HELPF	HELP,C,70
0501	General Instructions:
0502	
0503	a) Follow the main menu in sequence.
0504	
0505	b) Read each screen and help screens (F1) thoroughly and each
0506	section of the main menu before beginning a program.
0507	
0508	c) Do not use pennies.
0509	
0510	d) Use decimals where appropriate.
0511	
0512	e) Once you have entered data on a screen, it will
0513	remain until you reenter the screen and change the data.
0514	
0515	f) You can remove all forecast data by using the (clean up)
0516	program.
0517	
0518	g) You must enter forecasted sales before entering expenses.
0519	
0520	
1001	Name, Month,Type of Entity, and Year:
1002	
1003	If you fail to enter the fiscal period, the program assumes January
1004	to December. Information on this menu can be changed at any time.
1005	
1501	
1502	Beginning Balances:
1503	
1504	a) Enter the accounts receivable net of bad debt reserve.
1505	
1506	b) Combine and enter all assets on your financial statement
1507	that are not listed on the screen to the [other assets]
1508	category.
1509	
1510	c) Combine and enter all liabilities on your financial
1511	statement that are not listed on the screen to [accrued
1512	expenses]....DO NOT include loans payable.
1513	
2001	The Sales Help Screen will cover the following:
2002	
2003	Sales by Month
2004	Sales Collections
2005	Sales Collections by Month
2006	Professional Firms
2007	Forecasting Sales by Sales Person Selling a Single Product
2008	Forecasting Sales by Salesperson Selling Several Products
2009	
2010	Sales:

1. Enter annual sales first. Monthly sales will be determined after you have detemined the annual sales.

2. If you choose to do your forecast/budget at different sales levels, return to the sales forecast screen and change your sales forecast. NOTE: If you change the sales all expenses that have been entered as a % of sales and their related cash flow will automatically update.

Sales by Month:

If you enter the prior years sales in column (1) the forecasted sales will be calculated in the same ratio as sales occured in the prior year.

Sales Collections:

If you are using option 2 (collections consistent each month) the program requires you to indicate the prior periods last 4 months sales. This is being done because the collections of those sales will occur in the forecast/budget period and must be accounted for. If you have entered prior years sales on the previous screen (sales by month), the last 4 months sales will automatically appear on the screen.

Sales Collections by Month:

There are several options avaiable:

a) You will be shown your sales collections equal each month. This is column (3).

b) If you enter the prior year's collections in column (1),the forecasted collections will be calculated in the same ratio as collections occured in the prior year and displayed in column (2).

c) You will be shown collections for the forecasted period as if they were collected consistently following the month of the sale. See column (4).

Professional Firms:

To forecast fees by staff person, use sales option No.3. Where the program calls for "product number" use your employee number. Where the program calls for "product name" use the employee's name.

2060 Complete the balance of the program. Print the Sales by Product
2061 Spreadsheet. This is your forecast by staff person.
2062
2063 Forecasting Sales by Salesperson Selling a Single Product:
2064
2065 Use sales option No.3 " Sale by Product "
2066
2067 Under "product number", enter the salesperson's employee number.
2068 In the "product name," enter the salesperson's name. You can enter
2069 as many salespeople as you like. Complete the balance od the program.
2070 After completion, print the Sales by Product spreadsheet. This is
2071 the forecast of the sales by salesperson.
2072
2073 Forecasting Sales by Salesperson Selling Several Products:
2074
2075 Use sales option No.3 " Sale by Product "
2076
2077 You can use the procedure above for each product sold by the sales
2078 person or determine the approximate annual sales by salesperson in
2079 dollars. Divide the annual sales by 100. (For example: a salesperson
2080 will sell approximately $1,200,000 for the year. $1,200,000/100=
2081 $12,000.)
2082
2083 Use sales option No.3 " Sale by Product "
2084
2085 In the "product number" enter the salespersons number. In the
2086 "product name," enter the salesperson's name.
2087
2088 In the sales price, enter the result of the sales divided by 100.
2089 Then in each month under "units" enter the percent of the total
2090 sales the salesperson will make in each month. (For example: the
2091 salesperson will make 10% of his/her sales in January and 5% in
2092 February etc. Enter 10 in January and 5 in February.) Complete the
2093 balance of the year. Remember the total of the units should
2094 equal 100 (This is 100% of the salespersons annual sales).
2095
2096 Sales by Product/Cost of Goods Sold by Product:
2097
2098 All names, numbers and units sold entered in sales option No.3 will
2099 appear in the Cost of Goods Sold program under option No.3.
2501 Miscellaneous Income:
2502
2503 This menu allows the user to enter projected miscellaneous income.
3001 Cost of Goods Sold:
3002
3003 a) When forecasting your cost of goods sold it is best
3004 to forecast on the high side.
3005
3006 b) Use all options available and then choose the one that is

best for your forecast.

