



MAUS VIRTUAL CFO PRO & XERO INTEGRATION MANUAL

MAUS Business Systems

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Our **award winning cloud based software** platform now features a brand new Virtual CFO app which is the perfect tool for performing a comprehensive financial health audit on your business in minutes rather than hours. This tool provides you with a structured process to analyse your business and provide a detailed financial health check report. Integrate the Virtual your Xero accounting system with Virtual CFO Pro to easily bring all of your financial data into the MAUS Hub.



Another Quality MAUS Product

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Acknowledgements

Product Design & Concept: Peter Hickey

Programming: Developed by the very talented MAUS programming team.

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User Agreement

The full user agreement can be found at the back of the full MAUS Hub User Manual.

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About this Quick Start guide

The Quick Start button from the right hand menu brings up this Virtual CFO Pro Manual. If you have received you help file through an email or other means, you can access it again by:

1. Hovering over **Menu Items** within **Virtual CFO Pro**
2. Selecting **Quick Start**

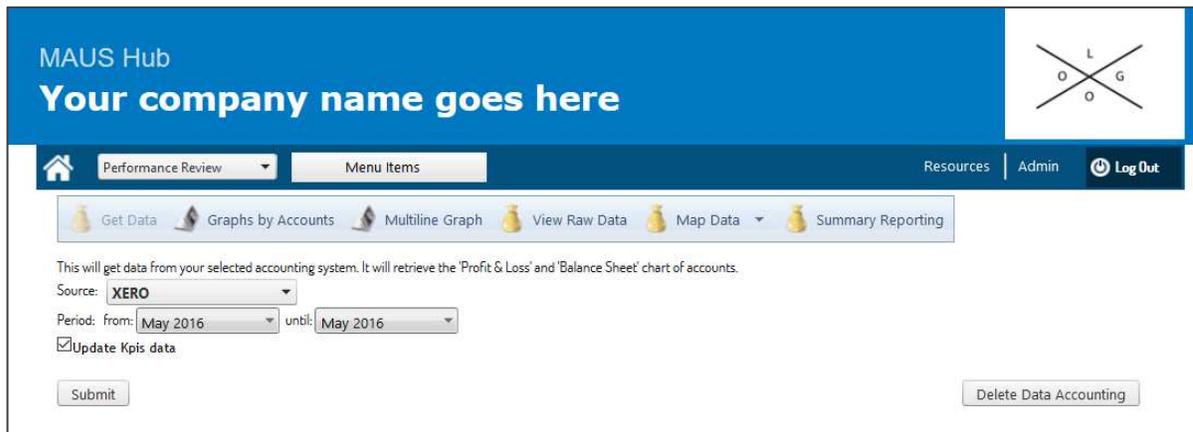
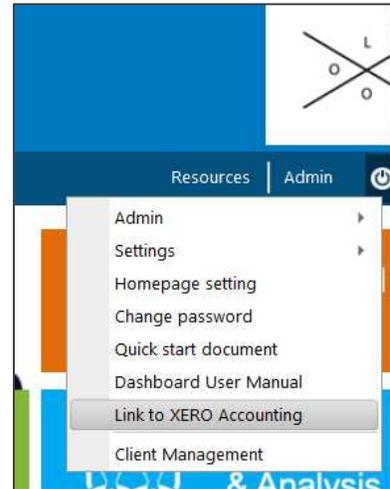
General Navigation tips:

There are two drop-down lists on the left side of the **Toolbar** at the top of the screen. The left one allows you to navigate between different modules that MAUS offers. The right hand one allows you to navigate through the sections within the selected module. In the example below you can see that the Virtual CFO Pro has been selected on the left, and on the right hand menu the contents of the Virtual CFO Pro are listed.



