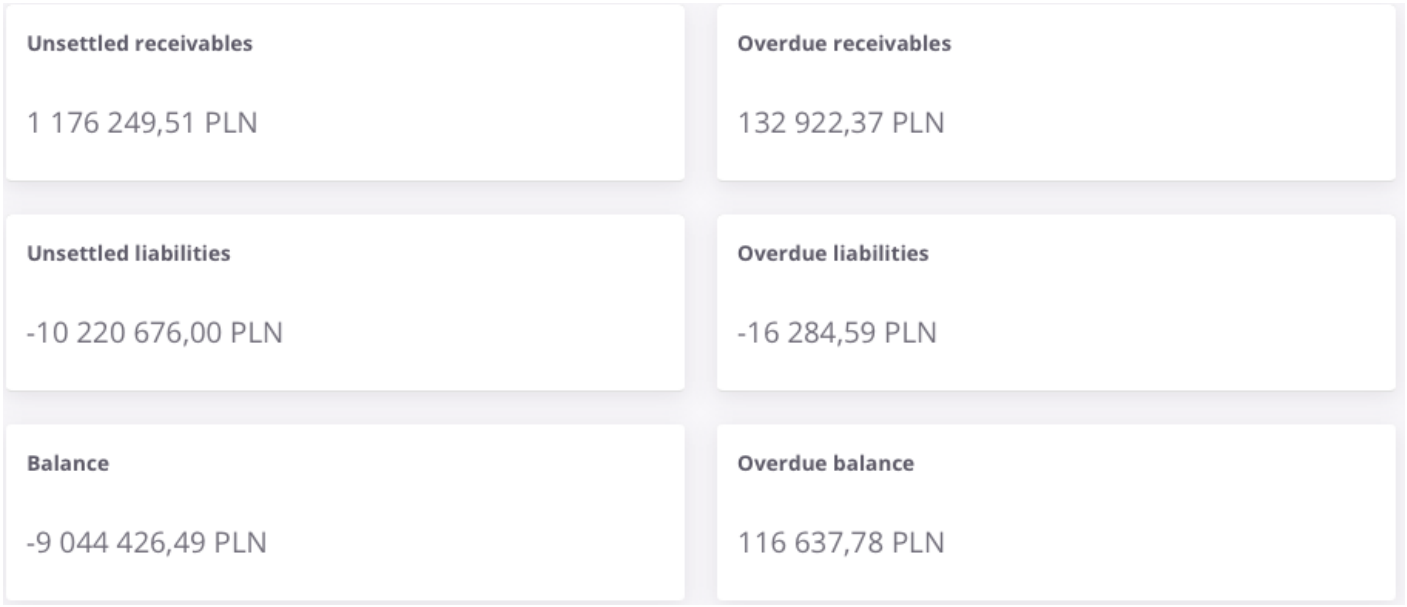
Settlements - Summary

The **Settlements** tab in cairo.BI is a **tool for monitoring the company's receivables and liabilities**. It enables **full control over payments** and **helps assess their impact on the company's financial liquidity**.

In this tab, users can analyze, among other things:
- **receivables and liabilities balance** – the company's current financial balance,
- **overdue items** – breakdown of settlements by delay periods,
- **payment schedule** – forecast of future receivables and liabilities over time,
- **settlements by contractors** – analysis showing which business partners generate the largest receivables and liabilities,
- **settlements by currencies** – control of balances in PLN, EUR, USD, and other currencies,
- **settlements by settlement groups** – overview of settlements within defined categories.

The **Settlements** tab in cairo.BI allows for quick identification of potential risks related to payment delays and assessment of the company's financial stability. It is a key tool supporting liquidity management and strategic financial decision-making.

> All values are converted to PLN according to the **exchange rate of the previous day**, ensuring consistent presentation regardless of the document currency.



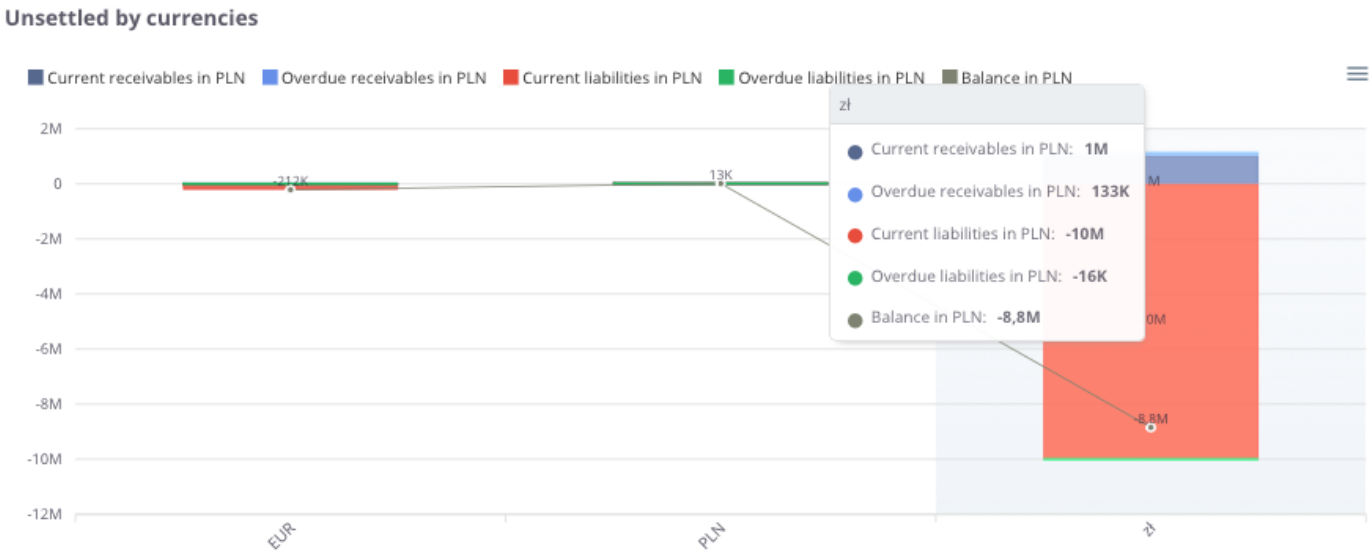
The section presents the **key values of receivables and liabilities in a general view**. It shows both current and overdue amounts.

