

Advanced Forecasting for European Markets

Agenda

1. Introduction
2. The Evolution of Cash Forecasting
3. Smart Ledger
4. Case Study: Kirby
5. Key Takeaways and Trends
6. Questions

Cash Visibility

Treasurer



Treasury Team



- Daily operational management and planning
- Near-term, account-based data
- Helps the Cash Manager/Treasurer ensure operating accounts are properly funded, corrected, or optimized if overfunded
- 1-2 week scenario analysis for cash positioning and risk mitigation

Cash Forecasting

Board of Directors



CFO



- Business Unit/Company level data
- Weeks or months timeline
- Analyzing trends and accuracy to improve decision-making
- Identify shortfalls or opportunities in entities; eases analysis of working capital movements
- Where and how CFOs make strategic decisions

Benefits of Cash Forecasting

Optimize Liquidity & Working Capital

Stronger Risk Management

Strategic Decision Making

Improved Cash Allocation

Scenario Planning for Uncertainty

Reduced Manual Effort & Errors

What Are The Challenges Facing Treasury ?

Some of the external challenges:

- **Geopolitical Uncertainty:** Economic Uncertainty, Tarriffs, Inflation, Currency Volatility,
- **Evolving Regulations:** Cross Border Data Flow, Sustainability and ESG, AI Regulations
- **Supply Chain:** Climate change & conflicts

On top of which there are internal challenges:

- **Lack of Visibility:** Multi ERP organizations with data silos
- **Demand for Clarity & Accuracy:** To deal with external challenges, there will be more scrutiny on forecasts
- **Managing Risk:** Reputation, Counter Party, Data Protection



Poll Question

What is your biggest challenge in cash forecasting?

The Evolution of Cash Forecasting

What makes it so difficult?

Without a forecasting tool...

- Managed offline in complex spreadsheets
- Highly error prone
- Manual and untimely decision making

With a legacy TMS forecasting tool...

- Still using spreadsheets to bridge the gap...Why?
- Most forecasting solutions are account based, good for short term liquidity assessment but....
- Enterprise cash forecasting requires business unit forecasting to mirror business operations and to make strategic decisions

	Period		Jan 23/ wk2	Jan 23/ wk3	Jan 23/ wk4	Jan 23/ wk5	Feb 23/ wk1		
	Start		2 Jan 2023	9 Jan 2023	16 Jan 2023	23 Jan 2023	30 Jan 2023		
	End		8 Jan 2023	15 Jan 2023	22 Jan 2023	29 Jan 2023	5 Feb 2023		
Period Start	Opening Balance		Opening Balance		81,917,830.21	79,642,234.86	79,682,451.74	8	
	Operating Cash Inflows		Operating Cash Inflows		18,280,769.81	24,708,070.35	28,985,750.39	34	
Period End	AR Collections		AR Collections		14,027,799.35	17,344,871.83	17,648,266.63	2	
	Subscription Inflows		Subscription Inflows		4,252,970.46	4,502,004.22	6,510,723.76	1	
Opening Balance	Intercompany	Period Start	Intercompany		Opening Balance		81,917,830.21	79,642,234.86	79,682,451.74
	Intercompany (IC)	End	Intercompany		Opening Balance		81,917,830.21	79,642,234.86	79,682,451.74
Operating Cash	Intercom	Period Start	Intercompany		Operating Cash Inflows		18,280,769.81	24,708,070.35	28,985,750.39
	Operating	End	Operating Cash		AR Collections		14,027,799.35	17,344,871.83	17,648,266.63
AR Collection	AP - Disb	Period Start	AP - Disburse		Subscription Inflows		4,252,970.46	4,502,004.22	6,510,723.76
	Suppliers	End	Suppliers		Intercompany		-	2,861,194.30	4,826,760.00
Subscription	Other Payments	Period Start	Other Payments		Intercompany (IC)		-	2,861,194.30	4,826,760.00
	Legal	End	Legal		Intercompany Dividends (IC)		-	-	-
Intercompany	Opening Balance		Opening Balance		81,917,830.21	79,642,234.86	79,682,451.74	8	
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Period End	Intercompany		Intercompany		-	2,861,194.30	4,826,760.00	1,931,561.33	
	Intercompany (IC)		Intercompany (IC)		-	2,861,194.30	4,826,760.00	2,682,758.36	
Opening Balance	Operating Cash Outflows		Operating Cash Outflows		20,323,770.96	24,636,453.11	23,183,542.21	1	
	AP - Disbursements		AP - Disbursements		18,301,144.03	17,317,161.14	14,997,705.45	1	
Operating Cash	Suppliers		Suppliers		9,751,507.57	10,038,744.23	10,047,230.04	1	
	Other Payments		Other Payments		4,960,403.00	3,954,772.77	2,456,228.09	1,509	
AR Collection	Legal		Legal		586,879.45	275,468.76	562,685.99	679,621	
	Rent		Rent		3,002,354.00	3,048,175.38	1,931,561.33	4,821,946	
Subscription	Salary and Related		Salary and Related		1,388,216.93	2,858,598.18	2,682,758.36	4,821,946	
	Opening Balance		Opening Balance		81,917,830.21	79,642,234.86	79,682,451.74	8	
Intercompany	Investing and Financing Activities		Investing and Financing Activities		232,594.20	-	-	114,000	
	Interest		Interest		232,594.20	-	-	114,000	
Intercompany	AR Collections		AR Collections		-	-	-	114,000	
	Subscription Inflows		Subscription Inflows		(2,275,595.35)	919,968.76	5,805,662	5,805,662	
Operating Cash	Net Cash		Net Cash		(2,275,595.35)	40,216.88	5,676,593	5,676,593	
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Period End	Taxes		Taxes		-	-	-	-	
	Opening Balance		Opening Balance		81,917,830.21	79,642,234.86	79,		

