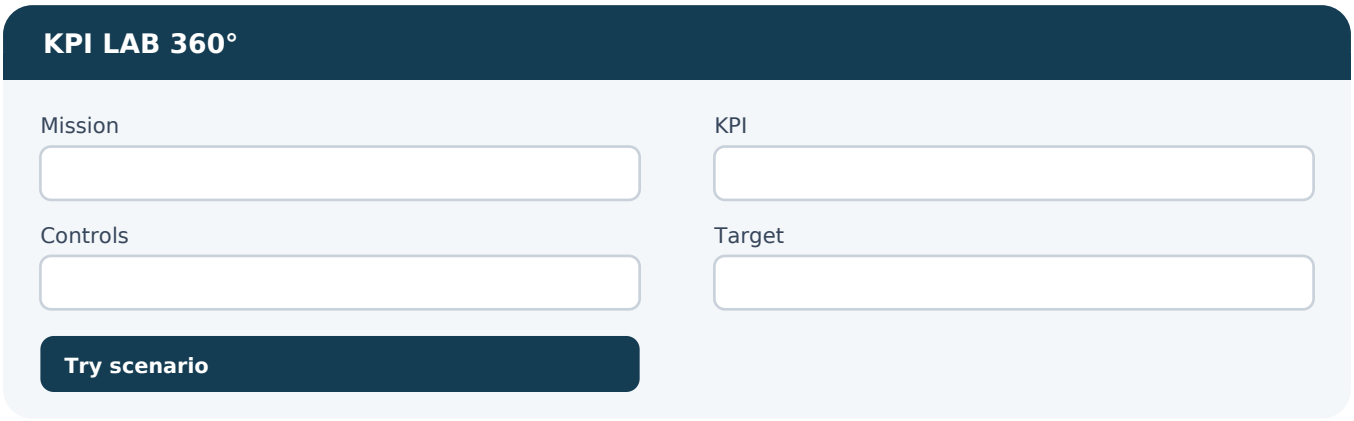
# Tools User Guide

**LUÍS VALENTE 360° ·** V124

Business and marketing: learn to use indicators, scenario models and cash-flow planning.

A practical handbook with examples and illustrated controls




ILLUSTRATIVE CONTROL DIAGRAM — not a screenshot

Choose the tool that answers your question. Follow the steps, start with sample data and always read the limitations before drawing conclusions.

Educational handbook. Check current information, sources and assumptions on each tool’s page.

# Which tool should I use?

This table links directly to each real tool. The handbook explains actual controls rather than replacing the tools.

| | |
|---|---|
| KPI LAB 360° | Six missions to test decisions and understand KPIs. |
| PULSO 360° — 13-Week Cash Flow | Project weekly cash balances, receipts and payments. |
| Strategic Decision Simulator | Compare revenue growth, higher margins and lower fixed costs. |
| Business Assessment 360° | Self-assess 25 practices across five areas. |

## Checklist before you start

- I picked the right tool for the question.
- I checked data sources, dates and assumptions.
- I started with a safe example rather than confidential data.
- I changed one input at a time to understand the impact.
- I read the explanation and limitations.
- I saved a copy where my records mattered.

# Step-by-step instructions · 1/3

## KPI LAB 360°

Six missions to test decisions and understand KPIs.

- 1. Choose a mission: sales, marketing, customers, margins, productivity or CEO.
- 2. Read the assumptions and set editable indicators.
- 3. Change one figure at a time and inspect the KPI response.
- 4. Read the explanation and meet the goal without damaging other KPIs.

Main controls: Mission, KPI, Controls, Target

Limits and cautions: A good game score does not prove a business decision will work.

## PULSO 360° — 13-Week Cash Flow

Project weekly cash balances, receipts and payments.

- 1. Enter the opening balance and desired minimum reserve.
- 2. Fill 13 weeks of inflows and outflows, starting with sample values.
- 3. Try a late receipt or an unexpected cost.
- 4. Review risk weeks and export CSV or PDF.

Main controls: Opening cash, 13 weeks, Reserve, Delays

Limits and cautions: Forecasts depend on entered amounts and dates; they are not live bank transactions.

# Step-by-step instructions · 2/3

## Strategic Decision Simulator

Compare revenue growth, higher margins and lower fixed costs.

- 1. Enter current revenue, contribution margin and fixed costs.
- 2. Set growth targets and potential savings.
- 3. Include the implementation cost of each alternative.
- 4. Compare all three options and the sensitivity analysis.

Main controls: Revenue, Margin, Costs, Investment

Limits and cautions: These are simplified scenarios, not individual financial recommendations.

