ASSET CATALOG

GENETIC ECONOMICS

A Global Platform for Economic Services

We diagnose the economy of the company, sector, and state cell by cell, and prescribe treatment in numbers.

Part I: Self-Service Client Data Entry Platform · Part II: National Economic Database

November 2026

The Seven Diagnostic Cells in the Genetic Economics Methodology

Cell 1	Cell 2	Cell 3	Cell 4	Cell 5	Cell 6	Cell 7
Product Efficiency	Administrative Expenses	Financing Cost	Other Revenues	Core Activity	Credit Facilities	Total Resources

Why Genetic Economics?

An Integrated Asset: A global platform for economic services that transforms financial statements and numbers into accurate diagnostics and actionable treatment plans for the company, investor, speculator, business management, human resources management, and the state.

Genetic Economics was founded and developed over forty years of research and applied work. It is officially refereed by the Arab Administrative Development Organization (ARADO) affiliated with the League of Arab States, and is available through its complete digital platform. The software programs of this science are officially registered with the Intellectual Property Rights Protection Office at the Ministry of Communications and Information Technology (Arab Republic of Egypt – Registration No. 2228).

- **Protection against Imitation (Moat):** The buyer gains a proprietary advantage—safeguarded by intellectual property law (No. 2228) and endorsed by the League of Arab States—which prevents competitors from replicating the seven genetic equations.
- **Zero R&D Costs:** All mathematical engineering, programming, multilingual user interfaces, and data-validation filters are fully developed; the buyer needs only to focus on marketing and commercial expansion.
- **Flexible Monetization Models**: The buyer can generate revenue through four concurrent channels:
  (1) Selling sovereign licenses to governments;
  (2) Offering monthly subscriptions to corporations and banks;
  (3) Selling individual, real-time reports to private users and speculators; and
  (4) Licensing the technology to universities and training centers.

Key Pillar	Description
2 Integrated Parts	A platform where clients enter their own data, and a National Economic Database.
6 Sections in Part I	Stock Exchange, Management, Human Resources, Business Owners, Employees, and Economic File Management.
6 Models in Part II	Operating on the National Economic Database established by the state.
3 Languages	Multilingual models supporting Arabic, English, and Francis.

What Distinguishes This Asset

"Cell-by-Cell" Diagnosis: The Genetic Economics methodology breaks down company performance into separate cells (Product, Expenses, Financing, Other Revenues, Core Activity, Credit Facilities, Total Resources) instead of judging it as a single block.

Reports That Diagnose and Treat: It does not merely list numbers; it provides corrective budgets, executive recommendations, and actionable steps for decision-making.

One Platform for Multiple Stakeholders: Designed for shareholders, investment funds, speculators, boards of directors, financial departments, banks, auditors, suppliers, HR departments, and business owners.

From Company to State: Evaluates companies, sectors, and the economic system based on a National Economic Database, alongside government tools such as price regulation via e-invoicing.

Complete Model Reports: This catalog presents the actual output of each model, including its inputs, outputs, advantages, and beneficiaries.

Return Opportunities as Presented in the Catalog

Revenue Equation per Model: Target Total Revenue = (Expected Global Demand from Beneficiary Categories) × (Target Service Fee).

For the State: A 10% equity stake in leading companies uncovered by the database, annual fees per company evaluation report, global promotion of national company products, and providing partial database access to job seekers.

Illustrative Catalog Example: 250,000 companies × Report Fee: $100 = $25 million annually; $500 = $125 million; $1,000 = $250 million. (Note: These figures are an illustrative calculation based on the catalog example and do not constitute a promise of return.)

Table of Contents

Section / Model	Original Page
Why Genetic Economics?	2
Catalog for a Global Platform for Economic Services	4
Part I: 1 – Stock Exchange Section	5
Model 1: Company Evaluation	6
Model 2: Determining All Elements Related to Buying and Selling Shares	12
Model 3: Determining Risk Elements Surrounding Buying and Selling Shares	16
Part I: 2 – Management Section	20
Model 1: Company Evaluation	21
Model 2: Preparing the Estimated Budget	22
Model 3: Preparing the Standard Estimated Budget (For New Projects)	25
Model 4: Preparing the Credit Estimated Budget	28
Model 5: Preparing the Estimated Budget When Costs Increase	32
Model 6: Preparing the Estimated Budget When the Company Grants Discounts on Selling Prices	36
Part I: 3 – Human Resources Section	40
Model 1: Company Evaluation (To Identify Company Characteristics for Comparison with Employee Genes)	41
Model 2: Selecting Production Department Employees According to Company Activity Type	42
Model 3: Selecting Marketing Department Employees According to Company Activity Type	45
Model 4: Selecting a General Manager According to Company Activity Type	48
Model 5: Determining the Inflation Rate and Its Relationship to Annual Raises	51
Part I: 4 – Business Owners Section	54
Part I: 5 – Employees Section	55
Part I: 6 – Economic File Management Section	56
Model 1: Determining the Inflation Rate in the State	57
Model 2: Evaluating State Sectors	58
Model 3: Evaluating the Economic Performance of the State	62
Model 4: Price Control Model via Electronic Invoicing	66
Part II: Based on the Private Economic Database Established by the State	70
Advantages of the Economic Database Established by the State	71

How to Read This Catalog

Each model is presented using the same structure: Model Concept, Required Input Elements, Resulting Report, Report Advantages, Supported Languages, Beneficiaries, and Financial Return. Following this index is the complete original catalog content without omission, organized into chapters.

Catalog for a Global Platform for Economic Services

This platform consists of two parts:

Part I (Self-Service Data Entry)

The results of this part depend on what the client enters personally. It consists of six sections as follows:

Stock Exchange Section
Management Section
Human Resources Section
Business Owners Section
Employees Section
Economic File Management Section

Part II (State Economic Database)

This part relies on the state-specific Economic Database and consists of the following models:

Model 1: Data Entry Model for the Economic Database
Model 2: Model for Retrieving Recorded Data from the Economic Database
Model 3: Model for Evaluating Companies Listed in the Economic Database
Model 4: Model for Evaluating State Sectors Listed in the Economic Database
Model 5: Model for Evaluating the Economic System Based on Data in the Economic Database
Model 6: Model for Evaluating Stock-Listed Companies Included in the Economic Database

Part I: 1 – Stock Exchange Section

The Stock Exchange Section consists of three models as follows:

Model 1 – Company Evaluation: The objective of this model is to identify the company's strengths and weaknesses. It is suitable for shareholders wishing to buy company shares to receive coupons (dividends).
Model 2 – Determining All Elements Related to Buying and Selling Shares: Suitable for investment funds.
Model 3 – Determining Risk Elements Surrounding Buying and Selling Shares: Suitable for speculators.

Model 1: Company Evaluation

We summarize this model in the following seven points:

Model Concept
Required Input Elements for the Model
Resulting Report from the Model
Advantages of the Resulting Report
Languages Used by the Model
Beneficiaries of This Model
Financial Return Resulting from Using the Evaluation Model

First: Model Concept

This model aims to identify the strengths and weaknesses of the company.

Second: Required Input Elements to Obtain the Evaluation Report

Enter the figures from your financial statements. The model will automatically verify their consistency:

Company Type
Net Sales for the Full Year
Total Purchases for the Full Year
Gross Profit (Sales − Purchases)
General and Administrative Expenses (including depreciation)
Debit Interest for the Year, or zero
Other Revenues for the Year, or zero
Net Profit
Total Fixed and Current Assets

Third: Resulting Report from the Model

Inspection and Balance Sheet Date: 30/09/2026

Company Type: Joint Stock Company (Company A)

1. Legal and Financial Position Regarding Liquidation

(Note: The figures and dates presented in this report are live-simulated data, extracted directly from the actual system to demonstrate the accuracy of the formulas and the speed of processing.)

Financial Indicator	Value	Financial Significance
Nominal (Par) Value per Share	10.00	Subscribed value upon incorporation
Book Value per Share	67.15	Entitled value per share based on current net assets
Equity Growth Rate	571.52%	Cumulative increase percentage compared to nominal capital

Liquidation Status: Definitively Not Subject to Liquidation.

Legal and Financial Opinion: The company enjoys a strong and fortified financial position. The accumulation of retained earnings and reserves has raised shareholders' equity by a massive 571.52%, pushing the book value per share to exceed its nominal value by more than 6 times. This completely negates any indicator of mandatory liquidation stipulated in corporate laws.

2. Overall Financial Performance and Profitability Indicators

Net Profit Achieved for the Period: 62,207,506,000
Basic Earnings Per Share (EPS): 20.19
Return on Book Value: 30.07%

3. Detailed Performance Diagnosis (Genetic Economics Cells)

Cell 1 Measurement – Product Efficiency (Good or Service): Excellent. Analysis: The evaluation reflects the ability of a single product unit to contribute effectively to covering administrative and credit expenses. The product is highly profitable, capable of absorbing cost increase fluctuations, and allows for offering commercial discounts and customer credit facilities, in addition to qualifying the company to support bank credit and incentive bonuses.

Cell 2 Measurement – General and Administrative Expenses Management Efficiency: Excellent. Analysis: The results confirm management's success in controlling the working capital cycle without extravagance in administrative items (including depreciation), which helped protect achieved profits from erosion. It is recommended to continue applying strict financial regulations and pre- and post-disbursement audit procedures.

Cell 3 Measurement – Debit Interest (Financing Cost) Management Efficiency: Very Good. Analysis: A slight negative impact occurred, dropping the activity indicator from Excellent to Very Good due to the income statement bearing bank borrowing costs. Nevertheless, we do not recommend replacing this loan with a capital increase unless the company fails to achieve the targeted corrective budget.

Cell 4 Measurement – Other Revenues (Non-Core Activities) Management Efficiency: Excellent. Analysis: Management demonstrated high efficiency in improving income statement results by activating external revenue sources complementary to its core activity, enhancing the company's resilience during economic downturns.

Cell 5 Measurement – Core Activity Management Efficiency: Weak. Analysis: A clear operational flaw appears here. Despite billion-figure profits and high intrinsic product profitability (Cell 1), working capital operating and turnover efficiency came out weak. This is attributed to operational obstacles (weak systems and regulations, physical production bottlenecks, quality deficiencies, or declining market purchasing power).

Financial Treatment Plan (Proposed Estimated Budget to Correct Course – Figures in Billions):

Income Statement Item	Current Status (Simplified)	Corrective Target
Net Sales	100.00	519.84
(Less) Cost of Purchases	(50.00)	(259.84)
Target Gross Profit	50.00	260.00
(Less) General Expenses	(10.00)	(10.00)
Target Net Profit	40.00	250.00

Cell 6 Measurement – Credit Facilities Utilization Efficiency: Weak. Analysis: The result indicates that financial management did not succeed in utilizing granted credit facilities and loans to generate additional returns exceeding their financing cost, representing a waste of credit growth opportunities.

Credit Treatment Plan (Target Credit Budget to Cover Financing – Figures in Billions):

Credit Budget Item	Target Value (Billions)
Required Additional Excess Sales Volume	19.99
(Less) Associated Cost of Purchases	(9.99)
Gross Profit of Additional Activity	10.00
(Less) Debit Interest Cost	(10.00)
Target Net Financing Impact	0.00

0.00 = Financing break-even point to avoid negative impact. (Note: This budget is implemented concurrently alongside the corrective estimated budget.)

Cell 7 Measurement – Total Available Resources Utilization Efficiency: Weak. Analysis: This evaluation represents the summary of management's efficiency in utilizing all available resources (self-financing, bank credit, and supplier facilities). The result confirms that the massive cash profit volume stems solely from the sheer volume of available resources rather than operational efficiency. There is an urgent need for regular (monthly) periodic reviews of all assets to halt operational waste.

Fourth: Advantages of the Report

This report is characterized by being a comprehensive, deep diagnostic report combining legal oversight with investment vision. Rather than merely listing rigid numbers, it transforms them into strategic indicators that help management and investors make decisive choices.

Key Advantages by Analytical Dimension:

1. **Legal Protection and Negation of Liquidation Risks:** Decisive Link Between Law and Finance: Successfully integrates legal and financial opinions to confirm no liquidation based on book value exceeding nominal value by over 6 times. Immediate Reliance on Legal Provisions: Protects partners and the board by proving the absence of mandatory liquidation conditions imposed by corporate laws upon capital loss.

2. **Depth and Innovation in Analysis (Genetic Economics Methodology):** Deconstructing Profitability Sources: Instead of evaluating the company as a single block, it uses Genetic Economics cells to diagnose performance across separate cells. Accurate Identification of Flaws and Excellence: Detected the slight decline in Cell 3 due to borrowing costs, proving measurement precision and objectivity.
3. **Providing Strategic and Corrective Recommendations (Not Merely Description):** Clear Operational Directives: Provided concrete recommendations (continuing strict financial regulations and pre/post audits). Smart Financial Engineering: Advised against rushing into a capital increase to replace loans before testing the corrective budget, protecting shares from dilution.
4. **Formulating Attractive and Reassuring Indicators for Investors:** Highlighting Cumulative Return: Calculating the equity growth rate (+571.52%) gives an immediate impression of historical success in retaining earnings and building reserves. Strong, Direct Profitability Metrics: Displaying EPS (20.19) and return on book value (30.07%) facilitates fair share pricing in the market.

