IFRS MANAGEMENT REPORTING · MONTHLY PACK

Every number ties. Every month.

A twelve-tab management pack built on a mapped trial balance. The P&L, balance sheet, cash flow and KPI tabs hold no hardcoded figures — every line is driven from source. Change one mapping and the whole pack re-points.

12	**2,146**	**54**	**0**
TABS	LIVE FORMULAS	MAPPED ACCOUNTS	HARDCODES IN STATEMENTS

CONTROL PANEL

10 / 10 PASS

√	Trial balance nets to nil, all 13 columns	actual & budget
√	Balance sheet balances, every month end	13 of 13
√	Cash flow reconciles to balance sheet cash	12 of 12
√	P&L agrees to trial balance P&L accounts	nil difference
√	Equity reconciles: opening + profit – dividend	nil difference
√	Twelve months sum to the full-year column	nil difference
	... and 4 further integrity checks	

ASSETS – EQUITY AND LIABILITIES, BY MONTH

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

Tarlan Charkasov, ACCA

Ex-KPMG · Big Four audit · FP&A and financial controlling

Illustrative sample. Fictional entity, fully synthetic data.

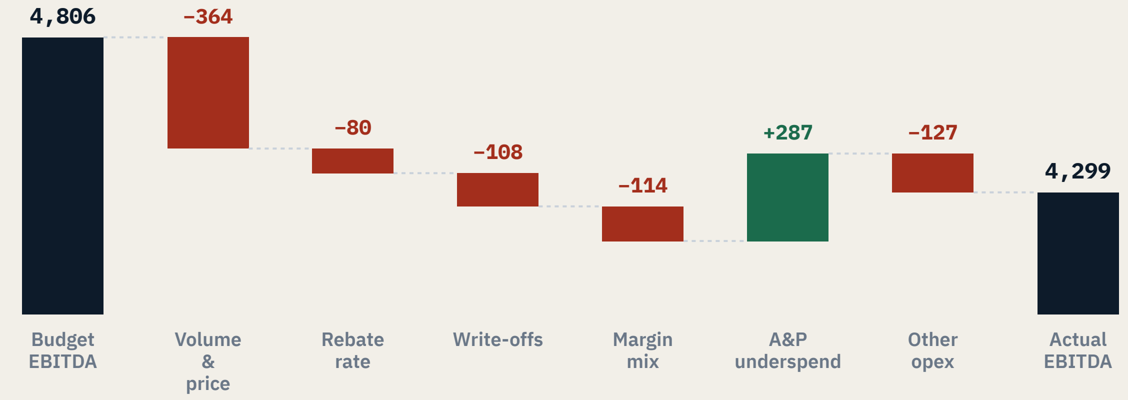
ACTUAL VS BUDGET · FY2025

The variance, explained

EUR THOUSANDS

INCOME STATEMENT	ACTUAL	BUDGET	VARIANCE	%
Gross product sales	41,200	42,000	−800	-1.9%
Trade discounts	(1,318)	(1,302)	−16	-1.3%
Customer rebates	(1,760)	(1,680)	−80	-4.8%
Returns & credit notes	(371)	(357)	−14	-3.9%
Net revenue	**37,751**	**38,661**	**−911**	**-2.4%**
Product cost and inbound freight	(22,612)	(22,965)	+352	+1.5%
Inventory write-offs	(340)	(232)	−108	-46.8%
Gross profit	**14,798**	**15,465**	**−667**	**-4.3%**
A&P — media & digital	(2,265)	(2,552)	+287	+11.2%
Personnel	(3,415)	(3,349)	−66	-2.0%
Other operating costs	(4,819)	(4,758)	−61	-1.3%
EBITDA	**4,299**	**4,806**	**−507**	**-10.6%**
Depreciation & amortisation	(1,078)	(1,078)	–	–
EBIT	**3,221**	**3,728**	**−507**	**-13.6%**

EBITDA BRIDGE — BUDGET TO ACTUAL



Rebate rate stepped up in July −80

Renegotiation with the two largest pharmacy chains lifted the contracted rate from 3.9% to 4.6% of gross sales for the second half. Shelf space bought with margin.