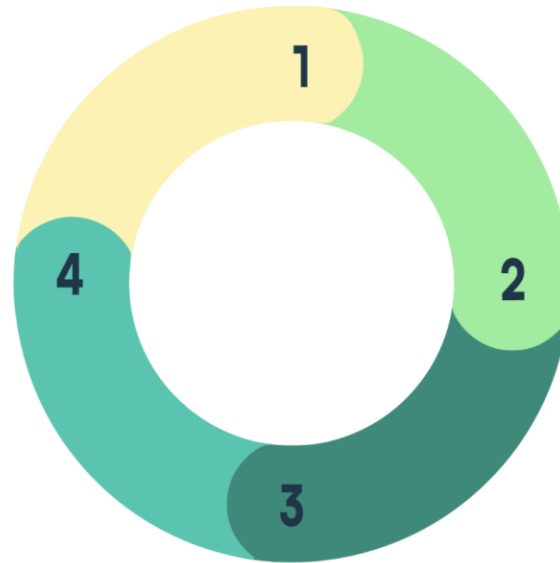
High Value Cash Forecasting

1. HIGHLY AUTOMATED

- Direct system connectivity
- Transaction mapping automation
- Forecasting automation
- Touch of a button consolidation and reporting

4. ANALYTICS & REPORTING

- Detailed variance and accuracy analysis
- Customer payment profiling
- Consolidated working capital analytics
- Intuitive dashboards



2. FLEXIBLE & ADAPTABLE

- Flexibility to capture specific needs of the business
- Easily updated and adjusted
- Adaptable to changes in the business over

3. ACCESS TO DATA & DRIVERS

- Easily accessible reporting
- Fast access to the underlying data
- Visibility over drivers & ability to change them
- Key to building trust in the output

AR & AP Pain Points














Varying payment behaviour across customers & vendors making forecasting difficult

Poor visibility over customer payment habits can mean regularly inaccurate forecasts

Uncertainty over timing of payment can lead to costly liquidity buffers

Treasury don't always have access to the data to understand cash flow drivers

Difficult to track and identify patterns within AR and AP ledgers to address issues, leading to trapped cash

CUSTOMER NAME	TREND ⓘ	AMOUNT	DTP	TERMS	NET DAYS
International Holding Company		5,953,789	72	30	(42)
ICBC		5,685,934	42	37	(5)
AbbVie		1,728,881	82	67	(15)
Samsung		823,919	150	100	(50)
Coca-Cola		783,054	53	67	14
CSX Corporation		548,228	104	38	(66)
UnitedHealth		526,729	156	104	(52)
Bank of America		511,661	86	70	(16)
Intesa Sanpaolo		481,729	128	102	(26)
SABIC		476,129	55	57	2
Shopify		427,437	32	57	25
LVMH		371,939	60	30	(30)
Nestlé		331,932	59	62	3
Costco		329,370	111	99	(12)
PetroChina		311,555	73	70	(3)

What the SmartLedger Does

Less certainty over timing of collections

=

Higher operational balances or unnecessary drawdown on credit facilities/trapped cash