Cost of Goods Sold Inventory Determination:

The beginning inventory will be the same inventory entered on your beginning balance sheet. If you have not entered a beginning balance sheet, enter your beginning inventory on the beginning balance sheet only.

The amount of inventory reflected in the last month of your year will be the same as the beginning inventory. If you wish to change your ending inventory you must enter the inventory for (all) of the months of the year.

Cost of Goods Sold - Cash Flow Payments:

When you enter the percentages asked for on the menu, they will work in the following manner for your forecast:

a) If you have chosen material, labor, overhead as your cost of goods sold option No.2, the percents chosen on this screen will apply to the material and overhead, not the labor. For cash flow forecasting, it is assumed that the labor will be paid 100% in the month incurred.

b) If you choose a cost of goods sold option wherein material is a separate item (options No. 2 or No. 3), than the percent used for the payment will apply to purchases. The program will compute the purchases and apply the percent to the appropriate amount.

Multiple Years Forecast:

Up Your Cash Flow provides a program (Next Year Forecast) that automatically adjusts all elements of your forecast for an additional year. To forecast up to 99 years, follow these steps:

a) Complete a normal forecast using entity No.1 or any other entity.

b) Copy the forecast (in (a) above) to any other entity. Let's say entity No.2. Use the (Copy (to) (from) a Diskette) program.

c) After the entity is copied into entity No.2, use the (Next Year Forecast) to create the second year. Thus entity No.1 is year No.1 and entity No.2 is year No.2 (year No.1 adjusted).

d) Copy entity No.2 to entity No.3. Use (Next Year Forecast) on entity No.3 and entity No.3 is now year No.3 (year 2 adjusted).

e) Follow the procedure for as many years as you like.

Clean Up:

a) You can save employee names and numbers while removing all other data.

b) You can either save the expense and payroll titles you have edited or you can restore the preprogramed titles we have provided.

Prepaid Expenses/Amortization:

a) Prepaid expenses will amortize over 12 months unless edited.

b) The prepaid expenditure (cash outlay) will appear on the Cash Flow forecast and the amortization will appear on the Profit and Loss forecast.

Expenses:

a) There are 126 preprogramed expense categories and 42 "user defined" categories.

b) (All) preprogramed expense titles can be changed to descriptions you choose.

c) After you have chosen the amount of your expense for forecasting purposes, you will be given several options for choosing your forecasted expense by month:

1) You will be shown your expense equal each month column (2).

2) You will be shown your expense as a percent of sales column (1).

3) If you don't like any of the above, you will be able to allocate your expense as you wish in column (3).

Payroll:

a) Each payroll screen will allow you several options for determining payroll. If you chose option No.4, you can forecast your payroll by entering up to 998 seperate employees for each of 4 departments listed on the payroll menu and print the results.

b) To exit option No.4 (forecasting by employee) use ESC.

5511
5512
5513
6001
6002 Effect of Beginning Payables on Forecast:
6003
6004 The payment of the beginning accounts payable and accrued expenses
6005 will impact the forecasted period. Therefore, it is necessary to
6006 enter the payment of the beginning accounts payable and accrued
6007 expenses.
6501 Partner/Proprietor Draws:
6502
6503 Amounts entered in this section will be reflected in the forecast
6504 as follows:
6505
6506 a) Payments are reflected as cash outlays in the Cash Flow forecast.
6507
6508 b) There is no impact on the Profit and Loss forecast.
6509
6510 c) The draws will be reflected as a reduction of the net worth on
6511 the balance sheets.
6512
7001 Equipment Purchases:
7002
7003 Equipment loans entered here will automatically be entered into the
7004 appropriate balance sheet calculations. It is not necessary to enter
7005 equipment loans in any other menu selection.
7006
7007 Amounts entered here must be amortized in the Term Loans/Amortization
7008 program.
7009
7010
7501 Sale of Assets:
7502
7503 a) This menu is only to be used for the sale of property and equipment
7504
7505
7506 b) The program will automatically calculate the gain or loss on the
7507 sale and enter this amount in the Profit and Loss forecast.
7508
7509 c) You can enter three methods of payment for the sale of an asset
7510 (cash payment, note receivable, payment of debt or any combination
7511 of the three).
7512
7513 d) To facillitate the use of this program have the following
7514 information avaiable:
7515
7516 1) Sales price of asset to be sold.
7517

