

PACIOLI

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INTRODUCTION

Although the aspirations and desires of every person are diverse, it is a fact that, in the free economy in which we live, we all control assets and liabilities. The efficiency with which we manage these funds contributes greatly to the quality of life that we enjoy.

Before the advent of computers it was virtually impossible, certainly impractical to spend the amount of time it would require to manage a set of accounts such as those embraced by FACIOLI. Thus, our financial fate was, and still is if we don't use a computer, largely in the hands of tied advisors, various bureaucracies, advertising media and ill derived often fallible intuition.

Using FACIOLI changes this, once the fundamentals have been grasped, the time spent updating the package is minimal possibly little more than one hour per week. For this small input FACIOLI shall return, instantly, all the information we need to drive our finances.

FACIOLI was designed and developed to enable the individual to manage his own finances in a purposeful and comprehensive manner with the minimum of effort. The basic book-keeping method used may also be applied to small enterprises, sub-accounts etc.

BACKING UP

- 1) Load PACIOLI (by pressing F1 or F2) from Master in Drive 1
- 2) Leave Master in Drive 1 and put Formatted Cartridge in Drive 2
- 3) Select SEC from Main Menu, backing up will now start.

Backing up takes approximately four minutes.

A BROWSE THROUGH PACIOLI

- 1) Put Master in Drive 1 and press F1 or F2.
- 2) On the appearance of main menu select LAF (for load accounts file).
- 3) On prompt select PAC (for PACIOLI accounts file).
- 4) Now viewing main menu select STA (for statements) . On viewing the statements screen note first twelve items are profit and loss items and last twelve items are balance sheet items, with profit and net worth shown, highlighted respectively.
- 5) Press enter to return to main menu.
- 6) From main menu Select IN1 (for Primary income ie. in this case earned income as opposed to secondary income such as that from investments, appreciation etc.) this account can now be viewed, press enter to return to main menu after viewing.
- 7) To get used to the package and PACIOLI model accounts repeat the above for each of the accounts shown on the main menu -pressing enter each time to return to main menu.
- 8) From main menu select JOU (for Journal). Displayed here are transactions for the current month, press enter to go from page to page, (note transactions can be amended and deleted by selecting appropriate action from main menu). Press enter on last page to return to main menu.
- 9) From main menu Select OPG (for opening balances) these balances are entered on initialising the package and subsequently updated automatically from month to month. Press enter to return to main menu.
- 10) From main menu select VAP (for View / Amend Parameters) these parameters are entered on initializing package, note the facility for recording statistics. Press enter to return to main menu.
- 11) From main menu select VMR for view monthly records.
- 12) Now viewing records menu, select the various options listed to gain familiarity , avoiding printing options for the present. Note on viewing, say main spreadsheet, a graph of a particular account can be plotted by typing in the code for that account and pressing enter. After viewing graph press enter to return to spreadsheet. Spreadsheet values can be altered by typing ALT. Return to main menu from records menu by pressing enter.
- 13) Now from main menu type VQR (View Quarterly Accounts) and browse as above. Likewise for VYR (View Yearly Records).

USING PACIOLI MODEL TO GAIN UNDERSTANDING OF PACKAGE

Having browsed through PACIOLI model we are now in a position to experiment before initialising a purpose built set of accounts. Before using PACIOLI model please ensure that you have taken at least one backup copy of Master Cartridge.

SUGGESTED EXERCISE

This exercise involves adding one transaction (you can add more if you like) our suggested transaction is, buying twenty pounds worth of petrol with cash, then performing end of month routine.

- 1) Before adding transaction, view the statements screen and make a note of the values for PETROL, CASH, PROFIT, and NET WORTH.
- 2) Select JOU (Journal) from main menu and press enter.
- 3) Page through journal until "DT ? =" (date) prompt appears.
- 4) Enter date say 30 for (30th DEC'87) press enter.
- 5) On "DES ? =" prompt type "Petrol" for Description ,press enter.
- 6) Referring to account codes ie. PET for petrol and CSH for cash, on "DR ? =" prompt type PET and on "CR ? =" prompt type CSH (refer to Rules for Entering). Account codes are easily remembered after using PACIOLI for a short while.
- 7) On "SUM ? =" prompt type 20 (twenty pounds) and press enter. The recording of this transaction is now complete.
- 8) On date prompt press enter to return to main menu.
- 9) Re-select STA from main menu to view statements screen. Observe the appropriate difference in petrol and cash sums, note cash which is an asset, is shown as a negative sum, more on this later. Note also profit for the current month is now twenty pounds less, thus the new computed net worth is twenty pounds less.

END OF MONTH ROUTINE:-

- 10) To perform end of month routine select EOM from main menu.
- 11) On pressing enter the first thing that happens is you are required to input various statistics, these being, bank base rate, inflation, hours worked and miles travelled, these are the statistics designated at the initialisation stage (yours can be different if you like). Input statistics using fictitious values for the sake of quick progress.
- 12) On pressing enter after adding last statistic the end of month routine is performed. As it is the end of December and these particular accounts are designated to keep annual records on a

calender year basis, then not only are the monthly records updated but also the quarterly and annual records are attended to. Updated records can be viewed later.

- 13) The end of month routine finishes at the main menu with the new month date displayed, select OPG and observe that the opening balances of the new month are the same as the closing balances of the old month except for standing orders which have been kept and applied. View journal to see these, the white line across the screen illustrates the extent of standing orders, the position of this line can be altered by using the View / Amend Parameter function.
- 14) Now view updated records.