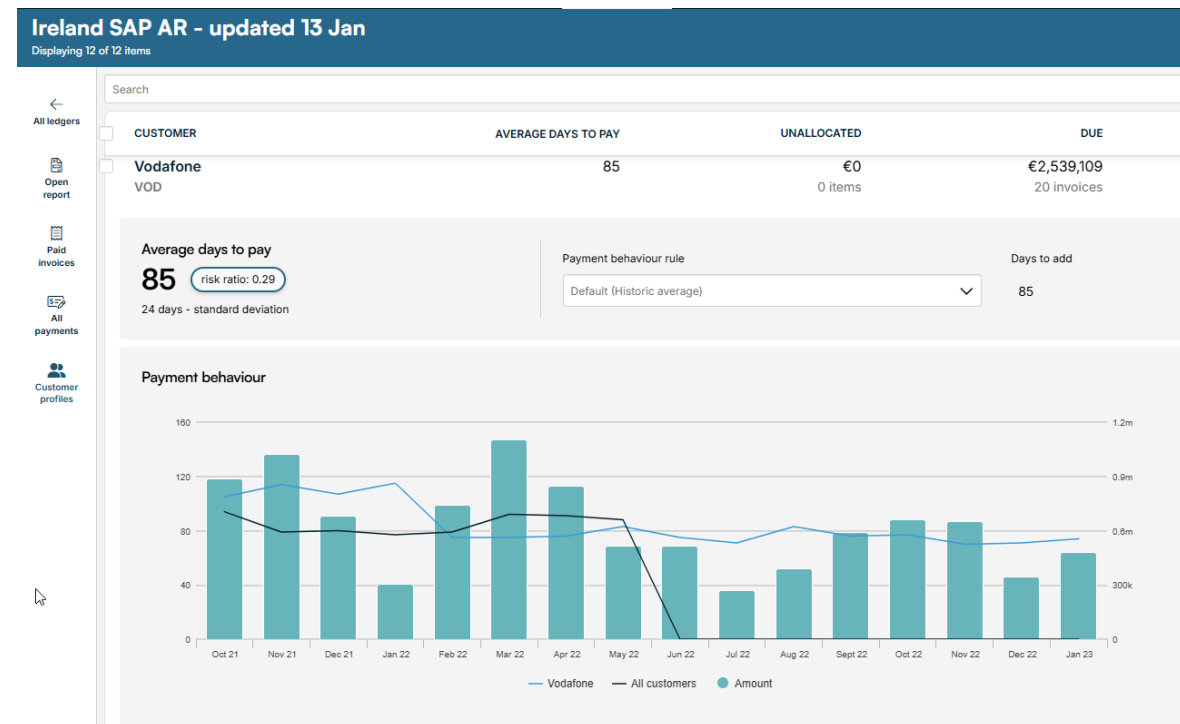
SmartLedger helps you run your business on lower operational cash balances

GTSOLUTIONS USA - MAR 25 WK2 (In Progress)						
File ▾ Actuals ▾ Forecast Tools ▾ Transactions Comments SmartLedger ▾ Help						
f(x)						
	Period Start End	Actuals	Forecast			
		Mar 25 wk1 3 Mar 2025 9 Mar 2025	Mar 25 wk2 10 Mar 2025 16 Mar 2025	Mar 25 wk3 17 Mar 2025 23 Mar 2025	Mar 25 wk4 24 Mar 2025 30 Mar 2025	Apr 25 wk1 31 Mar 2025 6 Apr 2025
OPENING BAL.		29,840,770.38	26,953,530.01	21,585,947.21	19,227,716.52	21,364,396.84
▼ Cash Inflows		9,559,858.92	2,111,863.12	3,368,024.09	5,739,491.65	5,376,198.51
▼ Operating Receipts		9,559,858.92	2,111,863.12	3,368,024.09	4,639,491.65	5,376,198.51
Collections	(B)	9,559,858.92	2,111,863.12	3,368,024.09	4,436,451.65	5,376,198.51
Other Inflows		0.00	0.00	0.00	203,040.00	0.00
Intercompany	(IC)	0.00	0.00	0.00	1,100,000.00	0.00
► Cash Outflows		9,288,388.73	16,205,950.30	8,455,682.00	8,140,094.60	9,909,050.00
► Treasury Inflows		34,816,405.00	34,607,432.78	34,607,432.78	36,608,988.34	34,607,432.78
► Treasury Outflows		37,975,115.56	25,880,928.40	31,878,005.56	32,071,705.07	32,096,093.30
TOTAL RECEIPTS		44,376,263.92	36,719,295.90	37,975,456.87	42,348,479.99	39,983,631.29
TOTAL PAYMENTS		47,263,504.29	42,086,878.70	40,333,687.56	40,211,799.67	42,005,143.30
NET CASH		(2,887,240.37)	(5,367,582.80)	(2,358,230.69)	2,136,680.32	(2,021,512.22)
CLOSING BAL.		26,953,530.01	21,585,947.21	19,227,716.52	21,364,396.84	19,342,884.07
BANK BAL. (CLOSE)		1,521,083.52	-	-	-	-
▼ Liquidity						
▼ Credit Facilities						
Revolver Balance		10,405,050.00	f(x) 10,405,050.00	f(x) 10,405,050.00	f(x) 12,605,050.00	f(x) 10,605,050.00
Revolver Draw		f(x) 0.00	f(x) 0.00	f(x) 0.00	f(x) 2,000,000.00	f(x) 0.00