7518 2) Estimated sales expense (commission, etc..).
7519
7520 3) The original cost of the asset and the total depreciation
7521 taken on the asset.
7522
7523 4) The anticipated method of payment.
7524
8001 Income Tax Expense/Estimated Tax Payments:
8002
8003 a) The program requires an effective tax rate.
8004
8005 b) This program will not compute income taxes using all of the
8006 tax law complexities. Income tax is only an estimate.
8007
8008 c) Once you have entered the tax rate, it is not necessary to
8009 change it, the income tax expense will automatically be adjusted
8010 to reflect any changes in the forecast.
8011
8501 Consolidation Menu
8502
8503 This menu consists of four separate programs:
8504
8505 a) Edit Consolidation Name, etc..
8506 (This program allows the user to enter the name, fiscal period
8507 and the year of the consolidated entity.)
8508
8509 b) Create Consolidated Account Titles.
8510 (This program allows the user to create a standard chart of
8511 accounts (account titles) for the entities that will be
8512 consolidated.)
8513
8514 c) Entities to Consolidate
8515 (The program allows the user to consolidate up to 99 separate
8516 entities. Where indicated enter the numbers of the entities to
8517 to be consolidated. The program will automatically combine the
8518 entities.)
8519
8520 d) Consolidated Reports
8521 (This program allows you to view the following reports:
8522 profit and loss; cash flow; balance sheets; ratios; graphics.
8523 The user can also use the clean up, printing, copy and ASCII
8524 menus for the consolidated reports.)
8526 How to prepare more than one consolidated forecast:
8527
8528 a) Review Consolidation instructions.
8529
8530 b) After you have prepared your first consolidated forecast, copy
8531 the data to a diskette, label and store in a safe place.
8532

8533 c) Make certain you have copied the consolidation. Then run
8534 the consolidated "Clean Up" program. This will remove the
8535 consolidation data only.
8536
8537 d) Return to the Consolidation Menu.
8538
8539 e) Select the "entities to consolidate" function.
8540
8541 f) Now consolidate any combination of entities.
8542
8543 g) Return to the Consolidation menu.
8544
8545 h) View your consolidated forecast.
8546
8547 i) Follow step b) above.
8548
8549 j) You now have two diskettes..each with a separate consolidated
8550 forecast.
8551
8552 k) Remember all of the data of each of the consolidated entities
8553 is still on your system.
8554
8555
9001 Multiple Entities: Create, list, & Consolidate
9002
9003 a) This menu selection displays the entities created and their
9004 respective names.
9005
9006 c) Use this program to call up any entity you previously created
9007 to enter or change data.
0601 Use "Esc, Left Arrow, Right Arrow, Page Up, Page Down" to navigate
1101 Payroll Tax Expense:
1101
1102 Payroll tax expense will automatically update when the payroll
1103 expense accounts are changed. It is not necessary to re-enter
1104 the information this program calls for.
1105
1201 Depreciation:
1202
1203 Depreciation is a non-cash expense therefore, it will not appear
1204 on the cash flow forecast.
1205
1301 Term Loan/Amotization:
1302
1303 If you have entered equipment financing using the Purchase of
1304 Equipment program you must use this program to indicate the
1305 terms of the equipment loans for amortization.
1306
1401 Accounts Receivable and Credit Line Financing:

1402
1403 This program will automatically update when sales are changed.
1601 Other Cash Receipts:
1602
1603 a) Invested funds will be shown as paid in capital for corporations
1604 and an increase to net worth for unincorporated entities.
1605
1606 b) Amortize all borrowed funds indicated here using the Term Loan
1607 Amortization program.
1608
1701 Note Recievable Amortization:
1702
1703 Enter the information asked for and the program will automatically
1704 amortize your notes receivable.
1705
1801 Next Year Forecast:
1802
1803 a) This program will automatically update (all) programs. Please
1804 see "how this program updates the forecast"for details.
1805
1806 b) It is suggested that a copy of the original data entered be
1807 made before completing this program.
1808
8525
8601 Creating a New Entity:
8603 Enter in the space provided, the number of the entity you wish to
8604 create. Choose a number from 2-99. Entity number 1 is automatically
8605 created.
8606
8602