



Unlock Accurate Long-Term Forecasting with Business Unit-Level Insights

GTreasury empowers organizations with precise cash forecasting to optimize working capital through automated, intelligent, and actionable cash flow analysis. With the acquisition of GTreasury offers the world's leading solution for cash forecasting and AR/AP analytics, providing CFOs and treasury teams with real-time insights into their cash positions and enhancing decision-making.

Cash Forecasting

Head Office - 16-Jan-23 (In Progress)

File Actuals Forecast Tools Transactions Comments SmartLedger Help

f(*) 3,322,331.77

Period	Actuals	Forecast										Total
	Jan 23/ wk3	Jan 23/ wk4	Jan 23/ wk5	Feb 23/ wk1	Feb 22 / wk2	Feb 23/ wk3	Feb 23/ wk4	Mar 23/ wk1	Mar 23/ wk3	Mar 23/ wk4	Mar 23/ wk5	
Start	9 Jan 2023	16 Jan 2023	23 Jan 2023	30 Jan 2023	6 Feb 2023	13 Feb 2023	20 Feb 2023	27 Feb 2023	6 Mar 2023	13 Mar 2023	19 Mar 2023	26 Mar 2023
End	15 Jan 2023	22 Jan 2023	29 Jan 2023	5 Feb 2023	12 Feb 2023	19 Feb 2023	26 Feb 2023	5 Mar 2023	12 Mar 2023	19 Mar 2023	26 Mar 2023	2 Mar 2024
OPENING BAL.	3,322,331.77	917,288.25	1,277,890.82	1,059,891.46	11,449,136.51	10,525,518.18	6,962,789.62	8,694,819.04	6,912,073.50	3,444,394.80		3,322,331.77
Operating Cash Inflows	4,954,503.00	5,299,192.57	3,365,776.3	16,557,104.33	4,902,364.33	5,685,648.70	5,947,556.70	3,924,510.57	3,461,724.14	5,296,724.14		77,404,262.14
AR Collections	1,189,503.00	1,299,192.57	965,777.63	2,337,104.33	3,252,364.33	3,217,848.70	2,947,556.70	3,024,510.57	3,096,724.14	3,096,724.14		33,054,101.19
Subscription Inflows	1,265,000.00	4,000,000.00	2,400,000.00	1,200,000.00	1,650,000.00	1,000,000.00	3,000,000.00	900,000.00	385,000.00	2,200,000.00		20,612,160.95
Intercompany	2,500,000.00	0.00	0.00	13,020,000.00	0.00	1,468,000.00	0.00	0.00	0.00	0.00		23,738,000.00
Operating Cash Outflows	6,738,114.52	4,737,540.00	5,038,777.00	7,970,059.28	5,445,502.66	7,014,689.26	3,087,014.48	4,371,761.77	6,470,689.66	8,280,064.04		72,823,188.27
AP - Disbursements	4,886,402.00	3,587,540.00	4,048,828.00	4,514,991.00	2,574,813.00	3,242,311.16	2,905,980.00	2,850,000.00	2,850,000.00	6,383,142.86		48,109,350.32
Salary and Related	1,844,168.00	1,100,000.00	0.00	1,195,968.28	120,689.66	1,663,793.10	181,034.48	821,781.77	245,689.66	1,896,921.18		12,273,659.43
Intercompany	10,000.00	0.00	0.00	1,000,000.00	0.00	0.00	0.00	700,000.00	0.00	0.00		1,710,000.00
Capital Expenditures	70,000.00	0.00	545,505.00	103,040.00	2,750,000.00	0.00	0.00	0.00	2,125,000.00	0.00		5,593,545.00
Bank Fees	27,544.18	50,000.00	444,444.00	556,060.00	0.00	858,585.00	0.00	0.00	0.00	0.00		1,936,633.18
Taxes	100,000.34	0.00	0.00	600,000.00	0.00	1,250,000.00	0.00	0.00	1,250,000.00	0.00		3,200,000.34
Investing and financing Activities	0.00	100,000.00	0.00	0.00	0.00	0.00	100,000.00	0.00	0.00	0.00		1,100,000.00
Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00
Revolver Payments	0.00	100,000.00	0.00	0.00	0.00	0.00	1,000,000.00	0.00	0.00	0.00		1,100,000.00
TOTAL RECEIPTS	4,954,503.00	5,299,192.57	3,365,777.63	16,557,104.33	4,902,364.33	5,685,648.70	5,947,556.70	3,924,510.57	3,461,724.14	5,296,724.14		77,404,262.14
TOTAL PAYMENTS	6,738,114.52	4,837,540.00	5,038,777.00	7,970,059.28	5,445,502.66	7,014,689.26	4,087,014.48	6,470,689.66	8,280,064.04	8,280,064.04		73,923,188.27
NET CASH	(1,783,611.52)	461,652.57	(1,672,999.37)	8,587,045.05	(543,138.33)	(1,329,040.56)	1,860,542.22	(447,271.20)	(3,008,965.52)	(2,983,339.90)		3,481,073.87