SmartLedger: Transforming Forecasting Accuracy and Working Capital Insights

SmartLedger and Working Capital Dashboards

1. **ERP integration** for automated short term forecast creation
2. Historical ledger data analyzed with **Machine Learning** to provide customer and vendor payment behaviour profiles
3. Due dates are auto-adjusted with the learned behaviour to **improve accuracy**
4. Consolidated **AR & AP performance** dashboards with drill down to detailed customer & vendor payment history
5. Understand where the opportunities are to **drive improvements** in cash flow and working capital management

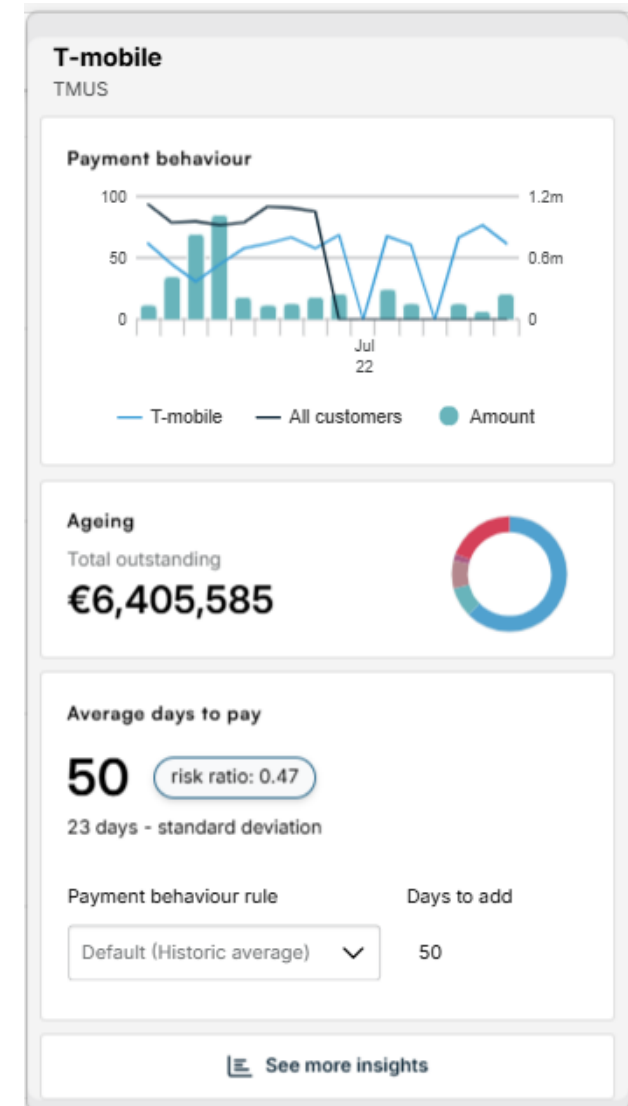


SmartLedger and Advanced Analytics

We conducted an analysis comparing the accuracy of standard contractual payment terms from ERP systems with SmartLedger's adjusted forecasts, which factor in detailed customer payment behaviour

The test was run at an individual invoice level, comparing both methods against the actual paid dates recorded in the ERP

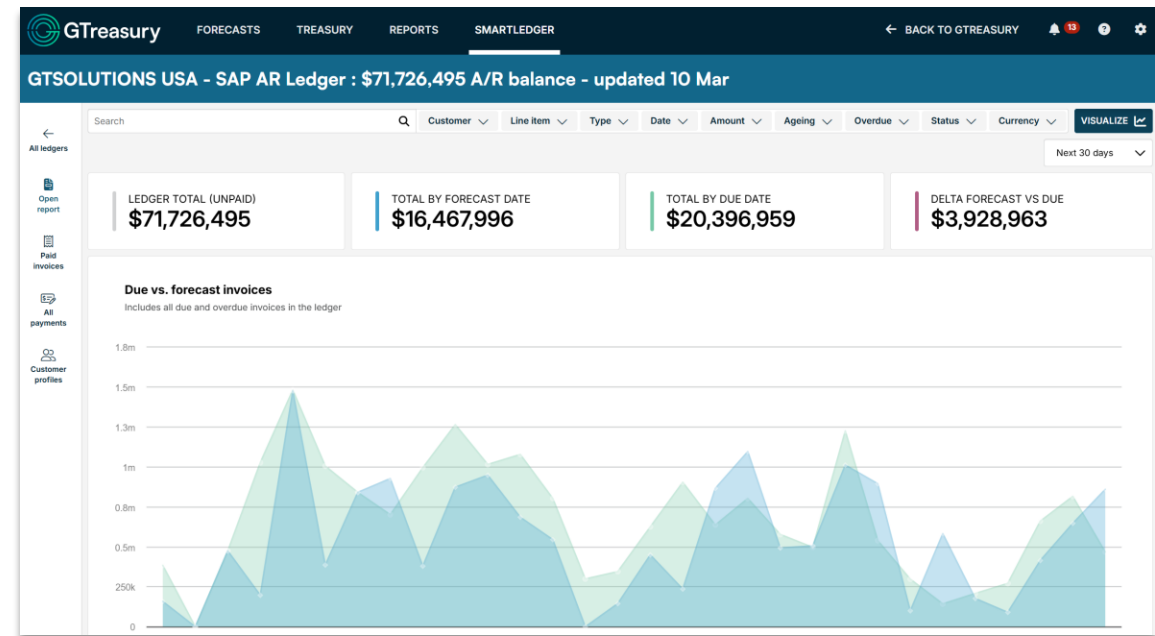
On average, SmartLedger improved short-term forecast accuracy **by over 30%** by accounting for real-world payment patterns rather than relying solely on static terms