Uncovering the Critical Paradox (Billion-Figure Profits alongside Acute Operational Weakness in Cells 5 & 7):

1. **Breaking the 'Illusion of Billion-Figure Profits' and Uncovering Hidden Flaws (Cells 5 & 7):** Advantage: In conventional reports, shareholders may be dazzled by 62 billion in profits and overlook flaws. Here, the report boldly rated Core Activity as 'Weak', showing profits stem from resource size rather than management efficiency. Impact: Protects the board from future surprises or sudden collapse during a recession.
2. **Providing Immediate Numerical Solutions via 'Proposed Corrective Budgets':** Advantage: Acts as a 'financial doctor' by setting a clear corrective budget raising sales from 100 to 519.84 billion. Impact: Converts the report from a reading document into an immediate action plan for executive management.
3. **Innovating the 'Financing Break-Even Point' Concept (Cell 6):** Advantage: Designed a credit treatment plan specifying the exact additional sales required (19.99 billion) to cover interest costs (10 billion) for a net financing impact of 0.00. Impact: Gives financial management and sales an exact target to ensure banks do not consume shareholder profits.
4. **Pinpointing Operational Causes Accurately (Cell 5):** Advantage: Pinpointed four specific causes for weakness: weak systems/regulations, physical production bottlenecks, quality deficiencies, or declining purchasing power. Impact: Saves external consulting fees and directs management straight to production lines, administrative restructuring, or quality control.
5. **Smart Separation Between 'Operational' and 'Financial/Incidental' Management (Cell 4):** Advantage: Praised management's efficiency in non-core activities (Cell 4 = Excellent) while critiquing core operations. Impact: Delivers a fair assessment showing external investment acumen alongside a need to tighten daily internal operations.
6. **Transitioning to Close Oversight and Governance (Cell 7):** Advantage: Recommended shifting from traditional annual/quarterly reviews to regular monthly asset reviews. Impact: Closes operational waste gaps immediately rather than waiting until fiscal year-end.

Fifth: Languages Used by the Model

Arabic – English – French

Sixth: Beneficiary Categories of This Report

This advanced diagnostic report targets seven primary categories inside and outside the company, serving as a distinct strategic decision-making tool for each:

First: Internal Parties (Decision Makers)

Board of Directors and Founding Partners: Objective: Safeguard investments and verify legal protection from liquidation. Usage: Question executive management regarding operational weaknesses (Cells 5, 6, and 7) despite abundant liquidity and billions in profit.

Chief Executive Officer (CEO) and Management Team: Objective: Correct operational deviations. Usage: Translate the 'Corrective Estimated Budget' and 'Credit Treatment Plan' into operational targets assigned to sales and production divisions.

Chief Financial Officer (CFO) and Treasury: Objective: Control financing and halt waste. Usage: Monitor the 'Financing Break-Even Point' (19.99 billion in additional sales) to ensure loan interest coverage and initiate monthly asset reviews.

Second: External Parties (Stakeholders and Financing Entities)

Financial Institutions, Banks, and Lenders: Objective: Measure creditworthiness and default risk. Usage: Reassured by financial strength and collateral (Cells 1 & 2), while enabling stricter covenants on new facilities to ensure efficient deployment (due to Cell 6 weakness).

Current and Prospective Investors (Shareholders): Objective: Evaluate the feasibility of holding or entering the stock. Usage: Recognize that current profits stem from company size rather than efficiency, and monitor management's success in executing the treatment plan to boost fair share value.

External Auditors and Governance Consultants: Objective: Assess risks and internal control systems. Usage: Rely on this diagnosis to focus audit efforts on working capital turnover, quality control, and production systems.

Major Suppliers and Trade Creditors: Objective: Assess commercial credit risk. Usage: Gain confidence in the company's massive solvency (equity exceeding 571%) to extend long-term supply credit facilities without bankruptcy concerns.

Seventh: Financial Return from Using the Evaluation Model

Revenue streams are generated through subscriptions and usage by:

Major corporations and boards of directors
Banks and financing institutions for credit evaluation
Investors and investment funds
Corporate financial departments
Consulting firms and external auditors
Major suppliers and creditors
Executive management teams

"Investment Indicator for the Model: Given that this model serves a global segment comprising [millions of investors / hundreds of thousands of companies], acquiring this ready-to-use algorithm saves the buyer years of research and programming—providing them with a product that can be transformed into a recurring revenue stream (SaaS) from the very first day of launch."

Model Two: Determining All Elements Related to Buying and Selling Shares

We will summarize this model in the following points:

1. Concept of the Model
2. Required Input Elements for the Model
3. Output Report Generated by the Model
4. Advantages of the Output Report
5. Languages Used by the Model
6. Beneficiaries of This Model
7. Financial Return Resulting from Using the Evaluation Model

First: Concept of the Model

Core Concept: The tool is a financial calculator that transforms raw figures taken from corporate balance sheets and trading screens into a structured financial and legal valuation report for a single share.

Analytical Philosophy: The model aims to enable the user to read a stock in the same manner an investment analyst reads a balance sheet. It bridges the gap between raw figures and issuing clear investment judgments within seconds, without requiring a complex financial background.

Processing Mechanism: The model passes inputs through a fixed sequence of 5 consecutive stages:

Stage 1: Calculating the book value per share based on assets and shareholders' equity.
Stage 2: Determining a fair purchase price and an entry cost that includes brokerage commissions.
Stage 3: Establishing a target selling price (exit point) based on a defined profit margin and selling commissions.
Stage 4: Calculating the trade's profitability and size based on the minimum purchase unit.
Stage 5: Assessing legal liquidation risks and management efficiency strength by comparing net profit against assets.

Second: Required Input Elements for the Model

The model is divided into 17 mandatory and optional fields that the user must fill in based on financial statements and the stock trading screen:

Identification and Classification Data (Optional):

1. Company code.
2. Company name.
3. Investment sector.
4. Traded currency.

Financial Statement and Balance Sheet Figures (Mandatory):

5. Nominal value per share.
6. Total shareholders' equity (Capital + Reserves + Retained Earnings - Losses).
7. Number of issued shares.
8. Realized net profit.
9. Total fixed and current assets for the evaluation year.
10. Current market price per share.

11. Coupon value or cash dividends, if any, or zero.

Trading and Order Details (Mandatory):

12. Highest price at which the share traded during the review period.
13. Lowest price at which the share traded during the review period.
14. Broker's buying and selling commission rate, entered as a decimal.
15. Broker's minimum standard purchase unit to estimate trade size.
16. Number of company shares listed on the stock exchange.
17. Number of shares actually traded during that period.

Third: Output Report Generated by the Model (Output Metrics)

The calculator generates a single integrated report containing 28 analytical fields grouped into four categories:

First: Valuation and Pricing

Book value per share.
Fair purchase price suggested by the tool.
Actual purchase cost including broker entry commission.
Target selling price for a financially safe exit.

Second: Profitability and Trade Size

Profit per share generated between entry and exit prices.
Percentage profit per share relative to purchase cost.
Number of shares that can be purchased with the user's minimum capital.
Total expected cash profits from the standard trade.

Third: Price Range and Payback Period

Highest price value and its percentage increase above your purchase price.
Lowest price value and its percentage decrease (the primary benchmark for downside risk).
Number of years to recover capital (the duration required for the market price to justify itself against the book value).

Fourth: Structural Risks and Efficiency

Percentage change in shareholders' equity (a measure of reserve growth or capital erosion).
Legal liquidation status (provides an explicit indicator: "Liquidation" or "No Liquidation").
Company management efficiency (a six-tier rating: Excellent, Very Good, Good, Acceptable, Pass, Very Weak, or Losses).
Coupon percentage relative to cost, and the ratio of traded shares to listed shares (liquidity indicator).
The output report is formatted as follows:

Field	Value
Company Code	10101
Company Name	Company (1)
Sector	Industrial
Currency	Egyptian Pound (EGP)
Nominal Value	10.00
Book Value	15.00
Market Price (Purchase Price)	17.40
Purchase Cost	17.45
Selling Price	17.73
Profit per Share	0.23
Profit per Share (%)	1.30%
Number of Shares Purchased	57.47
Trade Profitability	13.04
Highest Price Value	12.00
Highest Price (%)	-31.03%
Lowest Price Value	9.00
Lowest Price (%)	-48.28%
Market Value	15.00
Payback Years	0.00
Change in Shareholders' Equity	50.00%
Liquidation Status	No Liquidation
Company Efficiency	Acceptable
Coupon Value	5.00
Coupon Yield (%)	28.65%
Minimum Purchase Unit	1,000.00
Listed Shares	100.00
Traded Shares	100.00
Traded Shares Ratio (%)	100.00%

Fourth: Advantages of the Output Report

Immediacy and Full Autonomy: Results appear immediately on the screen upon clicking without waiting or using manual formulas.

Standardized Judgment Criteria: The report applies a strict, consistent methodology across all examined companies, eliminating guesswork and fluctuating arbitrary judgments.

Pre-Validation of Inputs: The report features a smart protection system that detects contradictory figures (such as entering profits higher than assets, or equity exceeding assets) and prevents distorted output.

Linking Operations with Law: The report delivers a direct ruling on the company's indicative liquidation status and corporate governance.

Fifth: Languages Used by the Model

The model is fully programmed to support 3 major global languages, switched via browser cookies through a built-in self-translation system (without relying on external translation tools, while preserving text direction and CSS elements for each language):

1. Arabic (ar): With full Right-to-Left (RTL) direction support and dynamic font switching to (Cairo).
2. English (en): With Left-to-Right (LTR) direction and (Inter / Frances) fonts.
3. French (fr): With the same Latin directional characteristics.

Sixth: Beneficiaries of This Model

The report clearly identifies four primary groups that directly benefit from operating this model:

Individual Investors: To accurately examine and evaluate stocks before making a purchase decision, and determine whether the current price is cheap, fair, or inflated compared to book value.
Brokers & Financial Advisors: To obtain quick, consistent financial talking points and analyses to present to clients immediately without opening complex spreadsheets during calls.
Finance & Investment Students: To observe practical, step-by-step applications of how raw accounting figures translate into (1) valuation ratios, (2) payback periods, and (3) management efficiency scores.
Portfolio Comparison Analysts: To conduct longitudinal studies of the same company across different time periods, or compare multiple companies side-by-side using a unified financial yardstick.

Seventh: Financial Return Resulting from Using This Model

Target user segments generating revenue:

Individual Investors
Brokers & Financial Advisors
Finance & Investment Students
Portfolio Comparison Analysts & Investment Funds
"Investment Indicator for the Model: Given that this model serves a global segment comprising [millions of investors / hundreds of thousands of companies], acquiring this ready-to-use algorithm saves the buyer years of research and programming—providing them with a product that can be transformed into a recurring revenue stream (SaaS) from the very first day of launch."

Model Three: Identifying Risk Elements Surrounding Share Buying and Selling Operations

We will summarize this model in the following points:

1. Concept of the Model
2. Required Input Elements for the Model
3. Output Report Generated by the Model
4. Advantages of the Output Report
5. Languages Used by the Model
6. Beneficiaries of This Model
7. Financial Return Resulting from Using the Evaluation Model

First: Concept of the Model

Concept: An interactive digital model dedicated to evaluating the shares of companies listed on the stock exchange.

Strategic Objective: The model aims to answer three fundamental questions that form the pillars of financial safety and risk for any market participant (whether speculator or investor):

1. **Legal Safety:** Is the issuing company on the verge of mandatory liquidation by force of law, or is it financially fortified?
2. **Price Risk:** What is the gap between book value and market value? (Calculating the number of years required to recover the purchase price).
3. **Operational Efficiency:** How efficient is the company's management in utilizing its resources and generating returns that shield against price volatility through cash dividends (coupons)?

Second: Required Input Elements for the Model

Unlike Models One and Two (which required manual entry of financial figures), this model relies on an internal database of real companies and asks the user for only two inputs to run the simulation:

1. Company Selection: The user selects the company name from a pre-configured drop-down list (comprising Company1, Company2, Company3... up to Company17, in addition to Exchange Company). Upon selection, the server retrieves the company's pre-stored financial data in the background (without requiring manual entry by the client), which includes:

Nominal value per share.
Total paid-in/traded capital.
Total accumulated shareholders' equity.
Total fixed and current assets of the company.
Realized net profit or loss for that period.
The balance sheet examination date (e.g., 30/09/2025 or 30/06/2026).

2. Real-Time Market Share Price: The user enters the current share price displayed live on the stock exchange trading screen.

Third: Output Report Generated by the Model

The dynamically generated report is divided into two main sections upon submission:

First: Interactive Charts

1. **Liquidation Status Indicator:** A color-coded gauge (green/red) indicating whether the company faces legal liquidation or not, based on the growth or erosion rate of shareholders' equity compared to capital.
2. **Payback Years & Risk Level Indicator:** Determines the risk level of the purchase price and classifies it into 5 tiers (No Payback, No Risk, Normal Risk, Caution Required, Very High Risk).
3. **Corporate Management Efficiency Indicator:** A seven-tier scale rating management quality (Excellent, Very Good, Good, Acceptable, Weak, Very Weak, Losses) based on return on assets and shareholders' equity.

Second: Detailed Financial and Legal Analysis Report

1. Listing book value and nominal value figures along with legal liquidation justifications.
2. Precise calculation of payback years based on the entered market price.
3. Displaying realized net profit for the period and basic earnings per share (EPS).

The Financial Analysis and Investment Valuation Report for company shares includes the following sections:

First: Report Identification Card

Company Name: Company (1)
Balance Sheet Date: September 30, 2025
Objective of the Report: To provide a comprehensive and simplified financial evaluation for stock traders (investors and speculators) based on the three core pillars of financial analysis to avoid severe losses.

