profit.

**Other Expenses**

Enter any other expenses you expect, that are not part of the current production and operation expenses of the business (e.g. registration fees). These expenses will be calculated and presented in the Profit and Loss report after the Operational Profit.

# Structure Menu Command

From the Data menu, choose Structure to define your business structure by expense groups, such as departments or expense items. The expense groups are included in the Profit & Loss report and the Budget windows.

### Expense Groups

Enter the names of your expense groups if you want to split your expenses for budgeting. For example, you can use a department or category as an expense group, such as *Marketing* or *Travel*. Each expense group appears as a line in the Profit & Loss statement. You can open up to six expense groups containing up to thirty expense items in each.

### Expense Types

Choose one or more of the following expense types for each expense group:

- Fixed** Expenses forecast as fixed amounts.
- Variable** Expenses that vary according to sales.
- Salary** Salary and other staff expenses.

### P & L Grouping

The first expense group is for production expenses, and the others (up to five groups) are for operational expenses.

### Manufacturing Example

| <u>Expense Group</u> | <u>Expense Type</u> |                 |               |
|----------------------|---------------------|-----------------|---------------|
|                      | <u>Fixed</u>        | <u>Variable</u> | <u>Salary</u> |
| Production O/H       |                     | x               |               |
| Marketing            | x                   | x               | x             |
| G&A                  | x                   | x               | x             |

### Developer Example

| <u>Expense Group</u> | <u>Expense Type</u> |                 |               |
|----------------------|---------------------|-----------------|---------------|
|                      | <u>Fixed</u>        | <u>Variable</u> | <u>Salary</u> |
| R&D                  | x                   |                 | x             |
| Marketing            | x                   | x               | x             |
| G&A                  | x                   | x               | x             |

### Reseller Example

| <u>Expense Group</u> | <u>Expense Type</u> |                 |               |
|----------------------|---------------------|-----------------|---------------|
|                      | <u>Fixed</u>        | <u>Variable</u> | <u>Salary</u> |
| Salary               |                     |                 | x             |
| Operation            | x                   |                 |               |
| Marketing            | x                   | x               |               |
| G&A                  | x                   | x               |               |

### Service Example

| <u>Expense Group</u> | <u>Expense Type</u> |                 |               |
|----------------------|---------------------|-----------------|---------------|
|                      | <u>Fixed</u>        | <u>Variable</u> | <u>Salary</u> |
| Salary               |                     |                 | x             |
| Marketing            | x                   | x               |               |
| G&A                  | x                   | x               |               |

# Unit Cost & Price Menu Command

## (or Profit Margin Menu Command)

From the Data menu, choose Unit Cost & Price. If you chose to work with data as units on the General window, enter information about sales units. You then enter quantities of sales for each product in the Sales Plan window.

If you chose cash, enter the profit margin or mark-up for each product or service. You then enter the dollar amount of sales for each product or service in the Sales Plan window.

**Note:** when you open the Unit Cost & Price (or Profit Margin) window, the Sales Plan window opens automatically as an icon. When you close the Sales Plan window, the Unit Cost & Price (or Profit Margin) window closes automatically.

## Unit Cost & Price (Sales Plan by Units)

Enter sales prices and the costs of producing or purchasing the products or services you plan to produce and sell. For each product or service unit enter the **Sales Price** and the **Cost** - detailed by **Labour Cost**, **Material Cost** and **Other**

**Costs.** You can include up to 30 products or services.

**Collection days-** the number of days in your collection period, are used to calculate the cash receipts derived from the sales.

## Profit Margin (Sales Plan by Cash)

Enter the mark-up of each product or service as a percentage of your purchasing price, or enter the gross profit margin as a percentage of your selling price.

**Warning:** Do not duplicate these costs elsewhere as variable expenses, as in an expense group called 'Production', for example.

Note that when you open the Profit Margin window, the Sales Plan window opens automatically. When you close the Sales Plan window, the Unit Cost & Price window closes automatically.

**Collection days-** the number of days in your collection period, are used to calculate the cash receipts derived from the sales.

## Monthly Sales calculation:

1. If your collection period is 0 to 30 days, *B-Plan* uses this formula to calculate receipts for the current month:

$$\frac{(\# \text{ of Sales}) * (30 - \# \text{ of Collection Days})}{30}$$

*B-Plan* uses this formula to calculate receipts in the following month:

$$\frac{(\# \text{ of Sales}) * (\# \text{ of Collection Days})}{30}$$

2. If your collection period is between 31 to 360 days:
  - \* Every 30 days is calculated as one month.
  - \* Collection periods of 31 to 60 days are calculated the same as 0 to 30 days, but all sales in the current month will be received on the following month.
  - \* If your collection period is between 61 to 90 days, all the current month's sales will be received in the second month following the current month.

