



## **Financial analysis and control of Manhattan Minimarket**

### **Análise e controle financeiro do Minimercado Manhattan**

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#### **ABSTRACT**

The study aims to consolidate the analysis and financial control in the company Manhattan44. The analysis corresponds to the year 2021 and 2022 and the comparison between them and the years 2017, which was the year that a control was created that helped for the day to day of the company. It is understood that the company needs to have a financial organization in order to know how the daily monetary flow of the company is, in addition to making organizational sustainability viable and fulfilling the business function of generating profits. The analysis methodology used was exploratory through the survey of the company's historical financial data and interviews with the partners and accounting. The organization of the data collected was done as the partners do, who use a very old methodology. A solution was suggested so that there is an improvement in the decision of the administrators. It is concluded that Manhattan44 is a company with very basic financial control and that it can be modernized so that its financial control is more visible and that it is done more quickly.

**Keywords:** Accounting, Financial analysis and control, Financial organization, Cash flow.

#### **1 INTRODUCTION**

When observing the last few years, it is verified that the world economic context has presented low growth rates and these are attributed to the high financial instability (Santos, 2022 and Costa, 2020). However, even with the instability still present in the economic environment, the scenario has improved in 2018 (Gomes, 2018 and Vilela, Grossi, Carvalho, 2018). According to the International Monetary Fund (IMF), the world economy shows favorable signs of growth, global financial stability will face obstacles and will remain vulnerable in the short, medium and long term due to stock market volatility (short term) according to Santiago (2022) and Hartmann (2018). In the medium term, there is a risk to the stability of the financial system and, in the long term, high downside risks corroborate the statement of the authors Queirós, Mota (2021); Caiula



(202) and Faria, Pacheco, (2022).

In Brazil, the 2017 GDP grew by 1% compared to 2016 (which had a fall of 3.5%). According to the Minister of Planning, Dyogo Oliveira, this growth is related to the current economic policy: implementation of several reforms, in several sectors, stabilization of the economy, inflation control, interest reduction and reforms of the legal framework, including labor. And this made the government more confident, according to the authors Silva (2019) and Horta (2018). According to Henrique Meirelles, Minister of Finance, the Brazilian economy entered 2018 with strong and solid growth, but we had a pandemic process, according to Santos, (2022) and Costa, (2020).

Considering the current Brazilian scenario, it is noted that it is necessary for companies to have in-depth knowledge (beyond a simple notion) about themselves and the market (SUASSUNA, 2021). For this reason, the following study was carried out: Analysis and Financial Control of the minimarket. This had the purpose of generating data through the financial history of 2021 and 2022, generating comparisons between these years and with the years 2017, which did not have financial tools for the administration of the company.

This work can generate a contribution for the future manager of the company, who will have more knowledge and, as a result, will be more prepared to manage the financial part: hitting the decision making, supported by truthful data (MOREIRA, (2022), RODRIGUES (2020), DIAS, 2019).

The proposal to carry out a Financial Analysis and Control was developed for the mini-market. This is a small retail family business that has been in the mini-market sector for over 25 years. Located in the neighborhood of Trindade, in Florianópolis, Santa Catarina, the organization mainly serves the public living in the neighborhood and university students from UFSC.

The object of study has two branches: food and utilities. The first, which has been marketed by the company since its opening, has always been its main product, the one that has always attracted customers. The second, introduced approximately 10 years ago, comes with the idea of optimizing the number of employees, making costs decrease and still reach an audience that has been growing in recent years - university students who live in the region for less than 1 year.

The seasonality of the company's sales is extremely related to the classes of the Federal University of Santa Catarina (from March to June and August to November), according to Vitto, Dorne, Pirissato, Martins, Pinto Junior, Valencio, Rocha, Oliveira,



Campos, Franco, C. Alves, (2020) and Santos (2019). This is explained by the fact that the region is mostly occupied by university students, showing that when students are in class, the neighborhood tends to have a greater flow of people, while during the vacations (January, February, July and December), the neighborhood has less flow of people, with only fixed residents, which drastically decreases the organization's sales volume, according to Trugilho (2022) and Silveira, Machado, Arend, Vogt (2022).