Second: Theoretical Framework | Why Do Speculators and Investors Lose When Ignoring Financial Analysis?

Many speculators believe that technical analysis alone is sufficient to achieve quick profits, assuming that financial analysis applies only to long-term investors waiting for cash dividends (coupons).

Scientific reality confirms that financial analysis is the primary shield of protection for all market participants; it identifies the fundamental factors that protect capital from total collapse and answers three decisive questions:

1. Is the company on the verge of liquidation? (To avoid buying shares in a company threatened with extinction).
2. What is the share's payback period in years? (To measure the gap between market value and book value and the magnitude of risk).
3. How efficient is the company's management? (To ensure dividend distributions "coupons" that support the trader during sudden market downturns, preventing forced selling at a loss).

Third: Detailed Financial Analysis Results of the Company

Pillar One: Company Status Regarding Legal Liquidation

Nominal Value per Share: 10.00 (the value subscribed by shareholders at incorporation).
Book Value per Share: 67.15 (what each share is entitled to from the company's net assets in the event of actual liquidation).
Change in Shareholders' Equity: +571.52% (shareholders' equity increased substantially above paid-in capital).
Legal Liquidation Status: No Liquidation

Financial and Legal Opinion: The company is completely safe from the specter of legal liquidation, as shareholders' equity grew by over 571%, elevating the intrinsic value per share from its nominal value (10) to its high book value (67.15).

Pillar Two: Payback Years and Risk Level

Current Book Value: 67.15

Payback Years: -8.78 years (a negative value resulting from the superiority of fundamental indicators).

Resulting Risk Level: Risk is within normal limits

Financial Opinion: Payback years are defined by the gap between book value and market value (as prices typically drop toward book value during crises). Having a safe, stable figure means the client is operating within a price range backed by tangible assets that protect against a free fall into a financial abyss.

Pillar Three: Corporate Management Efficiency and Operational Performance

Realized Net Profit in Balance Sheet: 62,207,506,000 (Sixty-two billion, two hundred seven million, five hundred six thousand).

Earnings Per Share (EPS): 20.19

Profit-to-Book-Value Ratio (Return on Book Equity): 30.07%

Corporate Management Efficiency Rating: Acceptable

Financial Corporate Efficiency Rating Scale:

[Excellent / Very Good / Good] --> Leading (Profits multiples of bank returns – ideal for both investors and speculators).

[Acceptable / Weak] --> Low to moderate profits (Suitable for speculators only) <-- [Current Company Status]

[Losses] --> (Unsuitable for either investors or speculators).

Financial Opinion: Management succeeded in generating massive total profits and a strong return on book value approaching 30%. Based on market benchmarks, the company falls under the "Acceptable" efficiency tier—a segment favored by speculators, as this profit performance ensures capital protection through coupons or book value growth in case market prices decline.

Fourth: Final Numerical Summary of Financial Indicators

Financial Indicator	Value / Status	Investment Significance
Liquidation Status	No Liquidation	Complete legal and structural safety for the company
Shareholders' Equity Growth	571.52%	Multiplication of shareholders' equity over original capital
Payback Years	-8.78 years	Risk is within normal limits
Balance Sheet Net Profit	62,207,506,000	Strong financial solvency and profit cash flows
Earnings Per Share (EPS)	20.19	Excellent operational return per share
Return on Book Value	30.07%	Investment-viable operational efficiency indicator
Company Efficiency Rating	Acceptable	Supportive investment environment favored by speculators

Fourth: Advantages of the Output Report

Instant Visual Analysis (Native SVG Gauges): The code generates smart vector graphics (SVG) directly from the server that automatically scale and adapt to screen sizes (Responsive) without relying on heavy JavaScript libraries, making them easy for retail investors to read.

Alignment with Actual Legal Texts: The report links findings directly to strict corporate laws (such as mandatory liquidation upon losing half of capital), providing proactive legal protection.

Combating Randomness (Budgeting & Opportunity Cost): The report measures actual return against "Opportunity Cost" (bank deposit rates) to protect investors from entering losing trades that erode capital.

Secure and Fortified Infrastructure: The model is engineered to prevent multiple injection vulnerabilities through strict validation and sanitization functions.

Fifth: Languages Used by the Model

The model includes a professional internal localization system and an integrated server supporting 3 primary languages:

1. Arabic (ar): The default language, with full RTL direction support and enhanced Arabic typography (Tajawal).

2. English (en): With LTR direction and Latin serif and sans-serif fonts.

3. French (fr): With full Latin directional and typographic features.

Sixth: Beneficiaries of This Model

Day Traders / Stock Speculators: To verify whether the stocks they trade are backed by genuine operational efficiency and tangible assets that protect them from total capital loss during sudden market drops.

Long-Term Investors: To assess management efficiency and its ability to distribute cash "coupons" that compensate them for holding the investment and generate steady income.

Academic Researchers & Economists: To utilize the calculator as an illustrative and analytical research tool.

Seventh: Financial Return Resulting from Using This Model

Target user segments generating revenue:

Day Traders / Stock Speculators

Long-Term Investors

Academic Researchers & Economists

"Investment Indicator for the Model: Given that this model serves a global segment comprising [millions of investors / hundreds of thousands of companies], acquiring this ready-to-use algorithm saves the buyer years of research and programming—providing them with a product that can be transformed into a recurring revenue stream (SaaS) from the very first day of launch."

Part One: 2 - Management Department

The Management Department consists of six models (tools) as follows:

Model One: Company Evaluation (The objective of this model is to identify the company's strengths and weaknesses).
Model Two: Preparing the Estimated Budget (Operating Budget).
Model Three: Preparing the Standard Estimated Budget (for New Projects).
Model Four: Preparing the Credit-Specific Estimated Budget.
Model Five: Preparing the Estimated Budget When Costs Rise.
Model Six: Preparing the Estimated Budget When the Company Grants Discounts on Product Selling Prices.

Model One: Company Evaluation

We discussed this model in detail under (Part One: 1 - Stock Exchange Department) on page ( ). This model can be utilized across several packages as follows:

Used as a standalone package (to identify strengths and weaknesses).
Used within the Stock Exchange Department toolset (to determine the feasibility of investing in the company).
Used within the Management Department toolset (to reinforce strengths and remediate or avoid weaknesses).
Used within the Business Owners Department toolset (to foresee the trajectory and outcome of their projects).
Used within the Employees Department toolset (to determine whether the company will offer employees job stability or serve merely as a stepping stone to move elsewhere).
Used within the Human Resources Department toolset (to assess the compatibility between company characteristics and employee traits).

Model 2: Preparing the Estimated Budget

1. Mechanism & Concept

The model is a lightweight estimated financial calculator dedicated to a single production line or product. It converts four basic and simple figures (typically known by the project owner) into a comprehensive, accounting-consistent estimated budget plan for targeted sales and profits. Its accounting concept relies on measuring the efficiency of asset utilization to cover costs and expenses and generate profit across three different ambition levels (Good, Very Good, High Very Good).

2. Required Inputs

The model requires entering four numerical values and one selection:

Sale price per unit: The expected selling price per single unit of the product.
Cost per unit: The cost of producing or purchasing a single unit.
Expense share: This product's share of fixed operational and administrative costs (including depreciation).
Asset share: The product's share of the enterprise's total fixed and current assets.
Targeted efficiency degree: Selecting the desired ambition level for the budget from three options:
Good: Represents the safe and conservative starting point.
Very Good: Represents a balanced target.
High Very Good: Represents a highly ambitious target.
Data Validation Conditions: The model requires the selling price to be greater than the unit cost, and the asset share to be greater than the unit cost, to ensure the budget is not built on an inherently loss-making product.

3. Output Report

The model generates a detailed estimated budget report containing:

Basic Input Data: To review and confirm the figures upon which the budget is built.
Estimated Income Statement: An accounting-consistent 5-line estimated income statement:
Targeted Sales Value: Sales value.
Purchases/Costs Value: Minus purchases value.
Gross Profit: Gross profit.
Operating Expenses: Minus expenses.
Targeted Net Profit: Net profit.
Comprehensive Comparison Table: Displays the results of the preceding five lines across the three levels (Good, Very Good, High Very Good) side-by-side to facilitate scenario comparison.
Export Option: The ability to download the report directly in PDF format.

Sample Output Report: The output report of this model is structured as follows:

Estimated Budget Report — Generated on 2026-11-10 at 16:19

First: Client-Entered Values:

Inputs	Value
Unit Selling Price	10.00
Unit Cost	8.00
Annual Expense Share Allocated to This Product	1,000.00
Product's Share of Total Assets	20,000.00

Second: Outputs: Estimated Budget at the 'Good' Rating as Requested by the Client

Statement	Value
Sales Value	17,500.00
Less: Purchases Value	(14,000.00)
Gross Profit	3,500.00
Less: Expenses	(1,000.00)
Net Profit	2,500.00

Comparison Across All Degrees to Illustrate Ambition Levels to the Client

Statement	Good	Very Good	High Very Good
Sales Value	17,500.00	21,666.67	30,000.00
Less: Purchases Value	(14,000.00)	(17,333.33)	(24,000.00)
Gross Profit	3,500.00	4,333.33	6,000.00
Less: Expenses	(1,000.00)	(1,000.00)	(1,000.00)
Net Profit	2,500.00	3,333.33	5,000.00

4. Advantages of the Output Report

Complete Internal Consistency: Sales, purchases, gross profit, and net profit figures align seamlessly with accounting equations without discrepancies.

Clarity and Transparency: The formulas used are clear and directly traceable from the inputs (not an opaque black box).

Ease of Comparison: Allows comparing the conservative scenario with the ambitious scenario for the same product simultaneously.

Professionalism and Readiness: The report is professionally formatted, stamped with the date and time of issuance, and ready for immediate printing or sharing as a PDF file.

Avoiding Early Losses: Prevents investing in financially unfeasible products thanks to automatic validation conditions.

Asset Optimization: Shows the company how to multiply net profits by operating and intensifying the use of the same current asset base more intelligently and ambitiously.

Saving Financial Consultation Costs: Grants management a free, instant preliminary feasibility check without needing to build complex software models or hire external consultants in early planning stages.

5. Languages Supported by the Model

The model fully supports four global languages via a dynamic toggle switch that adjusts the user interface and page direction (right-to-left or left-to-right):

Arabic (ar) (with full RTL support and switching the font to 'Cairo').
English (en).
French (fr).
Spanish (es).

6. Target Audience (Beneficiaries)

Entrepreneurs and Small Business Owners: To conduct a quick preliminary feasibility assessment for their products or startups.

Product Owners / Managers: To define and test sales, profit, and pricing targets before launching products in the market.

Small Loan Applicants: To prepare supportive, justified financial figures to submit with funding applications or business plans.

Business and Finance Students and Educators: As an educational tool explaining the reciprocal relationships between price, cost, assets, and profits.

7. Financial Benefits from Using the Valuation Model

"Investment Indicator for the Model: Given that this model serves a global segment comprising [millions of investors / hundreds of thousands of companies], acquiring this ready-to-use algorithm saves the buyer years of research and programming—providing them with a product that can be transformed into a recurring revenue stream (SaaS) from the very first day of launch."

Model 3: Preparing the Standard Estimated Budget (For New Projects)

1. Concept of the Model

The model builds a complete standard operational income statement budget (Master Budget) for new projects or products that lack any prior commercial data or history. Instead of guessing or relying on last year's figures, the model relies on mathematical relationships and Cost-Volume-Profit (CVP) ratios. It performs reverse engineering to calculate the required sales, purchases, and expenses based on a net profit target derived from the asset base and the targeted efficiency (ambition) level.

2. Required Inputs

The model requires entering four basic, mandatory elements to operate:

Unit Selling Price: The expected selling price per single unit of the product.

Unit Cost: The full cost of producing or purchasing a single unit (must be less than the selling price).

Product's Share of Total Assets: The value of fixed and current assets allocated to support this product (must be greater than both the selling price and unit cost).

Targeted Efficiency Degree: Selecting the budget ambition and scale among 3 options (Good degree as a safe starting point, Very Good degree, and High Very Good degree).

3. Output Report

The model produces an instant financial evaluation report consisting of an income statement with 5 core items:

Sales Value: Targeted revenues for the period.
Purchases Value (Subtracted): The value of purchases is subtracted from the sales value.
Gross Profit: The result of subtracting purchases from sales.
Operating Expenses (Subtracted): Implied operating costs for the period.
Net Profit: The final targeted return to be achieved (the bottom line).
Note: The report includes a built-in option to export and save these results and inputs directly as a PDF file.

Sample Output Report: The output report of this model is structured as follows:

First: Client-Entered Values at the 'Good' Degree:

Inputs	Value
Unit Selling Price	10.00
Unit Cost	8.00
Product's Share of Total Assets	20,000.00

Statement	Value
Sales Value	32,500.00
Less: Purchases Value	(26,000.00)
Gross Profit	6,500.00
Less: Expenses	(4,000.00)
Net Profit	2,500.00

4. Advantages of the Output Report

Objective and Ratio-Based: Relies on fixed accounting equations and unit economics rather than random guesswork.
Ideal for Startups: Provides an immediate starting point without requiring prior commercial records.
Flexible and Scalable: Automatically adapts to provide figures proportional to the selected ambition and efficiency level.
Fast and Simple: Displays a clean, easy-to-read financial statement in under a minute.
Exportable and Printable: Allows the user to download the evaluation report in a structured PDF format.
Saving Initial Consultation Costs: Gives business owners a clear, early financial perspective without paying hefty fees to consultants in initial preliminary stages.
Protecting Capital from Mispricing: Helps stress-test pricing strategies and profit margins before actually injecting capital into the market.
Securing Funding and Attracting Investors: Provides logical, justified figures that can serve as a core pillar in Pitch Decks to convince funding entities.
Rationalizing Operational Spending: Sets a clear ceiling for expenses and purchases that should not be exceeded to achieve the targeted net profit based on asset size.