EUR GBP USD MARK COMPLETE

GTreasury Cash Forecasting provides business unit-level forecasting, the only way to ensure accurate long-term strategic forecasting. Unlock additional value with confidence and accuracy in your forecasting outputs, quick insights into underperforming or overperforming business units, and proactive debt servicing. With rapid deployment capabilities and seamless API connectivity to banks, ERPs, and treasury systems, GTreasury Cash Forecasting integrates easily into any financial infrastructure for immediate value.

Optimize High-Value Cash and Liquidity Management with GTreasury's Automated Cash Flow Planning

From daily monitoring to minimizing debt costs and enhancing financial reporting, GTreasury Cash Forecasting provides a seamless, automated solution for tackling mission-critical cash flow and working capital management activities. With GTreasury Cash Forecasting, CFOs and treasury teams can:



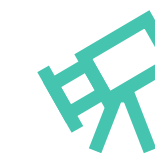
Save Valuable Time

- Realize rapid time to value: be up and running in as little as 90 days.
- Automate the classification and aggregation of cash flow data from multiple sources.
- Improve data accessibility while reducing manual reporting delays.
- Simplify intercompany reconciliation and alignment with other business forecasts.
- Perform efficient variance analysis by integrating data from ERP and accounting systems.



Effectively Manage Risk

- Improve management of liquidity, foreign exchange, and debt risks with real-time visibility into bank accounts.
- Ensure the accuracy and reliability of financial data, reducing uncertainty and risk in decision-making.
- Strengthen both internal and external reporting with trustworthy, transparent figures that build confidence.
- Access detailed, drill-down capabilities to understand the background of consolidated numbers, providing clarity and assurance.



Gain Visibility & Control

- Enhance visibility across multiple bank accounts and business units, reducing the time and effort spent on manual data collection.
- Eliminate reliance on manual Excel tools and reduce risks associated with broken macros or outdated models.
- Improve flexibility to adapt to changing requirements quickly, without the lengthy projects often needed with traditional treasury management systems.
- Streamline workflow management and foster a cash-focused culture across all levels of the organization.

Why GTreasury Cash Forecasting?

Clear Cash Flow Visibility

Gain clear visibility over actual and forecast cash flow across your entire organization.

Automate Processes

Reduce manual cash forecasting tasks and reporting cycles by over 90% through automation and data connectivity.

Intelligent Forecasting

Use AI powered forecasting Tool SmartLedger, to create intelligent data driven cash flow forecasts and liquidity plans.

Detailed Reporting & Analysis

Utilize dashboards, analytics, and custom reports to gain a deep understanding of cash flow.

GTreasury Cash Forecasting provides end-to-end visibility over the full spectrum of cash and liquidity across all aspects of a business.

Transform the Way You Forecast and Manage Cash Flow

CASH FLOW ANALYZED EVERY DAY

Over \$100 Billion

SUPPORTED GLOBALLY EVERY DAY

1,000+ Businesses

PROVIDING SUPPORT FOR COMPANIES IN

40+ Countries

Key Features



Automated Forecast Modeling

Highly customizable multi-currency cash forecasting models that can be connected to any data source.



GSmart Ledger

AI powered customer collection forecasting using current and historic ledger invoice data.



Reporting & Analytics

Carry out in-depth cash flow and forecast analysis using a range of reporting and analysis tools.



Bank Connectivity

Connect directly to banks to automate daily cash and liquidity reporting.



Treasury Operations

Dedicated treasury functionality to manage intercompany, cash pools, FX, and much more.

