

# QuickGuide for Bel-first

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# The software

## 2. Introduction

Bel-first is a financial and marketing CD-ROM which uses an analysis and consulting software of Bureau van Dijk, as well as data from Euro-DB and the National Trading Registry. From one company to the other annual accounts for up to five years will be displayed. A new update of Bel-first is published monthly where data and software are updated on a regular basis.

All data is standardised in one and the same format. Which means that a ratio or value has the same meaning for each company which makes Peer Analysis for a group of companies or a sector very easy and reliable.

In Bel-first you can generate searches by combining the following criteria:

- Company name - the complete name or an extension of it.
- VAT number - or an extension of it.
- Activity codes - tree codifications can be used, national and international: NACE, NACE-BEL, SIC-US.
- Geographical - by province, subregion, town or by postal code.
- Financial data - most important statements of the income statements, principal ratios, European ratios. You can define in each case the years to be considered and the minimum or/and maximum values.
- Number of Employees - you can define in each case the years to be considered and the minimum or/and maximum values.
- Legal Status - next to the companies in a 'normal' legal status it's also possible to obtain more information about the ones for which another legal status has been filed.
- Legal Status - Limited Companies, Limited Liability Companies, Cooperative companies and similar.
- Name of representatives - search by the complete name or an extension of a physical person and/or a company.
- Name of auditors - search by name of auditor.
- Miscellaneous - among others: detail of legal status (mergers, bankruptcy, and similar cases), companies with telephone or fax number, quoted companies, etc.

The selected companies can be edited on the screen or printed by using customised formats made by the user. The data can be exported and converted into file formats which makes it possible to use it in word processing software or databases. Companies can be brought together into **Peer Group** and compared with each other by using the financial analysis software build in the application. Furthermore, branch reports can be generated by the statistical analysis package.

**With the ADD-IN for Excel™ corporate data can be used in spreadsheets with an automatic link to the CD ROM. For more information about this don't hesitate to contact your User Support (see last page).**

**3. Starting**

When a new version of the CD ROM is placed in the reader the installation starts automatically. Under Windows 3.X the installation as to be started by typing in the 'Run' box : <drive letter>+'setup.exe'.

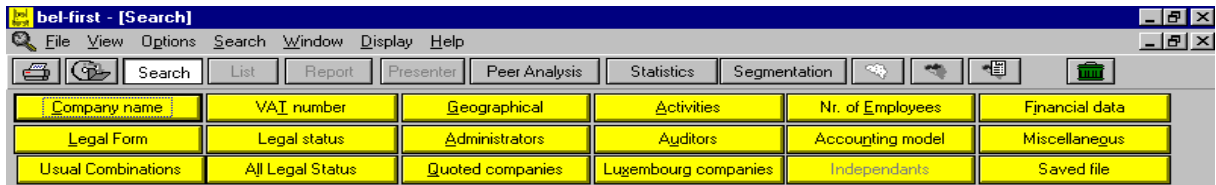
Click on 'Start' when the CD ROM is placed (again) in the reader (for every Windows version starting from Windows 95)





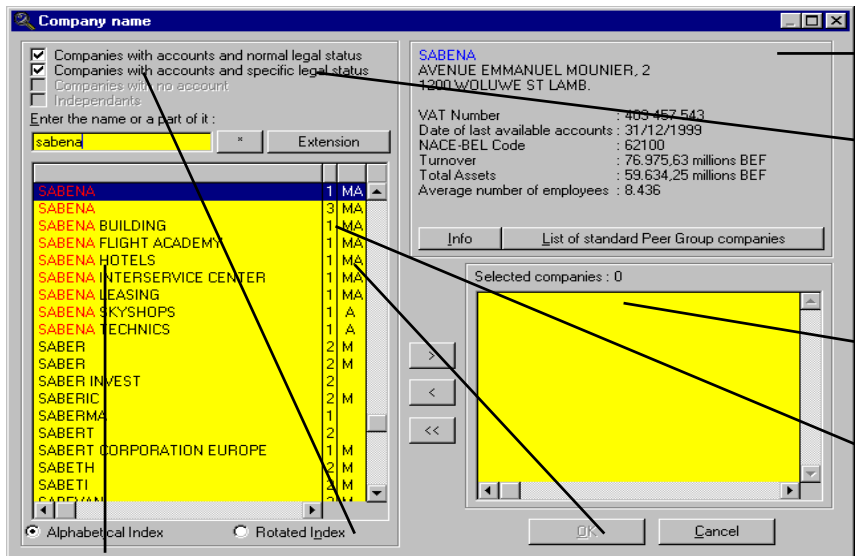
Or double click on the  icon in the group that has been created when installing the software.

**4. Search of companies**

This is a part the Search screen:




Click on the  button and enter a name of a company or a part of that name, by clicking on  for selecting the company found. The same manipulation can be done to select more than one company at a time.



Snapshot with information about the highlighted company

Extension : by clicking on this button all company names containing the entered string will be selected.

The selected companies

Information about the type of annual account : complete (1), abbreviated (2) and consolidated (3). For more information click on the  button in this screen.

All companies available on the CD

Here the user as to enter the company name (or a part of it)

Information about the availability of the directors (M) and the structure of the ownership (A)

When you've selected only one company the report will be displayed immediately after clicking on 'OK'. If more companies are selected a list will appear on the screen.

**SABENA (SABENA)**

AVENUE EMMANUEL MOUNIER, 2  
1200 WOLUWE ST LAMB.  
BELGIUM

Phonenumber : 02/723.31.11  
Faxnumber : 02/723.84.96

**VAT number** : 403 457 543  
**Date of incorporation** : 23/05/23  
**Closing date of accounts** : 31/12/98  
**Accounts delivery date** : 25/08/99  
**Company type** : Ltd company  
**Quotation** : Not quoted  
**Consolidated accounts** : Available  
**Used language** : n.a.

**NACE-BEL code(s)** : 621 Scheduled air transport

**Joint Commission Nbr.** : 315.01 SCP de la compagnie aérienne SABENA

**Turnover (1998)** : 80.364 Million BEF **Average nbr of employees (1998)** : 9.411

**REFERENCE**  
**Local trading registry** : 01003872 **Ref. official journal - Source** : 94D006  
**Code NOSS** : 000/930046-00

	1998	1997	1996	1995	1994
<b>Form of the annual accounts</b>	Complete	Complete	Complete	Complete	Complete
<b>Closing date of the annual accounts</b>	31/12/98	31/12/97	31/12/96	31/12/95	31/12/94
<b>Ref. on microfilm: Number of film</b>	99116	98109	97083	96117	95098
<b>Ref. on microfilm: Page of film</b>	4649	3552	3855	2000	2629
<b>Control status of the annual accounts</b>	Satisfying all legal controls	Satisfying main controls	Satisfying main controls	Satisfying main controls	Satisfying main controls

Company: 1 of 1 SABENA

**Cons. Stat.** **Format** **Layout** **Peer Info** **PG** **Note** [Chart icons]

*This button is activated when both consolidated and complete accounts are available.*

To return to the report of the company

Graphical presentation of the Balance Sheet

Graphical presentation of the Income Statement

Ownership structure

Chart of the position in the deciles of a Peer Group.

