



**OIKOS Software, Inc. is a SaaS provider of cloud-based financial applications for planning, reporting, and analytics. Our offerings allow businesses to leverage key data, maximize organizational cooperation, and better benchmark your business for success.**

### **Uniqueness**

The **OIKOS Software's Treasury** offerings identify both efficiencies and inadequacies within the cash conversion cycle, thereby providing critical information needed to make strategic business decisions. We are a risk-averse solution, taking averaging out of standard calculations.

Using spreadsheets or packaged financial applications for financial reporting is problematic for all companies. Traditional homegrown spreadsheets and popular accounting packages are limited in accuracy and process for reporting actual and forecasted results.

OIKOS Software Treasury applications can be used separately or as a suite.

### **Solutions**

Our Treasury products: OIKOS Delos®, OIKOS Theta™ and OIKOS Sigma™, solve three key issues when measuring performance within the Cash Conversion Cycle ("CCC"): 1) Correctly calculates Days Sales, Days Payable, and Days Inventory Outstanding (DSO, DPO & DIO) which are key indicators used to determine the financial health of your organization reported to audit committees, financial institutions, private investors and stock analysts; 2) Identifies weaknesses within the CCC that require attention; and 3) Provides senior management with an accurate conversion of AR, AP, & Inventory; forecasting and reporting actual results which enable management to affect strategic business decisions.

### **Value Proposition**

OIKOS Software offers secure, permission based access to its cloud services. Unlike other financial software systems, OIKOS Software applications are "plug and play"; easy access using a computer and the internet. There are no servers to buy, no capital expenditure investment, no upfront costs, and no additional IT staff needed. We provide training and support so your employees can immediately increase productivity, view critical data in real time, and, by harnessing the power of proprietary analytics, lower company risk from inaccurate measurement of cash flow, and financial planning. Use OIKOS Software in-house, or our OIKOS Software consultants can manage the applications for you.



### **The importance of accurately measuring the Cash Conversion Cycle**

Business performance measurement (BPM) determines an organization's behavior. It supports strategic ranges; key stakeholder/shareholder needs, to customer and employee value. While traditionally finance based, inwardly focusing on the performance of the organization, BPM may also focus on the performance against customer requirements and value.

Developing BPM usually follows a process of:

1. Establishing critical processes/requirements;
2. Identifying specific, quantifiable outputs;
3. Establishing targets against which results can be scored.

When the value of information is computed using standard mathematical methods, it shows that even BPM professionals choose measures that have little value. This is referred to as the "measurement inversion" For example, standard metrics seem to emphasize what organizations find immediately measurable — even if those are low value — and tend to ignore high value measurements simply because they seem harder to measure (whether they are or not).

To correct for the measurement inversion other methods, like applied information economics, introduce the "value of information analysis" a step in the process so that information results focus on high-value measures. Organizations where this has been applied find that they define completely different processes than they otherwise would have and, often, fewer calculations.

There are a variety of ways in which organizations may react to results. This may be to trigger specific activity relating to performance (i.e., an improvement plan) or to use the data for statistical information. Often closely tied in with outputs, BPM should usually encourage improvement, effectiveness, and appropriate levels of control.

BPMs are often linked with corporate strategy and are often derived in order to measure performance against critical success factors.

The use of traditional legacy software packages for financial reporting can be challenging to companies that calculate and forecast their cash conversion cycle. They experience inaccuracies in their methodology thereby affecting the fiscal health of their organization.

Enabling best practice to track and forecast stages within the CCC is critical to an organization's corporate strategy.

## Value Proposition

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The first step in developing a sound forecast and measurement under the CCC is establishing your business cycle in the OIKOS Software treasury applications. For this illustration, the OIKOS Delos product will be demonstrated. All OIKOS treasury offerings function in a similar manner.

This is a **onetime setup** on which all OIKOS treasury offerings; entries and calculations will be performed.