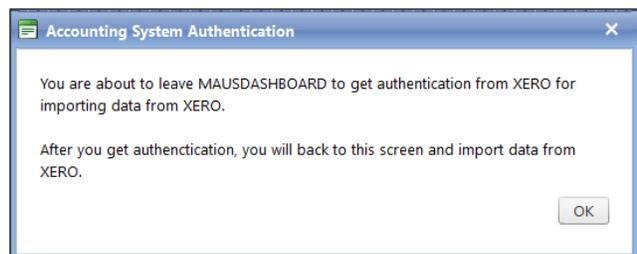
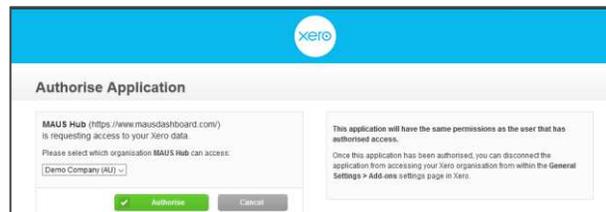
Connecting your MAUS Dashboard to Xero

1. Login to your MAUS Dashboard account by going to www.mausdashboard.com and entering your email and password.
2. Click on the Admin tab.
3. Click on the **Link to Xero Accounting** button.
4. Select the Source (Choose Xero).
5. Select the period that you wish to get data for.
6. Tick the **Update KPIs Data** button to automatically update the KPI Dashboard with your imported data. Leaving this unticked will bring the data in without updating the KPI Dashboard.



7. Click the **Submit** button to continue.
8. You'll be prompted that you're leaving MAUS Dashboard, click OK to continue.
9. You'll be prompted to login using your Xero account details.
10. Once you've logged in, you can select which organisation you want the MAUS Dashboard to access.
11. Click the **Authorise** button.
12. You will be redirected back to MAUS Dashboard.

Your data will now be successfully imported into the MAUS Dashboard!



Mapping your Data to the MAUS Dashboard

Once your data is successfully imported into the MAUS Dashboard you will need to map the data to ensure all figures are summed correctly.



1. Navigate to the Virtual CFO home screen.
2. Select the **Import or Edit Data** tile.
3. Click the **Map Data** button (it is selected when faded).
4. You will need to map your Profit and Loss and Balance Sheet items by selecting the appropriate category drop the drop down menu.
5. Once all fields are mapped click the **Save** button.
6. To quality check all your data is summed and categorized correctly, click on the **Review Data** button.



Reviewing Financial Data

Reviewing your Financial Snapshot

When selecting the **Financial Snapshot** button, you will be brought through to a graph that displays your Revenue, Total Expenses and EBIT over the past year. Displayed in graph form it is quick and easy to interpret your financial performance through this field.

By Default, your categorisation selections of items in mapping links your data with financial KPI's which you can review in the KPI field and comment on any major successes or obstacles over the last month. This can come on handy if you are conducting monthly review meetings.

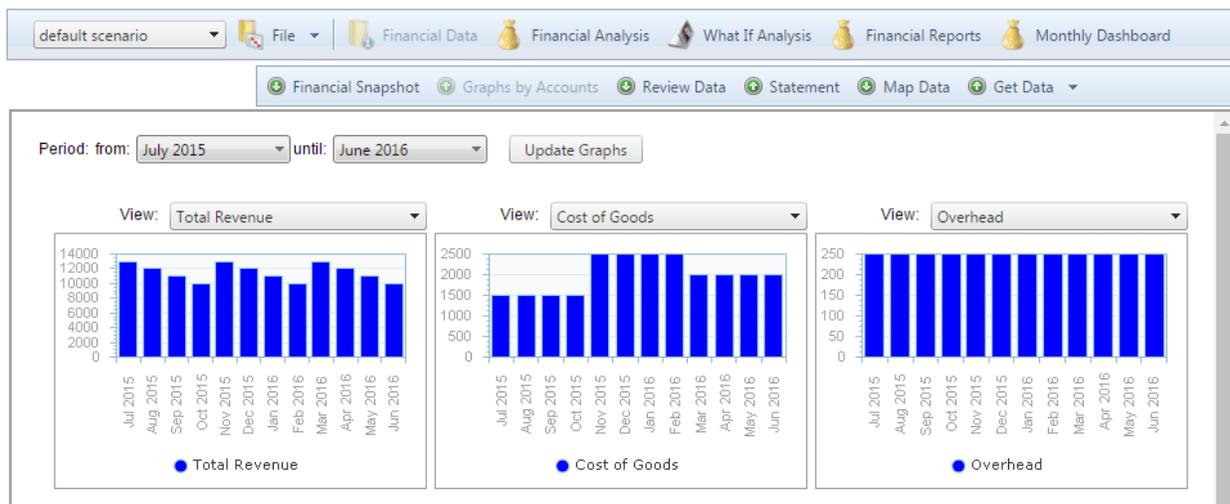
At the bottom of the snapshot you can review your monthly performance and the YTD performances.