INITIALISING ACCOUNTS

BALANCE SHEET ITEMS:

The first effort to initialising a set of accounts is a manual task, it entails the writing down of all capital accounts under your control and giving each a code and value. With PACIOLI you are allowed eleven such accounts. Capital accounts are either assets ie. house, car, investments, cash etc. or liabilities ie. mortgage, car loan, credit card, overdraft etc.

With PACIOLI assets are indicated with a minus sign because they are in debt, they owe you money, and liabilities are shown positive because they are in credit, you owe them money. The subtleties of this approach may seem a little difficult to grasp at first but once understood give an insight into the essence of double entry book keeping.

A typical set of balance sheet items is illustrated in the PACIOLI model yours may be simpler or more grand.

PROFIT AND LOSS ITEMS:

With PACIOLI you are allowed eleven items in the profit and loss account. The first two are for income. We suggest IN1 for primary income and IN2 for secondary income. The third and fourth items are reserved for "cost of sales expenses", in a simple form for example the third item would be, say the "cost of getting to / from your place of work", and the fourth item would be say the "cost to yourself for the provision of reference books, tools etc. used in carrying out your occupation".

These third and fourth items are used in calculating your "gross profit percentage", see relevant section on interpretation of accounts. The remaining items can be pretty much as you like the PACIOLI model gives a good example of segmentation of various expenses under specific headings.

ENTERING OPENING BALANCES:

- 1) Load PACIOLI. (Or type CLA to clear current file).
- 2) Select OPG from main menu.
- 3) Using the amend facility enter code, description and sum of each account
- 4) Enter Profit and Loss values as zero.
- 5) Dont forget to show assets as negative values.

ACCOUNT PARAMETERS:

From main menu type VAP to enter the parameters screen, then using the amend facility enter your account name and code then the month date, note format use for date from PACIOLI model. Enter the

approximate number of standing orders you may require, this may be altered later.

Finally in this section type F or C for annual records to be kept Fiscally or Calender Yearly.

The second section on this screen deals with the statistics that you may wish to keep on record, the PACIOLI model suggests:

BBR Bank Base Rate
INF Inflation
HRS Hours Worked
MLS Miles Travelled

These May be altered to suit your needs or omitted altogether. However, if implemented the first two must be indexes and the latter two, figures which shall subsequently be totalled. This is because on performing end quarter and end of year routines these latter two, are totalled accordingly.

The accounts are now initialised press enter to return to main menu. You may now view statements to note your current net worth. To save your accounts select SAF. Dont forget to make a backup of these important accounts.

You may now start entering transactions for the current month. First enter standing orders, ie. transactions you require repeating, month to month for the foreseeable future. Count these standing orders and enter the total on the VAP screen, this will cause these transactions to be retained month to month. Standing order transactions may be altered and deleted the same as any other transaction.

DOUBLE ENTRY RULES FOR ENTERING TRANSACTIONS

RECORDING INCOME

DEBIT the account to which the income was received, if waiting for payment then Debit Debtors.

CREDIT Income.

RECORDING EXPENSES

DEBIT the appropriate expenses account.

CREDIT the account from which the account was paid, if not yet paid then CREDIT Creditors.

RECORDING FUNDS TRANSFERS

DEBIT The account to which the money / capital was transferred.

CREDIT The account from which the money was transferred.

ENTERING HINTS & TIPS

- 1) There's no need to enter every small item bought with cash, unless of course you want to. To many, the following procedure may be appropriate. Enter all cash transactions except leisure expenses, and note cash balance displayed by PACIOLI, deduct from this the money you have in your pocket the difference is money attributed to leisure items bought with cash, enter this amount to reconcile cash account.
- 2) When entering repetitive transactions such as say cash from bank, you may find it convenient to enter the transaction once, then subsequently alter the sum to cater for additional withdrawals.

INTERPRETATION OF RATIOS

PACIOLI calculates the following ratios, the full value of these will become apparent after using PACIOLI for a few months.

- 1) Growth Rate (code GRO), this is the annual growth rate expressed as a percentage.

$$\text{Growth rate} = \frac{\text{Profit for year} * 100}{\text{Capital at Start of year}}$$

PACIOLI converts monthly and quarterly growth rates to annual rates each time the end of month routine is performed.

- 2) Ownership percentage (code DWN), this is the measure of financial strength.

$$\text{Ownership Percentage} = \frac{\text{Net Worth} * 100}{\text{Assets}}$$

Note an ownership percentage of more than fifty percent means you have a controlling interest in the assets at your disposal, on the other hand an ownership less than fifty percent means that if all the other interested parties clubbed together they would have the controlling interest.