**Annual Sales calculation:**

1. *B-Plan* uses this formula to calculate receipts in the current year:

$$\frac{(\# \text{ of Sales}) * (360 - \# \text{ of collection days})}{360}$$

2. *B-Plan* uses this formula to calculate receipts in the following year:

$$\frac{(\# \text{ of Sales}) * (\# \text{ of collection days})}{360}$$

For example, suppose your average collection period is 45 days. The projected sales revenue and cash receipts in the five-year plan are as follows.

| <b>Period</b> | <b>Sales<br/>(\$000)</b> | <b>Receipts<br/>(\$000)</b> |
|---------------|--------------------------|-----------------------------|
| Jan 1993      | 150                      | 0                           |
| Feb 1993      | 150                      | 150                         |
| Mar 1993      | 150                      | 150                         |
| Apr 1993      | 150                      | 150                         |
| May 1993      | 150                      | 150                         |
| Jun 1993      | 150                      | 150                         |
| Jul 1993      | 150                      | 150                         |
| Aug 1993      | 150                      | 150                         |
| Sep 1993      | 150                      | 150                         |
| Oct 1993      | 150                      | 150                         |
| Nov 1993      | 150                      | 150                         |
| Dec 1993      | 150                      | 150                         |
| 1994          | 2,000                    | 1,900                       |
| 1995          | 3,000                    | 2,875                       |
| 1996          | 4,000                    | 3,875                       |
| 1997          | 5,000                    | 4,875                       |

Monthly sales are received in the following month. Now you could calculate the annual receipts in 1994.

Suppose you collect \$150 for sales in December 1993. Of the \$2,000 in sales for 1994, \$1,750 is collected in 1994.

$$\frac{2,000}{360} * (360 - 45) = 1,750$$

The receipts in 1994 will be \$150 + \$1,750 = \$ 1,900.

## Sales Plan Menu Command

From the Data menu, select Sales Plan to enter your planned sales figures. The products or services are those you defined in the Unit Cost & Price (or Profit Margin) window.

If you chose Units in the General window, enter the sales plan in units. If you chose Cash in the General window, enter the sales plan in cash.

**Note:** when you open the Unit Cost & Price (or Profit Margin) window, the Sales Plan window opens automatically as an icon. When you close the Sales Plan window, the Unit Cost & Price (or Profit Margin) window closes automatically.

# Budget Menu Command

From the Data menu, select Budget to enter budget information for each of your expense groups. Select an expense group, then enter your budgeted expenses.

You define each expense group on the Structure window as follows:

- F** - for Fixed Expenses
- V** - for Variable Expenses
- S** - for Salary

Choose an expense group, then enter budget information for each type of expense. You can enter up to 30 expense items in each window.

## **Fixed Expenses (\$)**

If you choose an expense group for fixed expenses, enter the actual fixed expenses for that group.

## **Variable Expenses (% of Sales)**

If you choose an expense group for a variable expense, enter expenses that change with the level of sales. Enter these as a percentage of sales revenues, which *B-Plan* later calculates.

## **Personnel Plan (Salary & People)**

If you choose an expense group for salaries and other staff costs, enter descriptions of the types of employees you plan to hire. For each level you describe, enter the annual salary plus benefits. You can also plan staff levels you will have in each period. Enter employee numbers that are intended to work in each period.

**Note:** You don't need to duplicate product costs already included in the Unit Cost & Price (or Profit Margin) window.



## **Plant and Equipment Menu Command**

From the Data menu, choose Plant & Equipment to enter the purchases of plant, equipment, or other fixed assets you plan to make. You can define and add up to 30 investment items.

For each Plant & Equipment item, you can define a depreciation period. Then enter the amounts you intend to invest. Depreciation is calculated by the Straight Line method.

# Capital Sources Menu Command

From the Data menu, select Capital Sources to enter the amounts that will be invested. You can also use this option to determine the dividend policy and enter information about other financial sources and repayment schedules.

Owner's Equity and Other      Owner's investments, dividends, and other

Loan Tables                      Loan amortization tables

# Owner's Equity & Other Menu Command

From the Capital Sources menu, select Owners Equity & Other to enter the information below.

## Owner's Equity

Enter the amount the owners, partners, or investors plan to invest in the business.

## Dividends - Amount

Enter the cash dividend you expect to pay the owners each period.

## Dividends - %

If you plan to pay dividends as percentages of profits, enter the rate here.

## Loans Received, Principal Payments, Interest Payments

Use these three items to enter loans that cannot be entered in the Loan Table due to special requirement terms.

**Warning:** Do not include here loans covered in the loan table.

- **Loans Received**

Enter the total amount raised by loans not covered in the Loan Table.

- **Principal Payments**

Enter the amount of the loan payment, not including interest. This figure may include outstanding loans, but not those covered under the Loan Table.

- **Interest Payments**

Enter the amount of interest paid per period for loans. This figure may include outstanding loans, but not those covered under the Loan Table.

## Credit Line

Enter the amount of your credit line (you can also enter the amount of your overdraft line, revolver, or other short term credit here instead). These figures are used in the Cash Flow report to measure variances from the approved credit.

# Loan Tables Menu Command

From the Capital Sources menu, choose a loan. Enter the information explained below. *B-Plan* then builds a table of payments.

Select the loan from the table, then enter the following information:

- \* A brief description of the loan
- \* The total amount of the loan
- \* The loan's annual percentage interest rate
- \* The number of months between payments
- \* The total number of payments
- \* The date the loan is received
- \* The date of the first payment of principal and interest (these dates are usually the same)

You have a choice of two types of loans:

## **Amortized Loan**

Equal payments are made each payment date.

