CGt+

Instruction Manual

FinSuite

V1.0 2014

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Logon Page

The Logon page is used to logon to the CGt+ application. If you don't have a valid logon ID, please speak with your Administrator or contact FinSuite by sending an email to support@finsuite.com.au

Open Existing / Create New
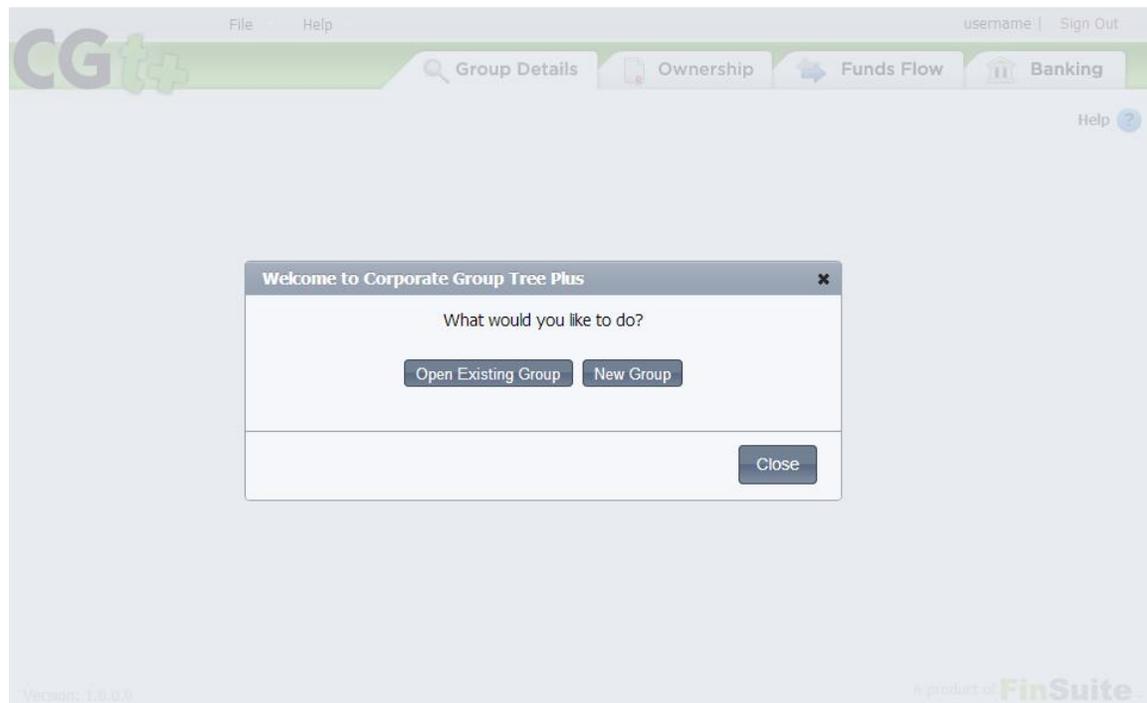
Once logged in, you will be presented with the option to Open Existing Group or create a New Group. If you select to open an existing group, you will be presented with a file picker to choose the .fst file you wish to open. If you select to create a new group, you will be presented with the Group Details tab.

Tabs

The Tabs are used to select which part of the Corporate Group Tree Plus application you would like to complete. There are 4 Tabs in the CGt+ application:

- The Group Details Tab provides the ability to capture some identifying details about the group, as well as some background and future plans.
- The Ownership Tab provides a visual representation of the group's Ownership structure
- The Funds Flow Tab provides a visual representation of the group's Funds Flow
- The Banking Tab provides a visual representation of the group's Banking structure

Group Details Tab

The Group Details Tab provides some pre-defined free-form fields to identify the group and summarise some key areas of information.