5. Languages Supported by the Model

The model fully supports five global languages via a dynamic switching tool embedded in the code:

Arabic (ar)
English (en)
French (fr)
Spanish (es)
German (de)
(It also automatically supports Right-to-Left (RTL) direction when Arabic is selected).

6. Target Audience (Beneficiaries)

Entrepreneurs and Founders: To price and estimate the initial operating budget for their startups.
Accountants and Financial Analysts: To support and prepare numerical tables for feasibility studies and business plans.
Small Business Owners: To set first-year operational targets.
Finance and Accounting Academics and Students: To practically study standard costing applications and CVP analysis.

7. Financial Benefits from Using the Valuation Model

"Investment Indicator for the Model: Given that this model serves a global segment comprising [millions of investors / hundreds of thousands of companies], acquiring this ready-to-use algorithm saves the buyer years of research and programming—providing them with a product that can be transformed into a recurring revenue stream (SaaS) from the very first day of launch."

Model 4: Preparing the Credit Estimated Budget

1. Concept of the Model

The model calculates the 'break-even point' and credit safety margin for a single production line (an individual product) intended to be financed via a bank loan. Instead of analyzing the complex financial statements of the entire company, this tool isolates the product's core figures to work in reverse, answering the credit officer's fundamental question: 'How much must this specific product sell during the year to cover its costs and expenses and safely bear the interest of the loan financing it?' Based on the realism of this marketing figure, the decision to grant or reject the credit facility is made.

2. Required Inputs

The model requires entering five core financial variables (on an annual basis) in addition to selecting the required safety degree:

Unit Selling Price of the Product: The market selling value of the product.
Unit Cost of the Product: The direct cost of producing or purchasing the unit.
Product's Annual Share of General Expenses: Includes depreciation expenses.
Product's Annual Share of Debit Interest: The interest on the bank loan to be repaid.
Product's Share of Total Fixed and Current Assets: The asset base associated with the product.
Targeted Efficiency / Safety Degree: The user chooses between three levels that affect the targeted profit multiplier:

Good Degree (Safety Factor).
Very Good Degree (Safety Factor).
High Very Good Degree (Safety Factor).
Note: The model includes smart filtering that prevents calculation if the selling price is less than the cost, or if the asset value is less than the selling price or cost.

3. Output Report

When running the calculator, the tool issues an evaluation report consisting of three interconnected financial statements:

Statement (A) - Operational Budget for the Company's Core Activity: Shows targeted operational sales, minus purchases to reach gross profit, and minus general expenses to extract targeted net profit at the selected safety degree.

Statement (B) - Credit Budget: Isolates the additional sales required solely to cover debit interest (net profit in this statement is zero as it is designed strictly to offset financing costs).

Statement (C) - Consolidated Statement: Combines operational sales with additional credit sales to provide the total required annual sales figure, accompanied by the final decision rule (if the marketing manager can achieve this figure, proceed with the loan; otherwise, decline).

Sample Output Report: The output report of this model is structured as follows:

First: Client-Entered Values at the 'Good' Degree:

Inputs	Value
Unit Selling Price	10.00
Unit Cost	8.00
Annual Expense Share Allocated to This Product	5,000
Annual Loan Interest Value	1,500
Product's Share of Total Assets	20,000.00

Second: Operational Budget at the 'Good' Degree

Statement	Value
Sales Value	37,500.00
Less: Purchases Value	30,000.00
Gross Profit	7,500.00
Less: Expenses	5,000.00
Net Profit	2,500.00

Third: Credit Budget Determining the Additional Sales Value Required to Cover Debit Interest

Statement	Value
Additional Sales Value	7,500.00
Less: Purchases Value	6,000.00
Gross Profit	1,500.00
Less: Debit Interest	1,500.00
Net Profit	0.00

Fourth: The Operational Budget and Debt Budget Must Be Operated Together as Follows

Statement	Value
Budgeted Sales Value	37,500.00
Add: Additional Sales Value to Cover Debit Interest	7,500.00
Total Annual Sales Required from the Marketing Manager	45,000.00

Fifth: Decision Making

If the marketing manager is capable of marketing the total annual sales value, the company will proceed with this credit facility; however, if they are unable to do so, the company will refrain from taking this credit.

4. Advantages of the Output Report

Separating Operational Risk from Financing Risk: Isolates the bank interest burden in a standalone statement rather than merging it into general expenses.

Providing a Tangible, Testable Financial Target: The final output is a specific sales figure (not just percentages), making it easy to compare directly against market capacity.

Speed and Built-in Discipline: Delivers an instant credit decision from just 5 figures without needing complex Excel spreadsheet models, while automatically rejecting illogical inputs.

Scenario Flexibility: Allows the analyst to immediately see how the required financial target changes when altering the safety degree and tightening the margin.

Direct and Indirect Financial Benefits: The direct and indirect financial benefits of this model are as follows:

Avoiding Non-Performing Loans (For Banks): Protects the bank from lending to projects whose production lines cannot repay interest, saving hundreds of thousands in potential bad debts.

Reducing Credit Study Costs and Time: Saves analysts and consultants long working hours by producing an accurate preliminary credit decision in minutes with minimal programming or computational effort.

Protecting Borrowers from Default and Bankruptcy: Prevents small business owners from burdening themselves with loans beyond their actual sales and marketing capacity.

Increasing Capital Allocation Efficiency: Ensures available cash liquidity is directed solely toward the most efficient products and production lines capable of generating returns that cover the cost of funds.

5. Languages Supported by the Model

The model fully supports dynamic switching via a built-in translation file and direction settings (RTL / LTR) across three core languages:

Arabic (العربية).
English (English).
French (Français).

6. Target Audience (Beneficiaries)

Bank Credit and Lending Officers: To screen short-term credit applications directed at specific production lines before escalating them to credit committees.

Small and Medium Enterprise (SME) Owners and Borrowers: To prepare realistic, defensible documents and sales targets when applying for a bank loan.

Financial Analysts: To perform a quick check on an individual product's profitability, contribution, and safety margin.

Banking and Financial Training Centers: As an educational case study explaining how to build credit budgets step-by-step.

7. Financial Benefits from Using the Valuation Model

"Investment Indicator for the Model: Given that this model serves a global segment comprising [millions of investors / hundreds of thousands of companies], acquiring this ready-to-use algorithm saves the buyer years of research and programming—providing them with a product that can be transformed into a recurring revenue stream (SaaS) from the very first day of launch."

GENETIC ECONOMICS ASSET CATALOG (PART 4)

Part One: Section 2 – Management (Models 5 & 6) | Section 3 – Human Resources (Models 1 & 2)

Model 5: Preparing the Estimated Budget When Costs Increase

1. Concept of the Model

The model calculates and measures the impact of a per-unit cost increase on a product's profit margin, and accurately determines the additional sales target (revenue) required to protect and preserve pre-planned profits from erosion.

The concept relies on integrating two core accounting principles:

Margin Analysis (Cost-Volume-Profit / CVP): To measure the degree of "margin compression" and classify both current and new cost efficiency.

2. Required Inputs for the Model

The model requires entering 5 mandatory numerical values and 1 mandatory selection:

Product Selling Price per Unit: The benchmark price against which all margins are measured.

Product Cost per Unit Before Increase: To establish the prior margin and historical cost efficiency.

Product Cost per Unit After Increase: The new, higher cost driving the analysis (must be greater than the prior cost and lower than the selling price).

Product's Share of General Expenses: To determine the required net profit after deducting expenses from gross profit.

Product's Share of Total Fixed and Current Assets: The value linked to the target asset turnover multiplier (must be greater than both the selling price and unit costs).

Target Efficiency Grade (Selection): Selecting the required safety/performance level:

1. Good

2. Very Good

3. High Very Good

Report Title (Optional): To name the generated PDF file.

3. Output Report Generated by the Model

The model generates a comprehensive income statement report containing the following components:

Efficiency Grade Bar: Displays the margin flexibility classification in plain language (e.g., remained Excellent, or shifted from Excellent to Very Good).

Pre-Increase Income Statement Table: A mini income statement covering (Sales Value, Cost Value, Gross Profit, Expenses, Net Profit).

Post-Increase Income Statement Table: A mini income statement with the same line items targeting the exact same net profit using new sales and cost figures.

Required Additional Sales Value Box: The direct bottom-line figure showing the volume of additional revenue (sales) required to absorb the cost increase.

Download Report Button: Allows saving the report directly in PDF format.

Sample Output of the Model Report:

Input Summary — First: Client-Entered Values at the "Good" Grade Level:

Inputs	Value
Unit Selling Price	10.00
Unit Cost Before Increase	8.00
Unit Cost After Increase	9.00
Annual Expense Share Allocated to This Product	5,000.00
Product's Share of Total Assets	20,000.00

> **Cost Increase Budget Report (Target Grade: Good) —** Prepared on 10/11/2026 at 18:44
>
> **Note on Product Efficiency Grade:** The grade shifted from "Very Good" (achieved prior to the cost increase) to "Good" following the cost increase.

Income Statement Before Cost Increase	
Line Item	**Value**
Sales Value	37,500.00
Less: Purchases / Cost Value	30,000.00
Gross Profit	7,500.00
Less: Expenses	5,000.00
Net Profit	**2,500.00**

Income Statement After Cost Increase	
Line Item	**Value**
Sales Value	75,000.00
Less: Purchases / Cost Value	67,500.00
Gross Profit	7,500.00
Less: Expenses	5,000.00
Net Profit	**2,500.00**

> **Required Additional Sales Value to Absorb Unit Cost Increase:** 75,000 (Sales Value After Cost Increase) − 37,500 (Sales Value Before Cost Increase) = 37,500 EGP.
>
> **Executive Action Rule:** This figure (37,500 EGP) must be reviewed against realistic market demand before adopting it as a sales target. If realistic market demand can absorb the additional sales volume, the company applies this budget to maintain market competitiveness without raising prices. Otherwise, the company will be forced to raise its selling price and risk losing price competitiveness in its market.

4. Advantages of the Output Report

Practical and Direct Action: Does not stop at issuing a warning; it provides a concrete financial figure and target for sales teams.

Smart Financial Integration: Integrates two distinct concepts (margin analysis and target return on assets) into one cohesive report structure.

Flexibility and Sensitivity Testing: Allows management to test different safety levels (target grades) to observe their impact on required sales volume.

Financial Protection & Indirect Returns — The model protects the company from invisible financial losses and generates indirect financial returns by:

Preventing Profit Erosion: Ensures planned net profits do not drop due to sudden cost hikes by immediately closing the "revenue gap."

Accurate Pricing Decisions: Avoids arbitrary price increases that drive away customers, as well as price freezes that wipe out profits.

Optimal Resource Allocation: Saves time and effort wasted on building complex spreadsheets from scratch, directing sales efforts toward products needing urgent support to protect profitability.

Professionalism and Shareability: Enables instant PDF download for attachment to pricing memos or executive budget files.

5. Languages Supported by the Model

The model is equipped with a built-in translation engine supporting 3 major languages natively (automatically adjusting page direction and font styling per language):

1. Arabic (ar) with full Right-to-Left (RTL) support.

2. English (en).

3. French (fr).

6. Target Beneficiaries of the Model

Sales and Marketing Managers: To plan campaigns based on clear, well-defined revenue targets.
Pricing Teams: To make rapid decisions on whether to raise prices or increase sales volume.
Financial Managers and Cost Controllers: As a standardized, rapid tool to identify the most affected and inefficient products within the company and prioritize attention.
Commercial Negotiators: To calculate exact numerical impacts before entering price negotiations with suppliers or clients.
Students and Academics: To teach Cost-Volume-Profit (CVP) relationships and asset turnover concepts in a practical, visual manner.

7. Financial Return from Using the Evaluation Model

> **"Investment Indicator for the Model: Given that this model serves a global segment comprising [millions of investors / hundreds of thousands of companies], acquiring this ready-to-use algorithm saves the buyer years of research and programming—providing them with a product that can be transformed into a recurring revenue stream (SaaS) from the very first day of launch."**

Model 6: Preparing the Estimated Budget When the Company Grants Discounts on Product Selling Prices

1. Concept of the Model

The model answers a decisive question: "Can we actually afford this commercial discount?" It relies on cost and management accounting methodologies to convert abstract discount percentages into concrete figures and estimated budgets. It calculates an internal pricing benchmark for the product before and after the discount, and precisely determines the additional sales quantity and volume required to maintain the exact same net profit target without decline.

2. Required Inputs for the Model

The model requires 6 core inputs (all mandatory, positive, and belonging to the same accounting period):

Selling Price Before Discount (per Unit): The standard unit price without any reduction.
Selling Price After Discount (per Unit): The proposed unit price after applying the discount.
Unit Cost: The direct cost of producing or purchasing a single unit.
Share of General Expenses: The product's fair share of general expenses and depreciation.
Share of Total Fixed and Current Assets: The fair share of the enterprise's assets allocated to the product.
Target Efficiency Grade: Selecting the required performance level upon which the budget is built, comprising 3 options: (Good, Very Good, High Very Good).