## **Fixed Principal**

The principal amount is the same for each payment, but the interest amount decreases.

**Warning:** Do not duplicate information about these loans in the *Other Financial Sources* window.

After you enter loan information, you have the following options:

- \* Press the Calc button to calculate the principal and interest of your loan payments.
- \* Select the Print button to print the basic loan information. Then use the Reports menu option to print loan reports.
- \* Select the Reset button to clear the current loan information and/or enter new information.

## Previous Periods Menu Command

If you specified a number of years for which you want previous information, select Previous Period from the Data menu. Then enter the Profit and Loss and Balance Sheet information from the previous years. You can also enter the influences of previous periods on the future, such as loan repayments.

*B-Plan* includes this data in the calculations and in the reports and graphs.

Previous Profit & Loss      Profit and Loss information for the previous years

Previous Balance Sheet      Balance information for the previous years

Opening Balance Influences figures that affect future balance sheets and cash flow.

# Previous Profit & Loss

From the Data menu, select Previous Period, then choose the Previous Profit & Loss window to enter the Profit and Loss information for the previous years.

The Previous Profit & Loss items are explained below.

## Revenues

The total sales revenues in each period

## C.O.G.S.

Cost Of Goods Sold reflects the cost of the products sold in each period. This line will appear only if no expense group of C.O.G.S. type was defined in the Structure window.

## Direct Costs

All costs directly associated with the goods or services that created revenue during the period. This line will appear only if an expense group of C.O.G.S. type was defined in the Structure window. This Expense group will appear in the following line.

## Depreciation

The total depreciation of fixed assets for the period. *B-Plan* uses the straight-line depreciation method, and does not forecast a residual value.

## Gross Profit

The difference between revenues and direct costs, production overhead, and depreciation. Gross profit divided by revenues provides the gross margin ratio.

## <Expense Groups>

Expenses during the period related to expense types as they were entered in the Structure window.

## Operating expenses

Sum of marketing, general and administrative costs, and other operating expenses, which are not part of the C.O.G.S. (e.g. R & D).

## Operating Profit

Profit from operations before interest, taxes, and other expenses. Sometimes referred to as EBIT (Earnings Before Interest and Taxes).

## Interest Income

Usually caused by a credit situation, a positive cash flow for example.

## Interest Expenses

Total financial costs from borrowed funds during the period. This would include fees for loans and interest payments.

## Other Income

This item includes profit-producing activity which is not related to the principal business activity (e.g. profit from sales of fixed assets).

**Other Expenses**

This item includes costs which are not incurred primarily for the purpose of generating revenue.

**Income Before Taxes**

The profit figure before tax.

**Income Tax Provision**

The tax provision is calculated as a percentage of income before taxes.

**Net Profit**

The profit after tax provision.

# Previous Balance Sheet

From the Data menu, select Previous Period, then choose the Previous Balance window to enter the Balance information for the previous years. Assets should equal Liabilities. Note that the accumulated depreciation is negative when you calculate the asset.

The Previous Balance items are explained below.

## **Cash**

Cash and Cash Equivalent assets.

## **Receivables**

Debts of customers and other Receivables to the business.

## **Inventory**

Stock of material, in-process and finished goods.

## **Current Assets**

Cash plus Receivables, and Stock (Calculated).

## **Fixed Assets**

Land, Plant and Equipment owned by the business.

## **Accumulated Depreciation**

Accumulated Depreciation calculated on fixed assets.

## **Total Assets**

Sum of the above assets (Calculated).

## **Payables**

Debts to suppliers, employees and others Payables.

## **Tax Payable**

Debt to the tax authorities.

## **Short Term Borrowings**

Short terms loans and bank overdraft.

## **Current Liabilities**

Payables plus S.T. Borrowings (Calculated).

## **Long Term Borrowings**

Long term loans

## **Total Liabilities**

Short and Long Term Liabilities (Calculated).

## **Owners Equity**

Equity invested by the owners of the business.



**Retained Earnings**

Accumulated profit or loss of the business in the previous years less paid dividends.

**Liabilities & Net Worth**

Sum of the above Liabilities and Owners Equity (Calculated).

# Opening Balance Influences

From the Data menu, select Previous Period, then choose the Opening Balance Influences window to enter the balance influences information. The figures you enter here will affect future balance sheets and cash flow.

The Opening Balance Influences items are explained below.

## **Receivables Payments**

Payments from customers and other Receivables should be received during the plan period.

## **Depreciation**

Depreciation calculated on the fixed assets, that appear in the opening balance, for the plan period.

## **Payables**

Payments that should be done to suppliers and other Payables during the plan period.

## **Long Term Liabilities**

Repayments of long term loans and debts (Principal only).

## **Interest Payments**

Payments of interest on long term liabilities.

## **Tax Payments**

Payment of tax payable to the tax authorities due to last years profit.