- 3) Gross Profit and Gross Profit Percentage (code GPP):
Gross profit is the profit after the deduction of expenses directly associated with the production of income, and Gross Profit Percentage is the percentage this Gross Profit is of the Income.

$$\text{Gross Profit} = \text{Income} - \text{Direct Expenses}$$

$$\text{Gross Profit percentage} = \frac{\text{Gross Profit} * 100}{\text{Income}}$$

- 4) Net Profit and Net Profit Percentage (code NPP):
Net Profit is the profit after total costs, including all overheads, have been deducted, and Net Profit Percentage is the percentage this Net Profit is of the total income.

$$\text{Net Profit} = \text{Income} - \text{Total costs including all overheads}$$

$$\text{Net profit percentage} = \frac{\text{Net Profit} * 100}{\text{Income}}$$

- 5) Capital Circulation (code DIR):
This is the number of times the starting capital is circulated during a particular year, PACIOLI converts monthly and quarterly circulation rates to annual rates each time end of month routine is performed.

$$\text{Capital Circulation} = \frac{\text{Income for Year}}{\text{Net Worth at Start of Year}} * 100$$

For people on fixed income and achieving growth, capital circulation will deteriorate with time, thus net profit percentage will need to be increased to maintain growth rate.

NOTE:

$$\text{Annual growth rate} = \frac{\text{Capital Circulation} * \text{Net Profit Percentage}}{100}$$

OBTAINING HARD COPIES

- 1) Selecting PJO from main menu shall print Journal entries to Epson compatible printer.
- 2) Selecting PSS from records menu will print records spreadsheet to Epson compatible printer.
- 3) Selecting PGR from records menu will print graphics, calling your own screen copy routine. PACIOLI activates screen copy with EXEC_W mdv1_SCR_COPY. Thus you need to customise your copy routine to be called SCR_COPY. If you have no executable screen copy routine you can get one from Tasman software, Leeds.

PACIOLI was compiled with the aid of OLIBERATOR.

PACIOLI MODEL CODES:

IN1 = Primary Income
IN2 = Secondary Income
PET = Petrol
WOR = Work Expenses
FIX = Fixed Expenses
LES = Leisure Expenses
MAI = Maintenance Expenses
MAN = Management Expenses
DEP = Depreciation
INT = Interest
TAX = Tax
PRO = Profit

DRS = Debtors
CRS = Creditors
CSH = Cash
B/C = Barclaycard
BNK = Bank
LOA = Loan for Car
Car = Car
MOR = Mortgage
F.A = Fixed Assets
PEN = Pension
NET = Net Worth

SUMMARY BALANCES SPREADSHEET ABBREVIATIONS:

T/O = Turnover (Income)
GRO = Gross Profit
PRO = Profit

ASS = Assets
Lia = Liabilities
NET = Net Worth

PACIOLI MODEL JOURNAL PROPER: 8712

DT DESCRIPTION	DR	CR	SUM
1 Payment to Building Society	MOR	BNK	200
1 Interest to Building Society	INT	MOR	100
1 Car Loan Payment	LOA	BNK	180
1 Interest on Car Loan	INT	LOA	80
1 Payment to Pension	PEN	BNK	100
1 Pension Growth	PEN	IN2	152
1 Car Depreciation	DEP	CAR	100
1 Money from DHSS (Family Allowance)	CSH	IN2	56
30 House Appreciation	F.A	IN2	90
30 Cash From Bank	CSH	BNK	150
30 Small Spending for Month	LES	CSH	136
30 Net Salary for Month	BNK	IN1	951
30 Tax for Month	TAX	IN1	234
30 National Insurance for Month	TAX	IN1	115
2 Paid Phone Bill	FIX	BNK	34
5 Purchase of Christmas Gifts	LES	BNK	120
8 Purchase of Gifts with Cash	LES	CSH	56
8 Car Insurance	MAN	BNK	90
15 Gas Bill	FIX	DRS	160
16 Computer Software	MAN	BNK	25
19 Decorating Materials	MAI	BNK	15
20 Car New Wipers	MAI	CSH	11
30 New Reference Book for Work	WOR	CSH	9
30 Payment to Barclaycard	B/C	BNK	87
30 Food & Housekeeping	FIX	BNK	170
30 Petrol	PET	B/C	49