The visible fields are:

- **Unsettled receivables** – the current value of receivables from contractors that have not yet been paid.
- **Overdue receivables** – the portion of receivables for which the payment deadline has been exceeded.
- **Unsettled liabilities** – the company's current obligations that have not yet been settled.
- **Overdue liabilities** – liabilities for which the payment deadline has passed.
- **Balance** – the difference between unsettled receivables and liabilities.
- **Overdue balance** – the difference between receivables and liabilities, taking into account only overdue amounts.

Thanks to this section, the user can quickly **assess the current state of settlements** and determine whether the company currently has a **surplus of receivables or liabilities**.

Unsettled by currencies

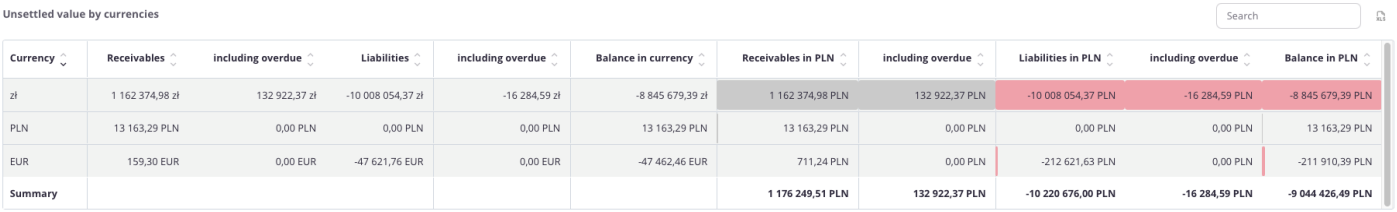


"Unsettled by currencies" – the chart presents the **value of unsettled receivables and liabilities broken down by currency**.

The following elements are visible:

- **Current receivables in PLN** – amounts for which the payment due date has not yet passed,
- **Overdue receivables in PLN**– amounts past their payment due date,
- **Current liabilities in PLN** – amounts payable to suppliers before the due date,
- **Overdue liabilities in PLN** – amounts past their payment due date,
- **Balance in PLN** – the difference between receivables and liabilities in a given currency.

Unsettled values by currencies – table



Unsettled value by currencies

Search

Currency	Receivables	including overdue	Liabilities	including overdue	Balance in currency	Receivables in PLN	including overdue	Liabilities in PLN	including overdue	Balance in PLN
zł	1 162 374,98 zł	132 922,37 zł	-10 008 054,37 zł	-16 284,59 zł	-8 845 679,39 zł	1 162 374,98 PLN	132 922,37 PLN	-10 008 054,37 PLN	-16 284,59 PLN	-8 845 679,39 PLN
PLN	13 163,29 PLN	0,00 PLN	0,00 PLN	0,00 PLN	13 163,29 PLN	13 163,29 PLN	0,00 PLN	0,00 PLN	0,00 PLN	13 163,29 PLN
EUR	159,30 EUR	0,00 EUR	-47 621,76 EUR	0,00 EUR	-47 462,46 EUR	711,24 PLN	0,00 PLN	-212 621,63 PLN	0,00 PLN	-211 910,39 PLN
Summary						**1 176 249,51 PLN**	**132 922,37 PLN**	**-10 220 676,00 PLN**	**-16 284,59 PLN**	**-9 044 426,49 PLN**

“Unsettled values by currencies – table” – this summary presents **receivables and liabilities broken down by individual currencies**. For each currency, the following data is displayed:

- **Currency** – Indicates the currency in which the settlements are recorded.
- **Receivables** – Displays the total current value of receivables in the specified currency.
- **including overdue** – The portion of receivables that has exceeded the payment due date.
- **Liabilities** – Displays the total current value of liabilities in the specified currency.
- **including overdue** – The portion of liabilities that has exceeded the payment due date.
- **Balance in currency** – The net difference between total receivables and total liabilities for that currency.
- **Receivables in PLN** – The total value of receivables converted into PLN.
- **including overdue** – The value of overdue receivables converted into PLN.
- **Liabilities in PLN** – The total value of liabilities converted into PLN.
- **including overdue** – The value of overdue liabilities converted into PLN.
- **Balance in PLN** – The final financial balance for the specific currency, converted into PLN.

The table uses **color highlighting**:

- **Red bar** – its length reflects the volume of liabilities; the longer the bar, the higher the total amount payable.
- **Grey bar** – its length corresponds to the volume of receivables; the longer the bar, the higher the total amount due.

This allows the user to quickly assess not only numerical values but also **the proportions between receivables and liabilities in each currency**, as well as the **impact of delays on the balance**.

The table includes a **search field**, which allows narrowing the data to selected currencies. In such cases, **summaries automatically adjust** to the filtered results.

Additionally, data can be **sorted by clicking column headers** – for example, to arrange currencies by the amount of receivables, liabilities, or balance.

Revision #6
Created 6 October 2025 11:59:05 by Rafał
Updated 16 April 2026 11:00:37 by Rafał