Automate Cash Forecasting & Modeling

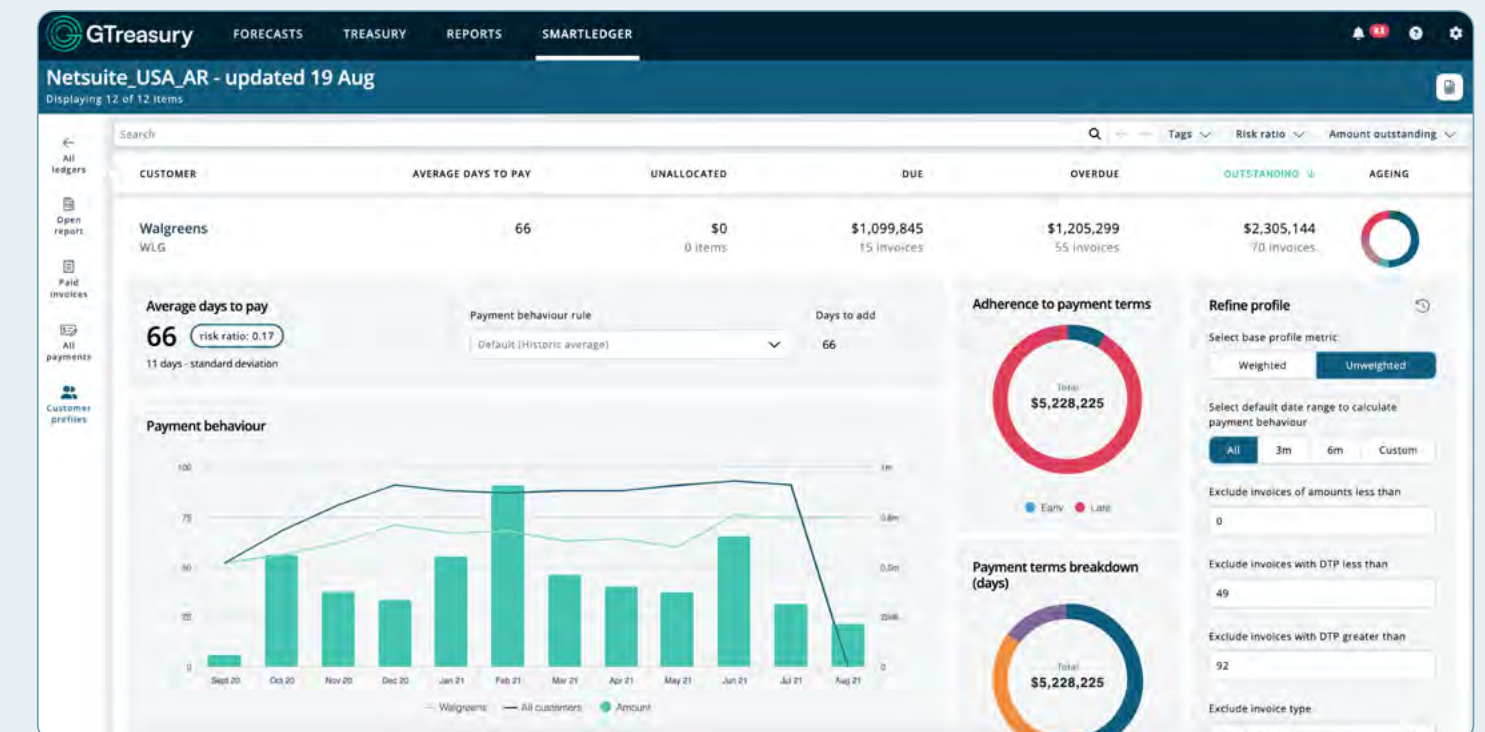
GTreasury Cash Forecasting offers highly flexible and configurable forecast models with an intuitive interface for easy data analysis. It connects to various cash flow data sources, including banks and ERPs, to automate data capture and supports rolling cash flow forecasts for seamless day-to-day planning.

	Forecast	Actual	Variance	Previous
OPENING BALANCE	68,070,012.23	68,070,012.23	0.00	71,013,887.10
Operating Cash Inflows	20,984,645.55	23,204,248.40	2,219,702.89	16,257,388.99
All Collections	13,885,748.77	15,163,368.94	1,277,619.17	11,196,878.17
Subscription Inflows	4,586,796.78	5,530,624.80	943,828.02	5,063,810.82
Intercompany	2,500,000.00	2,510,266.67	10,266.67	0.00
Intercompany Dividends	0.00	0.00	0.00	0.00
Operating Cash Outflows	18,789,658.67	21,512,470.33	2,722,811.66	16,302,919.48
AP - Disbursements	12,651,531.27	15,179,350.41	2,527,819.14	13,643,226.78
Suppliers	6,448,142.09	8,716,727.01	2,268,584.92	9,830,144.24
Other Payments	2,937,408.54	3,469,352.10	531,943.56	3,262,420.63
Legal	64,918.64	292,706.64	227,787.99	58,761.90
Rest	3,000,000.00	2,700,666.67	(299,333.33)	80,300.00
Salary and Related	2,409,089.00	2,503,257.00	94,168.00	1,173,809.89
Payroll	2,159,089.00	1,759,089.00	(400,000.00)	1,070,779.89
Bonus & Commission	250,000.00	220,000.00	(70,000.00)	0.00
Payroll & RSU Related Taxes	0.00	424,168.00	424,168.00	103,030.00
Intercompany	2,521,038.40	2,531,038.40	10,000.00	0.00