PACIOLI MODEL MONTHLY RECORDS 8711

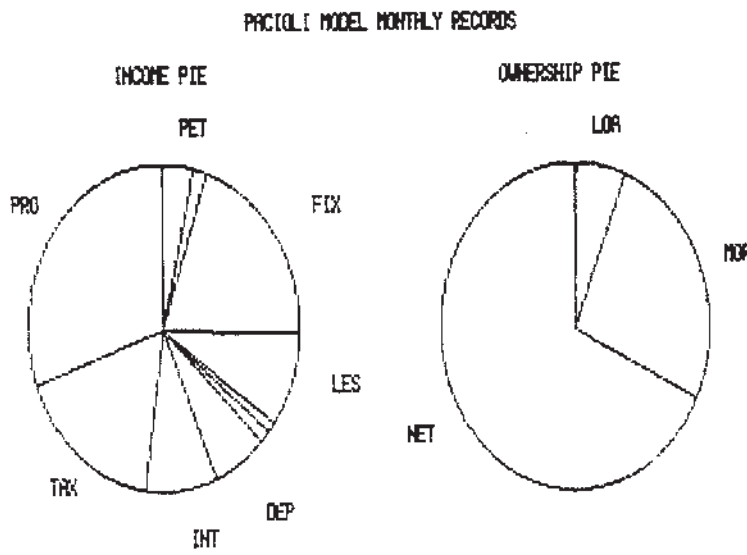
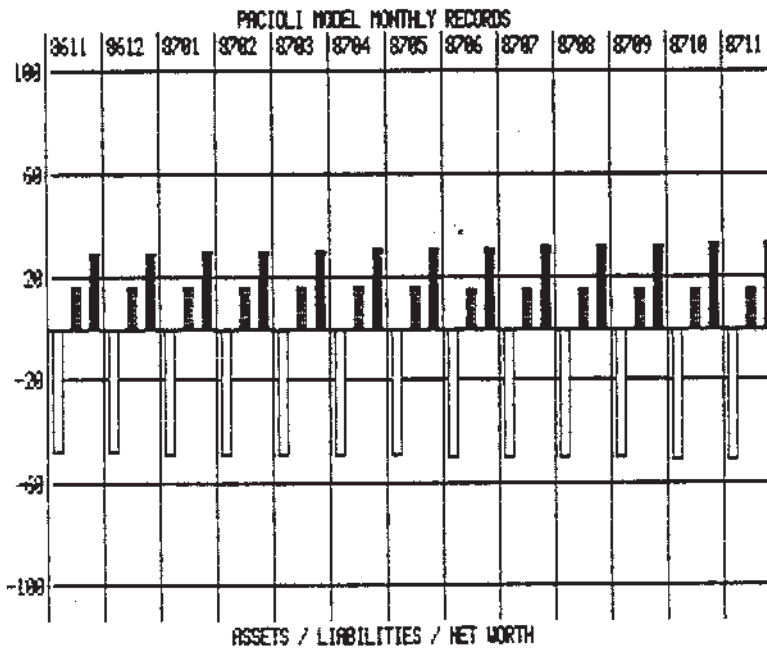
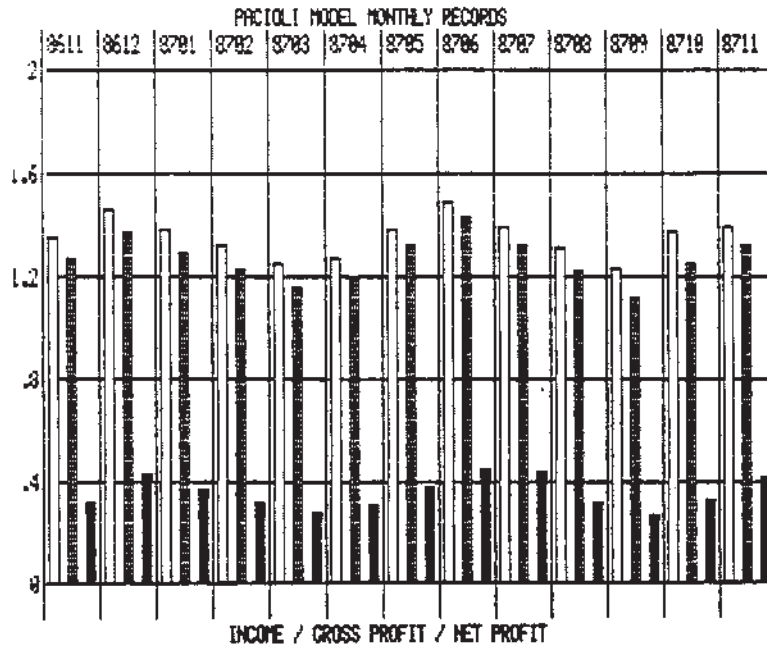
	8611	8612	8701	8702	8703	8704	8705	8706	8707	8708	8709	8710	8711
PROFIT & LOSS ITEMS													
IN1	1190	1281	1200	1133	1067	1080	1192	1303	1200	1120	1040	1166	1200
IN2	160	179	181	183	186	186	187	187	189	190	191	200	189
PET	-77	-73	-76	-77	-77	-65	-60	-55	-50	-66	-82	-90	-50
WDR	-7	-12	-12	-12	-11	-2	-3	-5	-22	-26	-30	-30	-22
FIX	-323	-290	-285	-278	-272	-300	-327	-353	-280	-297	-313	-300	-280
LES	-132	-142	-149	-159	-170	-160	-152	-144	-130	-127	-123	-120	-130
MAI	-36	-49	-42	-37	-31	-5	-4	-3	-15	-19	-22	-27	-15
MAN	-2	-3	-3	-4	-3	-10	-14	-19	-12	-18	-24	-30	-18
DEP	-83	-80	-80	-78	-72	-74	-73	-73	-80	-90	-40	-100	-90
INT	-128	-126	-127	-127	-126	-125	-123	-122	-122	-120	-118	-118	-120
TAX	-238	-256	-240	-227	-213	-216	-238	-261	-240	-224	-208	-220	-240
PRD	324	429	367	317	278	309	385	455	438	323	271	331	424

BALANCE SHEET ITEMS: -													
DRS	-300	-220	-234	-270	-180	-90	-101	-78	-237	-150	-12	-90	-237
CRS	70	175	20	90	53	118	89	62	60	90	87	56	60
DSH	-10	-50	-62	-38	-90	-67	-46	-56	-47	-56	-78	-110	-47
B/C	160	115	200	300	336	45	127	79	87	70	63	300	87
BNK	-116	-195	-86	-121	-30	-12	-90	-34	-162	-111	-45	-10	-110
LOA	3440	3380	3320	3250	3180	3110	3040	2970	2900	2830	2760	2680	2900
SPA	0	0	0	0	0	0	0	0	0	0	0	0	0
CAR	-4600	-4500	-4430	-4360	-4300	-4230	-4160	-4100	-4030	-3960	-3900	-3830	-3760
MOR	13540	13500	13460	13420	13375	13335	13290	13250	13210	13170	13125	13085	13045
F.A	-31800	-32000	-32200	-32400	-32500	-32600	-32800	-33000	-33200	-33400	-33500	-33700	-33800
PEN	-10200	-10450	-10600	-10800	-11051	-11125	-11250	-11449	-11375	-11600	-11888	-12100	-12281
NET	29816	30245	30612	30929	31207	31516	31901	32356	32794	33117	33388	33719	34143