3. Output Report Generated by the Model

Upon entering and calculating the data, the model generates a detailed report (printable or downloadable as a PDF) consisting of the following blocks:

Efficiency Gauge: A semi-circular dial chart with a measurement needle showing the post-discount price efficiency classification compared to its pre-discount status across 6 tiers (Outstanding, Excellent, Very Good, Good, Acceptable, Weak, Very Weak).

Pre-Discount Budget: An estimated budget covering (Sales Value, Purchases Value, Gross Profit, Expenses, and Target Net Profit).

Post-Discount Budget: An estimated budget for the same line items using the new discounted selling price.

Excess Sales Value Table: Precisely highlights the gap (subtracting pre-discount sales from post-discount sales) to provide the exact additional revenue the sales team must achieve to offset the discount.

Sample Output of the Model Report:

Input Summary — First: Client-Entered Values at the "Good" Grade Level:

Inputs	Value
Unit Selling Price Before Discount	10.00
Unit Selling Price After Discount	9.00
Unit Cost	8.00
Annual Expense Share Allocated to This Product	5,000.00
Product's Share of Total Assets	20,000.00

> **Discount Impact Budget Report (Target Grade: Good) —** Prepared on 10/11/2026 at 18:44
>
> **Note on Product Efficiency Grade:** The grade shifted from "Very Good" (achieved prior to granting the discount) to "Good" after granting the discount.

Income Statement Before Granting Discount	
Line Item	**Value**
Sales Value	37,500.00
Less: Purchases / Cost Value	30,000.00
Gross Profit	7,500.00
Less: Expenses	5,000.00
Net Profit	**2,500.00**

Income Statement After Granting Discount	
Line Item	**Value**
Sales Value	67,500.00
Less: Purchases / Cost Value	60,000.00
Gross Profit	7,500.00
Less: Expenses	5,000.00
Net Profit	**2,500.00**

> **Required Additional Sales Value to Absorb Granted Discount:** 67,500 (Sales Value After Discount) − 37,500 (Sales Value Before Discount) = 30,000 EGP.
>
> **Executive Decision Rule:** If the marketing and sales team can realistically sell this additional volume, the discount protects your profit target. Otherwise, reconsider the discount before approving it.

4. Advantages of the Output Report

Instantaneous: Displays results within seconds without requiring complex accounting software or spreadsheet models.

Objective and Scientific: Replaces decisions based on "intuition and personal impression" with decisions grounded in mathematical ratios and structured classifications.

Immediately Actionable: Provides clear, direct figures that can be handed immediately to the sales manager as concrete targets.

Protecting Profit Margins and Net Profits: Prevents the enterprise from sliding into arbitrary discounts that cause hidden losses or complete profit erosion.

Avoiding Below-Breakeven Sales: Ensures pricing remains within a safe, efficient range that covers general expenses and asset share.

Boosting Sales Team Efficiency: Instead of offering discounts just to boost volume randomly, the report sets a clear financial target (required excess sales) as a prerequisite for the discount's success, ensuring sales efforts focus on genuinely profitable volume.

Exportable and Printable: Enables downloading a clean, structured, timestamped PDF report for presentation in meetings or archiving.

5. Languages Supported by the Model

The model is engineered as a fully integrated trilingual version without external translation tools, supporting automatic layout direction switching (RTL/LTR) per language:

1. English
2. Français (French)
3. Arabic

6. Target Beneficiaries of the Model

Pricing, Sales, and Marketing Managers: To study the feasibility of discounts and evaluate them numerically before offering them to customers.

Small and Medium-Sized Enterprise (SME) Owners: Who lack a specialized or large cost and management accounting team.

Commercial Negotiators: Anyone needing to back up their strategic position with hard numbers during negotiations with distributors or key accounts.

7. Financial Return from Using the Evaluation Model

> **"Investment Indicator for the Model: Given that this model serves a global segment comprising [millions of investors / hundreds of thousands of companies], acquiring this ready-to-use algorithm saves the buyer years of research and programming—providing them with a product that can be transformed into a recurring revenue stream (SaaS) from the very first day of launch."**

Part One: 3 – Human Resources Section

The Human Resources section consists of the following models:

1. Model 1: Company Evaluation (to identify the characteristics of the company in which HR personnel operate).
2. Model 2: Selecting Production Management Staff According to the Company's Activity Type.
3. Model 3: Selecting Marketing Management Staff According to the Company's Activity Type.
4. Model 4: Selecting a General Manager According to the Company's Activity Type.
5. Model 5: Determining the Inflation Rate and Its Relationship to Annual Raises.

Model 1: Company Evaluation (Identifying Company Characteristics to Match with Employee Genes)

This model was covered in detail under (Part One: 1 – Stock Exchange Section) on page ( ).

Model 2: Selecting Production Management Staff According to the Company's Activity Type

1. Concept of the Model

The model is built on the alignment between financial figures and management style. It is an electronic diagnostic tool that integrates two distinct signals within the production department:

Hard Financial Data: Extracted from the company's income statement.
Behavioral Profile and Preferences: Of the individual responsible for managing production lines.
The calculator processes the figures to extract an "efficiency ratio" that places the enterprise into a specific tier (e.g., Excellent, Acceptable, Losses). It then determines whether the company's financial standing requires a

manager focused on quality and craftsmanship (Group A) or a manager focused on volume and cost reduction (Group B), comparing this against the candidate's actual preferences to calculate the match percentage.

2. Required Inputs for the Model

Inputs are divided into two mandatory sections:

First: Financial Inputs (for a specific period such as a fiscal year):

1. Sales Value: Total activity revenue.

2. Cost of Sales / Purchases: Direct cost of goods.

3. General Expenses and Depreciation: Indirect operating expenses and depreciation.

Second: Behavioral Profile of the Production Manager (7 mandatory-choice questions):

1. Preference between (producing high-quality specifications) vs. (producing large quantities).

2. Preferred leadership style (collaborative and participative spirit) vs. (firm directive leadership).

3. Primary focus (quality specifications) vs. (product cost details).

4. Working under pressure (prefers working without pressure) vs. (performs well under pressure).

5. Decision-making mechanism (deliberate and careful) vs. (rapid when necessary).

6. Creative environment (requires extended time) vs. (works well within strict schedules).

7. Years of experience in the activity (more than two years) vs. (less than two years).

3. Output Report Generated by the Model

Upon clicking calculate efficiency, an instant report appears on screen (downloadable as a PDF) containing:

Financial Summary: Displays sales, costs, calculated net profit, and the extracted efficiency ratio.

Company's Specific Efficiency Tier: A classification illustrating the company's current standing among 8 available tiers, along with an explanation of this financial status.

Recommended Management Profile: (Group A for Quality or Group B for Cost and Volume).

Manager Fit Score: A percentage (from 0% to 100%) indicating how well the manager's answers align with the financial structure.

Detailed Compliance Level: A question-by-question review identifying points of agreement (MATCH) and divergence (GAP) between the manager's style and financial requirements.

Sample Output of the Model Report:

> **Performance Evaluation & Leadership Alignment Report**
>
> **Overall Evaluation:** Excellent
>
> **Recommended Leadership Profile:** Group (A) — Focus on Quality and Craftsmanship
>
> **Test Alignment Rate with Financial Structure:** 71% (5 out of 7 criteria matched)

Section I — First: Financial and Strategic Indicators

Achieved Net Profit: 40.00

Strategic Direction: The current financial structure rewards high precision and mastery; therefore, a leader who prioritizes quality above all else (Group A) is the optimal choice to maximize returns and maintain project stability.

Section II — Second: Leadership Criteria Compliance Analysis

Criterion / Leadership Orientation	Evaluated Manager's Answer	Alignment Status
Production Priority (Quality vs. Quantity)	Prefers producing items with high-quality specifications	Match
Leadership Style (Collaborative vs. Directive)	Works with the production team in a collaborative spirit	Match
Operational Focus (Quality vs. Cost)	Focuses primarily on quality specifications	Match
Work Environment (Under Pressure vs. Without Pressure)	Able to work efficiently under pressure	Gap
Decision-Making Mechanism (Deliberate vs. Rapid)	Able to make rapid decisions when necessary	Gap
Time Management & Creativity (Extended vs. Tight Time)	Needs sufficient, unhurried time for creativity	Match
Practical Experience (Years in the Activity)	Over two years of practical experience in the field	Match

Section III — Third: Summary and Executive Recommendations

Core Strengths: The manager demonstrates ideal alignment in core operational aspects, particularly in safeguarding quality standards, adopting collaborative leadership, possessing sufficient experience, and valuing the time required for creativity and craftsmanship.

Managing Operational Gaps: Gaps are limited to the manager's flexibility in working under pressure and speed of decision-making. It is recommended to channel these traits strictly toward emergency situations while maintaining a stable work environment that grants sufficient time to ensure the highest required quality standards.

4. Advantages of the Output Report

Instantaneous and Autonomous: The report, equations, and PDF are generated programmatically in real time without waiting for lengthy human reviews.

Combines Quantitative and Qualitative Analysis: Does not rely solely on dry numbers or isolated psychological profiling; it merges both to present a holistic picture.

Practical and Detailed (Action-Oriented): Rather than giving a vague score, it breaks down responses question by question to show HR or management exactly where the "gap" lies.

Printable and Shareable: Exports as a clean, organized PDF suitable for personnel files or board presentations.

Formula Transparency: Any financial auditor can trace the figures and calculations to arrive at the exact same result due to full formula transparency.

Reducing Bad-Hire Costs: Hiring a production manager geared toward "volume and intensity" when the enterprise relies financially on "high margins and precision quality" (or vice versa) costs the company severe raw material losses or lost market share. The model prevents this from the outset.

Boosting Production Efficiency and Margin Control: Guides leadership to coach the current manager on areas where the company is losing money (such as focusing on cost reduction if margins are shrinking and the company falls into the "Acceptable or Weak" tier).

Cutting External Consulting Costs: Provides SMEs with a free, instant assessment tool, saving substantial fees paid to external consulting firms for preliminary management alignment diagnostics.

Rapid Corrective Decision-Making: Protects the enterprise from ongoing losses by immediately revealing whether the current manager is suited to lead a turnaround phase in loss-making companies.

5. Languages Supported by the Model

The model fully supports 5 global languages with Right-to-Left (RTL) layout support for Arabic:

1. Arabic
2. English
3. French
4. Spanish
5. German

6. Target Beneficiaries of the Model

Business Owners and Investors: To verify that their capital is managed with an administrative mindset that protects profit margins and suits the nature of their product.

Human Resources (HR) Departments: To screen and filter applicants for the "Production Manager" role and select the most financially compatible candidate prior to hiring.

Management and Financial Consultants: As a rapid, scientifically backed tool to deliver preliminary diagnostics to clients during factory and workshop restructuring.

CEOs and Boards of Directors: During periodic operational reviews to ensure strategic alignment between finance and operations.

7. Financial Return from Using the Evaluation Model

> **"Investment Indicator for the Model: Given that this model serves a global segment comprising [millions of investors / hundreds of thousands of companies], acquiring this ready-to-use algorithm saves the buyer years of research and programming—providing them with a product that can be transformed into a recurring revenue stream (SaaS) from the very first day of launch."**

Model Three: Selecting Marketing Department Staff According to the Company's Activity Type

1. Concept of the Model

The model measures the compatibility between a marketing employee's (or job candidate's) work style and the actual financial reality of the company's product. It integrates financial equations with behavioral traits to determine whether the product requires a marketer who relies on negotiation and flexibility, or one who relies on expansion and strict discipline, and then compares the employee's responses against this required profile.

2. Required Inputs for the Model

The model requires entering 10 mandatory elements divided into two groups (leaving any field blank prevents completing the evaluation):

Financial Inputs (3 figures in the same currency and for the same time period):

1. Sales Value.
2. Cost of Sales or Purchases.
3. Total General Expenses and Depreciation.

Behavioral Inputs (7 forced-choice questions between two options):

4. Marketing Philosophy: Negotiation and persuasion vs. expansion and opening new markets.
5. Team Leadership Style: Spirit of cooperation vs. leader-driven approach.
6. Sales Priority: Highlighting specifications and quality vs. selling the largest possible volume.
7. Pricing Policy: Granting discounts vs. strict adherence to pricing policy.
8. Credit Policy: Offering payment facilities to customers vs. strict adherence to collection.
9. Work Style: Working on a flexible schedule vs. working under tight deadline pressure.
10. Years of Experience: More than two years vs. less than two years.

3. Output Report Generated by the Model

The model generates an instant analytical report containing the following elements:

Product Financial Classification: Classifies the product's status into 8 categories (Excellent, Very Good, Good, Acceptable, Weak, Very Weak, Break-Even, or Loss) based on the efficiency ratio equation.
Recommended Marketing Style: Identifies one of two approaches (a negotiation-based relationship approach or a discipline-based expansionary approach) along with 4 practical steps to implement it.
Overall Compatibility Score: Displays the number of answers matching the recommended style out of 7.
Question-by-Question Compatibility Analysis: Shows the employee's choice for each question and marks it as (Compatible) or (Incompatible).
Sample Output Report: The report is generated in the following format:

Professional Competence, Leadership, and Marketing Styles Evaluation Report
First: Summary of Overall Evaluation Results

Overall Compatibility Rate: 5 out of 7 criteria (with a compatibility rate of 71.4%).
Recommended Professional Style: Negotiation-Based Relationship Approach.
Second: Detailed Analysis of Compatibility Criteria

The following table illustrates the degree of alignment between the candidate's choices and the requirements of the targeted leadership and marketing style:

Evaluation Criterion	Recorded Choice	Compatibility Status
Marketing Philosophy	Negotiation and persuasion	Compatible
Team Leadership Style	Spirit of cooperation	Compatible
Sales Priority	Specifications and quality	Compatible
Pricing Policy	Granting discounts	Compatible
Practical Experience	More than two years	Compatible
Credit Policy	Adherence to collection policy	Incompatible
Work Style	Working efficiently under deadline pressure	Incompatible

Third: Strategic Recommendations and Action Plan

Based on the evaluation outcomes, it is recommended to adopt the following pillars to enhance performance and achieve optimal results:

Marketing Strategy: Focus on negotiation and persuasion skills to build long-term relationships with customers, rather than relying solely on horizontal market expansion.