## Analysis Menu Commands

Use the Analysis options to see the results of the business evaluation.

|                         |  |
|-------------------------|--|
| <u>Calculate</u>        | Activate manual calculations.  |
| <u>Highlights</u>       | View the highlights of your forecasts.                                 |
| <u>P &amp; L</u>        | Review the Profit and Loss statement based on the data you entered.    |
| <u>Cash Flow</u>        | View your projected cash flow.   |
| <u>Balance</u>          | View your projected pro-forma balance sheet.                           |
| <u>Break Even</u>       | View the break-even point of the plan, and evaluate the risk involved. |
| <u>What If</u>          | Analyze how changes in basic assumptions influence your plan.          |
| <u>Financial Ratios</u> | Evaluate the plan's validity and view key financial ratios.            |



## Calculate Menu Command

Choose this command from the Analysis menu to calculate the data you enter. This function prepares the results for the analysis windows, reports, and Graphs.

Use the Preferences option on the File menu to disable or enable automatic calculations. When Auto Calc is enabled (default), if data was changed, the 'CALC' sign displayed on the Input Bar of the main program window appears in black, and calculations are run automatically when you choose any item from the Analysis, Reports, or Graphs menu.

When Auto Calc is disabled, the 'CALC' sign will appear in red, reminding you to activate calculations manually in order to refresh the results.

The 'CALC' sign will disappear after successful calculations. It will reappear again when you change some data, or when a new project is loaded.

# Highlights Menu Command

From the Analysis menu, choose Highlights to view the results of your forecasts. These results are explained below.

## **Revenues**

Sales revenues forecast for each period.

## **Operating Profit**

Profit before tax and interest expenses.

## **Operating Profit (%)**

Profit before tax and interest expense divided by revenues.

## **EBITDA**

Earnings Before Interest, Taxes, Depreciation, and Amortization. This is an approximation of the operating cash flow, and a good indicator of the business profitability and liquidity.

## **Loan Balance**

The projected loan balance at the end of each period. This includes the loans that the business owes to banks and other financial organizations.

The first window shows the planning results for the initial twelve months plan, and in the next window the results are shown for the 5 year plan (All Period).

Press the All Period button to display the 5 year plan.

When in 5 year plan, press the First Year button to display the 1st year plan again.

# P & L Menu Command

From the Analysis menu, choose P & L to see the Profit & Loss report. The Profit & Loss items are explained below.

## Revenues

The total sales revenues in each period

## C.O.G.S.

Cost Of Goods Sold reflects the cost of the products sold in each period. This line will appear only if no expense group of C.O.G.S. type was defined in the Structure window.

## Direct Costs

All costs directly associated with the goods or services that created revenue during the period. This line will appear only if an expense group of C.O.G.S. type was defined in the Structure window. This Expense group will appear in the following line.

## Depreciation

The total depreciation of fixed assets for the period. *B-Plan* uses the straight-line depreciation method, and does not forecast a residual value.

## Gross Profit

The difference between revenues and direct costs, production overhead, and depreciation. Gross profit divided by revenues provides the gross margin ratio.

## <Expense Groups>

Expenses during the period related to expense types as they were entered in the Structure window.

## Operating expenses

Sum of marketing, general and administrative costs, and other operating expenses, which are not part of the C.O.G.S. (e.g. R & D).

## Operating Profit

Profit from operations before interest, taxes, and other expenses. Sometimes referred to as EBIT (Earnings Before Interest and Taxes).

## Interest Income

Usually caused by a credit situation, a positive cash flow for example.

## Interest Expenses

Total financial costs from borrowed funds during the period. This would include fees for loans and interest payments.

## Other Income

This item includes profit-producing activity which is not related to the principal business activity (e.g. profit from sales of fixed assets).

## Other Expenses

This item includes costs which are not incurred primarily for the purpose of generating revenue.

**Income Before Taxes**

The profit figure before tax.

**Income Tax Provision**

The tax provision is calculated as a percentage of income before taxes.

**Net Profit**

The profit after tax provision.

The P & L Report is used by the Internal Revenue for tax purposes, as well as by bankers and potential investors who want to examine the business situation and the profitability of the company.

## Cash Flow Menu Command

Choose this command from the Analysis menu to view your projected cash flow. You can view accumulated cash flow which shows the cash that comes from operations. Net cash flow comes from the operational and financial activities.

Negative cash flow indicates that the business requires external funding, since its activities are not sufficient to support it.

The Cash Flow items are listed below.

Receivable Payments  
- Purchase Payments  
- Salaries Payments  
- Equipment Payments  
-----  
**= Net Op. Cash Flow**

Net Op. Cash Flow  
- Interest Expenses  
+ Interest Income  
+ Loans Received  
- Loan Payments  
+ Owners Equity  
- Dividend Payments  
-----  
**= Net Cash Flow**



## Balance Menu Command

From the Analysis menu, choose Balance. *B-Plan* then creates projected balance sheets based on the information you entered. The balance sheet is a snapshot of your business at a specific time, and reports assets and liabilities.