The branch of mini-markets has been growing in recent years. This is due to the fact that the consumer gives preference for convenience, dispensing with the car to get around and make purchases (MARTINS JUNIOR, 2018). According to a study by Worldpanel, the world's leading consumer behavior company, proximity is what most impacts the consumer's choice of purchase channel (66%), followed by offers and promotions, with 62%, cleanliness and organization of the channel (45%), always offering good prices (43%), among others. This shows that the price has lost some importance for the consumer, who has started to prioritize other requirements when buying, corroborating the data of the following authors: Vieira, 2019; Logistics and Supply Chain Management in the Port Area (2022).

Other factors that are being increasingly important to the consumer: value to the service (which generally has more quality in the minimarkets due to the customer being almost always attended by the same collaborator, generating more intimacy) and agility to locate the products, due to the compactness of them the authors who support these statements Girardi (2019); Silva Filho (2018).

Small businesses, such as many mini-markets, are going through the process of generational change, that is, the current partners are leaving the company for the next generation to take over. It is observed that the companies are managed by the same partners for many years. They have already defined, for a long time, a way of organizing themselves financially. With this, they have already become accustomed to managing the financial part in one way and have never seen the need to change, because it is good and easy for them to organize themselves that way. Due to this conservatism and to see that this part of the company needs a renewal, seeking to generate more accurate data and more ease and practicality for management, this study comes with the intention of assisting, generating data and leaving the next generation more grounded and prepared to be able to manage the company's finances more effectively.



## **2 THEORETICAL FRAMEWORK**

In this part, the themes are portrayed and concepts are presented that aim to bring a foundation for the understanding of a Financial Analysis and Control project. In this way, conclusions and principles of authors who are references in the area of administration and financial planning are used.

### **2.1 FINANCIAL PLANNING**

In the literature we have a certain conceptual food on financial planning as Braga, Hoji (2012), Bif (2018) conceptualize that planning means the establishment, in advance, of the actions to be carried out within pre-established scenarios and conditions, verifying the use of resources to be employed and assigning the charges to those responsible in order to achieve the objectives imposed.

Along with them, WELSCH (1989, p. 19) and Eckert, Mecca (2018) say that the success of a long-term enterprise basically depends on its effective management. This is conceived as the overall administrative effort, involving decision-making, the motivation of individuals in achieving objectives, the application of certain techniques and procedures, among others (SILVA, 2021 and MASLOWSKY, 2018). From this, it can be seen that the financial planning and control process becomes one of the most important actions to facilitate the financial management of an organization, according to the authors Giombelli (2021) and Dagostin (2018).

With this, financial planning can be concluded as "[...] an important aspect of the company's operations because it provides guidelines to guide, coordinate, and control the company's initiatives in order to achieve its objectives." (GITMAN; MADURA, 2003, p. 375). (GITMAN; MADURA, 2003, p. 375) corroborate and also define based on these authors: Santos, Nascimento, Xavier, Estrela (2022) and Gugiel (2021).

This, in turn, is separated according to the needs of each organization. The planning of revenues and expenses, which make up the financial planning of organizations Gomes (2019); Alves (2020), is presented below.

#### **2.1.1 Revenue Planning**

Caitano, Belém (2020) and Lunkes (2007, p. 54) state that the first thing to be done with regard to the preparation of the sales budget is to define the limiting factors or restrictions. From this, Braga (2013) and Assumpção Filho (2020), emphasize that the budget process has some limitations, these being: (1) foundation in forecasts and



estimates, (2) delay in implementation and training requirement, (3) need for periodic review and phase of unforeseen circumstances, and (4) non-functioning of the budget by itself, requiring great effort from everyone in the preparation, execution and achievement of the proposed goals.