The screenshot shows the 'DSO Control Panel > Company Calendar Input' screen. On the left, a vertical menu includes 'Company Management', 'DSO Data' (which is highlighted in yellow), 'Reports & Charts', and 'Change Password'. The main area is titled 'Calendar Setup' with 'Fiscal year' selected as the 'Calendar Type' and 'JULIE' as the 'Starting Month'. A table lists months from February to November, each with a 'Number of Days' input field. The 'February' row is circled in blue. At the bottom right is an 'Edit' button.

The screenshot shows the 'DSO Control Panel' screen. The left menu is identical to the previous one. The main area features four steps: 'STEP 1' (highlighted with a large blue oval) with the label 'Company Calendar Input', 'STEP 2' with 'Add Revenue & AR', 'STEP 3' with 'Actual Collections Input', and 'STEP 4' with 'DSO Actual Revenue Input'. Each step has a corresponding icon.



The second step in the process is to establish your forecast parameters. The programs allow flexible entry directly into the SaaS program or a user can use data using the upload/download file features. You can define your data by specified parameter; i.e. by Region: selected locations and by Business: i.e. product lines, customers, salesperson, collector,

There are customized implementation packages available for specific parameters not easily obtained from the user's legacy financial software packages.

## Value Proposition

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You are allowed to apply reserves and discounts against revenue streams and purchases; or percentages reflecting completion schedules.

**OIKOS Delos®**

User Guide Logout  
Welcome Mishra Rupesh

DSO Control Panel >> DSO >> DSO Details

DSO Information:

Financial Year:	2015	Region:	International EU
Business:	By Product Line	Number of Tables:	2
Base Currency:	US Dollar	Final Currency:	US Dollar

Reserve:

Apply Reserve:

\* Indicates a mandatory field

Back Edit Reserve Revenue Edit Cancel

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User Guide Logout  
Welcome Mishra Rupesh

DSO Control Panel >> DSO >> DSO Add Details

Information:

COMPANY NAME:	TestCo	DSO BUDGET FY:	2013
REGION:	International EU	BUSINESS:	By Product Line
BASE CURRENCY:	US Dollar	FINAL CURRENCY:	US Dollar

Apply Reserve % to tables:  Apply Reserve %:  (ex 1, 2, 3, 4 etc)

DSO 1	Applicable	DSO 2	Applicable	DSO 3	Applicable
DSO 4	Applicable	DSO 5	Applicable	DSO 6	Applicable
DSO 7	Applicable	DSO 8	Applicable		

Back Save Cancel



In addition to a forecast, an organization will be able to measure and report actual performance.

The screenshot shows the OIKOS Delos software interface. At the top, there is a navigation bar with links for Administration, Company Management, DSO Data (which is highlighted in yellow), Reports & Charts, and Change Password. On the right side of the top bar are links for User Guide and Logout, and a welcome message for 'Mishra Rupesh'. Below the navigation bar is a main content area titled 'DSO Control Panel >> DSO Actual Revenue Input'. A red error message says 'Please select a company to view further details'. There is a search bar for 'Search DSO' with fields for 'Financial' and 'Year'. To the right of the search bar are three icons labeled 'STEP 1', 'STEP 2', and 'STEP 3'. At the bottom of the screen, a copyright notice reads '© 2013 OIKOS Software, Inc. All rights reserved.'

Once you have placed information into the product offering; you will be able to run reports and charts that will be downloadable in 3 formats; Excel, Adobe or Microsoft word.

The screenshot shows the Reports & Charts Control Panel. The top section is titled 'Reports' and contains three items: 'DSO Goal Report', 'DSO Goal Summary Report', and 'DSO Actual Report', each with a corresponding icon of a document with a pen. The bottom section is titled 'Charts' and contains three items: 'DSO Trends', 'AR v/s Cash', and 'Collection Goal v/s Actual Receipts', each with a corresponding chart icon.