The Balance Sheet splits into two balancing sides:

|                                    |   |
|------------------------------------|---|
| <b>Cash</b>                        | Cash and Cash Equivalent assets.  |
| <b>Receivables</b>                 | Debts of customers and other Receivables to the business.                             |
| <b>Inventory</b>                   | Stock of material, in-process and finished goods.                                     |
| <b>Current Assets</b>              | Cash plus Receivables) and Inventory.   |
| <b>Fixed Assets</b>                | Land, Plant and Equipment owned by the business.                                      |
| <b>Accumulated Depreciation</b>    | Accumulated Depreciation calculated on fixed assets.                                  |
| -----                              |   |
| <b>Total Assets</b>                | <b>Sum of the above assets.</b>   |
| <br>                               |   |
| <b>Payables</b>                    | Debts to suppliers, employees and others Payables.                                    |
| <b>Short Term Borrowings</b>       | Short terms loans and bank overdraft.   |
| <b>Current Liabilities</b>         | Payables plus S.T. Borrowings.  |
| <b>Long Term Borrowings</b>        | Long term loans.  |
| <b>Total Liabilities</b>           | Short and Long Term Liabilities.  |
| <b>Owners Equity</b>               | Equity invested by the owners of the business.  |
| <b>Retained Earnings</b>           | Accumulated profit or loss of the business in the previous years less paid dividends. |
| -----                              |   |
| <b>Liabilities &amp; Net Worth</b> | <b>Sum of the above Liabilities and Owners Equity.</b>                                |

# Break Even Menu Command

From the Analysis menu, choose Break Even to analyze the potential and risks of your business. The break-even point is the minimum sales quantity or sales amount that covers your operating expenses. Each point below break-even reflects the operating loss; each point above reflects the operating profit.

The break-even formulas are:

**Revenue at break-even = Fixed Expenses + Variable Expenses**

**Quantity at break-even = Fixed Expenses / (Unit Price - Unit Variable Cost)**

## Notes:

- \* In the formula above, adjust Variable Expenses for unit price and variable costs.
- \* *B-Plan* analyzes the quantity or dollar amount needed for break-even in percentage increments of forecasted revenue beginning with 10%. If your plan is profitable at 10% of projected revenue, *B-Plan* generates the report, but does not show a break-even point.

Press the All Period button to display the break even point for the 5 year period. When in 5 year plan, press the First Year button to display the break even point for the 1st year again.

The Break Even columns are explained below.

## Sales

The revenues in the analyzed period (12 months or 5 years)

## Fixed Expenses

The fixed expenses include Expenses entered in Data ~> Budget in the Fixed Expenses windows, and Salaries entered in Data ~> Budget in the Salaries windows.

## Variable Expenses

The variables expenses include - Direct costs of the sold products or services, and expenses entered in Data ~> Budget in the Variable Expenses windows as % of Sales. The Direct Costs of sold products or services, is calculated depending on the Sales Plan method that was chosen in the Data ~> General window. If 'Units' is chosen the direct costs are calculated by the figures entered in Data ~> Unit Cost & Price window multiplied by the quantity of sales that was entered in Data ~> Sales Plan. If 'Cash' was chosen the Direct Costs are calculated by the margins entered in the Data ~> Profit Margin window as % of the Sales amounts entered in the Data ~> Sales Plan window.

## Operating Profit

The Sales (Revenues) less fixed and variable expenses.

# What If Menu Command

From the Analysis menu, choose What-If to see how changes in factors such as price, quantity, and expenses influence your plan.

This is a critical decision making tool that provides a real picture of the uncertainty and risks inherent in the business. This analysis enables you to reduce the uncertainty (which is part of any business planning).

## **To perform a What-If analysis:**

1. Select the factor you want to change. For example, select Price to see what influence changing prices would have on your plan.
2. Select the range of change. For example, to raise prices by thirty percent, select +30%.
3. Select the period of the analysis (1st year or 5 year period).
4. Select OK to see the results. Select Print to print a What If report.

## Financial Ratios Menu Command

Choose this command from the Analysis menu to see the financial ratios for your plan. The profitability, liquidity, and stability ratios help you evaluate the validity of the plan.

The financial ratios and formulas are presented in the following table:

- Net Profit / Revenues (%)     $\text{Net Profit} / \text{Sales} * 100$
- Operating Profit / Revenues (%)     $\text{Operating profit} / \text{Sales} * 100$
- Gross Profit / Revenues (%)     $\text{Gross profit} / \text{Sales} * 100$
- Net Profit / Assets (%)     $\text{Net Profit} / \text{Assets} * 100$
- Operating Profit / Assets (%)     $\text{Operating profit} / \text{Assets} * 100$
- Gross Profit / Assets (%)     $\text{Gross profit} / \text{Assets} * 100$
- Current Ratio     $\text{Current Assets} / \text{Current Liabilities}$
- Quick Ratio     $(\text{Current Assets} - \text{Stock}) / \text{Current Liabilities}$
- Financial Leverage     $\text{Liabilities} / \text{Equity}$
- Liabilities / Assets     $\text{Liabilities} / \text{Assets}$
- Growth Rate - Revenues     $(\text{This Period Revenues} - \text{Previous Period Revenues}) / (\text{Previous Period Revenues}) * 100$
- Growth Rate - Net Operating Profit     $(\text{This Period Op. Profit} - \text{Previous Period Op. Profit}) / (\text{Previous Period Op. Profit}) * 100$
- EBIT / Interest     $\text{Earning before Interest and Tax} / \text{Interest}$
- L. T. Debt / Total Capital     $\text{Long Term Liabilities} / \text{Total Assets}$
- Total Debt / Total Capital     $\text{Total Liabilities} / \text{Total Assets}$
- Day's Sales Outstanding     $(\text{Receivables} / \text{Revenues} * 360)$  if the period is a year ; or  $(\text{Receivables} / \text{Revenues} * 30)$  if the period is a month
- Working Capital / Revenues     $(\text{Current Assets} - \text{Current Liabilities}) / \text{Revenues}$



## Reports Menu Commands

From the Main menu, choose Reports to produce a variety of business reports. These reports can be incorporated into the business plan document.