Tree Tabs – Ownership, Funds Flow & Banking
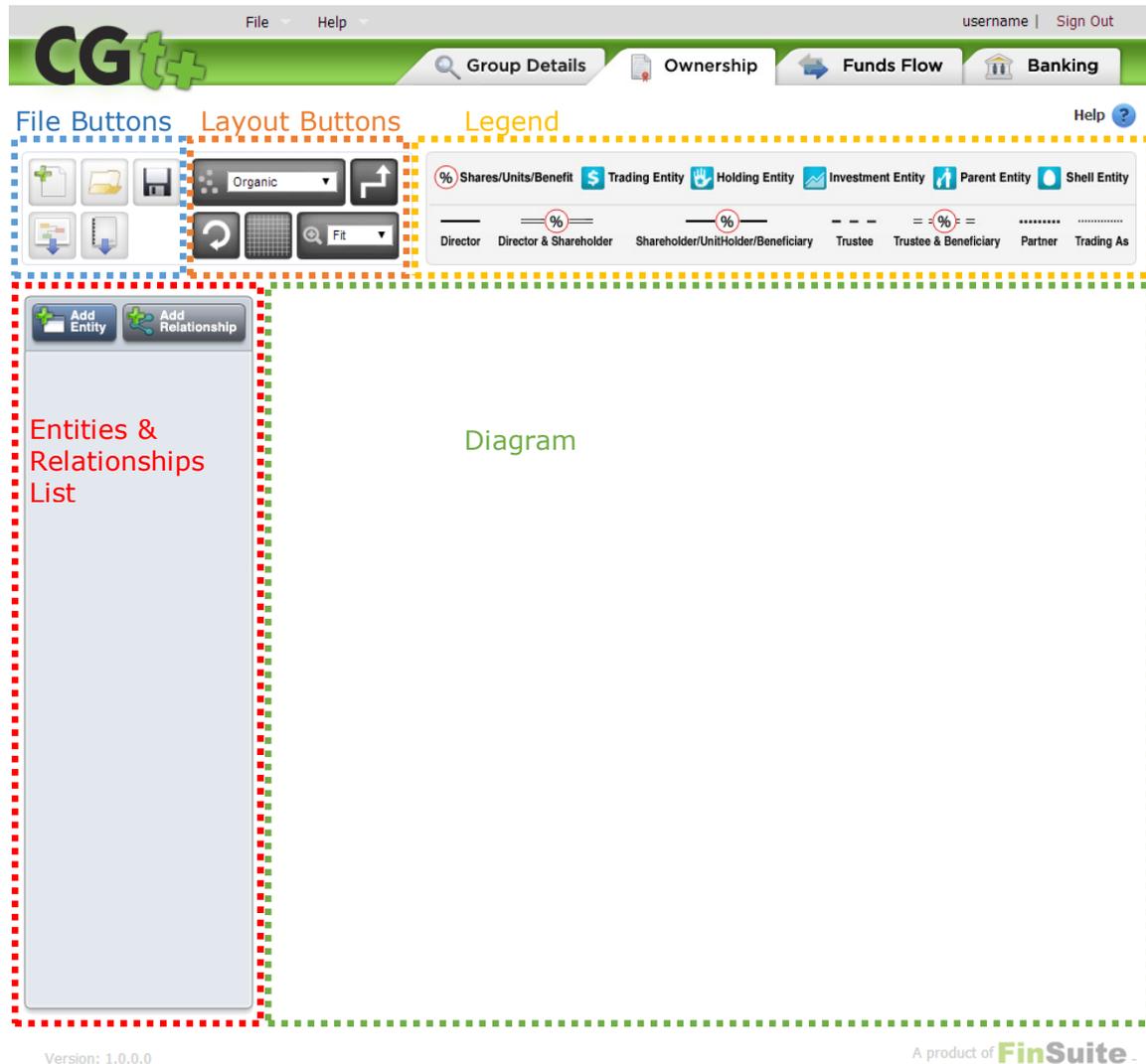
The Tree Tabs are used to create visual representations of a group's Ownership, Funds Flow and Banking structure. All three Tree Tabs share the same controls and functionality. The Tabs are differentiated by the relationships you can create in each.

