



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.

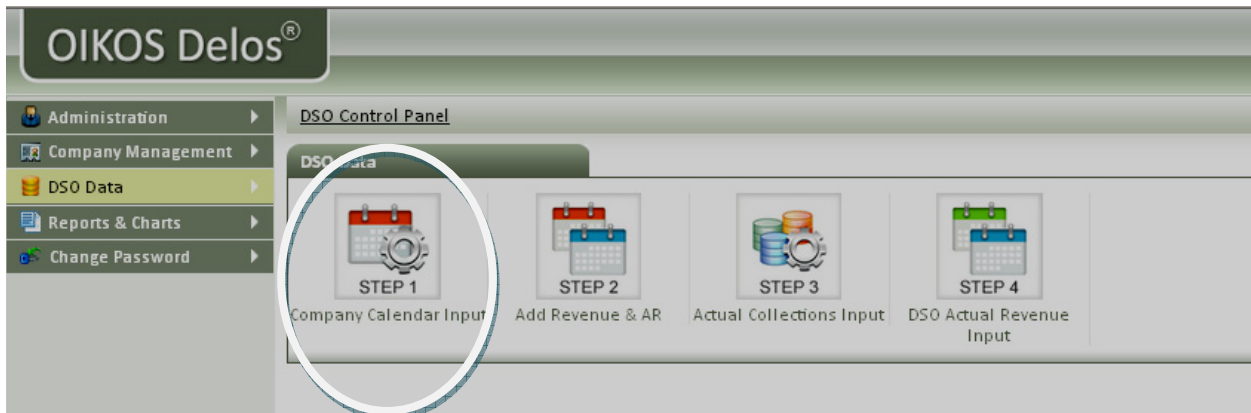
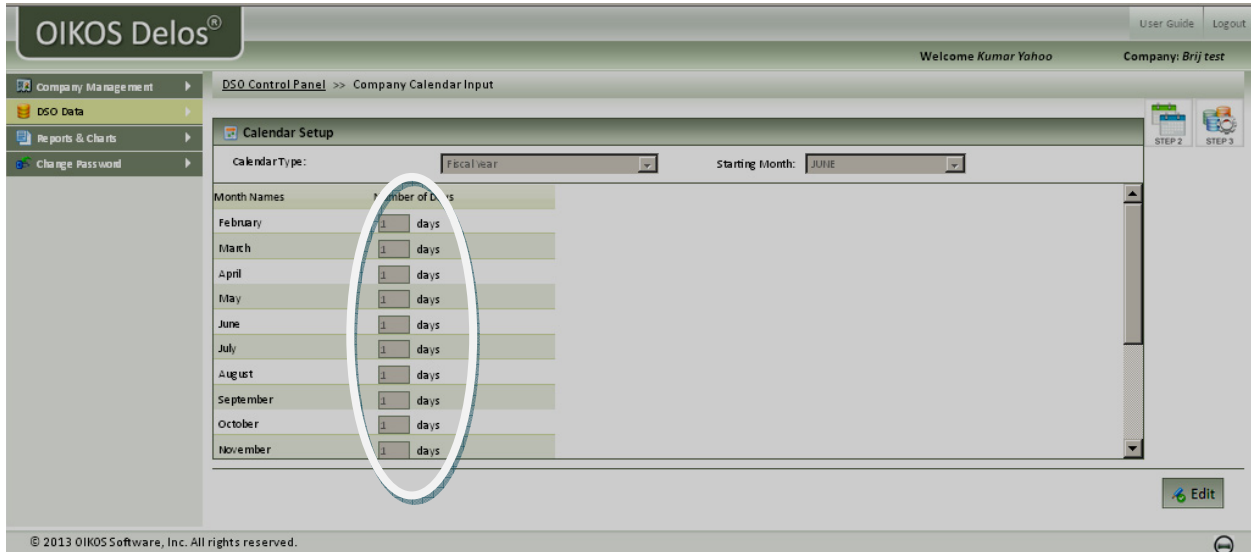
BPMs are often linked with corporate strategy and are often derived in order to measure performance against critical success factors.

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.