Graphs by Accounts

The **Graphs by Accounts** tab allows you to review a graphical breakdown of your accounts over a specific date range.

To update your date ranges and viewable accounts select the dates drop down and pick your dates. The same process applies for choosing your accounts. When you have selected your accounts and date ranges click the **Update Graphs** button.



Review Data

To review all data and ensure all accounts are summed correctly click on the **Review Data** tab.

The statement tab provides a breakdown of all your data over a specified time frame. To alter the date range selects the drop down dates, choose your range and click the **Search** button. You can use this tab to validate your mapping.

The screenshot shows the 'Review Data' interface. At the top, there is a navigation bar with tabs: Financial Snapshot, Graphs by Accounts, **Review Data**, Statement, Map Data, and Get Data. Below the navigation bar, the 'Period' is set from April 2016 to June 2016, with a 'Search' button. Below the search bar, there are tabs for: ALL REVENUE, ALL EXPENSES, ALL ASSETS, ALL LIABILITIES, ALL EQUITIES, and BY MAPPING. The main table displays the following data:

Account Name	Total	Apr 2016	May 2016	Jun 2016
Cost of Goods	6,000.00	2,000.00	2,000.00	2,000.00
Marketing expense	1,500.00	500.00	500.00	500.00

Financial Statement

To review a statement of your Profit and loss, Balance Sheet, Miscellaneous items, and configure your benchmarking assumptions click the Statement tab.

You can filter this view by the month you wish to review of a specific year's data compared to previous months, quarters or years over time. Once you've selected the date range you wish to view click Save.

The screenshot shows a web interface for entering P&L numbers. At the top, there are dropdown menus for 'May', '2016', and 'Monthly'. Below these are tabs for 'Profit and Loss', 'Balance Sheet', 'Miscellaneous', and 'Benchmark Assumptions'. A 'SAVE' button is in the top right. The main heading is 'Financial Health of your Business'. Below it is a dark blue bar with the text 'Enter your P&L numbers'. The data is presented in a table with columns for 'May 2016', 'Apr 2016', 'Mar 2016', and 'Feb 2016'. The rows are 'TOTAL REVENUE', 'Less Cost of Goods', and 'Gross Profit'.

	May 2016	Apr 2016	Mar 2016	Feb 2016
TOTAL REVENUE	11,000	12,000	13,000	10,000
Less Cost of Goods	2,000	2,000	2,000	2,500
Gross Profit	9,000	10,000	11,000	7,500

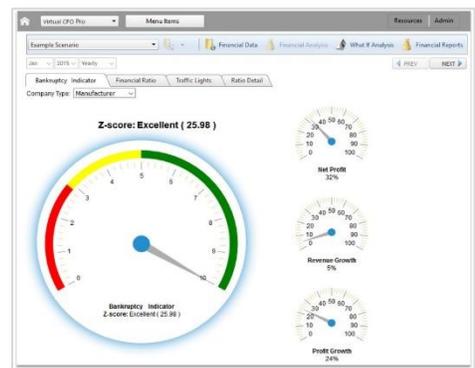
Financial Analysis

The Financial Analysis lets you view your financial data in a way that identifies gaps in your business. All of the sections within the Financial Analysis are automatically created for you based on the financial data that you have entered.



Bankruptcy Indicator

- The **Bankruptcy Indicator** provides a visual representation of your organisation's Z-score. The Z-score is an indicator of the likelihood that a business will go bankrupt within the next two years, and is derived by based on a number of ratios from the financial data that you have entered.
- Please note that the Z-score will display based on your current view settings, meaning that if you're viewing monthly data, the Z-score will be based on that particular month. Switching the view to yearly in the **Financial Statement** will provide you with a more accurate Z-Score.