What does a 30% increase in forecast accuracy mean to a Treasury team?

With greater confidence in timing of cash inflows, you can -

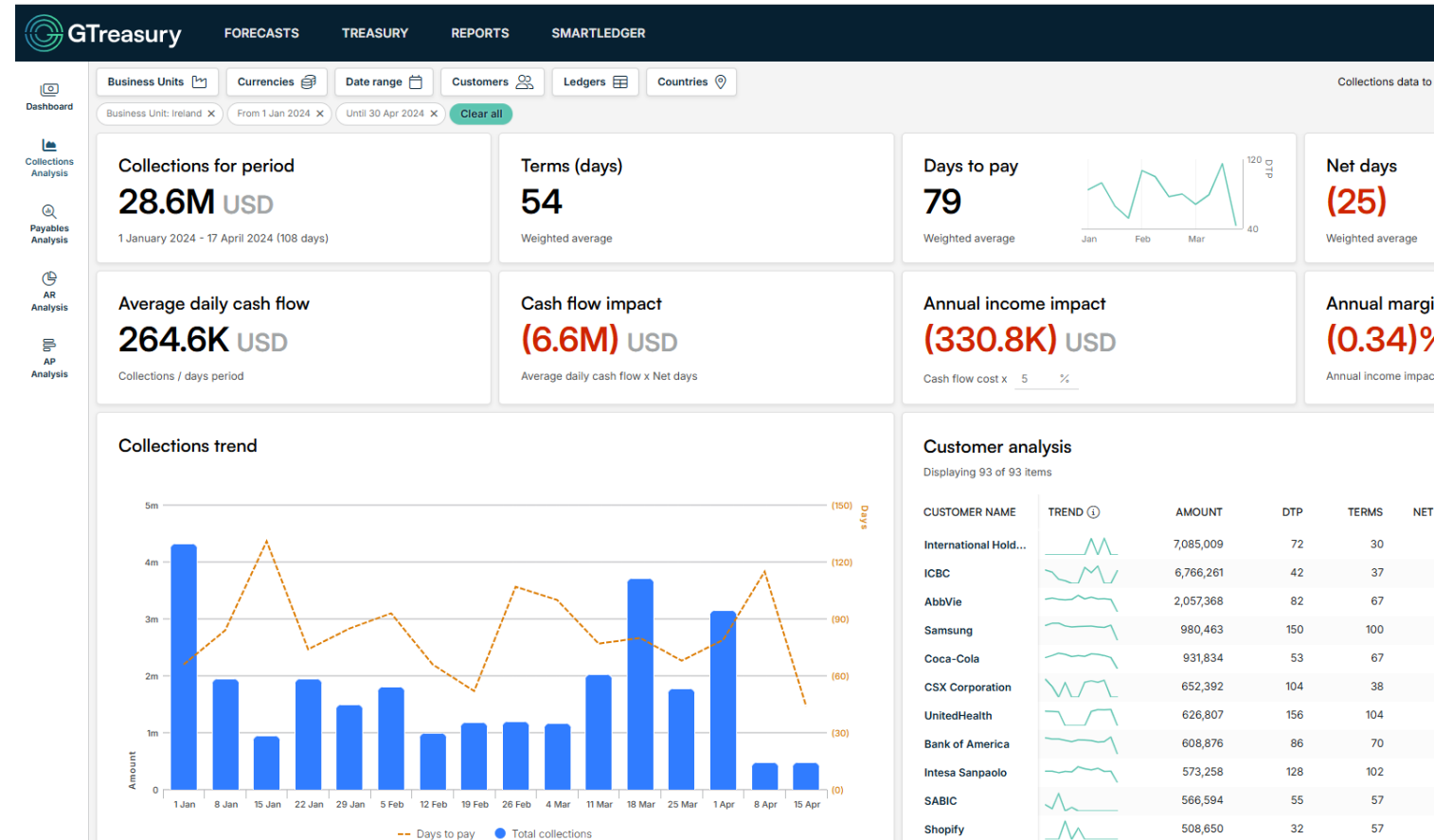
- Free up working capital so the business can be run on less cash
- Safely reduce excess cash buffers
- Free up cash for investment, debt reduction or growth
- Avoid costly short-term borrowing
- Make faster, more confident decisions