CUSTOMER	OVERDUE	FORECAST	ACTUAL	VARIANCE	RECONCILE VARIANCE
Vodafone	43,587	340,708	0	(372,657)	372,657
T-mobile	87,142	155,596	0	(203,554)	203,554
Altel	39,796	109,407	0	(137,833)	137,833
Comcast	57,844	88,265	0	(129,583)	129,583
Etisalat	51,080	91,579	0	(128,064)	128,064
Verizon	42,734	61,378	0	(89,574)	89,574
Orange	57,003	0	0	(38,082)	38,082

AI Powered Data

GSmart Ledger is an intelligent software solution that enables CFOs and treasury teams to forecast and analyze short-term cash flow with exceptional speed and accuracy. By learning from historical data and combining it with current ledger and bank information, GSmart Ledger automatically generates intelligent cash flow forecasts.



Use Cases

Liquidity Management

Gain visibility over current and future cash flow which provides the basis for understanding what liquidity is available while also allowing future liquidity shortfalls and surpluses to be quickly identified.

Working Capital Analysis

With access to all cash flow and ledger data centralized in one place, working capital can be optimized to its fullest extent, leading to improved free cash flow (FCF), reduced days sales outstanding (DSO), and enhanced days payable outstanding (DPO). This ensures that cash is efficiently utilized at all times, supporting optimal financial health and strategic decision-making.

13 Week Cash Forecasting

Automate the collection of all actual and forecast data to significantly reduce the effort involved in managing a 13 week cash flow forecast.

Bank Connectivity and Reporting

Consolidating and classifying bank account data on a daily basis which provides clear visibility over current cash positions and recent cash flows.

Accounts Receivable Forecasting

Automate the process of forecasting accounts receivable cash collections by connecting directly to ERP systems to capture ledger data and using artificial intelligence to analyze historical payment patterns.

Multi-Location Forecasting

Gather data from all business units into a single reporting output using a range of reporting tools.