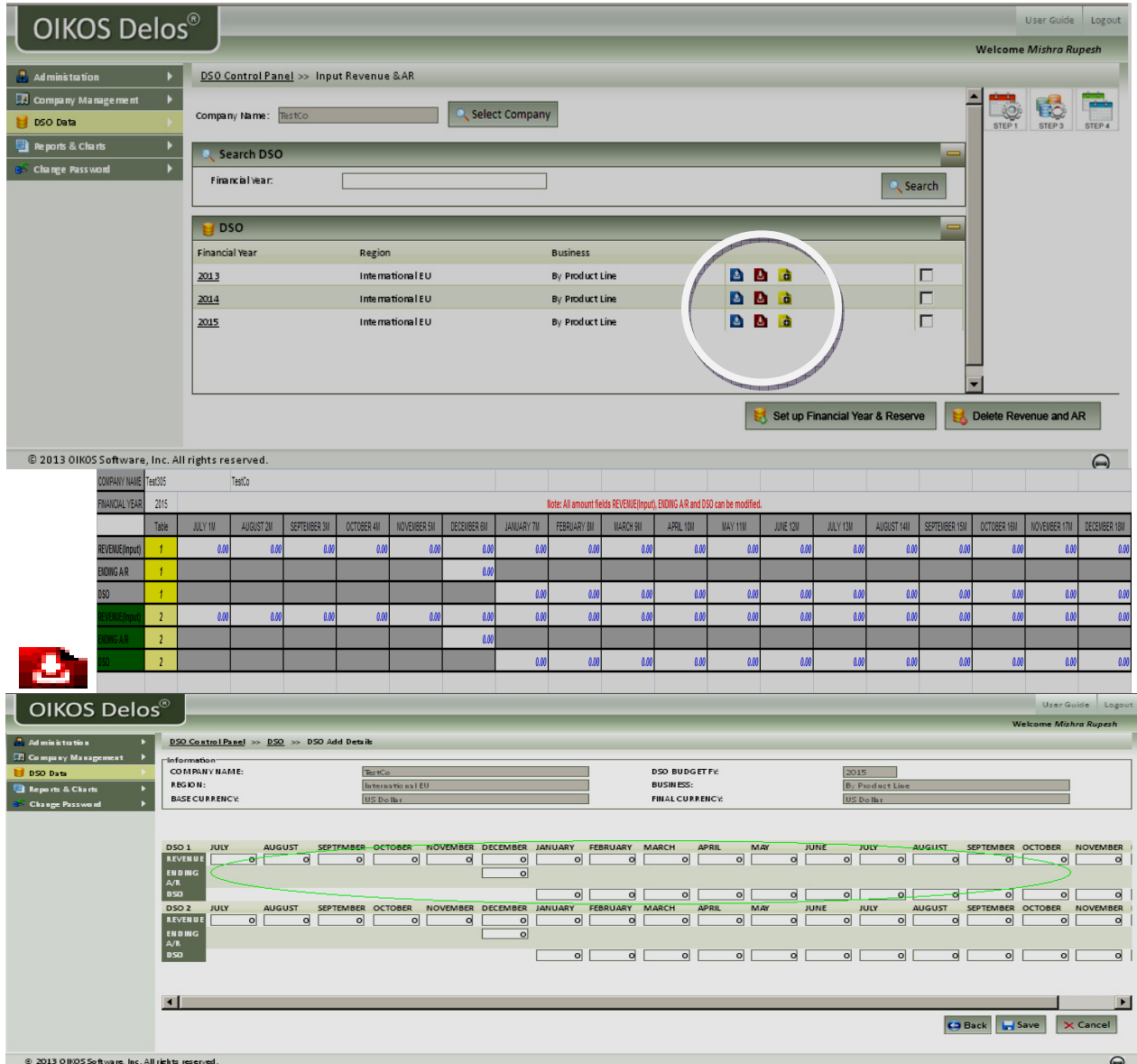
The first step in developing a sound forecast and measurement under the CCC is establishing your business cycle in the OIKOS Software treasury applications. For this illustration, the OIKOS Delos product will be demonstrated. All OIKOS treasury offerings function in a similar manner.

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



The 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.