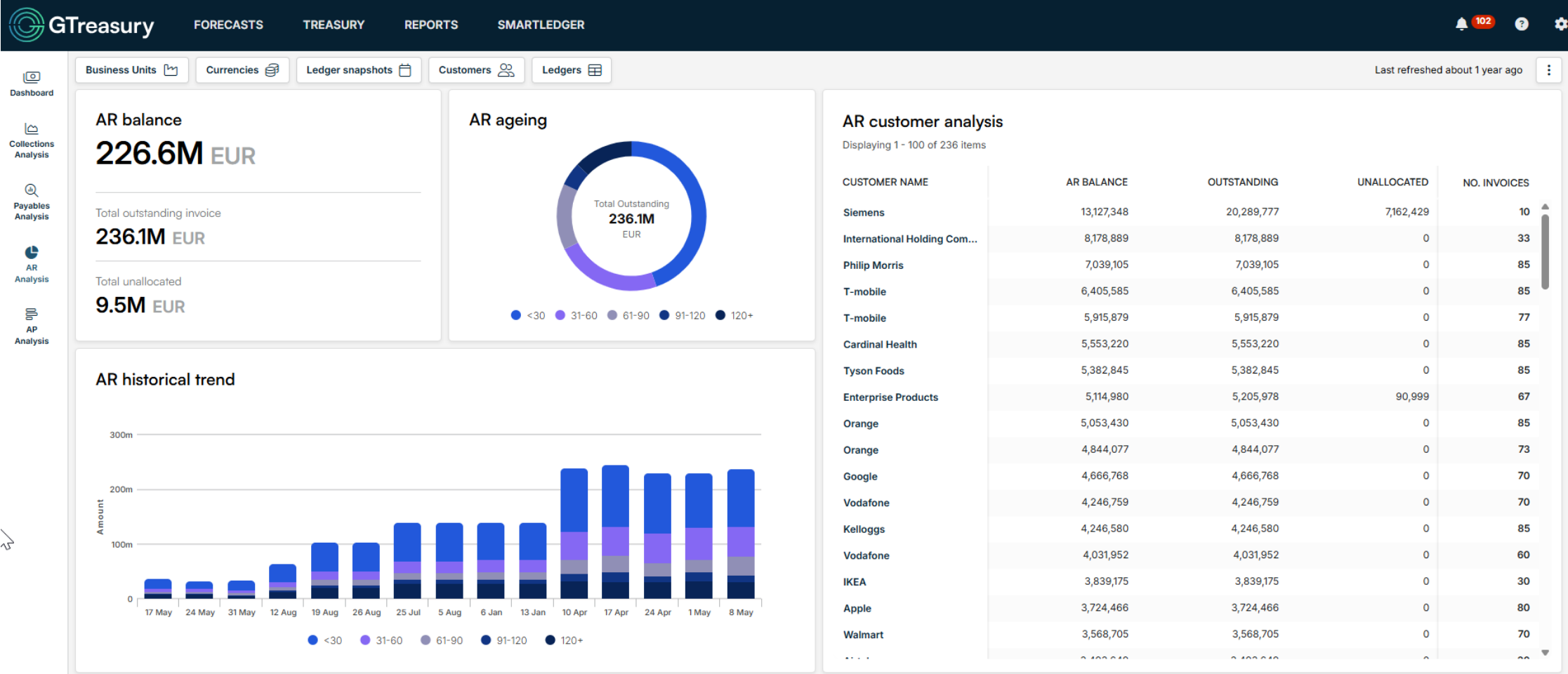
Working Capital Insights

SmartLedger also powers valuable Working Capital Insights Dashboards

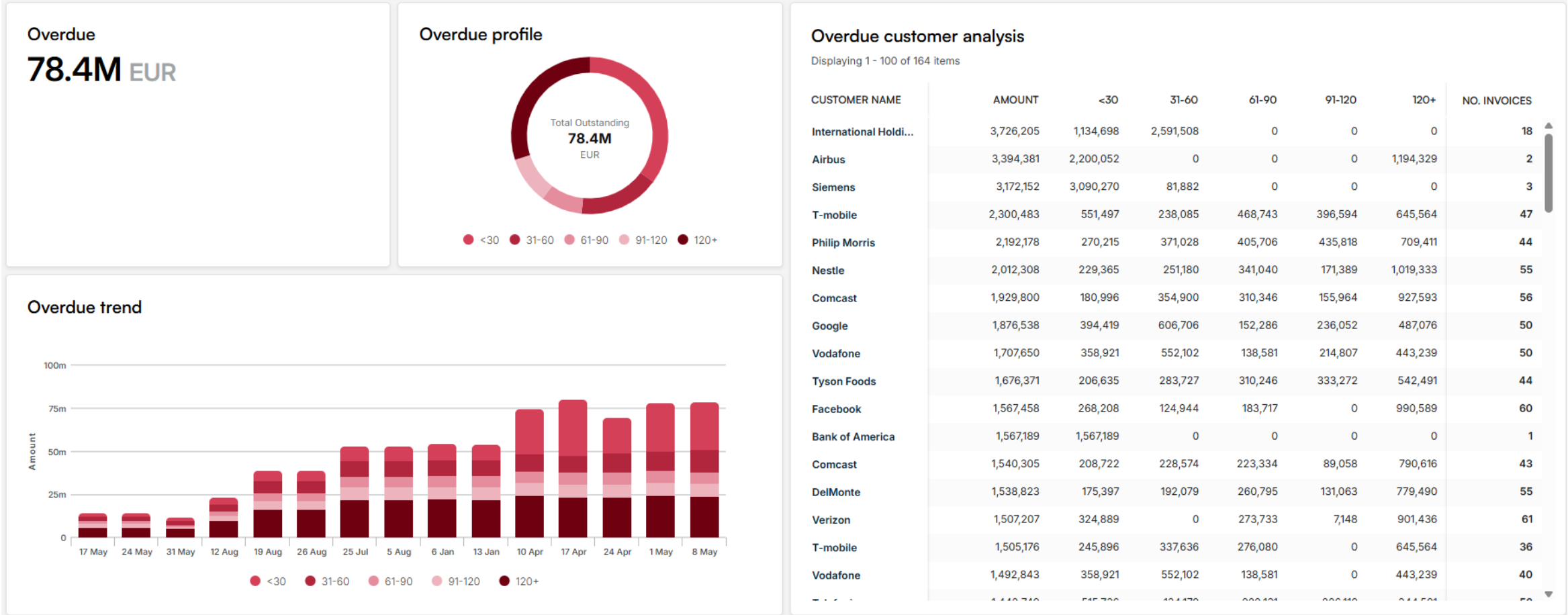
- Analyse late payment behaviour and its impact on working capital and cashflow
- Drill into specific customers or vendors to identify risks and opportunities - know what cash flow levers can be pulled



Working Capital Insights: Detailed Aging



Working Capital Insights: Overdue Analysis





How Kirby Unlocked Cash Flow Insights

A GTreasury + Kirby Success Story

gtreasury.com

Kirby: An Overview



Founded: 1964 in Limerick, Ireland (Family-owned)

Markets: Mechanical & Electrical Contracting in Data Centers, Life Sciences, Industrial, Power & Renewables

Geographic Reach: Ireland, UK, Mainland Europe (Nordics), South Africa

Expansion: New offices in Sweden & South Africa; strong focus on hyperscale data center, rapid growth

Treasury Challenges: Increasing complexity managing cash flow, currency risk & funding across multiple countries and larger projects

From Siloed Spreadsheets and Strategic Frustration

- 🕒 Slow updates and time-consuming refreshes
- 📊 No real-time view into AR/AP drivers
- 🏠 Difficulty aligning treasury forecasts with planning needs



Why Kirby Moved to GTreasury

- **Needed faster, more accurate cash positions**
 - ✓ Taking several days to view cash positions across global accounts
- **Wanted AR/AP visibility across global regions**
 - ✓ Manual process working in spreadsheets, no real analysis
