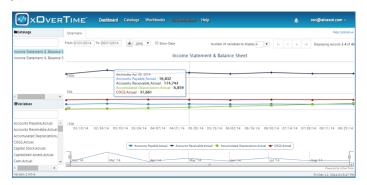


xFinancials

xFinancials is a simple and powerful solution to help companies with financial planning, forecasting and performance analysis. While all companies have corporate accounting and reporting systems ranging from QuickBooks to SAP, these systems are not readily supportive of management level forecasting of corporate financial performance. xFinancials leverages the power of Microsoft Excel® to deliver an intuitive and useable system for forecasting and performance analysis.

Current Performance vs. Plan

xFinancials makes it easy to view your current performance to plan. As actual results are entered into the system, current project or corporate performance to plan can be generated. Revised period end forecasts can be reviewed.



Business Unit / Project Performance

xFinancials can be configured to detail individual business unit or project performance tracking.

Custom data collection processes can be created for staff entering separate project or business unit data.

Share Information Selectively

While the overall solution contains all the results and forecasts, you can share performance results selectively with project teams, business units and management. No longer are you emailing the complete workbook to everyone, you share the data in a controlled manner to each party.

Intuitive and powerful forecasting and performance analysis planning, forecasting and performance.

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	A B	С	D	E	F	G	Н	1	J	K	L	M	N
1	Select Year:	2014		Jan-14	Feb-14	Mar-14	Apr-14	May-14	Jun-14	Jul-14	Aug-14	Sep-14	Oct-14
2	Forecast Version:	Forecast 2014-09-12		Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Forecast	Forecast
3													
4	Income Statement	Download											
6	Revenue - Product 1		-	44,229	44,313	44,362	44,437	44,522	44,655	44,686	44,776	45,000	45,225
7	Revenue - Product 2			21,101	21,141	21,164	21,200	21,241	21,304	21,319	21,362	21,469	21,576
8	Revenue - Product 2			10,807	10.828	10.839	10,858	10,879	10.911	10.919	10,941	10,995	11,050
9	Total Revenue			76,137	76,282	76,366	76,495	76,641	76,871	76,924	77,078	77,464	77,851
40													
11	COGS			29,693	31,337	31,722	31,661	30,020	31,302	30,262	31,024	30,985	31,140
12	Gross Profit		-	46,444	44,945	44,643	44,834	46,621	45,569	46,662	46,054	46,478	46,711
14	Personnel Expenses			11,169	11,190	11,203	11,222	11,243	11,277	11,285	11,307	11,364	11,42
15	IT/Admin			2,010	2,014	2,016	2,020	2,024	2,030	2,031	2,035	2,045	2,05
16	Professional Services			1,340	1,343	1,344	1,347	1,349	1,353	1,354	1,357	1,364	1,37
17	Sales & Marketing			1,675	1,679	1,680	1,683	1,686	1,691	1,693	1,696	1,705	1,713
18	T&E			894	895	896	898	899	902	903	905	909	91
19	R&D			2,345	2,350	2,353	2,357	2,361	2,368	2,370	2,374	2,386	2,39
20	Other												
21	Total SG&A			19,546	19,583	19,604	19,638	19,675	19,734	19,748	19,787	19,886	19,986
23	EBITDA			26,898	25,362	25,039	25,196	26,945	25,835	26,914	26,267	26,592	26,725
25	Depreciation			1.015	1,474	1,907	2,463	2,677	2,920	3,194	3,479	4,000	4,010
26	Interest Expense			947	851	937	893	909	868	892	884	825	829
27	Interest Income			(12)	(14)	(5)	(9)	(12	(7)	(5)	(7)	(10)	
28	Other (Income)/Expense			-	(3)	(3)		(2		(2)	(3)	(5)	
30	Pre-tax Income			24,948	23,055	22,203	21,855	23,374	22,054	22,835	21,914	21,782	21,90
32	Income Tax Expense			8,732	8,069	7,771	7,649	8,181	7,719	7,992	7,670	7,624	7,66
34	Net Income			16,216	14,986	14,432	14,205	15,193	14,335	14,843	14,244	14,158	14,23
35													
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Why Choose xFinancials?