File Buttons

The File Buttons are used to manage your CGt+ files:

- New Group – is used to create a new group file
- Open Group – is used to open an existing group file
- Save Group – is used to save the active group file
- Export Picture – is used to export a .JPG image of the current tree
- Export PDF – is used to export the entire CGt+ file contents to a PDF document

Layout Buttons

The Layout Buttons are used to manipulate the layout of your diagram:

- Preset Layout Dropdown includes 3 predefined layout options. The user can select from Vertical, Horizontal or Centered, to influence the layout of the diagram.

- The Bent Lines Button is used to change between straight and bent relationship lines. When selected, relationship lines will bend so that they are either vertical or horizontal, in a grid like fashion. When not selected, the relationship lines will be straight and will try to be drawn so as to achieve the shortest distance between the connected entities.

- Refresh Button is used to reset the layout according to the Preset Layout Dropdown selected. This is typically used after a manual layout change is made to the diagram

- Grid Button is used to invoke a grid on the diagram. This is particularly useful when laying out entities manually. Entities that are rearranged manually will "snap" to the nearest corner of the grid, which is a good way of ensuring alignment.

- Zoom Dropdown is used to zoom in and out on the diagram

Legend

The Legend is specific to the tab that is selected and provides a reference for the diagram.

Entities and Relationships List

The Entities & Relationships list allows a user to add, edit and delete entities and relationships. The use of this area is described in more details on the following pages.

Diagram

The diagram area is where the diagram is rendered and is also used to manually manipulate the diagram.

Entities

Creating an Entity

To create an Entity, select the Add Entity Button in the Entities and Relationships List area. Once selected, you will be presented with the following pop-up:

- **Name** – is used to record the entity name. Entity details are contained in the appendix of the PDF output, so ensure you give the entity a relative name.

- **Identifier** – is used to record a reference for the entity, such as a customer number.

- **Type** – is used to select the entity type. This will drive what fields are generated in the Entity Details Section.

- **ABN/ACN** – is used to record the ABN/ACN of the entity.

- **Function** – is used to identify the entity function (ie, what that entity does), which is then demonstrated on the Ownership tree via an icon.

- **Comments (visible)** – is used to make comments that you would like displayed within the entity box on the diagram. Typically, entities only appear in the diagram when they have at least one relationship. If comments are entered in this field, the entity will automatically be visible in the diagram.

- **Entity Details Section** – Please refer below for more information on the Entity Details Section

To save the entity, select the Create button. Once saved, the entity will appear on the Entities & Relationships list as follows:

Entity Details Section

The Entity Details section is used to record specific information about the entity. The format of the Entity Details section is driven by the selection chosen in the Entity Type field. There are two types of formats, one for Corporate entities (Company, Trust, Partnership, Trading entity) and another for Individuals.

Individual Entity Details Section:

In the CGt+ application, these fields are only used to record the relevant information. They are not used in any calculations. In FinSuite's CGb application, the net monthly Income and Expenditure sections are used in the Brief tab to calculate the Debt Servicing.

Corporate Entity Details Section:

Edit Entity ✖

Name	Identifier	Type	ABN/ACN	Function	Comments (visible)
ABC Pty Ltd		Company ▼		None ▼	

Corporate Details

Industry And Risk

Current Risk Grade	
Proposed Risk Grade	
Industry Code	
Industry Description	
Industry Outlook	Steady ▼

Comments

Profit & Loss Indicators

Period		
Sales		
Other Income		
COGS		
Gross Profit		
Interest		
Depreciation		
Operating Expenses		
Extraordinary Expenses		
Net Profit		
Tax		
NPAT		

Balance Sheet Indicators

Period		
Trade Debtors		
Stock		
WIP		
Other Current Assets		
Total Current Assets		
Non-Current Assets		
Trade Creditors		
Other Current Liabilities		
Total Current Liabilities		
Non-Current Liabilities		
Equity		

Profit & Loss Ratios

Period		
Gross Profit Margin	%	%
Net Profit Margin	%	%
EBIT		
EBITDA		
Interest Cover		

Comments

Balance Sheet Ratios

Period		
Creditor Days		
Debtor Days		
Stock Turnover		
W/C Cycle		
Current Ratio		
ROA	%	%
ROE	%	%
Debt to EBITDA		

Comments

Cancel   Save

The Profit & Loss Indicators and Balance Sheet Indicators are used to calculate the Profit & Loss Ratios and Balance Sheet Ratios.