Table      Choose reports from a table

Setup      Set up the format of an on screen report

# Report Table Menu Command

From the Reports menu, choose Table to produce a variety of business reports.

## To create a report:

1. Select a report from the *B-Plan* Reports window. Use your mouse to click the reports you want, or press the Mark All button to select all of them.
2. Select the period for which you want reports: for the first year in months, for all years, for previous periods, or for all three. If All Periods is selected and you do not want all the 5 years in the report, you can enter the number of years required.
3. Select the report destination:

### Screen

View the report on screen.

### Printer

Print the report.

### File

Print the report to a file on the disk.

### Spreadsheet

Save the file in a spreadsheet format.

### Word processor

Create the report in a format the word processor uses. (You can define the type of word processor in the Preferences window).

4. Select OK to produce your reports.

Use the **Mark All** button to tag all reports at once (be aware that it will take a while for *B-Plan* to generate all reports).

Use the **Clear All** button to unmark all marked reports.

Select **Setup** to change the format of a report.

## Notes

- If you're sending a report to your word processor, enter the name and type of file you want for the report. If you're using a Windows word processor, you should probably create a Rich Text Format (.RTF) file. You can also create a text (.TXT) file if your word processor has trouble importing an .RTF file.
- When you send a report to a word processor or spread sheet, you should save your file

from within the application you use, and close the application prior to returning to *B-Plan*.

- ★ If you receive asterisks instead of numeric values in some reports, you should increase the columns width of the reports from Report Setup.

See also:

Report Setup      Set up the format of an on screen report

# Reports Setup Menu Command

From the Reports menu, choose Setup to change the report format and style.

The Report Setup settings are explained below.

## Report Header

Select this option to include standard report headers within the report.

## Title Width

Enter the width of line titles (in characters).

## Column Width

Enter the width of columns (in characters).

## Columns per Page

Reports for a plan's first year have twelve columns one for each month. To print all columns on one page, enter **12** and use condensed print (you should also try changing the printer's orientation to landscape from Print Setup in File menu). To print six columns on two pages, enter **6** and use normal print.

## Margin from left

Enter the left margin in characters.

## Lines Per Page

Enter the number of lines per page if page breaks are used and you want less printed lines than the actual length of the page. For 8½ x 11-inch paper, enter **66**.

## Decimal Places

Enter the number of decimal places for all figures.

## Comma (,000)

Select this option to insert commas as thousands separators in numbers greater than 999.

## Font Name

Select the font you want to use.

## Font Size

Enter the size of the font.

## Font Bold

Check this item if you want the report to appear in boldface.

## Page Breaks

Select this option to include page breaks in the print file.

## Notes

In order to print a first year (monthly) report that fits on the printed page you should either print on landscape (chosen from Printer Setup), by reducing font



size and column width, or by breaking the report in two (choose 6 columns per page).



## Graphs Menu Commands

From the Main menu, choose Graphs to generate graphs of your business plan. You can create graphs for the first twelve months of your plan or for five years. You can also include data from previous periods in some reports. The graphs can be customized in Setup.

Graph Table Choose graphs from a table

Graph Setup Set up the format of your graphs

# Graph Table Menu Command

From the Graphs menu, choose Table to produce a variety of business graphs.

## To create a graph:

1. Select a graph from the *B-Plan* Graphs table. Base your selection on the period you want the graph to cover - First Year or All Period (five years).
2. If you want to show previous period information as part of the All Period graph, select Enabled. If not, select Disabled.
3. Select the format of the graph - MetaFile or Bitmap (Windows Metafile format is more flexible and allows objects editing by many tools).
4. Select the destination for the graph. You can view it on screen, print it, or save it to a file.
5. Customize the graphs, if needed, by using the small setup buttons found near each graph (see the following paragraph for detailed explanation).
6. Press OK to generate the graphs selected.

## Notes

The number of graphs that can be generated simultaneously is 5.

Use the **Clear All** button to unmark all marked graphs.

Graphs can also be customized after they are presented on the screen by pressing the **Setup** button, or by choosing Setup from the Graphs menu.

Graphs can also be printed after they are presented on the screen by pressing the **Print** button, or by choosing Print from the File menu. Note that the graph's printed size is relative to the graph's size on the screen.

Graphs can be copied to the clipboard and transferred to other Windows applications by pressing the **Copy** button, or by choosing Edit ~> Copy menu, and then paste them in the other application.

See also:

Graph Setup      Set up the format of your graphs

# Graph Setup Menu Command

Once you select the graphs you want to see, select Setup from the Graphs menu to customize your graphs. This setup is used to customize on screen graphs one at a time.