- **Struggled to support liquidity decisions with confidence**
 - ✓ Poor visibility and difficult to get the required data

After GTreasury

- **Idle Cash**
 - ✓ Idle cash redeployed to interest bearing accounts (€800k+ annual yield in 2024)
- **Immediate & Accurate Daily Cash Reporting**
 - ✓ What was taking days now takes minutes
- **Automated AR & AP Insights**
 - ✓ No more manual processes stuck in spreadsheets
- **Immediate Working Capital Metrics**
 - ✓ Monthly Board pack leverages WC metrics — aged debtors/creditors, overdue analysis

Treasury Earned its seat at the Table

- **From Data Wrangling to Data Leadership**
 - ✓ Automated forecasting with SmartLedger and GTreasury has freed the team from manual processes
- **Timely, Trusted, and Transparent Reporting**
 - ✓ Kirby's treasury team now delivers accurate reports on time, driving confidence across the organization
- **Empowering Better Capital Decisions**
 - ✓ Reliable data enables faster financial decisions that support strategic growth

“We used to spend days building AR and AP analysis. Now I can walk into a board meeting with confidence—and answer questions in real time.” - Global Treasurer, Kirby

Kirby's Next Step in the Journey

- Expanding **automation** across more regions
 - New projects starting in Germany
- Using forecast data for **investment planning**
 - Strong interest income growth projected for 2025
 - Cash returns via money market funds
- Enhancing **collaboration** between Treasury, Commercial, and AP/AR teams
 - Aids commercial planning and agile decision making