Editing Entities

To edit an entity, you can either double-click on the entity in the Entities & Relationships List, or right-click on the entity and select Edit. This will open the Add Entity pop-up box where you can make your changes. To save your changes, select Save.

Deleting Entities

To delete an entity, you can right-click on the entity in the Entities & Relationships List and select Delete. You will be presented with a confirmation pop-up and to delete, select OK.

Relationships

Creating a Relationship

When creating relationships, the user defines the "components" of an entity. Individuals are only made up of themselves. Companies however, have directors, shareholders, etc. For this reason, you never add a relationship to an individual. You only ever create relationships for corporate entities (Company, Trust, Partnership, Trading entity).

To create a Relationship, first select the entity you are defining the "components" of (the "Defining Entity") and then select the Add Relationship Button. Next, select the Relationship Type (refer to the specific Relationship Type fields for each Tree Type below) and the Related Entities as follows:
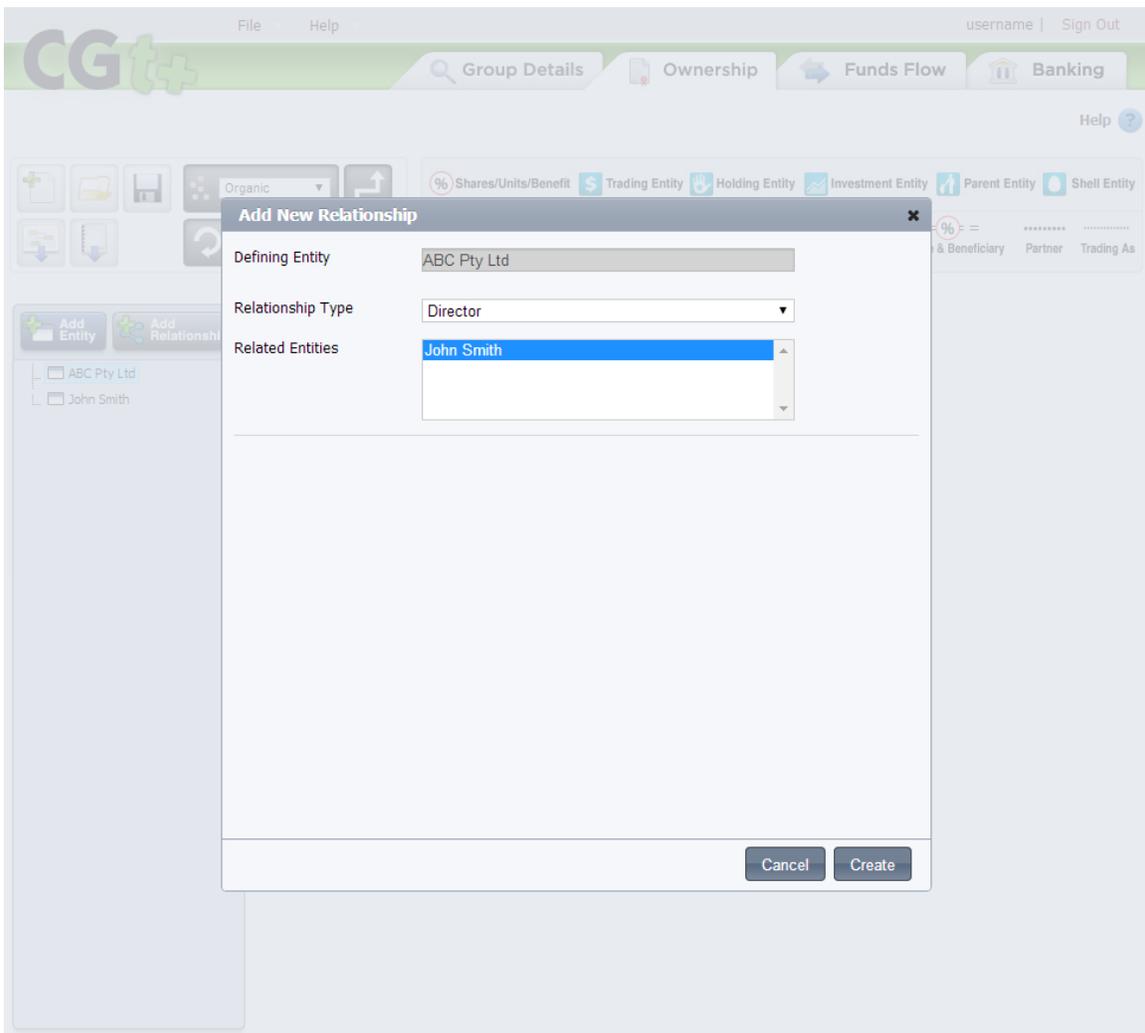
To save the Relationship, select the Create button. Once saved, the Relationship will appear on the Entities & Relationships list and the entities, along with their relationship will appear in the diagram as follows:

Editing Relationships

To edit a relationship, you can either double-click on the relationship in the Entities & Relationships List, or right-click on the relationship and select Edit. This will open the Add Relationship pop-up box where you can make your changes. To save your changes, select Save.

Deleting Relationships

To delete a relationship, you can right-click on the relationship in the Entities & Relationships List and select Delete. You will be presented with a confirmation pop-up and to delete, select

Ownership Tree Relationships

The Ownership Tree is used to create a visual representation of a Group's ownership structure. The Ownership Tree's relationships are made up of the following components:

- **Defining Entity** – the entity that you are defining the ownership structure of.
- **Relationship Type** – the relationship that the Defining Entity has to the Related Entity(s).
- **Related Entity** – the entity(s) that owns a part of the Defining Entity.
- **Share** – the % of the Relationship Type that the Related Entity(s) has of the Defining Entity. This field is only populated for certain Relationship Types.

Tips:

- To create a company as trustee for a trust, select the trust as the Defining Entity, choose the Trustee Relationship Type and select the company as the Related Entity.
- To create a partnership, first create all the individual entities in the partnership and then create a partnership entity with an Entity Type of a Trading Name / Partnership. Then select the partnership entity as the Defining Entity, select the Partner Relationship Type and select the entities that form the partnership as the Related Entity.
- To create an individual trading as a business, first create the individual entity and then the trading entity with an Entity Type of a Trading Name / Partnership. Then select the trading name entity as the Defining Entity, select the Trading As Relationship Type and select the individual entity that is trading under the trading name as the Related Entity.

Funds Flow Tree Relationships

The Funds Flow Tree is used to create a visual representation of a Group's flow of funds. The Funds Flow Tree's relationships are made up of the following components:

- **Defining Entity** – the entity that the funds are flowing from.
- **Relationship Type** – the nature of the funds that are being exchanged.
- **Related Entity** – the entity that the funds are flowing to.
- **Amount** – the amount of funds that being exchanged.

Banking Tree Relationships

The Banking Tree is used to create a visual representation of a Group's banking structure. The Banking Tree's relationships are split into Security relationships and Lending relationships.

Security Relationships

Security Relationships are used to record security pledged by an entity. Securities are recorded on the Banking Tree and are represented with a red icon.

- **Defining Entity** – the entity that is providing the security.

- **Relationship Type** – the type of security being provided.

- **Related Entity** – the entity that is jointly providing the security. In the case of a Single Guarantee, this is the entity that the guarantee is in favour of.

- **Address/Stock Details/Details/Account Number** –is used to record the particulars of the security being provided.

- **FMV/Amount** – the Fair Market Value of the security.

- **EV Ratio** – the extension ratio (%) to be applied to the FMV.

- **EV** – the Extended Value of the security.

- **Guarantee Type** – the type of guarantee being offered. A Single Guarantee is one provided by the Defining Entity in favour of the Related Entity(s). A Reciprocal guarantee is one where the Defining Entity and the Related Entity(s) are guaranteeing each other. A Cross Guarantee is one where the Defining Entity and the Related Entities are all guaranteeing each other.