## **Graph Type**

Select the type of graph you want by pressing the right push button.

## **Grid**

Select the grids to include with the graph: horizontal, vertical, both, or none.

## **Labels**

Select the elements you want to label: the x axis, y axis, both axes, or none. You can also indicate where you want labels to appear, such as for every 3rd item or every 10th.

## **Titles**

Enter the titles of the graph the left axis, and the bottom axis.

## **Colour**

Select colours for the graph on screen, the printed graph, and the legends.

Use the **Defaults** button to return all settings to system defaults.



## Guide Menu Commands

From the Main menu, choose Guide to learn and to prepare a business plan document using three modules: Guide, View Template, and Export Template.

Guide            Learn step by step how to write a professional business plan document

Template        View and export a business plan template to edit to your needs

## Guide Menu Command

From the Main menu, select Guide to learn how to create the text of your business plan.

The *BPlan* Guide helps you prepare the written part of your business plan. It guides you step by step so you can create a professional document.

If you've worked with Windows Help before, the *BPlan* Guide will be familiar to you. As with Windows Help systems, you select topics for which you want explanations and instructions. You can also define bookmarks, copy or print the contents, and move from one topic to another.

For information on the Windows Help system, see *How to Use Help* in the Windows User's Guide, or select 'Using Help' from the Help menu.

The Guide is included as **Part 2** of the User's Guide.

# Template Menu Commands

Use the *BPlan* Template along with the Guide, to produce your business plan document. The Template provides a layout and style for your business plan document, which you can edit with your favorite word processor.

From the Guide menu, select View Template or Export Template to work with the document layout for a general business plan. The template contains headings, tables, and instructions for including information.

Select View Template to see a standard template on screen. If you've worked with Windows Help before, the *BPlan* Template will be familiar to you. As with Windows Help systems, you select topics for which you want explanations and instructions. You can also define bookmarks, copy or print the contents, and move from one topic to another.

Select Export Template to export the Template to the word processor of your choice (select the word processor in the File ~> Preferences menu). You will be asked for a name for the template file. You should select a file extension appropriate to the template format you wish to use. Select OK to activate your word processor with the template file requested.

## **The Template Files**

You can use the *B-Plan* template with word processing files in the following formats:

- ASCII text file (.TXT)
- Rich Text Format (.RTF)
- Windows Write (.WRI)
- Microsoft Word for Windows (.DOC)
- Wordstar Document (.WSD)

Note that in order to get the best results you choose a format recognized by the application specified it in the Links option of the Preferences window. For example, in order to use the RTF format you should use a word processor that recognizes this format, such as Word f/Windows.

**Note:** Delete the lines of instruction in the template file, or mark them as comments, before printing.

The template is included as **Part 3** of the User's Guide.

# Window Menu Commands

From the Main menu, select Windows to arrange open windows on the screen.



## **Tile**

Arrange opened windows side by side.



## **Cascade**

Arrange opened windows so that they overlap.

## **Arrange Icons**

Arrange icons of minimized windows at the bottom of the screen.

## **Lock/Unlock Titles**

Lock or unlock the titles in the browse / table windows. Locking the titles enables you to scroll the table without causing the titles to disappear.

## **Close All**

Close all opened windows.

A list of all opened windows is found in the Windows menu. To change the active window, select a different one from the list of open windows.



## **Help Menu Commands**

From the Main menu, select Help get help on using *B-Plan*.

If you've worked with Windows Help before, the *B-Plan* help system will be familiar to you. Select topics for which you want explanations and instructions. You can also define bookmarks and print the contents of a topic.

For more information, see *How to Use Help* in the Windows User's Guide.

### **Note**

On line help can be activated by pressing F1 function key from almost anywhere in *B-Plan*, by pressing the Help button found on the left of the Tool Bar, or by using the Help button found on specific windows such as Structure and Loans.

Help menu items:

|                             |   |
|-----------------------------|---|
| <b><u>Easy-Steps</u></b>    | Activate Easy-Steps module that helps you to quickly start using <i>B-Plan</i> .  |
| <b>Contents</b>             | Activate <i>B-Plan</i> 's help with the contents on.  |
| <b>Search</b>               | Activate <i>B-Plan</i> 's help with the keyword search option open.   |
| <b>Menu Commands</b>        | Activate <i>B-Plan</i> 's help with the menu commands screen on.  |
| <b>Keyboard &amp; Mouse</b> | Activate <i>B-Plan</i> 's help with the Keyboard & Mouse screen on.   |
| <b>Using Help</b>           | Opens the help on help file, explaining how to use Windows' help.   |
| <b>System Resources</b>     | Brings up a window showing Windows available resources, such as current running mode, available memory, etc.<br>By pressing the More Info button another information window will appear, stating the different directories used, and free disk space in each. |
| <b>About</b>                | Shows up a proprietary window about the software version and authors.   |



## Easy-Steps Menu Command

From the Help menu, select Easy-Steps to learn step by step how to use *B-Plan*.

Easy-Steps includes the following items :

### Guide

Select Guide to learn how to create the text of your business plan.