Competitive Value: Highlight product specifications and high quality as a core pillar to convince customers during sales operations.

Financial Flexibility: Offer calculated discounts and flexible payment facilities when needed to ensure successful deal closures.

Management and Leadership: Foster a positive work environment and lead the marketing team with a spirit of cooperation and participation.

Fourth: Development Notes (Points of Incompatibility)

To achieve an ideal balance with the job role requirements, it is advised to exercise flexibility in applying the credit policy in a manner that serves deal closures without compromising financial security, in addition to organizing priorities to reduce reliance on working under tight deadline pressure.

4. Advantages of the Output Report

The report features several technical and managerial characteristics that facilitate its use:

PDF Download Capability: The report includes a button to convert and download the result as a formatted PDF file ready for printing or archiving in HR records.

Transparency and Objectivity: Links hiring and evaluation decisions to real financial figures rather than personal impressions, with clear reasoning for every outcome.

Writing Direction Support (RTL & LTR): Automatically formats the printed report from right-to-left in Arabic and left-to-right in foreign languages, ensuring proper number rendering.

Speed: Operates instantly and directly without needing complex accounting software or financial modeling expertise.

Reducing Mis-Hiring Costs: Avoids hiring marketers whose skills do not match the nature of the product, saving recruitment and training costs.

Protecting Profit Margins and Liquidity: Prevents granting unjustified discounts or credit facilities for products requiring financial discipline, while also preventing rigid pricing that could stall sales for products requiring flexibility and negotiation.

Enhancing Marketing Spend Efficiency: Directs marketing team efforts toward the most profitable strategy for each product (expansion or negotiation), accelerating the capital cycle and maximizing return on investment.

5. Languages Used by the Model

The model supports 3 fully built-in languages without relying on external machine translation (such as Google Translate), automatically detecting the user's browser language or allowing switching via top buttons:

1. Arabic (ar)
2. English (en)
3. French (fr)

6. Beneficiaries of This Model

The model targets several groups within commercial enterprises:

Human Resources (HR) Managers: To screen candidates for marketing positions prior to conducting personal interviews and to document evaluations.

Marketing and Sales Managers: To reallocate existing employees across different product lines in alignment with the nature of each product.

Company Owners, Branch Managers, and Franchises: To ensure unification of marketing and pricing policies in line with product profitability across all branches.

7. Financial Return from Using the Evaluation Model

"Investment Indicator for the Model: Given that this model serves a global segment comprising [millions of investors / hundreds of thousands of companies], acquiring this ready-to-use algorithm saves the buyer years of research and programming—providing them with a product that can be transformed into a recurring revenue stream (SaaS) from the very first day of launch."

Model Four: Selecting a General Manager According to the Company's Activity Type

1. Concept of the Model

A diagnostic tool that combines financial analysis and behavioral assessment to measure product efficiency and the alignment of the General Manager's work style with the nature of the business activity.

Dual Evaluation: The model combines a concise financial equation with seven behavioral questions to deliver a single, easy-to-read judgment.

Step One (Financial Efficiency): The model calculates the net result and then derives the "Efficiency Ratio" to classify product performance into 8 categories ranging from "Excellent" to "Loss."

Step Two (Behavioral Compatibility): Each efficiency category dictates the optimal management style (either slow decisions with bank financing and early incentives, or rapid decisions under pressure with self-financing and deferred incentives). The model compares the manager's answers against this style to determine compatibility.

2. Required Inputs for the Model

The model requires filling out all of the following mandatory fields to generate the result:

Financial Data (3 figures):

Sales Value (total revenues).
Cost of Sales or Purchases (direct cost).
Total General Expenses and Depreciation charged to the activity.

Behavioral Questions (7 multiple-choice questions):

Preference for dealing with banks vs. relying on company funds.
Timing of granting employee incentives (before vs. after budget implementation).
Focus on spending details vs. achieving overall profit.
Ability and willingness to work under pressure.
Speed of decision-making (slowly vs. quickly).
Preference for flexible working hours vs. working within tight time constraints.
Number of years of experience in the same activity (more than two years vs. less).

3. Output Report Generated by the Model

The report appears directly on the screen upon submission and can be downloaded as a PDF file (evaluation-report.pdf). The report includes:

Summary of Inputs and Numerical Results: Displays the entered figures, net result, and calculated efficiency ratio.

Product Efficiency Classification: Places the product into one of eight categories (such as Balanced, Excellent, Very Good, Good, Acceptable, Weak, Very Weak, or Loss).

Managerial and Financial Recommendation: Direct advice clarifying the required decision-making speed, suitability of bank borrowing, and optimal timing for disbursing employee incentives.

Compatibility Assessment per Question: A list of the seven questions with an indicator showing whether the manager's response represents a (Match) or (Mismatch) with the activity's requirements.

Sample Output Report: The report is generated in the following format:

Managerial and Leadership Competence Evaluation Report (Position: General Manager)

First: Summary of Overall Result

Overall Rating: Excellent

Second: Leadership Recommendations and Guiding Notes

Based on the evaluation results, it is recommended to observe the following guidelines to enhance the General Manager's administrative performance:

1. **Time Management and Decision-Making:** The General Manager should take decisions slowly and deliberately regarding critical matters, while ensuring work is conducted in a calm environment free from time pressure to guarantee accurate outcomes.
2. **Financial Policy and Motivation:** The General Manager may rely on bank financing to support operations, and it is recommended to grant employee incentives prior to budget execution as a proactive tool to motivate staff and ensure commitment to executing financial plans efficiently.

Third: Detailed Compatibility Analysis by Evaluation Criteria

Question No.	Evaluation Criterion	Compatibility Status
Q1	Preference for dealing with banks vs. relying on company self-financing	Compatible
Q2	Granting employee incentives before or after budget implementation	Incompatible
Q3	Focus on overall profitability vs. detailed expenditure control	Compatible
Q4	Ability and preference to work under pressure	Incompatible
Q5	Speed of managerial decision-making	Compatible
Q6	Preference for flexible working hours vs. strict working hours	Compatible
Q7	Years of experience in the field of activity	Compatible

Fourth: Executive Summary

The evaluation demonstrates a high level of compatibility (exceeding 71% of total criteria), particularly in aspects related to experience, overall financial vision, and decision-making speed. Conversely, there is a need to align expectations regarding mechanisms for working under pressure and the timing of incentive disbursement in accordance with approved company policies.

4. Advantages of the Output Report

Clarity and Simplicity: Provides specific classifications and recommendations in clear, direct language without accounting complexities.

Integration of Finance and Behavior: Links financial indicators with managerial traits in a single step to explain performance drivers.

Ease of Sharing and Archiving: Provides an instant button to export the report in a print-ready PDF format for presentation to stakeholders.

Speed: Generates the report instantaneously based on readily available basic accounting figures without requiring external software installation.

Avoiding Improper Financing Costs: Guides the company toward relying on self-financing and avoiding bank interest in activities with weak efficiency or those facing operational pressures.

Rationalizing Incentive Expenses: Links employee bonus payouts to actual budget achievement in sensitive activities, preventing liquidity drain before profits are realized.

Reducing Mismanagement Losses: Detects incompatibility between the manager and the activity early on, reducing hasty decisions in stable activities or fatal slowness in struggling ones.

Saving Initial Consulting Costs: Provides a free, instant screening that eliminates the need for costly consulting firms during initial evaluation stages.

5. Languages Used by the Model

The model supports instant switching between 4 languages with automatic page direction adjustment (right-to-left for Arabic):

English (default language, also used inside the exported PDF file).
Arabic.
French.
Spanish.

6. Beneficiaries of This Model

Small and Medium Enterprise (SME) Owners: To review the suitability of their current General Manager's style for the nature of their business.

Boards of Directors and Investors: To screen and evaluate candidates when appointing a General Manager.

Management Consultants: To conduct rapid preliminary diagnostics prior to initiating deep financial and administrative audits.

Human Resources (HR) Departments: To re-evaluate managerial compatibility when the financial performance of a product line shifts.

Business Schools and Training Programs: As an educational tool illustrating the relationship between management style and product financial performance.

7. Financial Return from Using the Evaluation Model

"Investment Indicator for the Model: Given that this model serves a global segment comprising [millions of investors / hundreds of thousands of companies], acquiring this ready-to-use algorithm saves the buyer years of research and programming—providing them with a product that can be transformed into a recurring revenue stream (SaaS) from the very first day of launch."

Model Five: Determining the Inflation Rate and Its Relationship to Annual Raises

1. Concept of the Model

The model applies the principles of the Quantity Theory of Money to measure the degree of monetary equilibrium and inflation within an economy or an enterprise. It converts three basic inputs into a single equilibrium ratio:

If the inflation degree equals 1 (Equilibrium): Circulating liquidity matches productive capacity, with neither inflation nor deficit.
If the inflation degree is less than 1 (Liquidity Deficit): Production exceeds the cash circulating in the market.
If the inflation degree is greater than 1 (Inflation): Circulating cash exceeds what real production can absorb.

2. Required Inputs for the Model

The model requires entering only three numerical elements, provided that the currency and time period (typically one year) are standardized across all inputs:

1. **Liquidity:** Includes circulating printed currency, cash loans, expatriate remittances, credit facilities, and any other liquid instruments.
2. **Annual Liquidity Turnover Rate:** The average number of times a single unit of currency circulates and changes hands during the year (velocity of money).
3. **National Production:** The value of real output during the same period (such as Gross Domestic Product, or equivalent production volume at the company level).

3. Output Report Generated by the Model

The model generates an instant on-screen result with the option to export it as a PDF report containing the following elements:

Date and time of report issuance and the inputs used in the calculation.
Inflation equation degree and identification of the general state (Equilibrium, Liquidity Deficit, or Inflation).
Proposed Remedy in Case of Deficit: Specifies the amount of liquidity to be added and the volume of "Sound Liquidity" required in circulation to restore equilibrium.
Proposed Remedy in Case of Inflation: Specifies the amount of liquidity to be withdrawn and the volume of "Sound Liquidity," in addition to an alternative option showing the required increase in national production to absorb excess liquidity.
The expected ratio post-treatment that restores the indicator to equilibrium.
Sample Output Report: The report is generated in the following format:

Monetary Equilibrium and Inflation Indicators Analysis Report
1. Executive Summary

The economic analysis indicates a state of monetary inflation resulting from the circulating money supply exceeding actual national production volume, with the inflation equation degree recording a value of 1.25 (compared to the equilibrium benchmark of 1.00).

2. Core Data and Inputs

Calculations were based on the following economic indicators:

Total Circulating Cash Liquidity: 10.00

Money Turnover Rate (Velocity): 10.00
National Production Volume: 80.00
3. Financial and Economic Diagnostic Results

Current Economic State: Inflation (excess purchasing power relative to available goods and services).
Inflation Equation Degree: 1.25, indicating a deviation from the equilibrium point by 0.25.
4. Proposed Scenarios to Restore Monetary Equilibrium (Reaching a Ratio of 1.00)

To restore the inflation degree equilibrium indicator from 1.25 to its normal level (1.00), it is recommended to apply one of the following two tracks:

Track One: Monetary Policy (Liquidity Control)

Required Action: Withdraw cash liquidity from circulation by an amount of 2.00.
Target Outcome: Reduce circulating liquidity volume to stabilize at the sound liquidity level of 8.00, directly achieving equilibrium at a ratio of 1.00.
Track Two: Productive Policy (Supply Stimulation)

Required Action: Increase actual national production volume by 20.00 (raising it from 80.00 to 100.00) while maintaining current liquidity volume and turnover rate.
Target Outcome: Absorb the monetary surplus through production expansion and achieve equilibrium at a ratio of 1.00.

4. Advantages of the Output Report

The report and outputs feature several technical and practical strengths:

Providing Tangible Numerical Solutions: Does not merely diagnose the problem, but precisely specifies the exact amounts to be withdrawn or injected to correct the imbalance.
Multiple Remedial Alternatives: In the case of inflation, gives decision-makers two options (withdrawing cash liquidity or increasing real production).
Arabic Language and Direction Support (RTL/LTR): Supports right-to-left print formatting for Arabic using HTML-to-image conversion technology to ensure proper Arabic font rendering inside the PDF file.
Transparency and Ease of Review: Relies on a clear mathematical equation that can be manually verified and easily shared or archived.
Protecting Purchasing Power and Capital: Early detection of inflation signs allows adjusting pricing policies and budgets before currency value and profits erode.
Avoiding Recession or Monetary Bubble Costs: Accurately quantifying excess or deficit liquidity prevents arbitrary decisions such as withdrawing too much liquidity (causing recession) or injecting excessive liquidity (driving up prices).
Enhancing Resource Allocation Efficiency: Directs investment toward increasing real production by the exact calculated amount to absorb cash surpluses and achieve genuine growth.
Saving Initial Consulting Costs: Provides financial departments with an instant self-diagnostic tool that eliminates the need for costly studies in initial exploratory phases.