OIKOS Delos® User Guide Logout
Welcome Mishra Rupesh

Administration
Company Management
DSO Data
Reports & Charts
Change Password

DSO Control Panel >> Input Revenue & AR

Company Name: TestCo [Select Company]

Search DSO
Financial Year: [] [Search]

Financial Year	Region	Business	[]	[]	[]
2013	International EU	By Product Line	[]	[]	[]
2014	International EU	By Product Line	[]	[]	[]
2015	International EU	By Product Line	[]	[]	[]

[Set up Financial Year & Reserve] [Delete Revenue and AR]

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COMPANY NAME: TestCo
FINANCIAL YEAR: 2015
Note: All amount fields REVENUE Input, ENDING AR and DSO can be modified.

	Table	JULY 1M	AUGUST 2M	SEPTEMBER 3M	OCTOBER 4M	NOVEMBER 5M	DECEMBER 6M	JANUARY 7M	FEBRUARY 8M	MARCH 9M	APRIL 10M	MAY 11M	JUNE 12M	JULY 13M	AUGUST 14M	SEPTEMBER 15M	OCTOBER 16M	NOVEMBER 17M	DECEMBER 18M	
REVENUE Input	1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
ENDING AR	1					0.00														
DSO	1							0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
REVENUE Input	2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
ENDING AR	2					0.00														
DSO	2							0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

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DSO Control Panel >> DSO >> DSO Add Details

Information:
 COMPANY NAME: TestCo
 REGION: International EU
 BASE CURRENCY: USD Dollar
 DSO BUDGET FY: 2015
 BUSINESS: By Product Line
 FINAL CURRENCY: USD Dollar

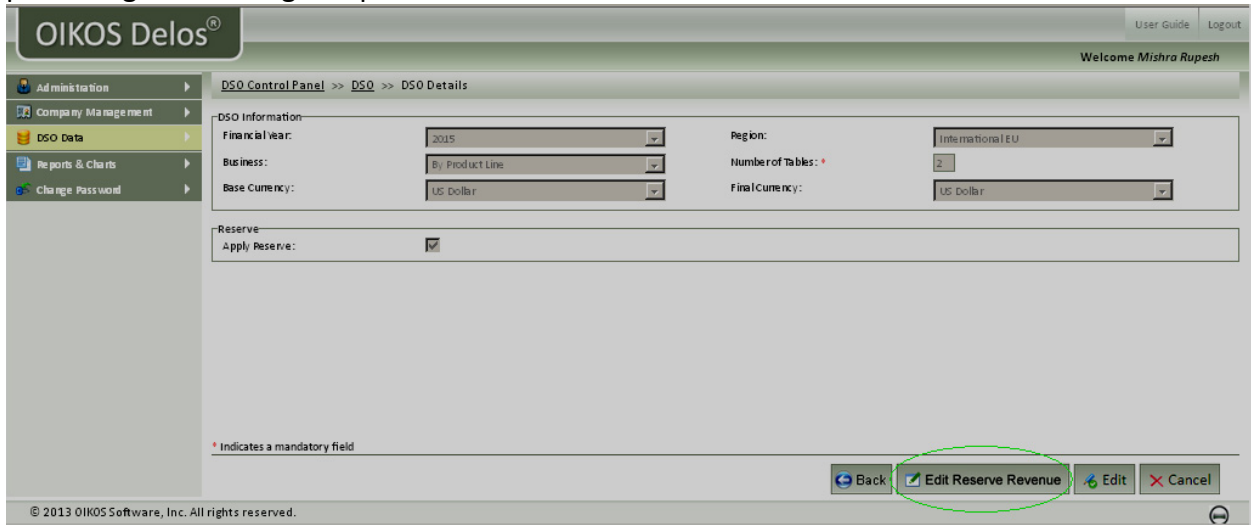
DSO 1	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER
REVENUE	[]	[]	[]	[]	[]	[]	[]	[]	[]	[]	[]	[]	[]	[]	[]	[]	[]
ENDING A/R	[]	[]	[]	[]	[]	[]	[]	[]	[]	[]	[]	[]	[]	[]	[]	[]	[]
DSO	[]	[]	[]	[]	[]	[]	[]	[]	[]	[]	[]	[]	[]	[]	[]	[]	[]