Costa (2018), Bacic, Souza, Coelho (2018) also treat sales planning covers both the short term and the long term, considering that the choice will depend on the needs of the organization still states that sales planning can cover both the short term and the long term, considering that the choice will depend on the needs of the organization. Barnabé (2020) and Padilha (2017) also conceptualize the elements by which sales planning is composed: (1) verification of the company's objectives and strategies and sales forecasts; (2) preparation of a sales promotion and advertising plan, sales and marketing expenses.

Revenue planning, also known as sales budgeting, is characterized by being the first piece to be prepared within the overall budget of an organization (LIMA, 2021). Lunkes (2007, p. 42) attests that this is formed by the sales forecasts of a given period. In addition, it estimates the quantities of each product that the organization plans to offer, determines the price to be charged, the taxes levied and the revenue to be generated. It also says that revenue planning commonly serves as the basis for the other stages of a company's overall budget (RODRIGUES, 2021 and SOARES, 2020).

### 2.1.2 Spending Planning

The term "expense" is used for occurrences in which the company spends resources or incurs obligations to third parties for the day-to-day operations of the organization in obtaining a good or service (WERNKE, 2005).

- **Losses:** These are the occasional, unwanted or unintended occurrences in an organization's operating environment.
- **Costs:** These represent the expenses incurred to manufacture products or provide services. Thus, they are generally characterized by factors such as raw materials consumed, wages and social charges for workers, fuel, electricity, water used, insurance for the industrial building, maintenance and depreciation of industrial machinery, furniture and tools used in the production process, among others.
- **Expenditure:** This refers to spending on goods or services to acquire income directly or indirectly.



Table 1: Financial Budget Accounts

Definition	Accounts	Sources
Expenditure Budget	Sales (commercial); Administrative; Manufacturing (production)	Diniz, (2022), Andrade (2020); Lunkes, 2007 and Welsch (1989).
Raw Material Budget	Stock budget; costs future; raw materials consumed	Andrade (2020); Santana (2020); Azevedo, Baldissera, Zdanowicz, (2019);
Labor Budget	Remuneration; benefits and social and labor charges	Andrade (2020); Azevedo, Baldissera, (2019); Souza (2018); Zdanowicz, 2003

Source: Survey data (2022)

With the concepts presented above, the author presents and conceptualizes the segmentation of expenses, Diniz, (2022), Andrade (2020); Lunkes, 2007 and Welsch (1989); Azevedo, Baldissera, (2019); Zdanowicz, 2003; Souza (2018). The following are the elements that can facilitate financial planning.

### 2.1.3 DRE projections

Silva and Rover (2019) and Assaf Neto and Lima (2011, p. 195), argue that "The sole purpose of the income statement is to determine the profit or loss for the year; then, this result is transferred to retained earnings or losses." Authors such as Cavalcante, Sousa, Hora, (2021) and Félix, Dias, (2019) also state that the statement is based on revenues, costs and expenses, gains and losses for the period in question.

Still, Freitas, Paschoal, (2020) and Hoji (2012, p. 266) says that "The Income Statement for the Year is an accounting statement that presents the flow of income and expenses, which results in an increase or decrease in equity between two dates."

The authors of Castro, Oliveira, Cisne, Bezerra, (2018) and Braga (2013) state that the Income Statement for the Year shows the formation of profit or loss for the fiscal year, through the confrontation of revenues made and expenses incurred.

This statement is prepared based on the auxiliary operating budgets, such as: sales budget, raw material budget, MOD budget and operating expenses budget. (HEINECK, FEIL, (2018); LUNKES, 2007).

### 2.1.4 Cash Flow

Carreira, Alexandre, Pardal, (2018) and Assaf Neto and Lima (2011) present that the cash flow is the statement that shows the receipts and payments made by the company in cash, as well as its investment and financing activities. The authors Oliveira, Silva, Fernandes, Lima, Oliveira (2021) and Oliveira, Silva, Fernandes, Lima, Oliveira (2020)



further state that the cash flow statement will indicate what occurred in a given period regarding cash inflows and outflows.