	FUNDS SHIFTS				+ = SOURCE				- = USE				
DRS	0	60	-14	-36	90	90	-11	23	-159	87	138	-78	-147
CRS	0	105	-155	70	-37	65	-29	-27	-2	30	-3	-31	4
DSH	0	-40	-12	24	-52	23	21	-10	9	-9	-22	-32	63
B/C	0	-45	65	100	36	-291	62	-48	8	-17	-7	237	-213
BNK	0	-79	109	-35	91	18	-78	56	-128	51	66	35	-100
LOA	0	-60	-60	-70	-70	-70	-70	-70	-70	-70	-70	-80	220
SPA	0	0	0	0	0	0	0	0	0	0	0	0	0
CAR	0	100	70	70	60	70	70	60	70	70	60	70	70
MOR	0	-40	-40	-40	-45	-40	-45	-40	-40	-40	-45	-40	-40
F.A	0	-200	-200	-200	-100	-100	-200	-200	-200	-200	-100	-200	-100
PEN	0	-250	-150	-200	-251	-74	-125	-199	74	-225	-288	-212	-181
NET	0	429	367	317	278	309	385	455	438	323	271	331	424

RATIOS: -													
GRD	11	18	15	13	11	12	15	18	17	12	10	12	16
OWN	63	63	64	64	64	65	65	66	66	67	67	67	67
GPP	93	94	93	93	92	94	95	95	94	92	90	91	94
NPP	24	29	26	24	22	24	27	30	31	24	22	24	30
CIR	4	58	54	51	48	48	52	56	51	47	44	49	49

STATISTICS: -													
BBR	11	11	11	11	10	9	9	9	9	9	9	9	9
INF	3	3	3	4	4	4	4	4	4	4	4	4	4
HRS	180	170	180	170	180	185	174	185	168	172	155	160	170
MLS	1200	1321	1248	1179	1243	1121	1195	1224	1004	1109	927	1234	1199