## Value Proposition

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Days Sales Outstanding (DSO) Budget Report															
COMPANY NAME: Damco_Test2															
REGION: International EMEA															
BUSINESS: By Product Line															
FINANCIAL YEAR: 2009															
CURRENCY: US Dollar															
DSO 1	OCTOBER-08	NOVEMBER-08	DECEMBER-08	JANUARY-09	FEBRUARY-09	MARCH-09	APRIL-09	MAY-09	JUNE-09	JULY-09	AUGUST-09	SEPTEMBER-09			
BEGINNING A/R								1,700,000.00	1,552,334.19	380,000.00	323,870.97	355,333			
REVENUE	194,040.00	198,000.00	198,000.00	500,000.00	300,000.00	200,000.00	100,000.00	300,000.00	200,000.00	300,000.00	100,000	300,000.00			
COLLECTIONS								247,665.81	1,472,334.19	256,129.03	268,537.64	175,333			
ENDING A/R							1,700,000.00	1,552,334.19	380,000.00	323,870.97	355,333.33	280,000			
DSO								190.0	55.0	42.8	39.3	4			
COLLECTIONS % of A/R								13.8%	79.5%	44.2%	43%	38.5			
Days Sales Outstanding (DSO) Budget Summary Report															
COMPANY NAME: TestCo															
REGION   BUSINESS: International EU   By Product Line															
YEAR: 2014															
Summary - Year 14	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	TOTAL		
BEGINNING A/R	3,900,000.00	2,751,797.85	2,448,261.29	2,233,767.74	2,109,100.00	2,125,019.35	1,633,333.33	1,739,341.94	1,624,302.58	1,892,348.38	1,974,162.58	1,600,824.72			
REVENUE	1,176,000.00	852,600.00	774,200.00	1,068,200.00	882,000.00	666,400.00	823,200.00	695,800.00	1,136,800.00	911,400.00	744,800.00	578,200.00	10,309,600.00		
COLLECTIONS	2,324,202.15	1,156,136.56	988,693.55	1,192,867.74	866,080.65	1,158,086.02	717,191.39	810,839.36	868,754.20	829,585.80	1,118,137.86	880,851.39	12,911,426.67		
ENDING A/R	2,751,797.85	2,448,261.29	2,233,767.74	2,109,100.00	2,125,019.35	1,633,333.33	1,739,341.94	1,624,302.58	1,892,348.38	1,974,162.58	1,600,824.72	1,298,173.33			
DSO	101.2	79.4	75.0	69.8	68.0	63.4	69.8	66.7	63.2	59.0	59.1	60.0			
COLLECTIONS % PER	45.6%	32.1%	30.7%	36.1%	29%	41.5%	29.2%	33.3%	31.5%	29.6%	41.1%	40.4%			
Days Sales Outstanding (DSO) Actual Report															
COMPANY NAME: TestCo															
REGION: International EU															
BUSINESS: By Product Line															
FINANCIAL YEAR: 2014															
CURRENCY: US Dollar															
DSO 1	JULY-13	AUGUST-13	SEPTEMBER-13	OCTOBER-13	NOVEMBER-13	DECEMBER-13	JANUARY-14	FEBRUARY-14	MARCH-14	APRIL-14	MAY-14	JUNE-14	JULY-14	AUGUST-14	
BEGINNING A/R								1,600,000.00	1,400,000.00	1,200,000.00	1,500,000.00	2,100,000.00	2,300,000.00	1,700,000.00	1,900,000.00
REVENUE	550,000.00	450,000.00	350,000.00	650,000.00	440,000.00	350,000.00	450,000.00	335,000.00	650,000.00	850,000.00	450,000.00	500,000.00	450,000.00	510,000.00	
COLLECTIONS								650,000.00	535,000.00	350,000.00	250,000.00	250,000.00	1,100,000.00	250,000.00	610,000.00
ENDING A/R							1,600,000.00	1,400,000.00	1,200,000.00	1,500,000.00	2,100,000.00	2,300,000.00	1,700,000.00	1,900,000.00	1,600,000.00
DSO							105.7	99.6	94.4	95.8	107.3	121.0	87.5	109.6	101.6
COLLECTIONS % of A/R							31.7%	30.8%	18.9%	10.6%	9.8%	39.3%	11.6%	33.6%	

## Value Proposition

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Charts are customized by color and also downloaded in the same three formats.