Financial Ratio

- The **Financial Ratio** tab displays a range of bar charts on one page so that you can easily view your organisation's financial information over a period of time.

Traffic Lights

- The **Traffic Lights** page allows you to easily identify gaps in your organisation's financial health across a range of time periods, making it easy to understand how your organisation is changing.



Ratio Detail

- The **Ratio Detail** screen displays an overview of all of your financial ratios so that you can view each of the ratios derived from the financial data you have entered. To view explanations of each of these ratios, please refer to the exported report in MS Word.

What If Analysis

The What If Analysis section of Virtual CFO Pro allows you to create custom scenarios which review your current profit, growth, and revenue figures based on a range of assumptions. It also lets you identify your current cash position and ways of freeing up more cash for the business.



Cash Builder

- To use the Cash Builder simply click on the **What If Analysis** button from the Virtual CFO Pro home screen.
- There are three customisable gauges which appear on screen, simply click on the arrows on either side of the sliding scale to adjust the values of each gauge, or drag the sliding scale with your mouse.
 - Debtor Days** refers to the number of days it takes your debtors to pay off their debts. The higher the



- number of days, the less cash you will have access to.
 - b. **Creditor Days** refers to the number of days it takes you to pay off your own debts. The higher the number of days, the more available cash you will have access to.
 - c. **Stock Days** refers to the number of days you hold your stock before shipping it. The higher the numbers of days, the less cash you will have access to.
- To Navigate to the other What If Analysis tools, click the on their respective tabs above the gauges, or click the **Next** or **Prev** buttons.



Additional Features of the Cash Builder

Saving your Document

- To save your changes, click the **Save** button.



Saving as a New Scenario

- To save your changes as a new scenario click the **Save As** button.
- Enter the **Scenario Name** for the new scenario, and click **Submit**.



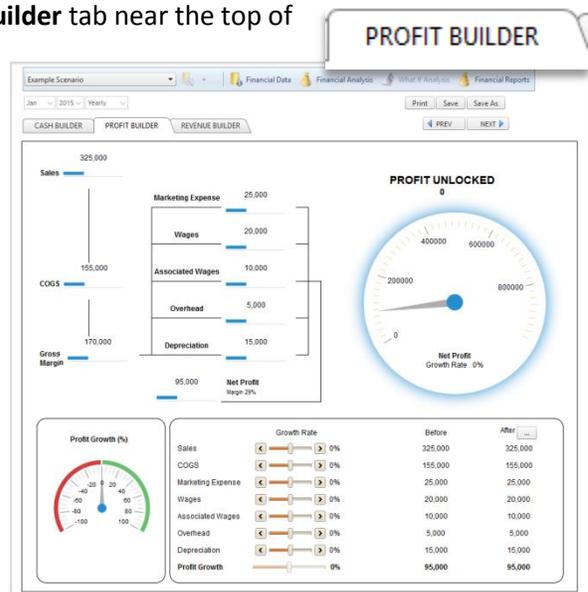
Printing your Cash Builder Report

- To Print your Cash Builder information into an editable report, click **Print**.
- This will bring up a word document download which you can then save to a location of your choice.



Profit Builder

- To Use the Profit Builder, click on the **Profit Builder** tab near the top of the screen.
- Based on the financial data that has been entered, Profit Builder will display a range of information about your costs and net profit.
- To create and adjust scenarios to see changes in Net Profit, simply click on the arrows on either side of the sliding scales or drag the sliding scales with your mouse.
- Each change you make will influence the values above, and the overall Profit Unlocked Gauge.



Additional Features of the Profit Builder

Saving your Document

- To save your changes, click the **Save** button.



Saving as a New Scenario

1. To save your changes as a new scenario click the **Save As** button.
2. Enter the **Scenario Name** for the new scenario, and click **Submit**.