FACIOLI MODEL QUARTERLY RECORDS 8709

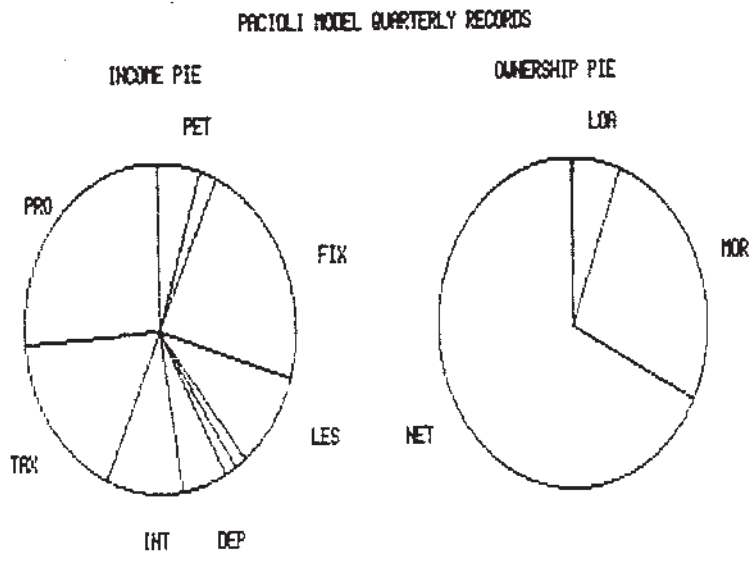
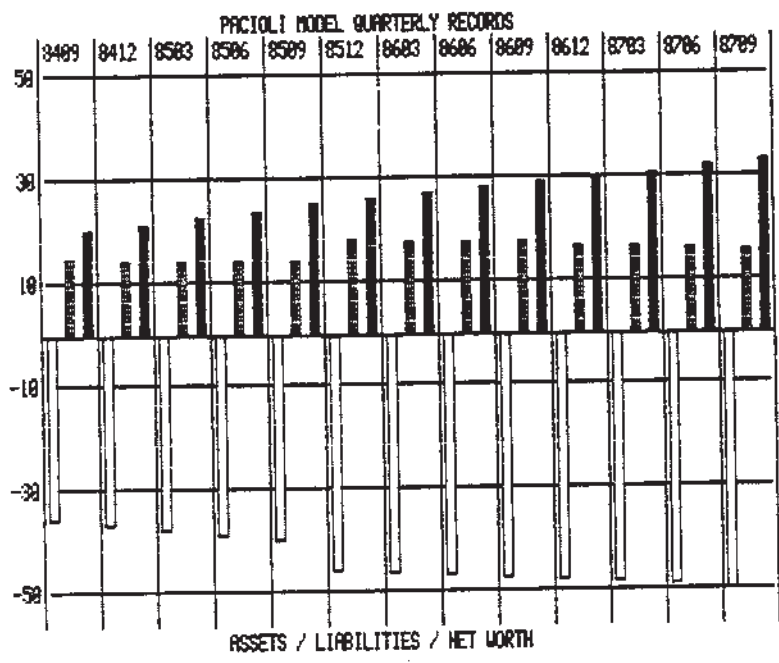
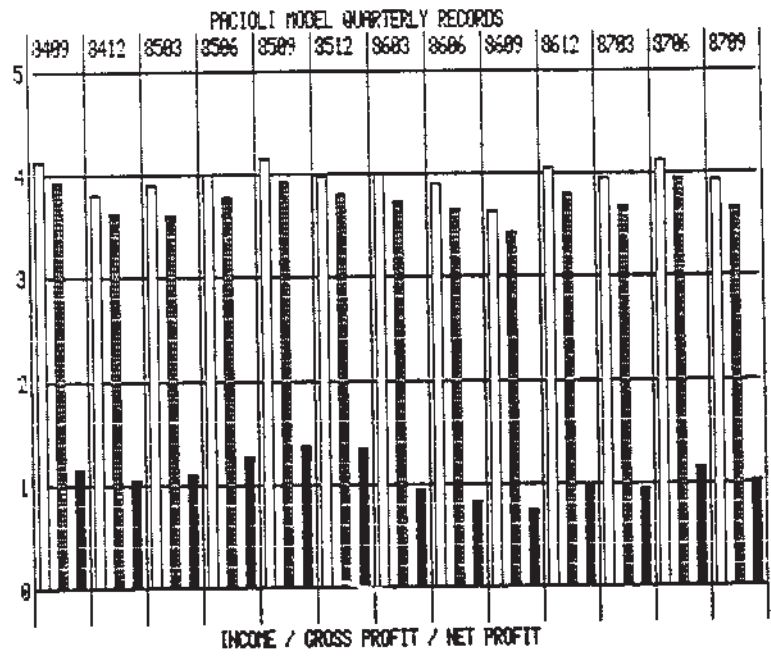
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PROFIT & LOSS ITEMS													
IN1	3650	3301	3400	3512	3650	3488	3500	3390	3100	3570	3400	3575	3360
IN2	475	500	500	500	505	495	500	500	520	480	550	560	570
PET	-187	-172	-276	-212	-201	-161	-250	-220	-180	-230	-230	-180	-198
WOR	-15	-12	-23	-25	-18	-34	-19	-20	-21	-20	-35	-10	-78
FIX	-709	-825	-769	-866	-950	-865	-810	-900	-920	-970	-835	-980	-690
LES	-500	-440	-435	-360	-310	-335	-490	-422	-380	-396	-478	-456	-380
MAI	-23	-27	-45	-50	-45	-60	-75	-90	-87	-108	-110	-12	-56
MAN	-17	-23	-36	-17	-16	-1	-20	-15	-20	-5	-10	-43	-54
DEP	-110	-100	-75	-75	-74	-76	-300	-250	-200	-250	-230	-220	-210
INT	-495	-487	-470	-437	-440	-403	-396	-460	-440	-384	-380	-370	-360
TAX	-912	-660	-680	-702	-730	-698	-700	-678	-620	-714	-680	-715	-672
PRD	1157	1055	1091	1268	1371	1350	940	835	752	973	962	1149	1032