Past evolution of key variables in indices

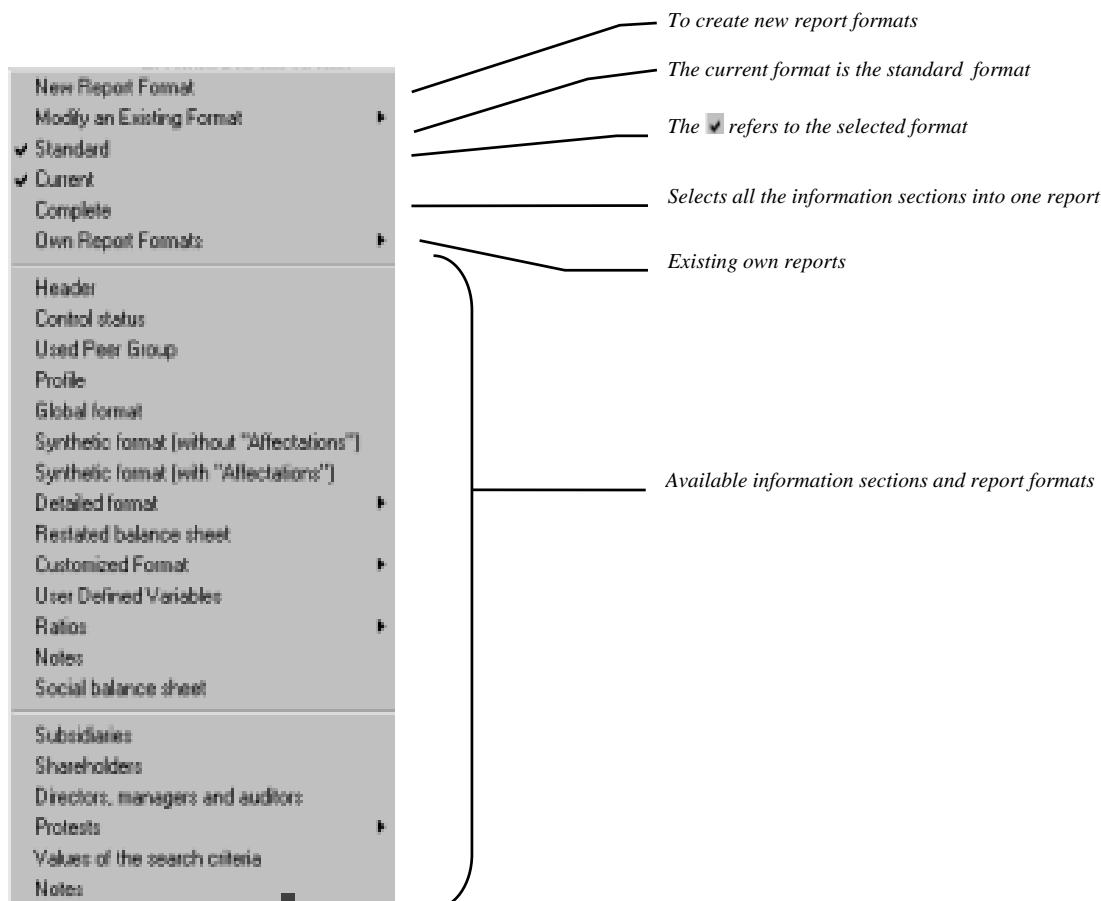
Bar chart of the evolution of a variable

The button **Cons. Stat.** is activated when a consolidated account is available. This one can only be displayed in a Global format which contains 21 items from Balance Sheet and Income Statement.

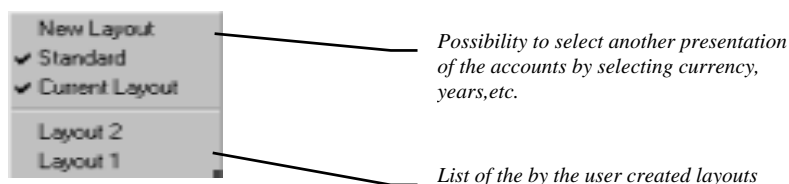
The button **Note** opens a dialog box where the user can enter notes related to displayed company. These will be saved on date.

Through the button **Peer Info** the user can display, next to the figures, all the position values for the displayed company compared to her associated reference group (Peer Group). In the deciles of the quartiles of the group.

The **Format** button gives access to the different information sections contained in a rapport. As well as the making of customised formats. You can create has many formats as you like but only one can be chosen has current. This button displays the following menu :



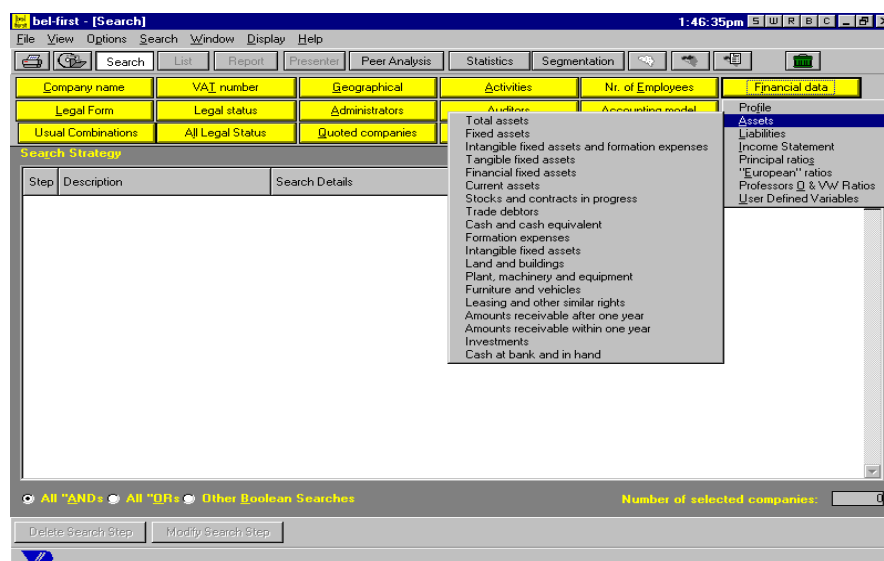
Through the **Layout** button the available annual accounts can be displayed in another currency by using official or user defined exchange rates.



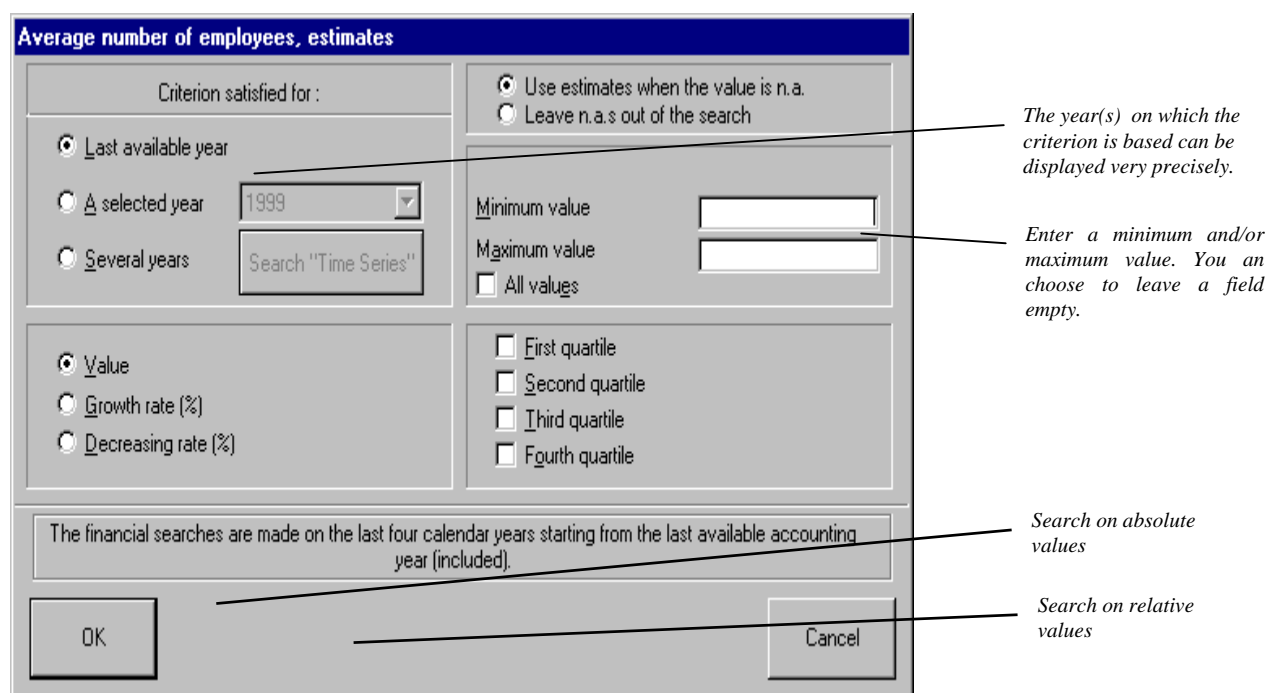
In the left corner and allows to display the report of each company of the list by clicking on the arrows without returning to the list. By using the button the user can select a company for a later use such has deleting or printing.

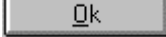
## 5. Search of one or more companies

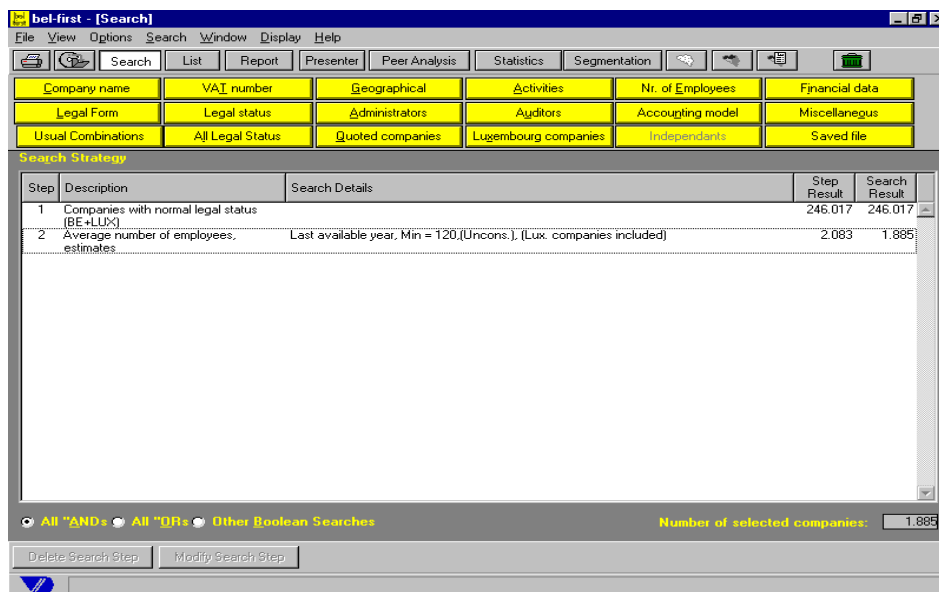
When starting the search you can consequently display one of the 18 steps by using the yellow buttons. For each one of them menus appears where you can make your choice.