Save As

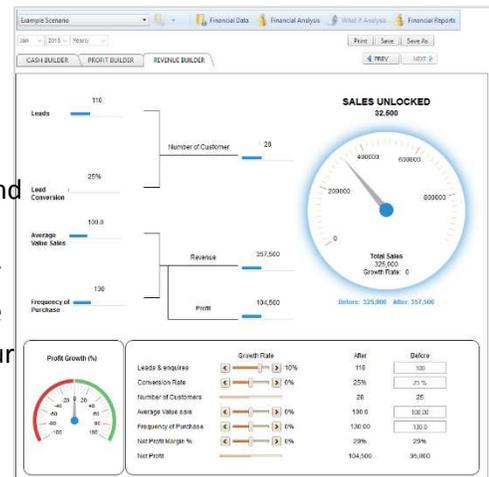
Printing your Profit Builder Report

1. To Print your Profit Builder information into an editable report, click **Print**.
2. This will bring up a word document download which you can then save to a location of your choice.

Print

Revenue Builder

1. To use the Revenue Builder, click on the **Revenue Builder** tab near the top of the screen.
2. Based on the financial data that has been entered, Revenue Builder will display a range of information and calculate your sales figure.
3. To create and adjust scenarios to see changes to your sales figures, simply click on the arrows on either side of the sliding scales or drag the sliding scales with your mouse.
4. Each change that you make will influence the Sales Unlocked figure, which represents the difference between the before and after.



Additional Features of the Revenue Builder

Saving your Document

2. To save your changes, click the **Save** button.

Save

Saving as a New Scenario

3. To save your changes as a new scenario click the **Save As** button.
4. Enter the **Scenario Name** for the new scenario, and click **Submit**.

Save As

Printing your Revenue Builder Report

3. To Print your Profit Builder information into an editable report, click **Print**.
4. This will bring up a word document download which you can then save to a location of your choice.

Print

Financial Reports

1. To generate a financial report in Virtual CFO Pro, click on **Financial Reports**.
2. This will take you to the **Report Selection** screen.
3. Select either **Word** or **PowerPoint**
4. Click **Generate** button.
5. This will automatically generate and download a fully customisable document which you can save wherever you wish.



Financial Ratio Report

Using Your Profit Margins

Profitability ratios relate your profit level to your sales to show to what extent each dollar of sales generates profit for your business. Moreover, they relate profit to your assets and show how productive your assets are in generating profit. These ratios include the Gross Profit Margin and the Net Profit Margin. The Gross Profit Margin is a valuable economic indicator. It calculates the average profit per dollar of sales before operating expenses. The ratio is defined as:

$$\text{Gross Profit Margin} = \frac{\text{Gross Profit}}{\text{Sales}}$$

In your case gross profit was 170,000 and total sales were 325,000, the gross profit percentage is 52%

Your business profits are then calculated by subtracting your overhead, wages and other business expenses from your gross profit. If you find that your net profit margin is low, it is likely that revenue is below expectations or your direct costs are too high. For example, if revenue is low, this may be price or volume related. (I.e. you are not charging enough for your products or services or you are not selling enough units). Alternatively, the market may be too "crowded", you may not have the right product mix or you should look at a new marketing angle.

Consider alternatives to boost sales or reduce costs. Also consider asset levels as discussed above. These are the key factors in improving your Gross and Net Profit Margins.

Your Gross Profit Margin can be used to assess how much you can increase your prices without it affecting your profitability. This is an interesting concept for many established businesses, where you no longer need to "discount" in order to obtain market share.

Many business owners worry that increasing their prices will result in a loss of revenue (due to lower sales volumes) but fail to realize that they then need to sell less to achieve the same amount of revenue. For instance, you only need one \$100,000 job to have a great month but you will need hundreds of \$1000 jobs to get the same return. There is a trade-off between price and volume.

A cover page for a financial report. At the top left, there is a small image of two people looking at a computer screen. The main title "Financial Analysis & Ratios Report" is in a large, bold, blue font. Below the title, the text "Your company name goes here" is in a smaller blue font, followed by "Analysis of Business Performance" and "2012 to 2015" in an even smaller blue font. The page has a blue header and footer bar.