



BALANCE ANALYSIS BASEL 2

To effectively present your financial statements to banks, complying to the Basel 2 agreement guidelines.

Properly presenting your financial statements to banks is essential to bring out the effectiveness of your business and access to financing. Mago4 helps you also in this task, thanks to a variety of tools specifically designed to fill in the documentation in line with the requirements of the bank, quickly and intuitively.

EASE OF USE

The strength of this module is that you do not need difficult configuration procedures but can **start immediately** importing data; the **intuitiveness** of the entire process will surprise you.

Mago4 extracts the financial statement data and inserts it in an Excel worksheet **directly linked** to the company's database, updating the values and comparing them with those of the past two years from the reference year.

Moreover, the financial statements are filled out in accordance with **EU legislation**.

RATING CALCULATION

The module allows you to adapt the rating calculation to the requirements of each bank. In fact you can select the ratios to consider and the weight to attribute them (on a scale of 4 opinion levels), having at your disposal a complete list of those most



Azienda Demo srl					
RICLASSIFICAZIONE SINTETICA					
		2014	%	2015	%
STATO PATRIMONIALE					
Liquidità immediate	Li	252.142,00	1,66%	188.426,00	1,59%
Liquidità differite	Ld	9.598.304,00	63,05%	7.147.139,00	60,23%
Disponibilità	D	2.685.757,00	17,64%	2.594.281,00	21,86%
ATTIVO CORRENTE	AC	12.536.203,00	82,30%	9.929.846,00	83,69%
IMMOBILIZZAZIONI	AI	2.687.249,00	17,65%	1.935.593,00	16,31%
TOTALI ATTIVITA' NETTE	K	15.223.452,00	100,00%	11.865.439,00	100,00%
PASSIVO CORRENTE	Pb	4.748.049,00	40,86%	2.366.383,00	28,84%
PASSIVO CONSOLIDATO	PC	.	0,00%	.	0,00%
TOTALE PASSIVITA'	CC	4.748.049,00	40,86%	2.366.383,00	28,84%
CAPITALE NETTO	CN	6.872.426,00	59,14%	5.839.282,00	71,16%
TOTALE PASSIVITA' E NETTO	K	11.620.475,00	100,00%	8.205.665,00	69,16%
CONTO ECONOMICO					
... Bilancio Riclassificazione Messaggi Riclassificazione Sintetica Quadro Organico Variazioni Patrimoniali Rendiconto F					

Reclassification

commonly used in company financial statements: ROE, ROI, ROS, Turnover of invested Capital, Degree of Financial Autonomy, Current Ratio, Performance index , Quick Ratio.

FINANCIAL AND ECONOMIC ANALYSIS

The figures extracted are then reprocessed to carry out different

analyses: the financial analysis, calculating ratios by flows using capital variation analysis and filling in the financial statements, and the economic analysis, calculating ratio and analyzing ROE (return on equity).

The result is a **detailed** analysis report with a summary of all ratios, comments and graphs, which is generated **completely automatically** in **editable** Microsoft Excel format.

CUSTOMIZED EU BALANCE SHEETS

Do you need to produce financial statements according to EU guidelines? With this module, Mago 4 provides you with various reports based on predefined "reclassification schemas" that you can **customize** according to your needs.



1**EASE OF USE**

You immediately start processing your data without complex initial procedures.

2**CUSTOMIZED CALCULATION**

You choose which ratios to consider and which weight to give them, depending on the requirements of the bank.

3**AUTOMATED**

The analysis report is automatically generated, giving you the opportunity to make any adjustments.

4**UPDATED**

The Excel sheet data and the company's database are constantly linked.

01

ESEMPIO VALUTAZIONE RATING AZIENDALE

Ad ogni indice viene assegnato un peso ai fini del giudizio complessivo

FASCE DI RISCHIO (RATING)	
0 - 1	1,01 - 2
Rischio elevato	Rischio consistente
2,01 - 3	3,01 - 4
Rischio normale	Rischio basso

In base al posizionamento degli indici all'interno di determinati intervalli viene assegnato un valore

INDICE	Peso di ponderazione	Giudizio 1	Giudizio 2	Giudizio 3	Giudizio 4	Media periodi	Giudizio risultante	Peso x giudizio
ROE	1	< 0	0,00 - 0,10	0,11 - 0,20	> 0,20	0,24	4	4
ROI	2	< 0	0,00 - 0,10	0,11 - 0,20	> 0,20	0,22	4	8
ROS	1	< 0	0,00 - 0,05	0,06 - 0,10	> 0,10	0,12	4	4
Rotazione del capitale investito	1	< 0,50	0,50 - 1,00	1,01 - 2,00	> 2,00	1,54	3	3
Grado di Autonomia finanziaria	3	< 0,15	0,15 - 0,25	0,26 - 0,35	> 0,35	0,68	4	12
Indice di liquidità	2	< 0,80	0,80 - 0,90					
Indice di disponibilità	3	< 1,00	1,00 - 1,40					
Indice di liquidità immediata	3	< 0,05	0,05 - 0,15					
	16							

02



For up-to-date information,
system and technical requirements
visit www.mago-erp.com

01. Company rating example
02. Corporate financial analysis

Mago4 is available in 3 Editions to meet the real needs of all SMEs.
The Financial Statement Analysis - Basel II module is available for all Editions.

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