"Cash flow is the instrument that allows the financial administrator to plan, organize, coordinate, direct and control the financial resources of his company for a given period." (Zdanowicz, 2003, p. 19).

It is realized that the elaboration of a cash flow can be carried out through a projected flow of inflows and outflows, thus considering the receipt of revenues and the payment of projected expenses according to Rocha, (2022) and Corrêa, Dill, Pires (2022). From these flows occurs the calculation of cash balances during the established period.

## 2.2 ACCOUNTING STATEMENTS

Assaf Neto and Lima (2011, p. 195) and Siebeneichler and Feil (2022), argue that "The sole purpose of the income statement is to determine the profit or loss for the year; then, this result is transferred to retained earnings or losses." The authors also state that the statement is based on revenues, costs and expenses, gains and losses for the period in question.

Still, Hoji (2012, p.266) says that "The Income Statement for the Year is an accounting statement that presents the flow of income and expenses, which results in an increase or decrease in equity between two dates." Freitas and Paschoal (2022) and Freire and Albuquerque Filho (2022) corroborate the quote.

Braga (2013) and Machado, Nalini and Machado (2020), state that the Income Statement for the Year shows the formation of profit or loss for the fiscal year, through the confrontation of revenues made and expenses incurred.

This statement is prepared based on the auxiliary operating budgets, such as: sales budget, raw material budget, MOD budget and operating expenses budget (BLEY, 2022. RIBEIRO, PEDO, SOUSA, SCHUH and FREITAG, 2020 and LUNKES, 2007).

## 2.3 PREVIOUS STUDIES

Liandra (2021, p. 43) says that in family businesses, changes are often difficult to implement and accept, as long-established vices and customs are present.

Not having the knowledge of many practices within the small business makes the entrepreneur lack. As Sales and Pereira (2021) said, the lack of knowledge and management skills contributed to the early mortality of enterprises.

Mesquita (2011) states that there is little information that can contribute in a



managerial way to decision making, and entrepreneurs need to use internal information to be able to use tools that can assist them in understanding the activities of their companies, as well as in the analysis of factors so that this manage more efficiently.

Borinelli; Rosa; Von Mechein (1997) state that "good management" is the determining factor for the survival and success of all companies, especially small ones, which consists of the ability to understand, direct and control their processes.

### **3 METHODOLOGY**

This article aims to analyze the financial data of a mini-market in 2021 and 2022, comparing them and seeing the effectiveness of the financial tool implemented. It is classified as quantitative, which contains the numerical data examined in the organization. These are characterized by financial history, expenses, costs, among others. Richardson (1989) says that this method is characterized by the use of quantification, both in the modalities of information collection and in the treatment of these through statistical techniques, from the most simplified to the most complex.

For its realization, auxiliary sources were used as a data collection process. The analysis in documents of the organization, the bibliographic study and the investigation make up the auxiliary sources employed.

The analysis was based on documents and information regarding the company's management and financial history, as well as other relevant information for the business contextual understanding.

### **4 FINANCIAL ANALYSIS AND CONTROL**

Over the time of small organizations, financial management is left aside, generating an outdatedness of how the company is doing. Much of this comes from the partners, often, being inside the operation of the company, not leaving much time reserved to organize the finances and also for being conserved, still doing a lot on paper, which generates a lot of effort to carry out and difficulty to analyze. To improve the conditions of financial management, the year 2021 and 2022 were analyzed.

#### **4.1 FINANCIAL ANALYSIS**

For a better view, an analysis of the years 2021 and 2022 was carried out regarding sales and purchases of goods with suppliers and wholesalers and a comparison of the





years was made. It was also verified the policy of purchasing goods, the forms of receipt, how are the fixed and variable costs and the fixed and variable expenses.