Lending Relationships

Lending Relationships are used to record lending being provided to an entity. Lending is recorded on the Banking Tree and is represented with a green icon.

- **Defining Entity** – the borrower.

- **Relationship Type** – the lending type.

- **Related Entity** – the co-borrower(s).

- **Type** – is used to define whether the lending is for Business or Consumer purposes.

- **Name** – the lending product, for example, "Flexi Business Loan".

- **In Favour Of** – the entity that the Guarantee is in favour of.

- **Purpose** – the purpose of a guarantee. Options include Financial and Performance.

- **Current Amount** – the current lending balance.

- **Current Maximum Amount** – the current maximum allowable lending balance (used in a Seasonal Limit).

- **Proposed Amount** – the proposed lending amount.

- **Proposed Maximum Amount** – the proposed maximum allowable lending balance (used in a Seasonal Limit).

- **Proposed Minimum Amount** – the proposed minimum allowable lending balance (used in a Seasonal Limit).

- **Balloon** – the residual balloon payment required at the end of a car or equipment loan.

- **Total Term** – the total term for the lending, from the commencement of the loan, represented in months. For revolving facilities, simply select "Revolving".

- **Remaining Term** – the remaining term for the lending, represented in months.

- **Principle Repayment Amount** – the required principle repayments on a commercial bill.

- **Repayment Frequency** – the frequency of the Principle Repayment Amount.

- **Remaining Interest Only Term** – the remaining interest only term for the lending, represented in months.

- **Base Rate** – the base interest rate to be applied to the lending.

- **Margin** – the margin to be applied on top of the Base Rate.

- **Sensitivity Margin** – the additional margin to be applied on top of the Base Rate and Margin, used to calculate the Sensitised Finance Costs.

- **Sensitivity Term** – the term to be used to calculate the Sensitised Finance Costs.

- **Handling Fees** – the fee for handling a commercial bill.

- **Annual Fees** – the annualised fees associated with the lending.

- **Approval Fees** – the approval fees for the lending.

- **Interest Costs** – the calculated interest costs for the lending over the next 12 months.

- **Principle Repayments** – the calculated principle repayments for the lending over the next 12 months.

- **Sensitised Finance Costs** – the calculated sensitised finance costs for the lending over the next 12 months

Manipulating the Diagram Layout

The diagram can be manipulated in several ways. The Layout Buttons are used to manipulate the layout of your diagram:

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Preset Layout Dropdown
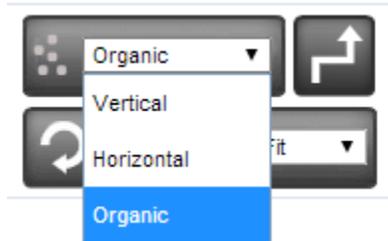
The Preset Layout Dropdown includes 3 predefined layout options. The user can select from Vertical, Horizontal or Centered, to influence the layout of the diagram.

In the Funds Flow Tab and Banking Tab, there is an additional layout called "Copy Ownership". If Entities and Relationships are created in these tabs and the Copy Ownership layout is selected, entities will be placed in the same area (relative to other entities) as they are in the Ownership Tab. This is to enable easy comparison of the three diagram types.

Manual Layout

To lay the entities out manually, simply click on the entity you wish to move and wait for the selection squares and rings to appear as in the image above. You can now move the entity around by selecting the circle in the middle with your left mouse button and holding it while you drag the entity around. Your entity will stop moving when you release your mouse button.

We recommend that you select the grid button before moving entities around as it will make alignment of the entities a lot easier.

You can also increase or decrease the size of the entity box, by selecting and dragging one of the square boxes around the entity.

When you are finished, turn off the grid and select an area outside of the diagram to exit the manual layout mode.

Please note: Once you move entities around manually, they will be locked into that position. If you add additional entities, they will not be laid out automatically, they will simply appear in the top left corner of the diagram. To invoke the preset layouts again and undo your manual changes, simply select the Refresh Button.