Shelf-life review cleared slow movers −108

The June and November reviews wrote off supplement lines carried too long. A one-off clean-up, but it points to a range management problem.

Media held back to protect the year +287

Second-half media was pulled after the summer volume trend, and one digital campaign deferred into January. This recovered a third of the gross profit miss.

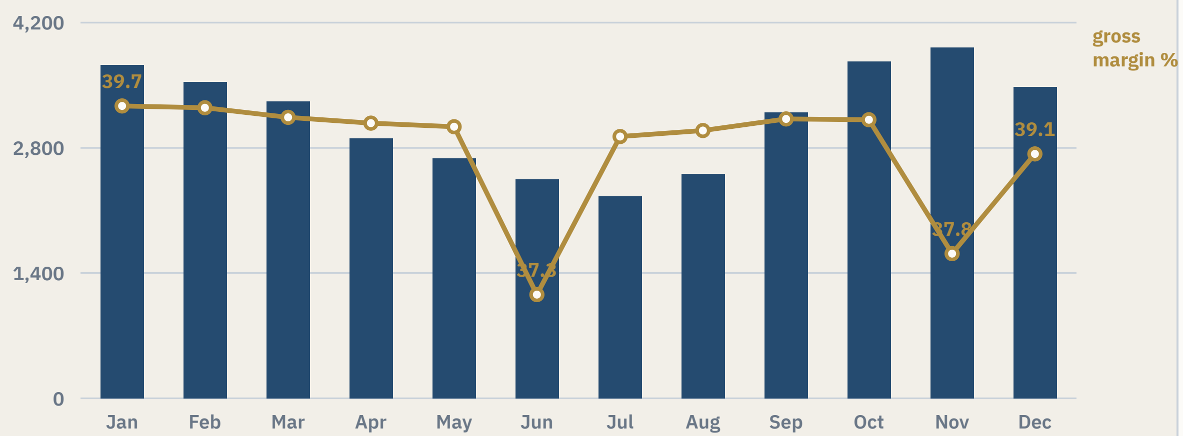
KPI DASHBOARD · FY2025

What the month actually did

EUR THOUSANDS UNLESS STATED

GROSS MARGIN	EBITDA MARGIN	CASH CONVERSION	NET DEBT	EQUITY RATIO	NET DEBT / EBITDA
39.2%	**11.4%**	**45 days**	**247**	**35.1%**	**0.06x**
80 bp below plan	EUR 4.3m	from 62 in January	from 2,432 in January	up from 28%	covenant headroom

NET REVENUE AND GROSS MARGIN BY MONTH

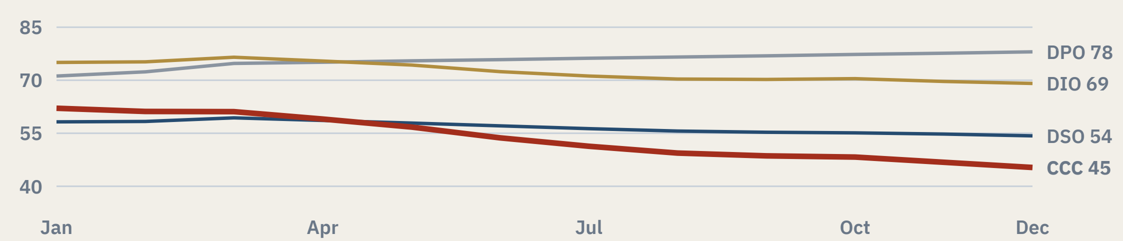


CASH MOVEMENT, FULL YEAR

Opening cash	**2,950**
Operating cash flow	+3,889
Capital expenditure	−456
Dividend to parent	−1,200
Debt and lease repayment	−1,557
Closing cash	**3,626**

The year missed budget on profit but beat it on cash. Working capital released EUR 1.4m, which funded the dividend and the scheduled debt repayment and still left the closing balance ahead.

WORKING CAPITAL DAYS AND THE CASH CONVERSION CYCLE



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