#### **4.1.1 Goods Purchasing Policy**

The company makes purchases from suppliers every Monday afternoon and Tuesday morning. Suppliers can be paid in two different ways: in slips and in cash. The first one, in slips, can be paid in 5, 7, 14, 21, 28, 35 or 42 days after the delivery of the goods. The second option is payment of suppliers in portfolio. This type of payment works as follows: suppliers go to the organization on Monday or Tuesday in the morning and make the payment at the cashier of the notes that have expired that week. The third and final form of merchandise purchases that the company makes is through the trips to the wholesalers. This form of purchase happens weekly, but specifically Monday and Friday morning, and always has a fixed value of R\$2,500.00. The company seeks to buy from wholesalers due to the fact that its bargaining power is low and wholesalers sometimes have products with better prices than suppliers.

Through the survey of 2021 and 2022, the company buys 98% of its goods with suppliers and a small part acquires through wholesalers (2%). Within the purchase of goods with suppliers, almost all of them make boleto, which is a trend of companies today.

#### **4.1.2 Receipt Policy**

Manhattan44 has five different ways of receiving money: cash, debit card, cash credit card, food card and Ifood. Cash is the only option where the company receives the money on the day. In the other options, the debit the company only receives the next business day, in the credit only after 2 business days and the food the organization only receives after 31 calendar days and, if the money comes in on the weekend, it ends up entering only Monday. The company always receives the credit after 30 days in the past, but in 2019, Rede launched a program in which organizations that earned up to 30 million in the year could receive the credit in 2 days without an additional fee. Since this program, the company has always kept the credit in 2 days so as not to disrupt cash flow. Lastly, Ifood pays the company for the sales week 30 days after the week closes.

With the history of the year 2021 and 2022, it was found that the most used means for receiving are: 31% credit; 28% debit, 25% cash; 12% food card and 4% Ifood.



#### 4.1.3 Card fee

The organization works until 2019 with two card machines: Rede and Cielo. Until this year it works with these two companies due to two reasons: wanting to work with a guarantee, if one was not working, it would have the other (a fact that never occurred in the company's 28) and because Cielo received a card that Rede did not receive. However, thinking about costs and that the sales on the card that only Cielo received were minimal, being insufficient even to cover the costs of maintaining Cielo, the company decided to continue only the Network, which charges the following rates: 0.9% on debit and 2.66% on credit.

When referring to the food card fee, the company has no control, as there are several and each has its own way of taxing and paying, no information was obtained about these. Finally, Ifood works as a card, charging 2%.

#### 4.2 COMPARISON BETWEEN 2021 AND 2022 - TURNOVER

Due to the great process that the company has been going through to restructure its sales channels and the difficulties that the COVID-19 pandemic has brought, the years 2021 and 2022 will be compared in terms of revenue. This is to verify how the company is evolving and if the measures taken have worked as expected, as well as to show the difference in when the organization's largest audience is present.

##### 4.2.1 Comparison between 2021 and 2022 turnover

When comparing the turnover of 2021 and the turnover of 2022, it can be seen that the company has greatly increased its turnover from one year to the next. And this increase is largely justified by the return of UFSC classes and the easing of pandemic restrictions.

Table 1 - Comparison between 2021 and 2022

Month	2021	2022	≠ %	Month	2021	2022	≠ %
January	R\$ 247.672,24	R\$ 287.463,48	16,07%	July	R\$ 236.779,65	R\$ 318.172,33	34,37%
February	R\$ 247.825,76	R\$ 260.350,24	5,05%	August	R\$ 246.279,97	R\$ 299.373,51	21,56%
March	R\$ 263.905,56	R\$ 284.064,85	7,64%	September	R\$ 239.024,36	R\$ 339.112,89	41,87%
April	R\$ 243.759,56	R\$ 302.913,59	24,27%	October	R\$ 249.161,73	R\$ 351.211,04	40,96%
May	R\$ 248.008,26	R\$ 345.247,86	39,21%	November	R\$ 274.588,42	R\$ 350.321,94	27,58%
June	R\$ 232.055,39	R\$ 305.814,63	31,79%	December	R\$ 266.994,26	R\$ 361.334,81	35,33%

Source: Survey data (2022)



With the table, it is noted the great increase that there was in sales in the month of May, which was a month that had normal class at UFSC. The other months maintained a large percentage increase, but the month of September is also noteworthy due to the large increase that is justified by the decrease in restrictions and, with that, an increase in university events.