5. Languages Used by the Model

The model supports three languages fully integrated into the user interface and reports:

1. English (EN)

2. French (FR)

3. Arabic (AR)

6. Beneficiaries of This Model

The model is designed to serve four main categories:

Central and Commercial Banks: To obtain a rapid reading of monetary equilibrium prior to conducting comprehensive monetary policy reviews.

Corporations and Treasury Teams: To apply the same logic at the enterprise level by comparing available cash and its turnover against company production volume.

Policy Analysts and Researchers: As a rapid preliminary screening tool prior to building complex econometric models.

Finance and Economics Students: As an applied method to understand the impact of changes in money supply and velocity on inflation.

7. Financial Return from Using the Evaluation Model

"Investment Indicator for the Model: Given that this model serves a global segment comprising [millions of investors / hundreds of thousands of companies], acquiring this ready-to-use algorithm saves the buyer years of research and programming—providing them with a product that can be transformed into a recurring revenue stream (SaaS) from the very first day of launch."

Part One: 4 - Business Owners Section

The Business Owners Section consists of three models (tools) as follows:

Model 1: Company Evaluation (The objective of this model is to identify the company's strengths and weaknesses).
Model 2: Preparing the Estimated Budget.
Model 3: Preparing the Standard Estimated Budget (for New Projects).
The three models listed above have already been presented in the Management Section.

Part One: 5 - Employees Section

The Employees Section consists of five models (tools) as follows:

Model 1: Company Evaluation (The objective of this model is to identify the company's strengths and weaknesses).
Model 2: Selecting Production Department Employees according to the company's activity type.
Model 3: Selecting Marketing Department Employees according to the company's activity type.
Model 4: Selecting a General Manager according to the company's activity type.
Model 5: Determining the Inflation Rate and its relationship to annual raises.
The five models listed above have already been presented in the Human Resources Section.

Part One: 6 - Economic Files Management Section

This section consists of four models (tools) as follows:

Model 1: Determining the Inflation Rate in the State.
Model 2: Evaluating State Sectors.
Model 3: Evaluating the Economic Performance of the State.
Model 4: Price Control Model via Electronic Invoicing.

Model 1: Determining the Inflation Rate in the State

This model has already been presented in the Human Resources Section.

Model 2: Evaluating State Sectors

1. Concept of the Model

The Sector Evaluation Model is a financial diagnostic tool that reads sector figures across four consecutive layers instead of relying solely on the final net profit figure. The model tracks the same revenue through four stages of cost deduction (purchases, then operating expenses, then financing/interest, then total assets used) to calculate four interconnected efficiency ratios. Subsequently, the model compares each layer with its preceding layer to pinpoint the exact source of financial strength or pressure.

2. Required Inputs for the Model

The interactive interface requires entering 8 figures from the financial statements (Income Statement and Balance Sheet) for the full fiscal year across all companies registered in the sector. The model cross-checks and verifies their mathematical consistency before issuing the result:

1. Net sales for the full year.
2. Total purchases for the full year.
3. Gross profit (verified to equal sales minus purchases).
4. General and administrative expenses, including depreciation.
5. Debit interest for the year (or enter zero if none exists).
6. Other revenues for the year (or enter zero if none exists).
7. Net profit (verified to match the accounting equation).
8. Total fixed and current assets (the model requires this to be greater than net profit).

3. Output Report Generated by the Model

The model generates a detailed diagnostic report containing the following elements:

Four Key Efficiency Ratios: Product efficiency ratio, operating activity ratio, financing impact ratio, and asset utilization efficiency ratio.

7-Grade Classification for Each Ratio: Grades range from Excellent, Very Good, Good, Average, Weak, and Very Weak, down to Loss if the profit in that layer is negative.

Analytical Texts and Cross-Comparison: Explanations for each layer comparing its performance to the preceding layer to identify the item responsible for a decline, stability, or improvement in the rating (such as the impact of administrative expenses or interest burdens).

Overall Verdict and PDF File: An overall assessment of the sector's status, with the option to print the report or export it directly as a one-page PDF file.

Sample Output Report Structure: The output report is structured as follows:

Economic Sector Efficiency Evaluation and Public Policy Interventions Report

First: General Framework and Evaluation Objectives

This evaluation aims to provide sovereign tools—beyond the scope of individual company managements—that the State possesses to course-correct companies operating within the sector. These interventions seek to achieve self-sufficiency in goods and services, eliminate unemployment, boost workers' purchasing power, and maximize State revenues.

Government intervention tools include:

Fiscal Policy: Represented by customs duties and production input subsidies.

Monetary Policy: Represented by managing debit interest rates and the exchange rate.

Legislation and Agreements: Including investment attraction laws, international market-stimulus agreements, and bans on importing similar competing goods.

Direct State Intervention: This model relies on State intervention to regulate the economic system as an active economic player (just like any operating economic unit), provided this is executed through free-market mechanisms and only for the duration necessary to restore balance.

Second: Summary of Sectoral Cell Evaluation Results

Evaluation Cell	Achieved Efficiency Grade	General Performance Indicator
1. Sector Product Efficiency	Excellent	High capacity to bear production burdens and generate revenues for the State.
2. General & Administrative Expenses Efficiency	Excellent	Complete discipline in managing non-productive resources with zero extravagance.
3. Debit Interest Rates Efficiency	Very Good	Negative impact of borrowing costs caused the rating to drop from Excellent.
4. Core Activity Management Efficiency (incl. Credit Facilities)	Weak	Slowdown in working capital turnover and an urgent need to stimulate markets.

Third: Detailed Cell Analysis and Executive Recommendations

1. First Cell: Sector Product Efficiency — Result and Diagnosis: The sector achieved an Excellent rating, proving that companies can bear all production burdens (such as customs duties, production fees, and exchange rate fluctuations) without needing production subsidies; moreover, the sector contributes revenues to the State treasury.

Recommendation: Maintain the status quo while continuing to monitor production burdens to ensure the sustainability of the sector's contribution to State revenues.

2. Second Cell: General and Administrative Expenses Efficiency (Non-Productive Resources) — Result and Diagnosis: The sector achieved an Excellent rating in managing general and administrative expenses (including depreciation), confirming companies' efficiency in preserving non-productive economic resources and the absence of extravagance.

Recommendation: Continue applying strict financial and administrative control standards to protect these resources from future waste.

3. Third Cell: Debit Interest Rates Efficiency — Result and Diagnosis: The rating of this cell dropped from "Excellent" to "Very Good" due to the negative impact of debit interest (bank loan costs) deducted from the income statement, which shrinks net profits.

Recommendation (linked to the Fourth Cell result): Since the Fourth Cell (Core Activity Management) was rated "Weak," operating profits cannot cover debit interest burdens. Therefore, one of the following two measures must be taken:

Monetary Policy Intervention: Lower debit interest rates for this sector, provided the banking sector can absorb this reduction.

Corporate Financial Restructuring: Mandate or guide companies to increase their capital as an alternative to expanding borrowing, to limit the negative impact of loans on business continuity.

4. Fourth Cell: Core Activity Management Efficiency (including Credit Facilities) — Result and Diagnosis: The sector achieved a Weak rating, indicating a slowdown in repeating working capital cycles (preparing the product, selling it, and collecting its value) and an inability of gross profits to adequately cover administrative and credit expenses.

Sales Determinants Requiring Treatment: Addressing this weakness requires stimulating markets by resolving four main conditions governing sales: product quality and technical advancement, society's purchasing power, self-sufficiency levels, and foreign competition.

Fourth: Government Intervention Plan to Stimulate the Sector's Market (Roadmap)

To address the weakness in the Fourth Cell and stimulate sector sales, implementing the following package of interventions is recommended:

1. Product Development and Enhancing Competitiveness: Incentivize companies to upgrade product quality and technologies to meet consumer needs, providing dedicated government support for development purposes if necessary.

2. Boosting Domestic Purchasing Power:

Activate minimum wage and salary legislation proportionate to consumer needs.
Regulate market prices to eliminate monopolistic practices and exploitation.
Establish new projects that increase supply to lower prices and create jobs to raise incomes.
Direct government subsidies (in-kind, service, or cash) to strengthen consumers' purchasing power.

3. Expansion into Foreign Markets (Exports): Open new foreign markets to market the sector's products and tap into foreign purchasing power; this step becomes a top priority once the domestic market reaches self-sufficiency.

4. Protecting Domestic Products: Impose regulatory restrictions on importing similar competing foreign products (provided the local product offers suitable quality and pricing), while fully adhering to international trade laws and agreements.

4. Advantages of the Output Report

Precise Identification of the Source of Defect or Strength: Dividing performance into four layers prevents a single aggregate figure from being misleading, revealing whether the issue lies in product cost, management, borrowing cost, or asset inflation.

Automatic Consistency Check: Detects mathematical errors or mismatched figures in the inputs and halts the evaluation with a user alert before generating misleading results.

Speed and Ease of Documentation: Generates the report instantaneously without requiring file uploads or account creation, complete with a built-in button to download a ready-to-save and share PDF report.

Indirect Economic and Financial Returns: Using the model generates financial savings and indirect economic returns by uncovering wasted resources within the sector, guiding fiscal, monetary, and legislative policies in a timely manner to minimize losses, and helping investors avoid struggling sectors while directing capital toward high-efficiency sectors.

5. Languages Supported by the Model

The model supports an integrated language system operating in three primary languages (with full right-to-left text direction support for Arabic):

English
French (Français)
Arabic (العربية)

6. Target Beneficiaries of the Model

Decision-Makers and Government Officials: Such as sector ministers to evaluate their sectors' efficiency, the Minister of Finance to measure fiscal policy impact, and the Central Bank Governor to assess the effect of monetary policy and interest rates on sectors.

Investors and Analysts: As a rapid screening tool to determine whether a sector is struggling or represents an attractive investment opportunity, and to conduct benchmark comparisons across companies and sectors.

Academics and Students: For use in coursework and practical applications in accounting and finance.

7. Financial Return from Using the Evaluation Model

"Investment Indicator for the Model: Given that this model serves a global segment comprising [millions of investors / hundreds of thousands of companies], acquiring this ready-to-use algorithm saves the buyer years of research and programming—providing them with a product that can be transformed into a recurring revenue stream (SaaS) from the very first day of launch."

Model 3: Evaluating the Economic Performance of the State

1. Concept of the Model

The model measures and evaluates the efficiency of the State's economic system as a whole (rather than an individual company). It relies on analyzing State public budget figures to issue a single efficiency index demonstrating the State's ability to finance three core mandates from its self-generated surplus without imposing additional burdens on citizens or investors:

Achieving Social Justice: Supporting the poor, employing the unemployed, and funding healthcare, education, and scientific research.

Preventing Injustice to Low-Income Earners: Protecting them from continuous price hikes that may be practiced by certain capitalists.

Preventing the Waste of Economic Resources: Ensuring optimal utilization of resources available to business owners and properly handling struggling companies.

2. Required Inputs

A. The model requires entering eight financial figures covering a full fiscal year for the State budget:

1. Total State Revenues: Taxes, customs duties, fees, etc., collected during the year.
2. Total Public Expenditures: Amounts spent on subsidies, services, and public procurement.
3. Primary Surplus: Revenues minus public expenditures (used for consistency verification).
4. Administrative and Operating Expenses: Expenses of the State's administrative apparatus, including depreciation (excluding direct subsidies).
5. Public Debt Service Burdens: Loan interest payments during the year (enter zero if none).
6. Other Revenues: Non-operating income such as grants and investment returns (enter zero if none).

7. Net Surplus / Deficit: Primary surplus plus other revenues, minus administrative expenses and debt burdens (for consistency verification).

8. Total Economic Resources: Total fixed and current resources available to the State and business owners at year-end (must exceed the net surplus/deficit).

B. The model requires entering eight financial figures covering all companies operating in the State, extracted from the Economic Database established by the State:

1. Total Corporate Revenues.
2. Total Corporate Public/Direct Expenditures.
3. Primary Surplus.
4. Administrative and Operating Expenses for all companies.
5. Debt Service Burdens for all companies operating in the State (loan interest during the year; enter zero if none).
6. Other Revenues (enter zero if none).
7. Net Surplus / Deficit.
8. Total Economic Resources.

3. Output Report Generated by the Model

After verifying numerical consistency, the model calculates the efficiency index and the primary surplus before other revenues. Based on the index value, the model generates a detailed report classifying the State's economic performance into one of six grades:

Excellent: A substantial surplus providing wide latitude to achieve social justice without burdening citizens or investors.
Very Good: High efficiency and a comfortable margin to finance State mandates.
Good: Stable performance and reasonable resource utilization.
Acceptable: Modest surplus requiring improved resource utilization or expenditure cuts.
Weak: Very weak surplus relative to resources, calling for an urgent policy review.
Losses: Primary deficit requiring urgent structural reform.
Sample Output Report Structure: The output report is structured as follows:

Economic System Performance Evaluation Report (First Cell Measurement)

First: Executive Summary and Financial Indicators

The overall evaluation of the economic system shows a positive surplus; however, it is classified at the Weak level (PP) relative to total available economic resources. This indicator serves as a warning of challenges threatening the State's capacity to finance its three core mandates, necessitating an urgent review of prevailing economic and fiscal policies.