If you've worked with Windows Help before, the *B-Plan* Guide will be familiar to you. As with Windows Help systems, you select topics for which you want explanations and instructions. You can also define bookmarks and print the contents of a topic. For more information, see *How to Use Help* in the Windows User's Guide.

The Guide is included as **Part 2** of the User's Guide.

### Planner

Select Planner to learn how to use *B-Plan*, how to enter data, and how to analyze a reliable financial forecast of your business.

This module includes :

**Introduction** - A short briefing on *B-Plan* (viewed in Windows help format).

**First-steps** - A step by step guide on using the planner (viewed in Windows help format).

**Easy-start** - Previously prepared plans suited to four different types of business. These plans are examples of a Manufacturing company, a Development company, a Reselling company, and a Service company. Select one that suits your business the most, and use it as a layout for your own plan.

### Template

Select Template to work with the document layout for a general business plan. The template contains headings, tables, and instructions for including information.

This module includes :

**View** - select to see a standard template on screen. If you've worked with Windows Help before, the *B-Plan* template system will be familiar to you. Select topics for which you want explanations and instructions. You can also define bookmarks and print the contents of a topic.

**Export** - select to export the template to a word processor to write your business plan. You will be asked for a name for the template file. You should select a file extension appropriate to the

template format you wish to use. Select OK to activate your word processor with the template file requested.

The word processor is defined in the Preferences window accessed from the File menu.

### **The Template Files**

You can use the *B-Plan* template with word processing files in the following formats:

ASCII text file (.TXT)

Rich Text Format (.RTF)

Windows Write (.WRI)

Microsoft Word for Windows (.DOC)

Wordstar Document (.WSD)

Note that in order to get the best results you choose a format recognized by the application specified it in the Links option of the Preferences window. For example, in order to use the RTF format you should use a word processor that recognize this format, such as Word f/Windows.

**Note:** Delete the lines of instruction in the template file, or mark them as comments, before printing.

The template is included as **Part 3** of the User's Guide.



# Keyboard and Mouse

## The Keyboard

Use the keyboard to navigate throughout the program using the cursor keys, activate the menu using shortcut keys, enter text and numbers in cells and fields, etc.

Keyboard shortcuts to activate menus are presented in the following table:

### File options:

- \*File / New     Ctrl + N
- \*File / Open    Ctrl + O
- \*File / Save     Ctrl + S
- \*File / Save As    F12
- \*File / Calculator   F5
- \*File / Print     Ctrl + P

### Edit options:

- \*Edit / Edit Cell     F2
- \*Edit / Cut     Shift + Del
- \*Edit / Copy     Ctrl + Ins
- \*Edit / Paste    Shift + Ins
- \*Edit / Clear    Del
- \*Edit / Forecast    Ctrl + F

### Window options:

- \*Window / Cascade    Shift + F5
- \*Window / Tile       Shift + F4
- \*Help    F1

### Notes

To select menu options using the keyboard, press Alt and the underlined letter of the menu option. For example, to select the File menu, press Alt+F.

Pressing any alpha-numeric key in a browse / table data entry windows invokes Edit mode automatically, erasing previous value of cell.

Marking a range of cells is possible using the keyboard by holding down the shift key and moving in the required direction with the arrow keys.

Special keyboard keys in other windows:

- \*Enter - Activates default OK button (w/saving data)
- \*Escape     - Activates default Cancel button (w/o saving data)

- +Tab - Moves between fields in multiple fields windows
- +Space - Activates button in focus

## The Mouse

Use the mouse to activate the entire program by choosing menu items, pushing buttons, marking text and cells, position the cursor, scroll windows etc.












Inside a browse (table) window you can scroll the table by clicking on the right scroll bar. Position the cursor by clicking on the requested cell. Mark a range of cells by dragging the mouse over the range while holding the left button pressed. Marking an entire row is possible by clicking on the gray number of that row. Marking an entire column is possible by clicking on the gray title that column. Marking the entire table is possible by clicking on the top rightmost corner of the table.

Use the mouse to activate the Tool Bar for more efficient work.

## The Tool Bar





Use the tool bar as a short cut for most menu commands.

### 1. Function buttons:

-  **Open** - Open a saved file
-  **Save** - Save a file to disk
-  **Print** - Print data
-  **Copy** - Copy data to the clipboard
-  **Paste** - Paste data form the clipboard
-  **Forecast** - Forecast for a specified period
-  **Calculate** - Perform calculations
-  **Calculator** - Use the Windows built-in calculator
-  **Cascade** - Arrange windows to overlap
-  **Tile** - Arrange windows to appear side by side
-  **Help** - Use *B-Plan's* help system

### 2. Push buttons and sub-menu buttons

-  **Data** - Data entry module

|   |                 |                             |
|---|-----------------|-----------------------------|
|  | <b>Analysis</b> | - Analysis module           |
|  | <b>Reports</b>  | - Reports module            |
|  | <b>Graphs</b>   | - Graphs module             |
|  | <b>Guide</b>    | - Guide and Template module |

### **The sub-menu buttons**

When you press one of the main push-buttons (Data, Analysis, Reports, Graphs, Guide) it remains pressed, and the sub-menu buttons change to show the sub-menu items according to the push-button pressed.