For several options a minimum and/or maximum value can be entered. The example hereafter displays the dialog box of a search step based on *Number of Employees*:

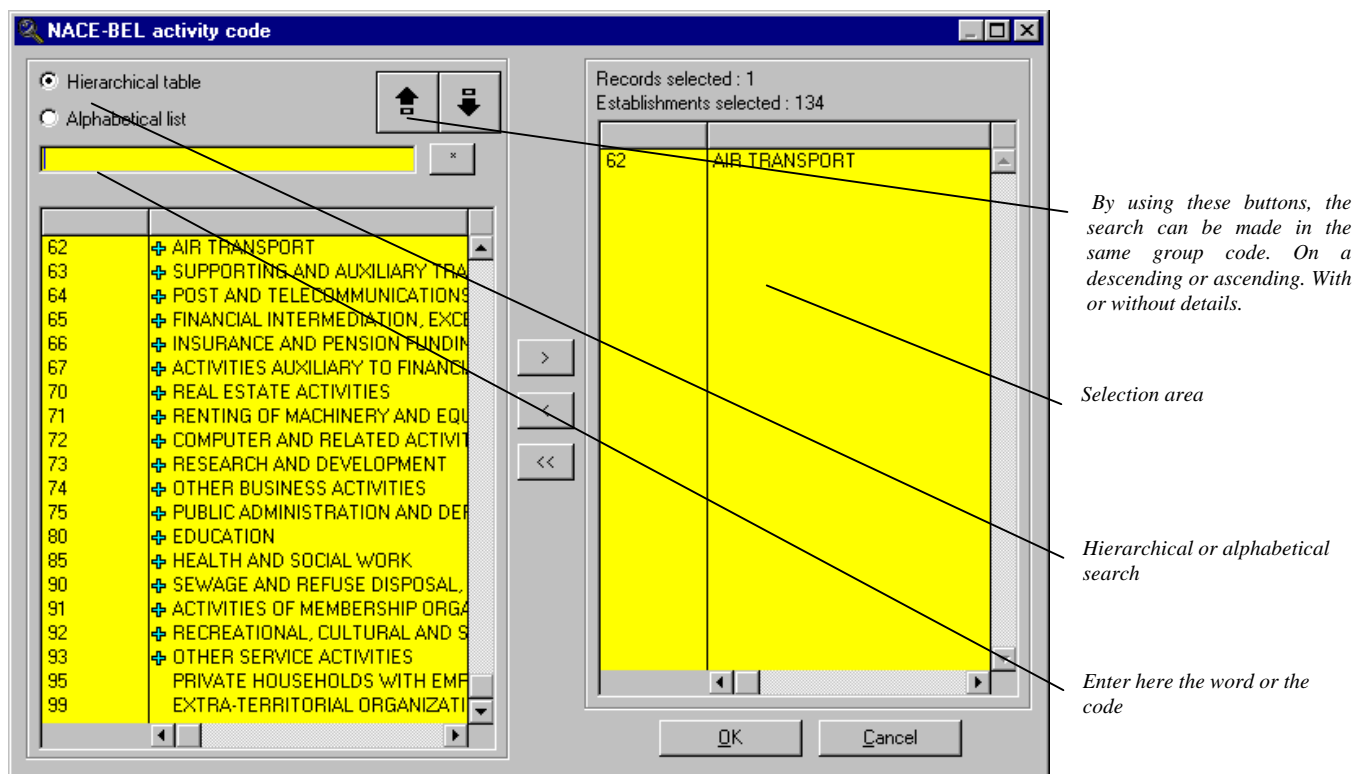



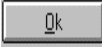
After clicking on  de Bel-First software will search the database for the companies who are satisfying the criteria. At the end, the result is displayed on the screen in the form of a so-called *search step*.



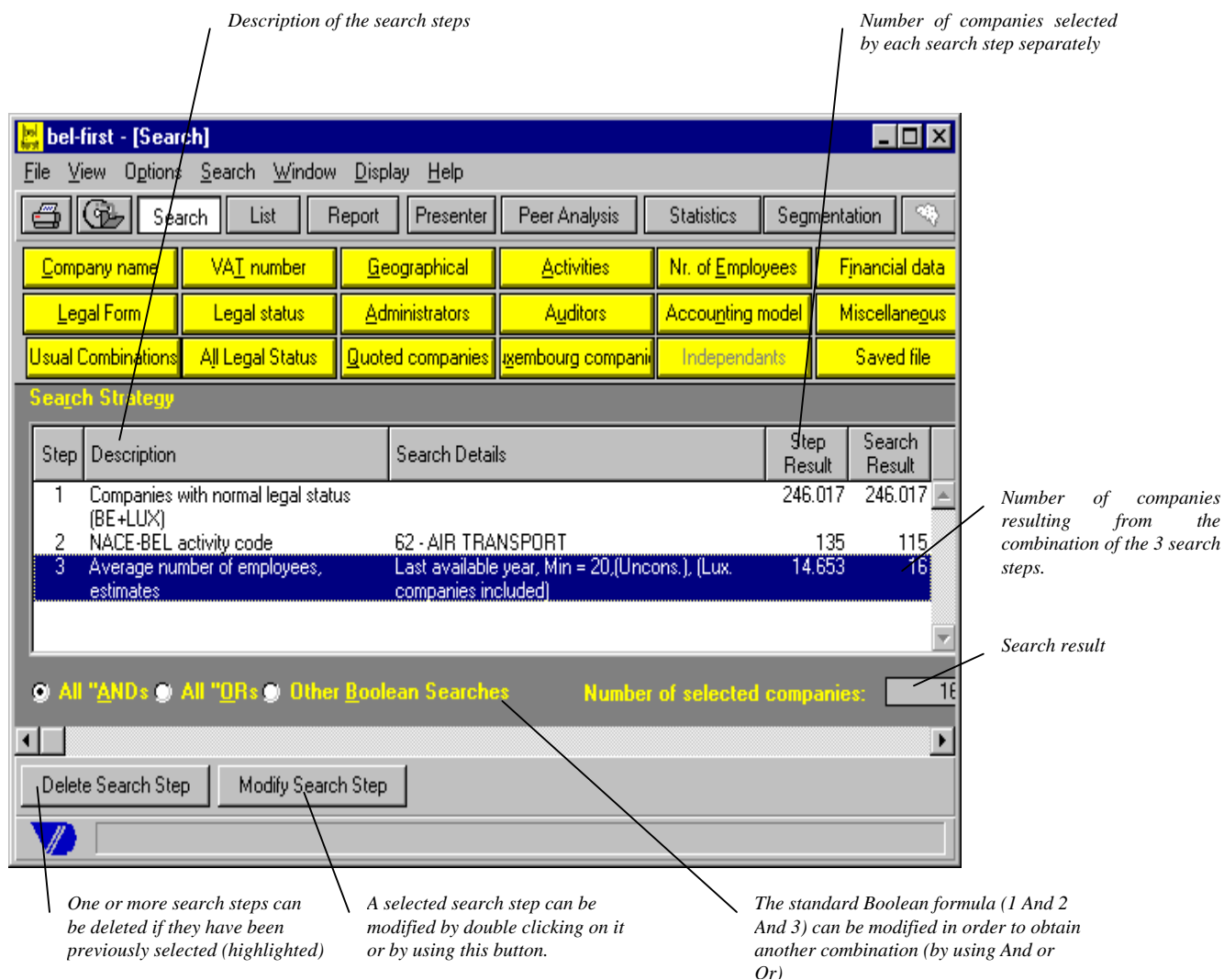
It is possible to combine several search steps. When using the following criterion for selecting: geographical, activities, number of employees, legal form, accounting model, miscellaneous, quoted companies or Luxembourg companies a first step is added which contains all *Companies with normal legal status*. As a result that the number of companies displayed in *Number of selected companies* refers to all the active companies out of the search (see example above).