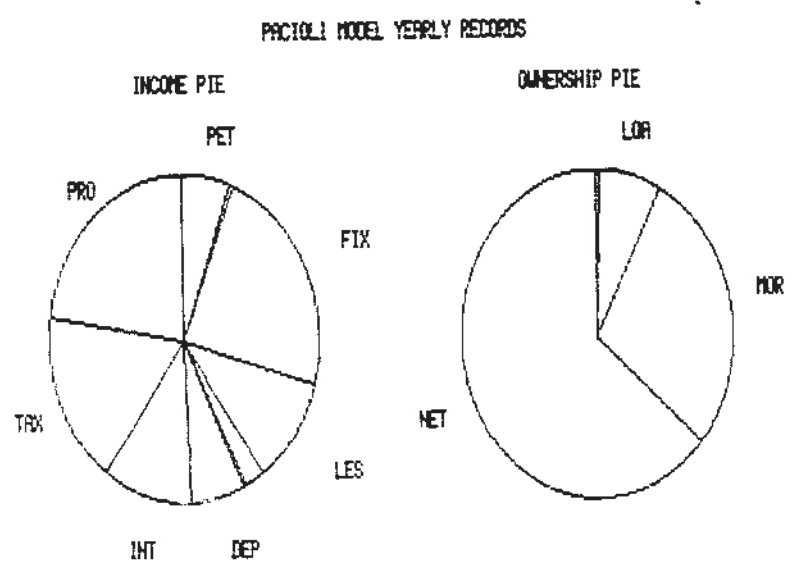
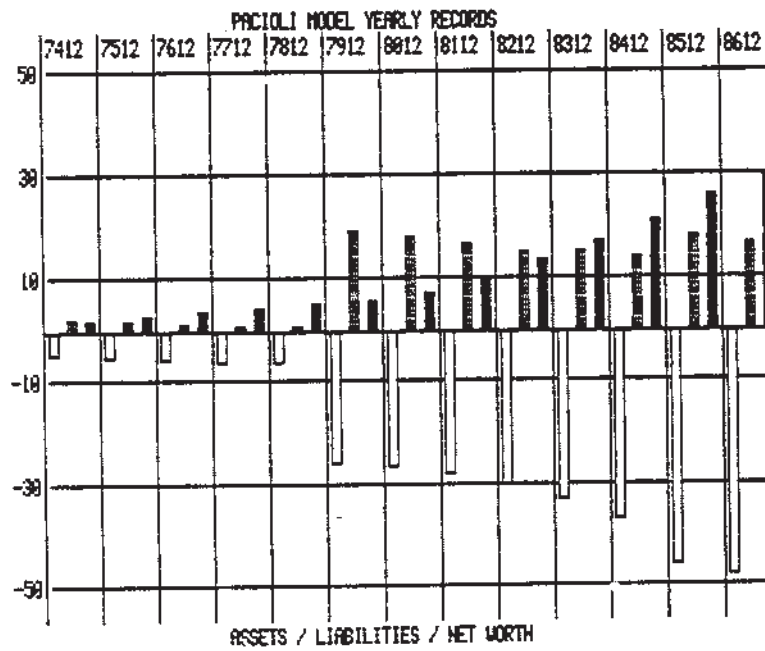
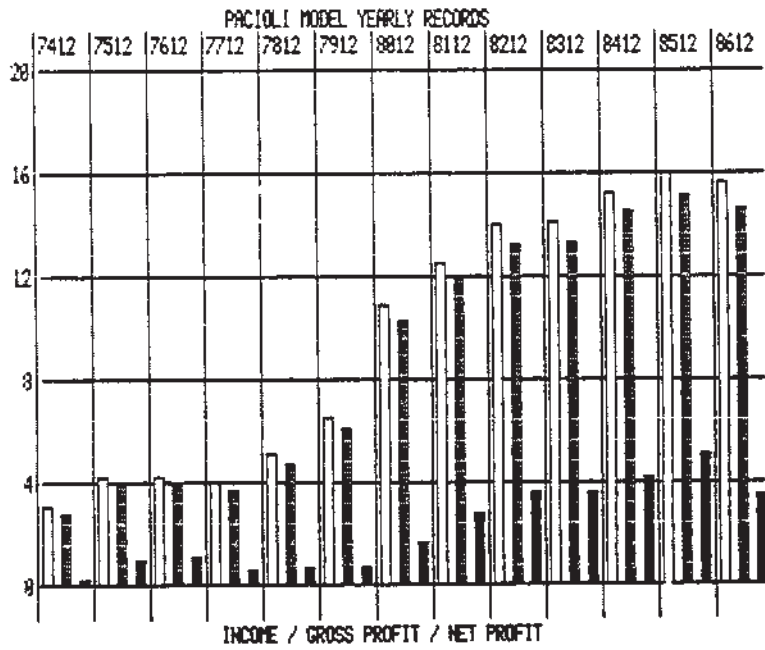
BALANCE SHEET ITEMS = -													
DRS	-162	-180	-170	-100	-200	-200	-135	-117	-118	-220	-180	-78	-12
CRS	127	125	132	152	96	165	123	190	229	175	53	62	87
CSH	-10	-25	-70	-20	-47	-40	-75	-12	-71	-50	-90	-56	-78
B/C	50	65	212	45	80	50	66	89	290	115	336	79	63
BNK	-40	50	-10	-101	-174	-20	-34	-110	-12	-195	-30	-34	-45
LDA	0	0	0	0	0	4300	4070	3840	3610	3380	3180	2970	2760
SPA	0	0	0	0	0	0	0	0	0	0	0	0	0
CAR	-1300	-1200	-1100	-1000	-900	-5500	-5200	-4900	-4700	-4500	-4300	-4100	-3900
MOR	14600	14500	14375	14250	14125	14000	13875	13750	13625	13500	13375	13250	13125
F.A	-27500	-28000	-28500	-29000	-29500	-30000	-30500	-31000	-31500	-32000	-32500	-33000	-33500
PEN	-6375	-7000	-7625	-8250	-8875	-9500	-9875	-10250	-10625	-10450	-11051	-11449	-11888
NET	20610	21665	22756	24024	25395	26745	27685	28520	29272	30245	31207	32356	33388

FUNDS SHIFTS + = SOURCE - = USE													
DRS	0	-18	10	70	-100	0	65	18	-1	-102	40	102	66
CRS	0	-2	7	20	-56	69	-42	67	39	-54	-122	9	25
CSH	0	-15	-45	50	-27	7	-35	63	-59	21	-40	34	-22
B/C	0	15	147	-167	35	-30	16	23	201	-175	221	-257	-16
BNK	0	90	-60	-91	-73	154	-14	-76	98	-183	165	-4	-11
LDA	0	0	0	0	0	4300	-230	-230	-230	-230	-200	-210	-210
SPA	0	0	0	0	0	0	0	0	0	0	0	0	0
CAR	0	100	100	100	100	-4600	300	300	200	200	200	200	200
MOR	0	-100	-125	-125	-125	-125	-125	-125	-125	-125	-125	-125	-125
F.A	0	-500	-500	-500	-500	-500	-500	-500	-500	-500	-500	-500	-500
PEN	0	-625	-625	-625	-625	-625	-375	-375	-375	175	-601	-398	-439
NET	0	1055	1091	1268	1371	1350	940	835	752	973	962	1149	1032

RATIOS = -													
GRD	0	21	22	24	25	23	15	13	11	14	13	16	13
OWN	58	59	60	62	63	59	60	61	62	63	64	66	67
GPP	95	95	92	94	94	95	93	93	94	93	93	95	92
NPP	28	27	27	31	32	33	23	21	20	24	24	27	26
CIR	0	73	72	70	69	62	59	56	50	55	52	53	48