DSO 2
 REVENUE [] [] [] [] [] [] [] [] [] [] [] [] [] [] [] [] [] []
 ENDING A/R [] [] [] [] [] [] [] [] [] [] [] [] [] [] [] [] [] []
 DSO [] [] [] [] [] [] [] [] [] [] [] [] [] [] [] [] [] []

[Back] [Save] [Cancel]

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



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Administration Company Management DSO Data Reports & Charts Change Password

DSO Control Panel >> DSO >> DSO Details

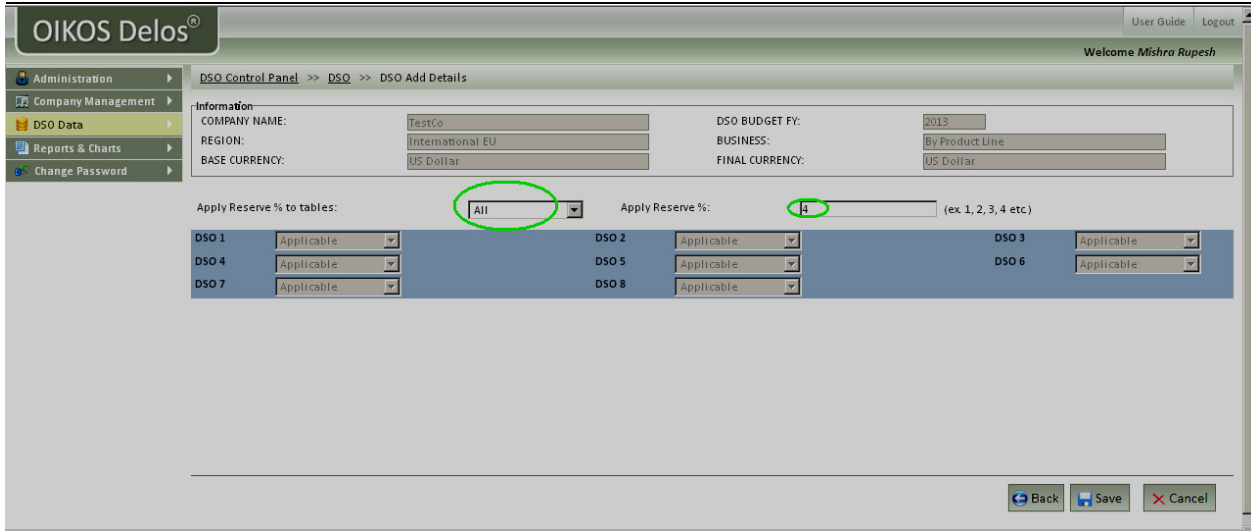
DSO Information:
Financial Year: 2015 Region: International EU
Business: By Product Line Number of Tables: 2
Base Currency: US Dollar Final Currency: US Dollar

Reserve:
Apply Reserve:

* Indicates a mandatory field

Back Edit Reserve Revenue Edit Cancel

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Administration Company Management DSO Data Reports & Charts Change Password