Better Business Performance – Understand your current financial position and future projections.

Better Business Decisions – Evaluate alternative projections and decide the course of action best suited for the company.

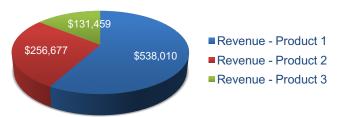
Easy to Use – Utilizing an Excel interface, your staff will immediately understand how to record actuals and modify forecasts.

Low Cost – The Excel familiarity reduces training and operation costs. The SaaS subscription is very economical in relation to the value xFinancials provides.

Microsoft Excel Ease of Use

xFinancials leverages Microsoft Excel, making it easy to use and customize. Users know Excel and as shown below it is easy to build pivots tables, charts, etc.

Total Revenue



Cash Flow Analysis

One of the most important uses of xFinancials is to allow companies to manage their cash position. xFinancials can be used to project cash requirements months in advance and allow management to take proactive actions to mitigate or eliminate financial challenges.

Balance Sheet Impacts

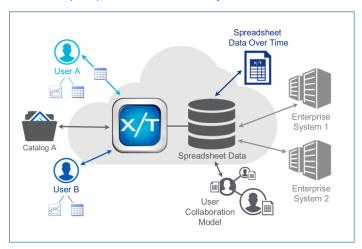
Often required by banks and investors, balance sheet performance is often a second thought in operations. xFinancials tracks balance sheet changes and project balance sheet positions as part of the forecasting and planning process.

Promote and Control Collaboration

Business processes associated with financial management work best with strong and controlled collaboration environments. xFinancials promotes collaboration through data sharing and notification capabilities. Users have complete control of who has access to individual data elements.

Integration with Corporate Systems

xFinancials can tightly integrate with other corporate systems using a complete Application Programming Interface (API) made available by xOverTime.



Security, Administration, and Data Governance

xFinancials is designed for enterprise use with strong data governance principles. xOverTime's information security policies follow ISO 27000 standards.

xFinancials leverages Excel functions

xFinancials works with all Excel functions for data validation, analysis, reporting, etc. Master data and results can be secured and shared with others in the xOverTime cloud. Below is an example of a forecast variance analysis report based on a pulldown of list data that was secured in the cloud for accurate results.

Δ	A B	C	D	E	F	G	Н	1	J
1	Select Year:	2014							
2								Variance	
3				Forecast 2014-06-15	¥	Forecast 2014-09-12		Better/(Worse)	
4	Income Statement								
5									
6	Revenue - Product 1			539,810		537,333		(2,476)	
7	Revenue - Product 2			257,535		256,354		(1,181)	
8	Revenue - Product 3			131,898		131,293		(605)	
9	Total Revenue			929,243		924,980		(4,263)	
10									
11	COGS			373,363		371,896		1,467	
12	Gross Profit			555,880		553,084		(2,796)	
13									
14	Personnel Expenses			136,316		135,691		625	
15	IT/Admin			24,537		24,424		113	
16	Professional Services			16,358		16,283		75	
17	Sales & Marketing			20,447		20,354		94	
18	T&E			10,905		10,855		50	
19	R&D			28,626		28,495		131	
20	Other							-	
21	Total SG&A			238,554		237,459		1,094	
22									
23	EBITDA			317,327		315,625		(1,702)	
24									
4 4	▶ № Income St & Balance Sh	voot Varian	co An	alysis 🞾					

Services and Training

Because xFinancials leverages Microsoft Excel, xOverTime is confident customers will quickly be productive. However, given staff time constraints, the xOverTime services team and consulting partners are available to help implement and maintain a solution.

Services available include:

- Requirements Assessment
- Financial Model Design
- Data Collection Processes
- System Integration
- Analytics
- Report Generation
- Training

Call +1-844-968-9684 to setup a demo today.