Some choices have to be made into predefined lists, such as *Activities*:



Select the NACE-BEL code by clicking on it or by entering the code in the field above. Click on  to transfer the code to the selection part. By clicking on the blue cross next to the industry name the secondary codes will be displayed. More than one code can easily be selected by using the mouse. After clicking on , a search will be made on the CD-ROM in order to find the companies referenced in the selected NACE-BEL code(s).

The result is displayed as follows:



*Description of the search steps*

*Number of companies selected by each search step separately*

Step	Description	Search Details	Step Result	Search Result
1	Companies with normal legal status (BE+LUX)		246.017	246.017
2	NACE-BEL activity code	62 - AIR TRANSPORT	135	115
3	Average number of employees, estimates	Last available year, Min = 20, (Uncons.), (Lux. companies included)	14.653	16

*Number of companies resulting from the combination of the 3 search steps.*

*Search result*

*Number of selected companies: 16*


*All "ANDs" All "ORs" Other Boolean Searches*

*Delete Search Step* *Modify Search Step*

*One or more search steps can be deleted if they have been previously selected (highlighted)*

*A selected search step can be modified by double clicking on it or by using this button.*

*The standard Boolean formula (1 And 2 And 3) can be modified in order to obtain another combination (by using And or Or)*

Click on  to display all the selected companies in a list.

*By clicking in this column one or more companies can be marked in order to be deleted or not by using the  button.*

*After double clicking on the company the report will be displayed or by using the  button*

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	Name	Posttown	NACE-BEL Code	Type of scheme	Last year	Turnover, Last year th BEF	Net added value, Last Year th BEF	VAT number
1	ABELAG AIRCRAFT ASSOCIATES	BRUXELLES-BRUSSI	620	2	1998	24.260	41	416 720 413
2	ABELAG AVIATION	BRUXELLES-BRUSSI	622	1	1998	353.430	139.873	400 366 114
3	AIR BELGIUM INTERNATIONAL	ZAVENTEM	621	1	1999	1.739.752	155.181	427 802 464
4	BRUSSELS SOUTH CHARLEROI AIRPORT	GOSSSELIES	620	1	1998	169.791	111.325	444 556 344
5	CITY BIRD	ST-GILLES/ST-GILLE	622	1	1998	4.542.032	117.823	458 557 701
6	DAILY EXPRESS INTERNATIONAL	WOLUVE ST PIE.	622	2	1998	171.203	34.985	438 659 734
7	DELTA AIR TRANSPORT	DEURNE	621	1	1999	5.519.710	1.904.148	400 853 488
8	EUROPEAN AIR TRANSPORT	ZAVENTEM	622	1	1998	17.888.193	1.535.538	411 888 823
9	MSAS GLOBAL LOGISTICS (BELGIUM)	BRUCARGO	620	1	1998	277.492	127.584	428 244 112
10	SABENA	WOLUVE ST LAMB	621	1	1998	80.363.967	23.910.700	403 457 543
11	SDV BELGIUM	ANTWERPEN	621	1	1998	2.578.718	224.946	408 195 103
12	SKYJET EUROPE	ETTERBEEK	622	2	1998	n.a.	17.628	441 536 575
13	SOBELAIR	WOLUVE ST LAMB	622	1	1998	7.468.794	1.156.565	405 771 982
14	TBC HALBART EXPRESS	WOLUVE ST LAMB	622	1	1998	313.452	72.263	444 301 867
15	VIRGIN EXPRESS	BRUXELLES-BRUSSI	621	1	1998	10.686.813	1.217.341	445 692 234
16	VLAAMSE LUCHTTRANSPORTMAATSCHAPPIJ	ANTWERPEN	622	1	1998	659.439	205.384	446 670 251

By using this button the standard format can be personalised and own formats can be selected.

Allows to delete marked or unmarked companies from the list.

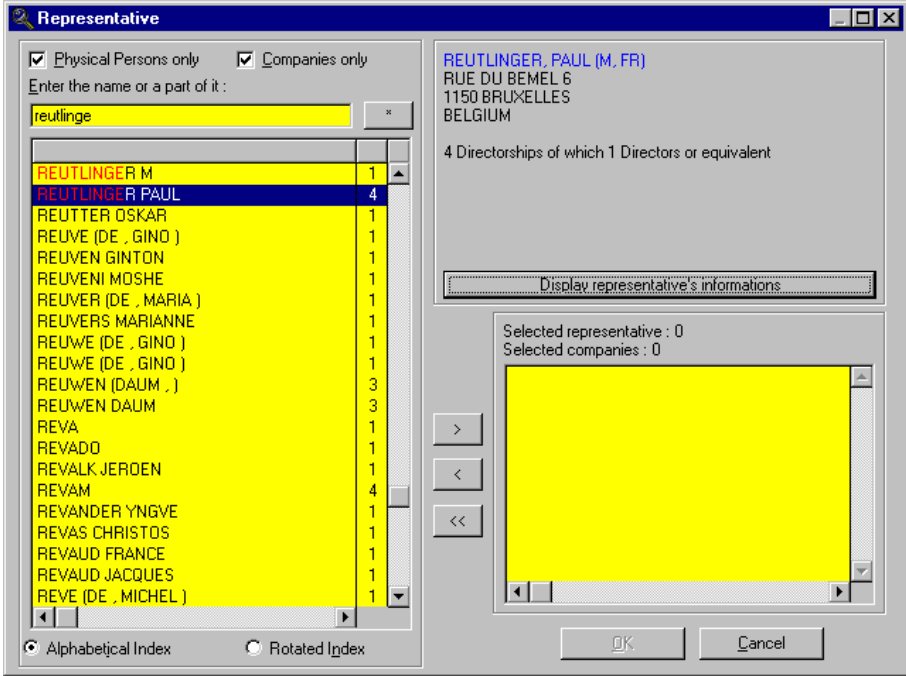
Allows to select the sort criteria's.

Through the **Format** button you can create another list format which enable you to display other variables in the list. The names of all formats that have been made formerly can be found at the end of the menu. The *Screening List* can be selected to group the companies when an *All Or's* combination is selected in the *Search* screen.

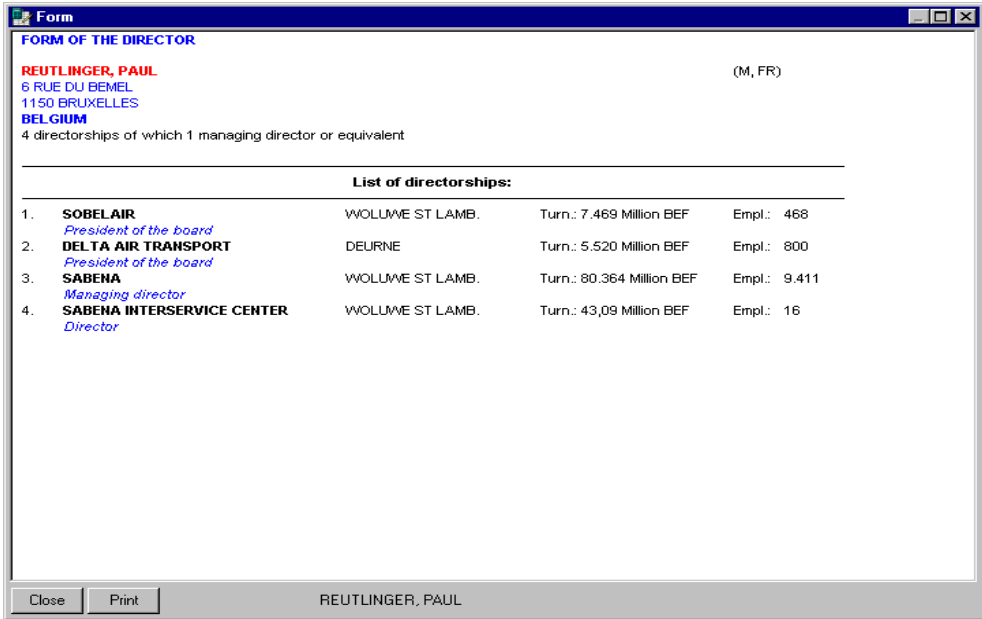
## 6. Search by Administrators

The search by name of an administrator can be done by selecting **Administrators**.

The number of directorships is available in the column next to the name index as well as under the address of the selected director.



Once an administrator has been selected his form can be displayed by clicking on the **Display representative's informations**. The annual account of one of the companies referenced in the form can be displayed by double clicking on the name of that company.