STATISTICS = -													
BBR	10	9	14	13	11	11	11	10	10	11	10	10	9
INF	4	5	6	6	6	5	6	5	2	3	3	3	3
HRS	460	550	550	600	590	560	500	510	500	540	530	524	495
MLS	3000	3225	3600	4010	3970	3520	3600	3540	3809	3651	3670	3540	3040





PACIOLI MODEL YEARLY RECORDS 8612

	7412	7512	7612	7712	7812	7912	8012	8112	8212	8312	8412	8512	8612
PROFIT & LOSS ITEMS													
IN1	3000	4000	4000	3800	4560	6000	9860	10530	11982	12058	13205	14050	13560
IN2	70	184	224	232	500	500	1000	2000	2000	2000	2000	2000	2000
PET	-240	-230	-280	-310	-360	-360	-495	-550	-690	-710	-690	-850	-880
WOR	-25	-18	-25	-30	-30	-25	-35	-50	-45	-38	-50	-100	-80
FIK	-950	-960	-1050	-1257	-1560	-1950	-2450	-2800	-3000	-3150	-3300	-3450	-3600
LES	-390	-465	-560	-515	-1143	-1032	-910	-1052	-1094	-1278	-1759	-1440	-1688
MAI	-168	-150	-10	-210	-59	-169	-225	-250	-235	-180	-110	-200	-360
MAN	-50	-10	-10	-15	-18	-13	-20	-35	-40	-10	-90	-70	-60
DEP	-200	-300	-200	-200	-200	-200	-1000	-1000	-750	-650	-400	-300	-1000
INT	-180	-268	-210	-104	-88	-72	-2010	-1912	-2172	-2025	-1950	-1750	-1680
TAX	-700	-800	-800	-760	-912	-2000	-2040	-2106	-2396	-2412	-2641	-2810	-2712
PRD	167	963	1079	631	690	659	1675	2775	3560	3605	4215	5080	3500

BALANCE SHEET ITEMS = -													
DRS	-5	-5	-12	-40	-20	-35	-50	-55	-65	-100	-180	-200	-220
CRS	50	10	5	30	40	60	69	50	90	80	125	165	175
CSH	-20	-5	-10	-13	-20	-22	-25	-30	-30	-10	-25	-40	-50
B/C	10	32	40	45	2	7	50	50	110	80	65	50	115
BNK	-50	-10	-30	-70	-30	-47	-56	-100	-50	100	50	-20	-195
LOA	300	500	0	0	0	4500	3300	2200	600	0	0	4300	3380
SPA	0	0	0	0	0	0	0	0	0	0	0	0	0
CAR	-1300	-1000	-750	-590	-450	-5000	-4000	-3000	-2250	-1600	-1200	-5500	-4500
MOR	1300	1500	1300	1100	900	15000	14900	14800	14750	15000	14500	14000	13500
F.A	-2400	-3000	-3500	-4000	-4500	-19000	-20000	-22000	-24000	-26000	-28000	-30000	-32000
PEN	-800	-900	-1000	-1100	-1200	-1400	-1800	-2200	-3000	-5000	-7000	-9500	-10450
NET	1915	2878	3957	4588	5278	5937	7612	10285	13845	17450	21665	26745	30245

FUNDS SHIFTS " + " = SOURCE " - " = USE													
DRS	0	0	-7	-28	20	-15	-15	-5	-10	-35	-80	-20	-20
CRS	0	-40	-5	75	-40	20	9	-19	40	-10	45	40	10
CSH	0	15	-5	-3	-7	-2	-3	-5	0	20	-15	-15	-10
B/C	0	22	8	5	-43	5	43	0	60	-30	-15	-15	65
BNK	0	40	-20	-40	40	-17	-9	-44	50	150	-50	-70	-175
LOA	0	-300	-500	0	0	4500	-1200	-1100	-1600	-600	0	4300	-920
SPA	0	0	0	0	0	0	0	0	0	0	0	0	0
CAR	0	300	250	160	140	-4550	1000	1000	750	650	400	-4300	1000
MOR	0	-300	-200	-200	-200	14100	-100	-100	-50	250	-500	-500	-500
F.A	0	-600	-500	-500	-500	-14500	-1000	-2000	-2000	-2000	-2000	-2000	-2000
PEN	0	-100	-100	-100	-100	-200	-400	-400	-800	-2000	-2000	-2500	-950
NET	0	963	1079	631	690	659	1675	2673	3560	3605	4215	5080	3500

RATIOS = -													
GRO	0	50	37	15	15	12	28	36	34	26	24	23	13
OWN	41	58	74	78	84	23	29	37	47	53	59	59	63
BPP	91	94	92	91	92	93	95	95	94	94	95	94	93
NPP	5	23	25	15	13	10	15	22	25	25	27	31	22
CIR	0	218	146	101	110	123	182	164	135	101	87	74	58

STATISTICS = -													
BBR	7	8	9	10	12	13	17	15	13	11	9	11	11
INF	5	6	8	10	13	15	11	10	9	8	5	5	3
HRS	1660	1810	1750	1830	1760	2010	1980	2100	1900	1690	1950	2300	2050
MLS	9600	9200	10500	10334	12000	11400	13500	13750	15900	15200	12900	15000	14600