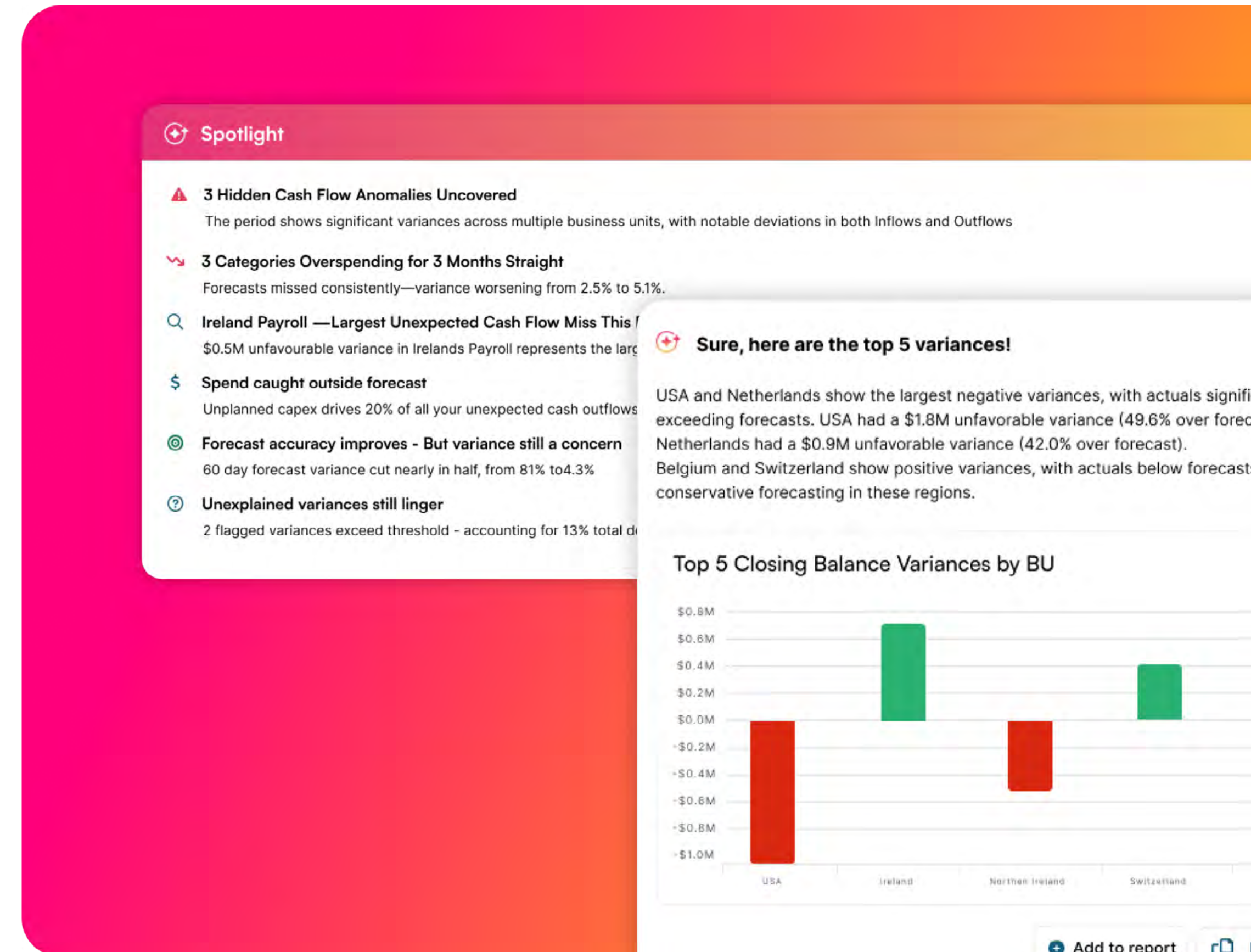
DATE	DESCRIPTION	TRAN CODE	BANK REF	CUSTOMER REF	MAP TO LINE ITEM	AMOUNT (€)
12 Jan 2023	Closing Balance					14,600,000
12 Jan 2023	RECEIPT NO.9736 REF CODE 98436	N/A	-	-	All Collections	25,000
12 Jan 2023	Payment No. 1313	N/A	-	-	Other Payme...	(100,540)
12 Jan 2023	Payment No. 1313	N/A	-	-	Other Payme...	(2,500)
12 Jan 2023	Payment No. 1398	N/A	-	-	Other Payme...	(61,050)
12 Jan 2023	Payment No. 1312 REF ORANGE	N/A	-	-	Other Payme...	(100,540)
12 Jan 2023	Payment No. 1574 REF VM USA	N/A	-	-	Other Payme...	(320,000)
12 Jan 2023	RECEIPT NO.9736 REF CODE 2532	N/A	-	-	Subscription ...	50,000

Bank Connectivity and Reporting

GSmart Forecast Insights: Smarter Forecasting with AI Insights

GSmart Forecast Insights integrates a generative AI insight Agent to revolutionize cash flow variance analysis. By automatically comparing forecasts to actuals, it detects anomalies and provides intelligent explanations with actionable recommendations.

This agentic AI not only reduces manual workloads but also proactively alerts users to unexpected variances, helping teams to focus on the drivers that matter most. Interactive dashboards powered by GSmart allow treasurers to explore the “why” behind deviations, enabling faster, smarter decision-making.



About GTreasury

GTreasury provides CFOs and Treasurers with **The Clarity to Act** on strategic financial decisions with the world's most adaptable treasury platform, empowering them to face the challenges of today and tomorrow. Because each company faces different points of complexity and needs, our industry-leading solutions are purposefully designed, and amplified by GSmart AI, to support every stage of treasury complexity, from Liquidity Management and Cash Forecasting to Payments, Risk, and Netting.

With GTreasury, financial leaders gain comprehensive connectivity across all banks and ERPs to build an orchestrated data environment, enabling rapid value realization with implementations up and running in weeks. Plus, our unmatched industry expertise ensures your continued success through dedicated guidance and top-tier support.

Trusted by over 1,000 customers across 160 countries, GTreasury provides treasury and finance teams with the ability to connect, compile, and manage mission-critical data to optimize cash flows and capital structures. To learn more, visit GTreasury.com.

GTreasury is headquartered in **Chicago**, with locations serving EMEA (**London**, **Geneva** and **Dublin**) and APAC (**Sydney**, **Singapore** and **Manila**).

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