DSO Control Panel >> DSO >> DSO Add Details

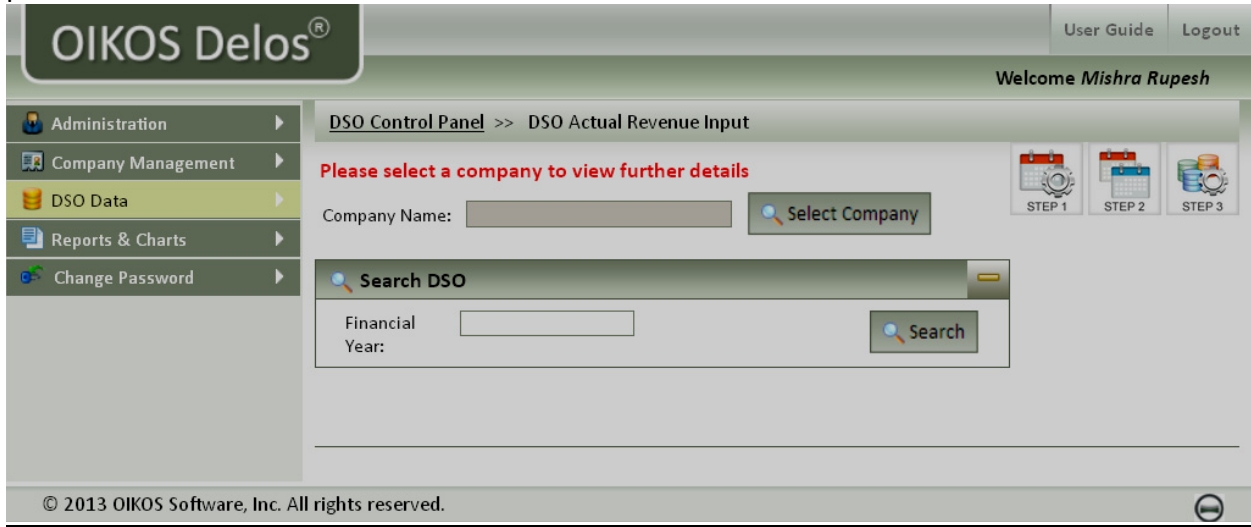
Information:
COMPANY NAME: TestCo DSO BUDGET FY: 2013
REGION: International EU BUSINESS: By Product Line
BASE CURRENCY: US Dollar FINAL CURRENCY: US Dollar

Apply Reserve % to tables: All Apply Reserve %: 0 (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.



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.

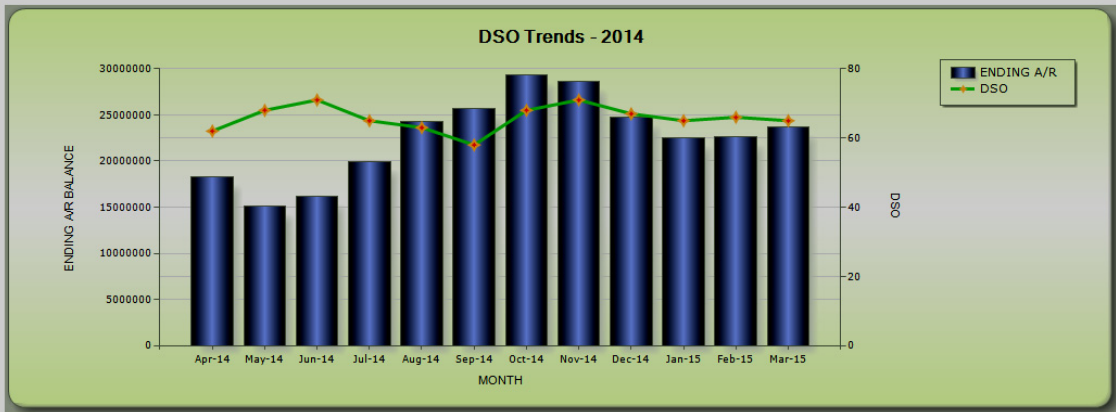


DSO 1	OCTOBER-08	NOVEMBER-08	DECEMBER-08	JANUARY-09	FEBRUARY-09	MARCH-09	APRIL-09	MAY-09	JUNE-09	JULY-09	AUGUST-09
BEGINNING A/R							1,700,000.00	1,552,334.19	380,000.00	323,870.97	355,333.00
REVENUE	194,040.00	198,000.00	198,000.00	500,000.00	300,000.00	200,000.00	100,000.00	300,000.00	200,000.00	300,000.00	100,000.00
COLLECTIONS							247,665.81	1,472,334.19	256,129.03	268,537.64	175,333.00
ENDING A/R						1,700,000.00	1,552,334.19	380,000.00	323,870.97	355,333.33	280,000.00
DSO							190.0	55.0	42.8	39.3	41.6
COLLECTIONS % of A/R							13.8%	79.5%	44.2%	43%	38.1%

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	45.8%	32.1%	30.7%	36.1%	29%	41.5%	29.2%	33.3%	31.5%	29.6%	41.1%	40.4%	

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	810,000.00
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%