Key Takeaways and Future Trends in Forecasting

Future Trends in Forecasting

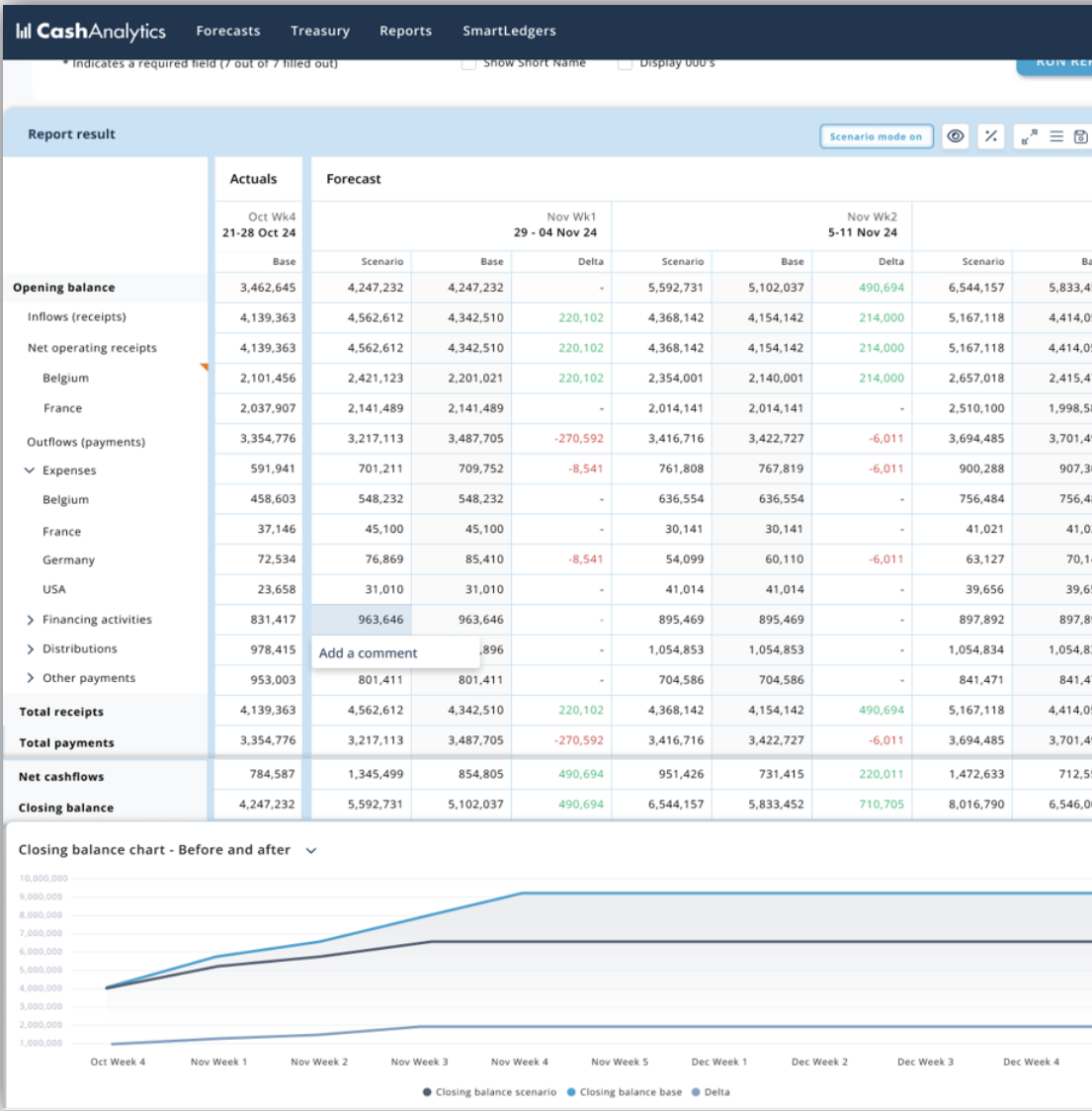
AI Insights Generator

Uncover hidden trends and anomalies instantly with AI-generated insights. Analyse your reports to surface what matters most—before you even ask.

Smarter decisions start with smarter forecasting.

Scenario Analysis

CFOs and Treasurers can now create multiple scenarios of their forecast so they can be more strategic, evaluate the impact their capital decisions has on cash flow, and make sure they have considered all of the possible outcomes that could impact their financial health and liquidity.



Key Takeaways

CASH FORECASTING DRIVES CONFIDENCE

Real-time insights help you anticipate cash needs, optimize liquidity, and make informed financial decisions with accuracy

MANUAL PROCESS CREATE UNCERTAINTY

Relying on spreadsheets and disconnected systems increases the risk of errors, inefficiencies, and missed opportunities.

UNTAPPED POTENTIAL

Data sitting unused in your ERP. Harness the power of the SmartLedger to unlock insights.



Questions?

gtreasury.com