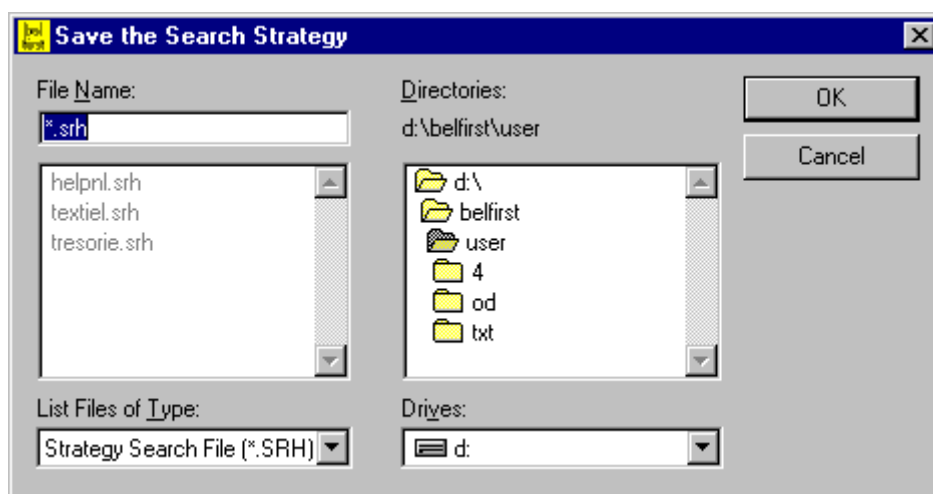


## 7. Search strategy / saving a company set

### 7.1 Search strategy

Each search step or each search strategy (more than one search step) can be saved for a later use. By applying a saved strategy to a new update the result could then be slightly different than formerly. This of course is due to the fact the annual accounts database is updated constantly.

To save search strategy select in the *File* menu the option *Save the Search strategy* in order to save the search steps. The following dialog box will appear:



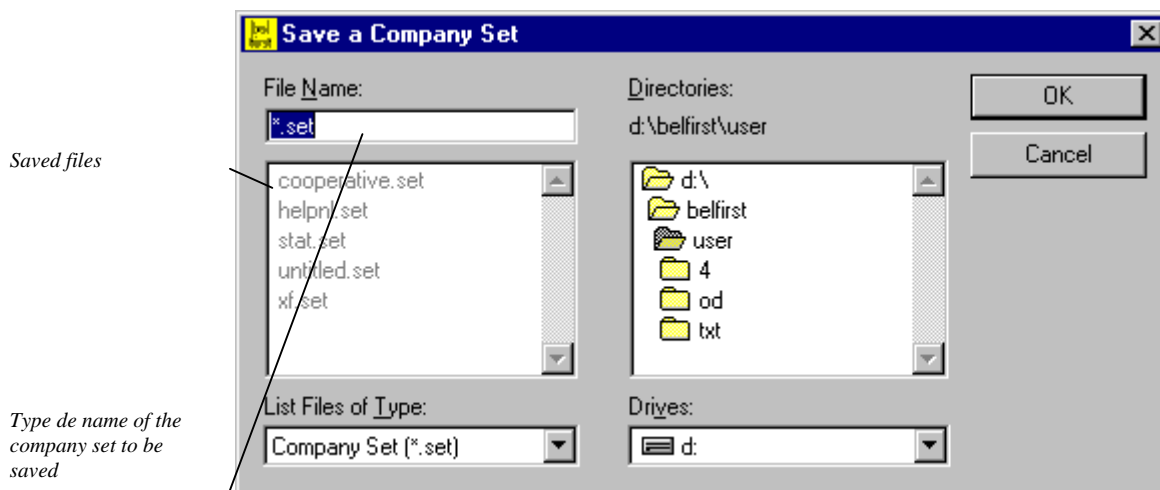
Type the name of the file to create in the field, the SRH extension will automatically be updated to the name

Through **File – Load a search strategy** you can load the saved strategies. In the dialog box that opens the file to open as to be selected.

## 7.2 Company sets

A company set is different than a search strategy because even when a new update of the database is available, **the list of the companies contained in the set will never change**. Only the data for the selected companies can change.

Choose the option **File – Save a company search** to access the following dialog box :



Type in the field with \*.set the name you've chosen to give to your file. The **.SET** extension will be automatically added to the name.

A file which has been previously saved can be loaded by using the menu File – Load a company set. Or by using the **Saved file** button in the search screen which displays the same screen.




## 8. Using company groups

### 8.1 Peer Analysis

Save the group of companies resulting from your search to use it as a reference group (Peer Group):

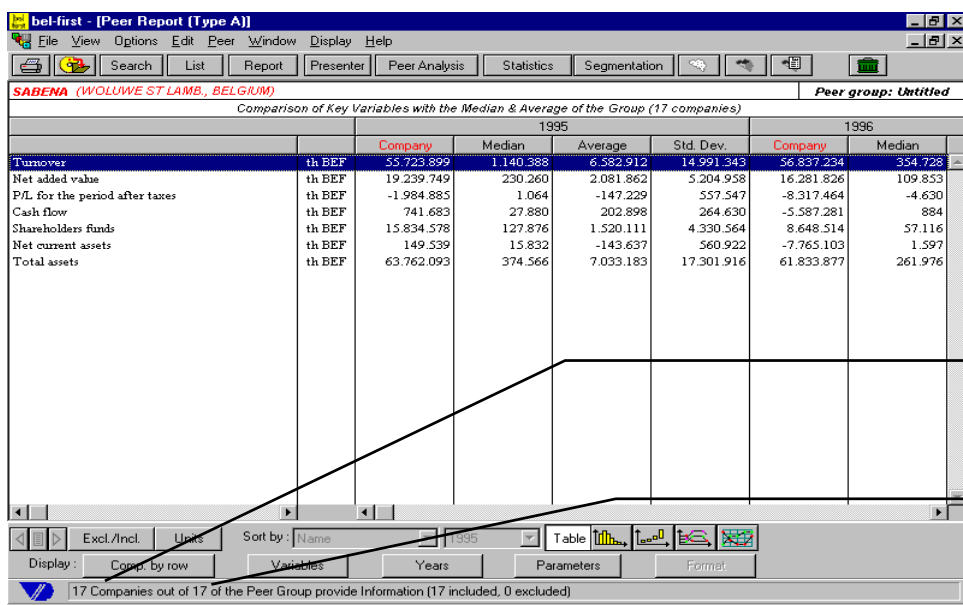
Through the menu **File – Save the Peer Group** and give a name to the file (extension **\*.PGF**).

The reference file which has been created can be used for peer analyses and statistics.

- Start with an empty search screen (click .
- Do a search to obtain a reference group or load it (a file with a **.SET** or **.PGF** extension)
- Click on  to view the companies of the group.
- Click once on the company you want to analyse to select it.
- Click on  and select the option **A company compared to a peer group**.

By using the options **A company compared to a peer group** and the option **A company compared with 1 to 3 comparison companies** the statistical values (average, median and standard deviation) are calculated for the total group of companies resulting from the search.

When using the first option the following screen will be displayed :



*Include or exclude companies from the analysis*

*To modify the units displayed*


*Select specific years*

*Display the results in column*

*Load a set of variables*

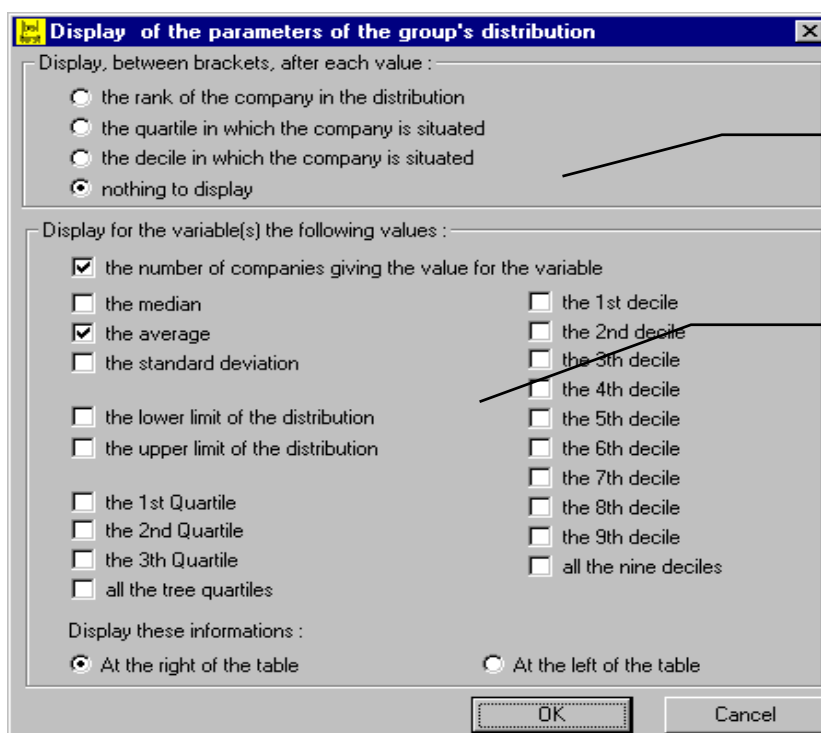
		1995				1996	
		Company	Median	Average	Std. Dev.	Company	Median
Turnover	th BEF	55.723.899	1.140.388	6.582.912	14.991.343	56.837.234	354.728
Net added value	th BEF	19.239.749	230.260	2.081.862	5.204.958	16.281.826	109.853
P/L for the period after taxes	th BEF	-1.984.885	1.064	-147.229	557.547	-8.317.464	-4.630
Cash flow	th BEF	741.683	27.880	202.898	264.630	-5.587.281	884
Shareholders funds	th BEF	15.834.578	127.876	1.520.111	4.330.564	8.648.514	57.116
Net current assets	th BEF	149.539	15.832	-143.637	560.922	-7.765.103	1.597
Total assets	th BEF	63.762.093	374.566	7.033.183	17.301.916	61.833.877	261.976

The following information is displayed in the comparison table :

- the value for the company for the chosen variables;
- the value of the average, median and standard deviation for each variable is displayed by default. More or less statistical data can be selected by using the  button.
- through the Parameters button the rang of the company in the group can be displayed for each variable.