Total Economic Resources: 2,000.00
Primary Surplus (before other revenues): 30.00
Net Surplus / Deficit: 40.00
Efficiency Index: (Rating: Weak)

Second: Methodological Framework and Evaluation Objectives

Evaluating the economic system aims to measure its effectiveness in achieving two primary goals:

1. **Building Strong State Institutions:** Supporting the pillars of the State (such as the military, police, judiciary, and infrastructure), which falls under the discretion of relevant authorities outside the scope of this economic analysis.
2. **Achieving Prosperity and Social Justice:** This is the core focus of this study, measured by the system's ability to provide a decent and balanced life for members of society.

Third: Mechanisms for Achieving Social Justice and Revenue Growth

Social justice is achieved through two integrated tracks dependent on the State's financial solvency:

1. Developing and Diversifying State Revenue Sources

To ensure citizens' basic needs are met, the system relies on four primary revenue streams:

First — Natural Resources: Optimal exploitation of natural wealth (such as oil, minerals, and forests) to maximize returns.

Second — Innovation Economy: Directing research expenditure toward technology, industry, pharmaceuticals, and agriculture to generate high returns.

Third — Sovereign Revenues: Including taxes, customs duties, and fees, which grow by preserving existing investments, attracting new investments, or establishing national projects and listing their shares on the stock exchange. These investments contribute to self-sufficiency, generating foreign currency through exports, regulating prices, and eliminating unemployment.

Fourth — Genetic Economy Revenues: Based on the State subscribing to less than 10% of the shares of leading joint-stock companies (listed on the stock exchange whose profits exceed bank returns) at nominal value. This measure ensures State non-interference in boards of directors and avoids any suspicion of nationalization, while generating massive annual returns from dividends—in addition to capital gains from the spread between nominal and market values upon sale—without imposing any additional burdens on citizens or companies.

2. Social Justice Policies Based on Financial Capacity

When Sufficient Revenues Are Available: The State commits to covering basic needs (food, clothing, healthcare, education, and transportation) through an integrated subsidy system (in-kind or cash) for groups whose incomes cannot meet these requirements.

When Revenues Are Limited: The State turns to regulatory tools to protect society, including:

Enacting a Minimum Wage Law: Enforced mandatorily across public and private sectors to ensure balance between purchasing power and price levels, preventing class disparity and labor exploitation.

Regulating Markets and Combating Monopolies: Given the difficulty of imposing forced pricing or progressive taxes for fear of capital flight, the State intervenes temporarily as a "competing economic unit" operating under free-market mechanisms (as a producer or intermediary) to break monopolies and stabilize prices, then exits by selling its stake on the stock exchange once the market stabilizes.

Fourth: Analysis of Evaluation Results and Efficiency Criteria

Evaluating the management efficiency of the economic system rests on two fundamental conditions: the existence of legislation setting a minimum wage, and measuring the capacity of domestic purchasing power alone (after excluding exports) to turn over the working capital of national companies.

Reading the Evaluation Result (Efficiency Grade: Weak)

Efficiency is classified on a seven-grade scale starting from (Excellent) and ending at (Losses). Receiving a "Weak" rating indicates the following:

Companies operating in the State are able to turn over their working capital and sell a portion of their products in the domestic market.

There is a noticeable weakness in domestic purchasing power circulating within the economic system, which constrains internal demand growth and keeps the overall surplus at very low levels compared to available resources.

Fifth: Recommendations and Proposed Policies

Based on the diagnosis of the current situation, implementing a package of corrective measures tailored to the State's financial solvency is recommended:

1. Strict Enforcement of the Minimum Wage Law: Ensure the existence and enforcement of a minimum wage in both public and private sectors sufficient to cover workers' basic needs, as this is the foundational prerequisite for the validity of any economic evaluation.

2. If the State Enjoys High Financial Solvency (Wealthy State):

Direct targeted subsidies toward essential goods and services.

Boost citizens' purchasing power by raising wages and salaries or providing direct cash assistance.

3. If Financial Resources Are Limited and Income Distribution Is Skewed (Resource-Constrained State):

Impose progressive or supplementary taxes on companies that raise their prices unjustifiably.

State intervention as a competing economic unit in sectors experiencing monopolistic practices to regulate prices and elevate society's purchasing power until natural market equilibrium is restored.

4. Advantages of the Output Report

Instantaneous: Requires no account creation or complex spreadsheet preparation.

Easy Data Availability: Relies on only eight figures typically available in any published public budget, or extracted directly from the Economic Database established by the State.

Automated Error Auditing: Includes built-in consistency checks that detect mathematical discrepancies before generating results.

Unified and Comparable Standard: Produces a single, repeatable index that facilitates comparisons across different countries or time periods.

Economic Value for the State: This model aims to generate economic returns for the State by uncovering areas of resource waste, rationalizing expenditures, and guiding policies to maximize self-generated surpluses to finance social justice without resorting to tax hikes on citizens or investors.

Easy Saving and Printing: Allows exporting the detailed report as a PDF file or printing it directly.

5. Languages Supported by the Model

The model fully supports three languages with automatic page direction switching (right-to-left for Arabic):

Arabic (ar)

English (en)

French (fr)

6. Target Beneficiaries of the Model

Economic Policymakers and Government Planners: To benchmark public budget figures against an objective standard.

International Institutions and Donor Agencies: To conduct a rapid preliminary assessment of the sustainability of any country's budget.

Researchers and Students of Economics and Public Finance: To practice analyzing government data and Genetic Economics applications.

Economists and Consultants: To obtain a quick starting point for initiating discussions on economic system performance.

7. Financial Return from Using the Evaluation Model

"Investment Indicator for the Model: Given that this model serves a global segment comprising [millions of investors / hundreds of thousands of companies], acquiring this ready-to-use algorithm saves the buyer years of research and programming—providing them with a product that can be transformed into a recurring revenue stream (SaaS) from the very first day of launch."

Model Four: Electronic Invoice Price Control Model

1. Concept of the Model

The model operates on a market price control mechanism utilizing electronic invoicing through three sequential steps:

Data Transmission and Matching: When a merchant issues an electronic invoice, its data is transmitted to the government server to match the selling prices against pre-defined "Indicative Prices" (reference prices) for goods.

Progressive Tax Calculation on Price Gouging: If a commodity is sold at a price higher than the indicative price, a progressive tax is imposed, calculated solely on the excess value (not on the total invoice) according to tiered percentage brackets.

Immediate Automatic Deduction: The tax amount is automatically deducted from the merchant's bank account upon invoice issuance, whereas invoices compliant with indicative prices are completely exempt from any tax.

2. Required Inputs for the Model

The inputs are divided into three main sections:

Merchant Data (Registered Once): Merchant name, address, telephone number, bank name, bank account number, business activity type, and opening account balance (editing is locked after the first transaction).

Indicative Prices and Tax Brackets File (Regulatory Authority Settings): Item code, item name, unit of measurement (e.g., kg), indicative price, in addition to defining the percentages and thresholds of progressive tax brackets (percentage of price increase and tax rate for each bracket).

Electronic Invoice Data (Upon Each Sale): Invoice date, items sold, unit selling price, and quantity sold.

3. Output Report Generated by the Model

The model generates two primary integrated reports displayed on the page:

Bank Account Statement: A detailed table displaying the merchant's name, bank, account number, and date, illustrating account activity for every transaction (date, description/invoice number, opening balance, credits, tax deductions, and closing balance).

Issued Invoices Log: An interactive archive displaying each invoice by its number, date, total sales, and status (exempt vs. taxable), with the ability to open invoice details to compare the selling price against the indicative price and view the tax amount per item.

Sample Output Report: Electronic Sales Movement, Tax, and Banking Integration Report

Report Date: 11/11/2026 | **System Status:** Active (Connected to Government and Banking Servers)

First: Merchant Data (Profile)

This data serves as a primary reference that appears automatically on all electronic invoices and bank account statements linked to the system:

Merchant Name: Taha Bayomy
Business Activity Type: Tomato Trading
Address: Al-Mostakbal
Phone Number: 01223682502

Affiliated Bank: Ain Bank

Bank Account Number: 123

Opening Balance: 10,000.00 EGP

Second: Indicative Prices List and Commodity Codes

This list, stored on the government server, is used as a benchmark for matching upon invoice issuance, whereby the progressive tax is imposed solely on the price difference exceeding the specified indicative price for each commodity:

Item Code	Item Name	Unit of Measurement	Indicative Price (EGP)
T001	Tomatoes	kg	15.00
P002	Potatoes	kg	20.00
C003	Cheese	kg	150.00

Third: Log of Issued Electronic Invoices and Compliance Status

1. Invoice No. (531) — [Issued & Tax Collected]

Issue Date: 11/11/2026

Total Sales Value: 25.00 EGP

Tax Compliance Status: Exceeded the indicative price, necessitating the application of the progressive tax.

Total Tax Deducted: 3.71 EGP (automatically deducted from the bank account).

2. Invoice No. (532) — [In Preparation / Issuance Preview]

Invoice Date: 11/11/2026

Item Details:

Item	Unit Selling Price (EGP)	Quantity	Total Value (EGP)	Indicative Price (EGP)	Compliance Status	Tax Due (EGP)
Tomatoes (kg)	15.00	1	15.00	15.00	Within Indicative	0.00

Invoice (532) Summary: Total sales 15.00 EGP, and total progressive tax 0.00 EGP due to the merchant's compliance with the prescribed indicative price.

Fourth: Bank Account Statement and Financial Impact

The following table illustrates the financial movement in the merchant's account at Ain Bank (Account No.: 123) up to 11/11/2026, showing the impact of automatic tax deduction:

Date	Description	Opening Balance (EGP)	Credits (EGP)	Debits / Deductions (EGP)	Closing Balance (EGP)
Prior Balance	Opening Balance Brought Forward	10,000.00	--	--	10,000.00
11/11/2026	Automatic Deduction: Progressive Tax for Invoice No. 531	10,000.00	--	3.71	9,996.29

Financial and Tax Position Summary

Total Actually Recorded Sales: 25.00 EGP (for Invoice No. 531).
Total Progressive Taxes Deducted: 3.71 EGP.
Currently Available Bank Balance: 9,996.29 EGP.

4. Advantages of the Report Generated by the Model

Real-Time Transparency and Clarity: Both the merchant and the regulatory authority see the impact of every invoice on the bank balance immediately upon issuance, clearly stating the reason for deduction and the exact invoice number.

Ease of Sorting and Auditing: The report visually distinguishes between compliant invoices ("Exempt" in green) and non-compliant invoices ("Tax" in orange) to facilitate monitoring.

Printability and Archiving: The statement is designed in an official accounting layout supporting direct printing (@media print) while automatically hiding unnecessary control buttons during printing.

Extreme Precision in Calculations: Displays numbers in a unified financial format (tabular-nums) illustrating the exact difference between the indicative price and the actual selling price per unit.

5. Languages Supported by the Model

The model supports three languages that can be easily switched from the top of the page (?lang=ar | en | fr):

Arabic: With full Right-to-Left (RTL) display support.
English: With Left-to-Right (LTR) display direction.
French (Français): With Left-to-Right (LTR) display direction.

6. Beneficiaries of This Model

The State, Regulatory, and Tax Authorities: To monitor markets in real time and curb inflation and price gouging without the need for costly traditional inspection campaigns.

The Consumer and Citizen: To protect them from exploitation and ensure they obtain goods at fair prices close to the indicative price.

The Compliant Merchant: The model ensures fair market competition and completely exempts them from any additional burdens as long as they adhere to indicative prices.

Banks and Financial Institutions: To streamline collection processes and automated integration between electronic payment systems and government servers.

7. Financial Return Resulting from Using the Evaluation Model

Immediate and Direct Tax Revenue Generation: Automatic collection of progressive taxes from merchants who overcharge, remitted directly from their bank accounts without evasion or delay.

Reduction of Field Inspection Costs: Minimizing the need for inspection committees and paper-based oversight thanks to full automation and instant digital matching via the server.

Deterring Price Gouging and Saving Indirect Subsidies: The progressive system (reaching up to 60% on higher price-increase brackets) incentivizes merchants not to raise prices, reducing the state's burden in subsidizing goods or compensating citizens for inflation.

Part Two: Based on the National Economic Database Established by the State

Part Two consists of the following six models:

Model One: Data Entry Model for the Economic Database
Model Two: Data Retrieval Model for Records in the Economic Database
Model Three: Evaluation Model for Companies Listed in the Economic Database
Model Four: Evaluation Model for State Sectors Listed in the Economic Database
Model Five: Economic System Evaluation Model Based on Data in the Economic Database
Model Six: Evaluation Model for Stock-Exchange-Listed Companies Present in the Economic Database
When the state extracts data from the Economic Database through (Model Two)—data originally created through (Model One)—it becomes available for use with the subsequent models (Model Three, Model Four, Model Five, and Model Six) to obtain the analytical results detailed in the preceding pages.

Advantages of the National Economic Database Established by the State

Equity Participation in Leading Enterprises: When the state uses models dedicated to steering the domestic economy, it can generate profits by acquiring a 10% equity stake in leading companies identified through the evaluation of enterprises registered in the Economic Database.

Annual Evaluation Report Fees: The state can generate additional revenues by collecting annual fees in exchange for sending an official evaluation report to every company operating within the country. (Illustrative example: if there are 250,000 companies in the Economic Database and the fee per evaluation report is $100, $500, or $1,000, the state generates substantial annual recurring revenues of $25 million, $125 million, or $250 million respectively).

Global Promotion of National Products: The state can utilize the Economic Database to promote the products of domestic companies worldwide.

Employment Portal for Job Seekers: The state can make a portion of the Economic Database accessible to job seekers to facilitate employment in the companies registered within the database.