## Business Assessment 360°

Self-assess 25 practices across five areas.

- 1. Answer the 25 statements about how the business operates.
- 2. Describe current practice rather than an ideal future state.
- 3. Review the lower-scoring dimensions.
- 4. Save the report and turn two priorities into actions.

Main controls: 25 questions, 5 areas, Score, Priorities

Limits and cautions: Self-assessment does not replace an audit or professional advice.

# Step-by-step instructions · 3/3

Choose the tool that answers your question. Follow the steps, start with sample data and always read the limitations before drawing conclusions.

## Checklist before you start

- I picked the right tool for the question.
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# Two hands-on exercises

These exercises use hypothetical figures for learning only.

### Exercise 1

In KPI LAB, change only conversion and calculate how many extra orders are needed to meet the target.

### Exercise 2

In PULSO 360°, delay one receipt and identify the week when cash falls below the reserve.

### Illustrative calculation or scenario 1

With 10,000 visits and 2% conversion you get 200 orders; at 3%, 300. This is a mathematical simulation.

### Illustrative calculation or scenario 2

Opening balance €5,000, receipts €2,000 and payments €3,000: week-one closing cash = €4,000.

### Illustrative calculation or scenario 3

Growing sales by 10% and cutting costs by 10% are different paths: compare net effects under consistent assumptions.

Educational handbook. Check current information, sources and assumptions on each tool’s page.

# Common problems and solutions

- Cannot find a tool: follow the exact link in this handbook or use the site index.
- No result appears: check required fields, valid values and JavaScript settings.
- Results look odd: reset sample values and change one input at a time.
- Local records disappeared: check whether you changed browsers or cleared local data.
- PDF will not open: use Print and Save as PDF where your device and the tool allow it.

## Data, privacy and interpretation

Use fictional figures while learning. Avoid confidential business data on shared devices and export only what you need.

## Frequently asked questions

Are these tools free? — Yes. This handbook and the featured tools are freely available on the site.

Do I need to create an account? — You can explore these tools without signing up; some features keep data only in the browser.

Can the results be treated as proof or a diagnosis? — No. These are learning models, personal records or guidance. Read the limitations and seek professional input where appropriate.

How do I keep my work? — Use PDF, CSV or JSON exports where offered. Clearing browser data may delete locally stored work.

## Quick access

KPI LAB 360° ↗

PULSO 360° — 13-Week Cash Flow ↗

Strategic Decision Simulator ↗

Business Assessment 360° ↗

Next step: try the real tool, without assuming any outcome is guaranteed.

# Benchmark 360° — How does my business compare?

**Tool 05 · New section in the Tools User Guide**

Compare your SME performance against genuinely published industry references. Each result describes the KPI, values, source, reporting year and interpretation limits.

## 1 · Select the scope

Select the broad sector, check the CAE revision used by your source (Rev. 4 or Rev. 3), add a detailed CAE code and select the company size class.

## 2 · Source and reporting year

Consult a published statistical table. Record the source (e.g. Banco de Portugal Sector Tables), year, URL and statistic type (mean, median or other aggregate).

## 3 · Enter KPI figures

For each KPI, enter your business value and the corresponding published sector reference. Leave unavailable fields blank. Never label fictional or unknown values as official benchmarks.

## 4 · Read the differences

Click “Compare KPIs”. Differences between percentages are measured in percentage points; labour productivity differences are in euros per person. Export as CSV if required.

## ILLUSTRATIVE EXAMPLE (FICTIONAL VALUES)

An SME records an EBITDA margin of 11% against a hypothetical 8% reference. The gap is +3 percentage points. This does not imply a 75th percentile ranking, or that any actual sector has an 8% average.

# Five KPIs available

| Indicator | Unit / definition to check with source |
|---|---|
| Apparent labour productivity | GVA per person employed · €/person |
| EBITDA margin | EBITDA / turnover · % |
| Turnover growth | Annual change in turnover · % |
| Equity ratio | Equity / total assets · % |
| Return on equity | Net income / equity · % |

## Critical checks before comparison

• Match industry, company size class and reference period whenever possible.

• Check KPI formula, unit, accounting scope and statistical measure.

• Never infer percentile rankings from a mean or median, or claim causality from a difference.

• Reference values are entered by visitors. The site does not retrieve or validate them automatically.

• Educational output; not a substitute for accounting, tax or financial advice.

## Sources, methodology and online tool

Banco de Portugal · BPstat / Sector Tables

Banco de Portugal · Sector Tables methodology

INE · Business statistics

Benchmark 360° tool

Sector Tables contain indicators by industry and company size class. Some combinations may be withheld for confidentiality. Please consult the official methodology.