Through the  buttons the data can be displayed graphically.


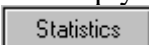
The  button shows the following dialog box :

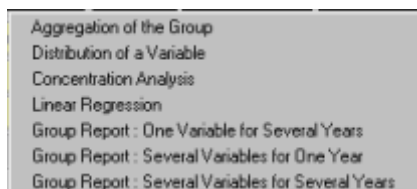


*The selected variables in this part of the screen will be displayed between brackets after each value.*

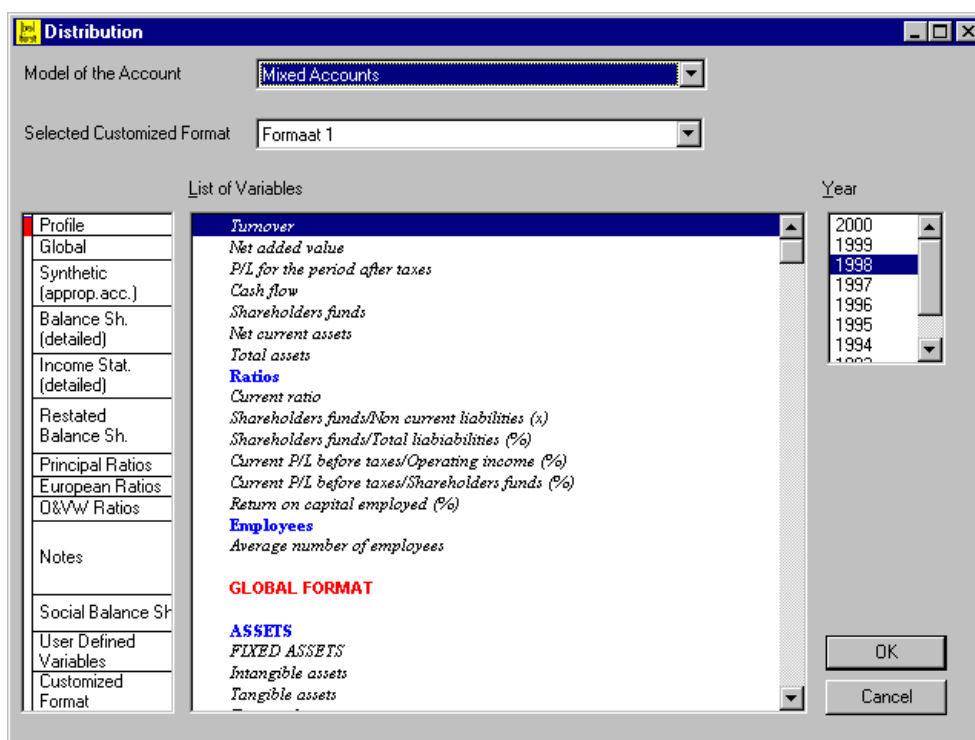
*A selection in this part of the screen displays an extra column in which the values are displayed.*

## 8.2 Statistics

- Start with an empty screen (click on ).
- Click on .
- Make a choice among the following methods :



- You can apply one of these methods to the group of companies resulting from a search or to a saved reference group (file with **.set** or **.pgf** extension).
- For each type of analysis (not for an Aggregation of the Group) the variable to be used as a criteria in the analysis must be selected.



- **Important** : In the *Segmentation* and *Statistics*, estimations can be calculated for the missing figures. This concerns more specifically turnover, number of employees and added value which are not systematically published. The estimation are based on 3 criteria's : NACE BEL code, total assets and a value for the concerned variable. This means that for a company without a published turnover the software is going to search in the company sector (based on NACE BEL) for other companies with a same level of total assets and which published a turnover.

## 8.2.1 Aggregation of a Group

By selecting this method all the values from the companies of the group will be aggregated and this for each variable. For the five last years.

The report displayed can be treated as an individual report. By clicking on the **Format** button the same kind of menu is displayed as for a company.

*Number of companies taken into*

	1999	1998	1997	1996	1995
<b>Number of Companies included</b>	<b>6</b>	<b>17</b>	<b>16</b>	<b>15</b>	<b>12</b>
<b>PROFILE</b>	<b>1999</b>	<b>1998</b>	<b>1997</b>	<b>1996</b>	<b>1995</b>
	<b>th BEF</b>	<b>th BEF</b>	<b>th BEF</b>	<b>th BEF</b>	<b>th BEF</b>
<b>B/S and P/L lines</b>					
Turnover	125.672.428	131.392.425	103.989.147	85.754.699	78.994.950
Net added value	23.072.604	32.076.172	25.816.843	22.269.425	24.982.346
P/L for the period after taxes	3.400.156	497.828	-1.825.771	-8.396.972	-1.766.749
Cash flow	5.778.178	4.555.383	1.597.611	-4.410.512	2.434.781
Shareholders funds	14.305.986	10.592.821	9.744.768	11.005.560	18.241.332
Net current assets	-4.393.938	2.630.690	-2.085.782	-5.565.364	-1.723.643
Total assets	84.624.234	92.131.368	81.704.220	84.340.048	84.398.200
<b>Ratios</b>					
Current ratio	0,90	1,06	0,94	0,87	0,94
Shareholders funds/Non current liabilities (%)	0,53	0,27	0,28	0,34	0,50
Shareholders funds/Total liabilities (%)	16,91	11,50	11,93	13,05	21,61
Current P/L before taxes/Operating income (%)	-1,19	1,70	0,16	-3,99	-0,84
Current P/L before taxes/Shareholders funds (%)	-11,03	22,51	1,80	-52,62	-3,82
Return on capital employed (%)	-0,87	8,35	4,28	-3,22	4,50
<b>Employees</b>					
Average number of employees	10.993	13.147	11.284	11.842	11.408
<b>GLOBAL FORMAT</b>					
<b>ASSETS</b>					

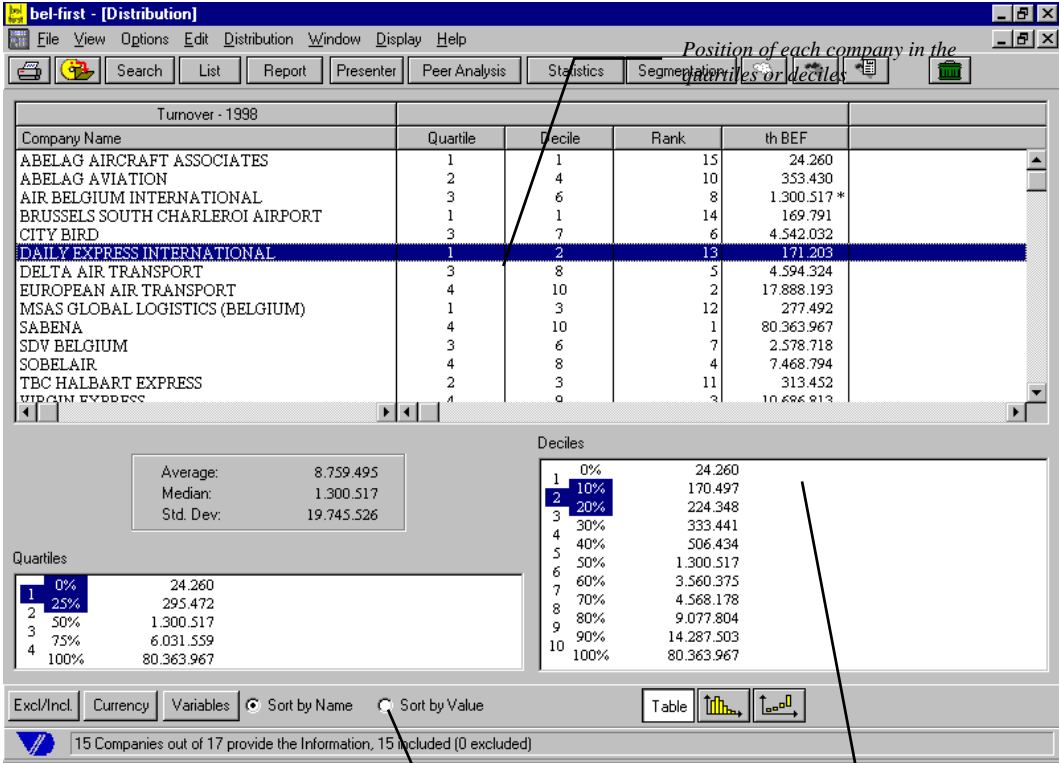
Graphical illustrations are similar to the ones available for a single company

Through this combo box a difference can be made between the complete, abbreviated or all accounts (mixed format).