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



ENDING A/R	18,314,285.80	15,083,871.00	16,133,333.40	19,922,580.60	24,273,333.40	25,741,935.60	29,335,483.80	28,666,666.60	24,800,000.00	22,560,000.00	22,638,709.60	23,651,613.00
DSO	62.0	68.0	71.0	65.0	63.0	58.0	68.0	71.0	67.0	65.0	66.0	65.0
MONTH	Apr-14	May-14	Jun-14	Jul-14	Aug-14	Sep-14	Oct-14	Nov-14	Dec-14	Jan-15	Feb-15	Mar-15

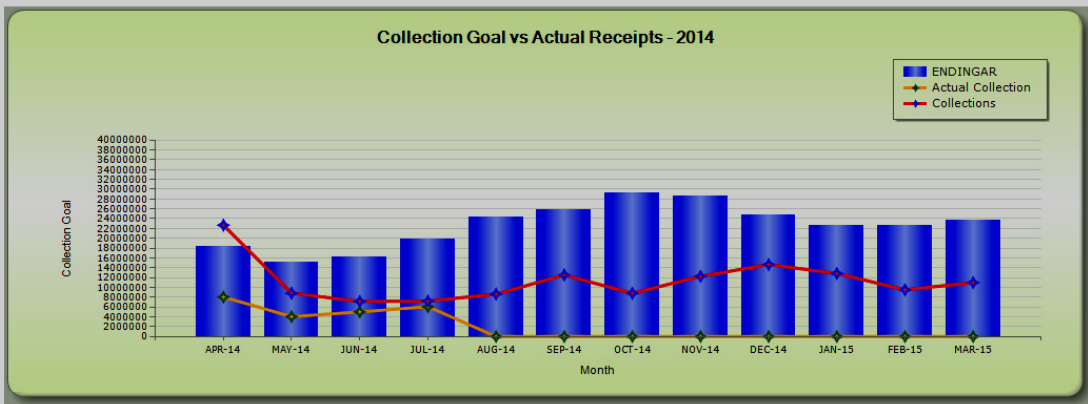
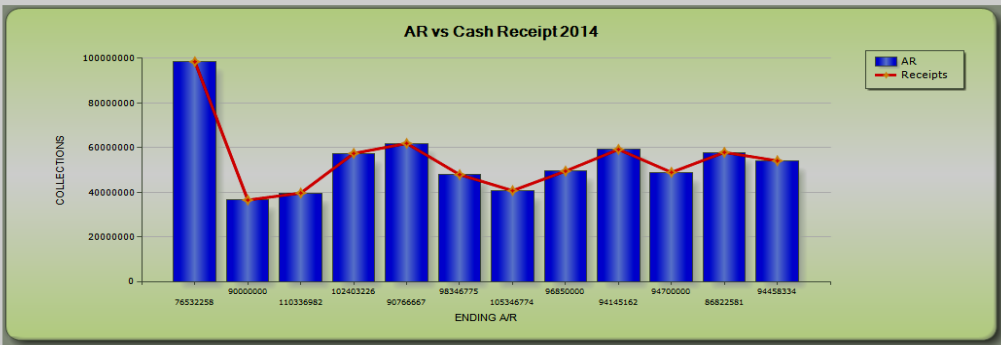
Company Name: Financial Year:

Region: Business:

Receipts Color: AR Color:

Title:

of 1 | Select a format | Export



MONTH	APR-14	MAY-14	JUN-14	JUL-14	AUG-14	SEP-14	OCT-14	NOV-14	DEC-14	JAN-15	FEB-15	MAR-15
ENDING A/R	18,314,285.80	15,083,871.00	16,133,333.40	19,922,580.60	24,273,333.40	25,741,935.60	29,335,483.80	28,666,666.60	24,800,000.00	22,560,000.00	22,638,709.60	23,651,613.00
COLLECTION GOAL	22,685,714.20	8,830,414.80	7,150,537.60	7,210,752.80	8,649,247.20	12,531,397.80	8,806,451.80	12,268,817.20	14,666,666.60	12,840,000.00	9,521,290.40	10,987,096.60
ACTUAL COLLECTIONS	8,050,000.00	4,050,000.00	5,020,000.00	6,080,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00