The number of companies used in the aggregation of a variable can be displayed between brackets behind the value.

### 8.2.2 Distribution of a variable

This analysis calculates the position of each company for the selected variable in decals and quartiles as well as the rank in the distribution of the group.



Exclude or Include one or more companies from the distribution analysis.

Companies can be sorted by name or by value

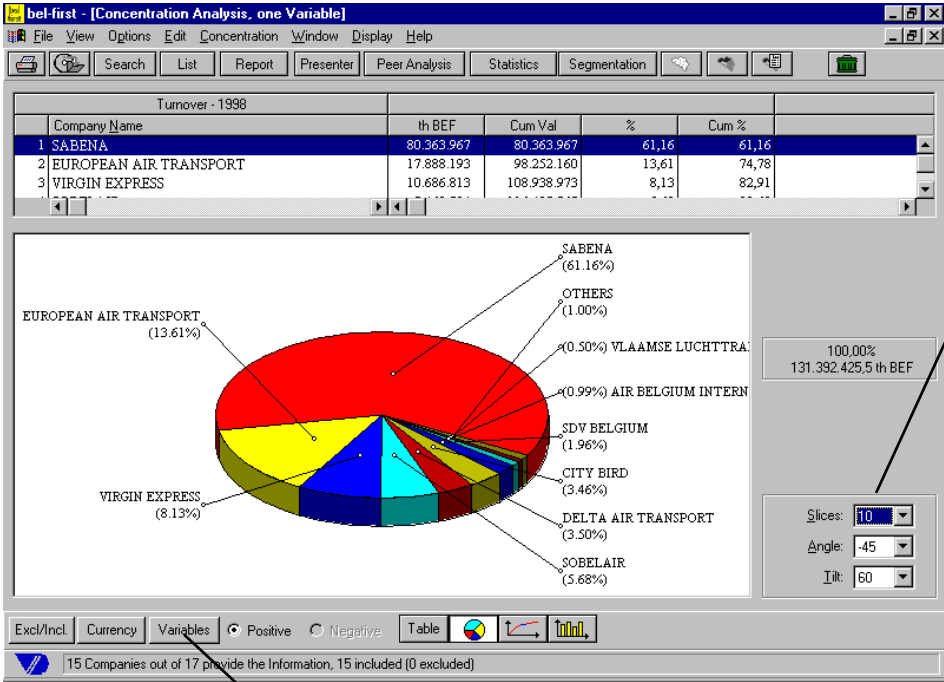
Distribution of the turnover

### 8.2.3 Concentration analysis

This analysis gives you the possibility to display the value for each company for the selected variable as well as the share of each company of the total (when turnover is used it's of course the market share). The result can be displayed by using the pie chart presentation or the Lorenz curve.

Turnover - 1998				
Company Name	th BEF	Cum Val	%	Cum %
1 SABENA	80.363.967	80.363.967	61,16	61,16
2 EUROPEAN AIR TRANSPORT	17.888.193	98.252.160	13,61	74,78
3 VIRGIN EXPRESS	10.686.813	108.938.973	8,13	82,91
4 SOBELAIR	7.468.794	116.407.767	5,68	88,60
5 DELTA AIR TRANSPORT	4.594.324	121.002.091	3,50	92,09
6 CITY BIRD	4.542.032	125.544.123	3,46	95,55
7 SDV BELGIUM	2.578.718	128.122.841	1,96	97,51
8 AIR BELGIUM INTERNATIONAL	1.300.517 *	129.423.358	0,99	98,50
9 VLAAMSE LUCHTTRANSPORTMAATSCHAPPIJ	659.439	130.082.797	0,50	99,00
10 ABELAG AVIATION	353.430	130.436.227	0,27	99,27
11 TBC HALBART EXPRESS	313.452	130.749.679	0,24	99,51
12 MSAS GLOBAL LOGISTICS (BELGIUM)	277.492	131.027.171	0,21	99,72
13 DAILY EXPRESS INTERNATIONAL	171.203	131.198.374	0,13	99,85
14 BRUSSELS SOUTH CHARLEROI AIRPORT	169.791	131.368.165	0,13	99,98
15 ABELAG AIRCRAFT ASSOCIATES	24.260	131.392.425	0,02	100,00

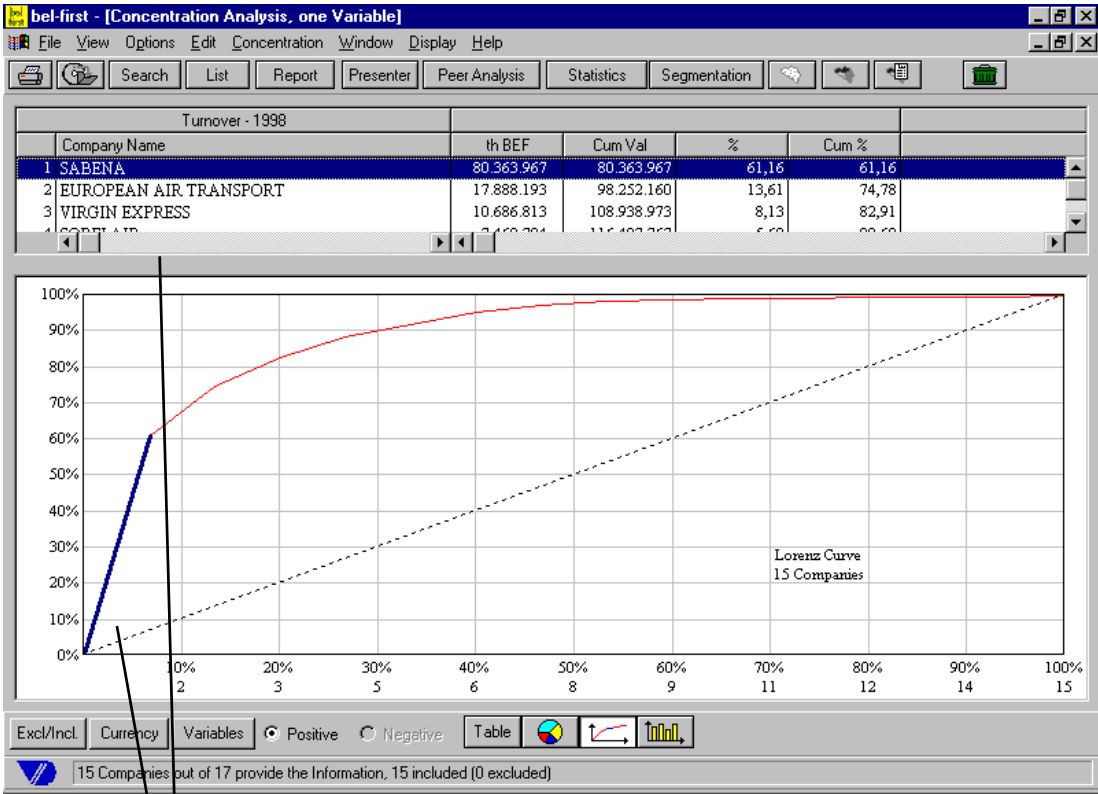
This is an example of a *Pie Chart* :



A maximum of 10 slices can be displayed. When selecting the company from the list the chart is modified.

The variable to display can be changed without having to go back to the table.

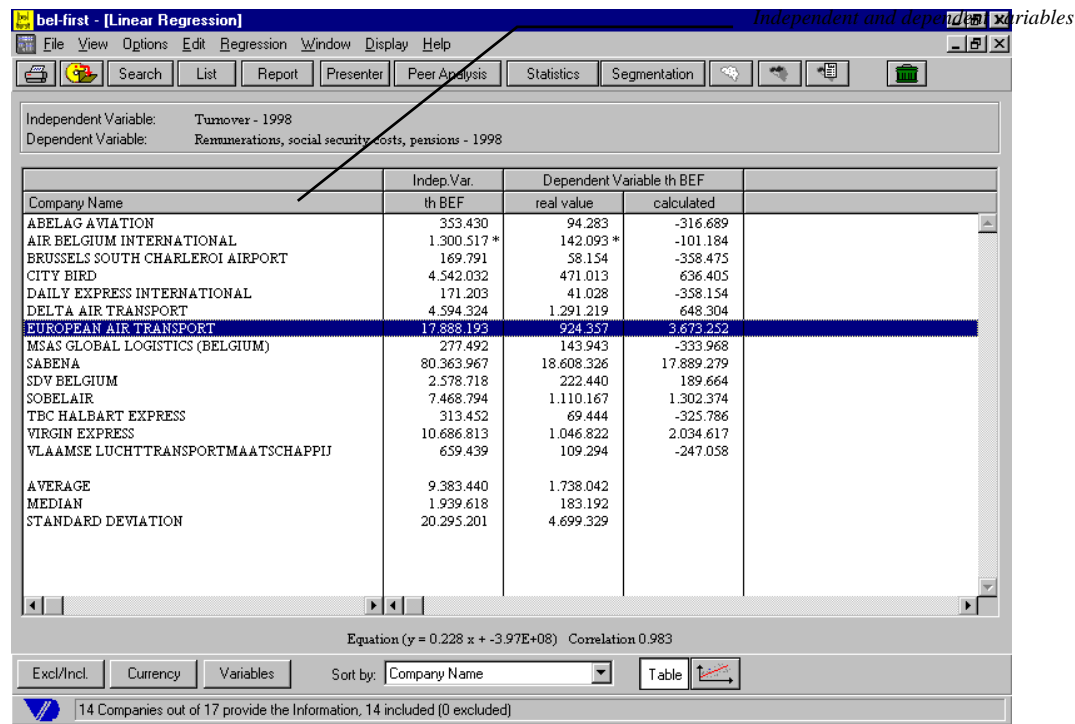
This is an example of a *Lorenz curve* :



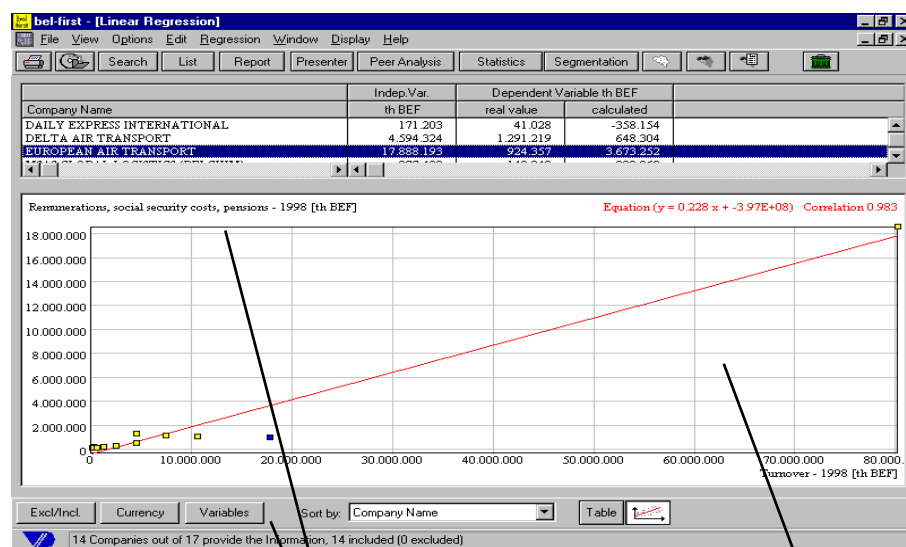
Position of the selected company on the curve

## 8.2.4 Linear Regression

The linear regression calculates the correlation between a dependent and an independent variable. The higher the value for the calculated correlation the more a relation exists between the evolution of the two variables. This relation can be shown graphically.



A high correlation (like in the example below) will position the companies very closely to the red line.



Position of the selected company

Line based on the above displayed equation

### 8.3 Segmentation

The group on which the segmentation analysis will be based can be selected through a search or by loading a group of companies (file with **.set or .pgf extension**). If no group is selected the segmentation will be calculated on the entire database.

The calculated results are displayed in a table with two dimensions as shown below.

- Through the segmentation the following type of questions can be provided an answer : *What is the total number of employees in the different Provinces ?*
- As in the following example the number of Employees has been selected as well as the Regions an the limits established for these variables.
- There is a standard division in classes (Click on *Standard*) for each variable. It's also possible to define your one limits manually by clicking on the *Self-design* button.
- Click on the *Calculate* button to display the result.

Click on these buttons to select one or two variables

Define the classes by using the *Standard* division or the self-design option

To calculate the table, click on "Calculate the table".

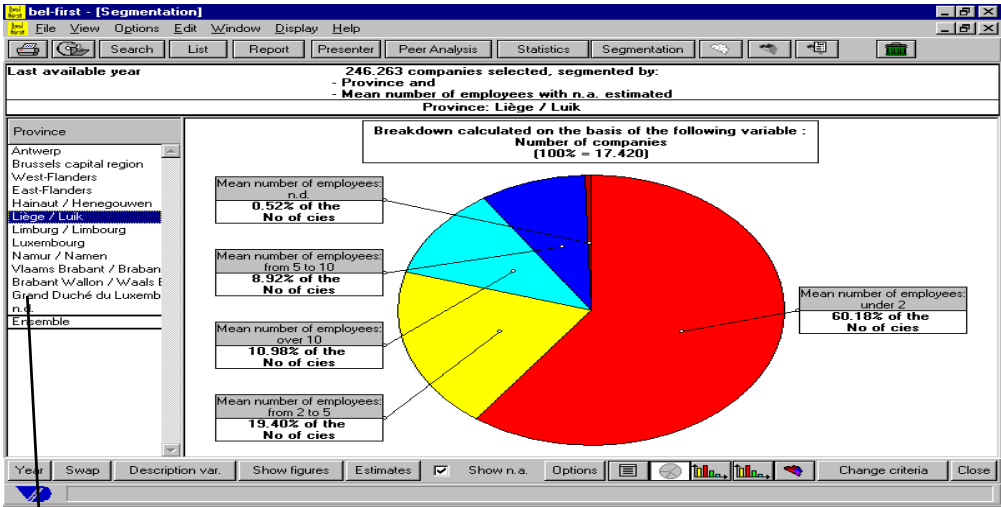
Classes can be modified By using these buttons

The limits or titles of the lines can be easily modified by clicking in the column

N°	Title, when the criterion is in rows	Title, when the criterion is in columns	
		1st line	2nd line
1	Antwerp	Antwerp	
2	Brussels capital region	Brussels capital	region
3	West-Flanders	West-Flanders	
4	East-Flanders	East-Flanders	
5	Hainaut / Henegouwen	Hainaut/	Henegouwen
6	Liège / Luik	Liège/	Luik
7	Limburg / Limbourg	Limburg/	Limbourg
8	Luxembourg	Luxembourg	
9	Namur / Namen	Namur/	Namen
10	Vlaams Brabant / Brabant Flam.	Vlaams Brabant/	Brabant Flamand
11	Brabant Wallon / Waals Brabant	Brabant Wallon/	Waals Brabant
12	Grand Duché du Luxembourg	Grand Duché	du Luxembourg

Province	Mean number of employees :					Ensemble
	under 2	from 2 to 5	from 5 to 10	over 10	n.d.	
Antwerp	33.283	8.465	3.747	4.848	252	50.595
Brussels capital region	26.423	5.887	2.696	3.812	232	39.050
West-Flanders	18.243	5.881	2.694	3.245	119	30.182
East-Flanders	20.898	5.639	2.555	3.166	144	32.402
Hainaut / Henegouwen	10.659	3.352	1.560	1.919	84	17.574
Liège / Luik	10.484	3.390	1.553	1.912	91	17.420
Limburg / Limbourg	9.627	2.873	1.427	1.886	65	15.878
Luxembourg	2.216	803	326	336	16	3.637
Namur / Namen	4.832	1.330	540	571	36	7.309
Vlaams Brabant / Brabant Flam.	14.506	3.713	1.786	2.173	81	22.259
Brabant Wallon / Waals Brabant	6.897	1.637	650	652	61	9.897
Grand Duché du Luxembourg	0	0	0	0	0	0
n.d.	0	0	0	0	0	0
Ensemble	158.068	42.960	19.534	24.520	1.181	246.263

The results contained in the segmentation table can be displayed in the form of several graphical illustrations. The select one of them click on the referring icon. Hereafter you'll find an example of a *Pie Chart*.



Represented Province

Shows another windows with the data used in the graphical presentation

Graphical options

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