#### 4.2.2 Comparison between 2017 and 2021 turnover

In 2017 the company underwent a major structural reform. The company was physically renovated and modernized and sought to be ready for the great competitor that came to settle in the neighborhood in December 2017. In 2017 it was a normal year of classes at UFSC, so this comparison will be important to see the negative impact that UFSC makes when its doors are closed.

Table 2 - Comparison between 2017 and 2021

Month	2017	2021	≠ %	Month	2017	2021	≠ %
January	R\$ 238.830,72	R\$ 247.672,24	3,70%	July	R\$ 282.361,07	R\$ 236.779,65	-16,14%
February	R\$ 249.819,58	R\$ 247.825,76	-0,80%	August	R\$ 313.852,55	R\$ 246.279,97	-21,53%
March	R\$ 312.913,84	R\$ 263.905,56	-15,66%	September	R\$ 305.441,82	R\$ 239.024,36	-21,74%
April	R\$ 303.084,69	R\$ 243.759,56	-19,57%	October	R\$ 320.741,62	R\$ 249.161,73	-22,32%
May	R\$ 325.382,37	R\$ 248.008,26	-23,78%	November	R\$ 323.663,29	R\$ 274.588,42	-15,16%
June	R\$ 306.811,39	R\$ 232.055,39	-24,37%	December	R\$ 280.190,90	R\$ 266.994,26	-4,71%

Source: Survey data (2022)

With the table, only in the month of January there was an increase. This is explained because January has no class at UFSC, so a negative difference in sales was not expected. Already with the other months is visible the difference that the UFSC causes in company sales. In the month of June, where sales usually decrease due to the cold and, with that, the decrease in the company's beverage sales, it can be seen that it was when the company felt more difference in billing. The impact was not greater in 2021 due to the new sales channel that the company implemented: delivery. With delivery, according to the owners, they were able to supply part of the sales they had lost and, still, hire the same number of employees they had before the pandemic. Without it, the impact on sales would be even greater.

It can also be seen that the impact in the month of December does not seem as large, due to the fact that the company lost a large share of sales in 2017 with the entry of a new competitor in the neighborhood.



### 4.2.3 Comparison between 2017 and 2022 turnover

The comparison between these years is relevant since they are years in which the company is experiencing different situations: 2017 had no close competitor in the neighborhood until November of that year and was undergoing a physical renovation and in 2022 was gradually returning to class at UFSC and was still facing restrictions from the pandemic.

Table 3 - Comparison between 2017 and 2022

Month	2017	2022	≠ %	Month	2017	2022	≠ %
January	R\$ 238.830,72	R\$ 287.463,48	20,36%	July	R\$ 282.361,07	R\$ 318.172,33	12,68%
February	R\$ 249.819,58	R\$ 260.350,24	4,22%	August	R\$ 313.852,55	R\$ 299.373,51	-4,61%
March	R\$ 312.913,84	R\$ 284.064,85	-9,22%	September	R\$ 305.441,82	R\$ 339.112,89	11,02%
April	R\$ 303.084,69	R\$ 302.913,59	-0,06%	October	R\$ 320.741,62	R\$ 351.211,04	9,50%
May	R\$ 325.382,37	R\$ 345.247,86	6,11%	November	R\$ 323.663,29	R\$ 350.321,94	8,24%
June	R\$ 306.811,39	R\$ 305.814,63	-0,32%	December	R\$ 280.190,90	R\$ 361.334,81	28,96%

Source: Survey data (2022)

In January, we can see the difference that the implementation of the new sales channel made. This was a month without class at UFSC, so sales in delivery strengthened this increase in revenue. In March, still without class, it is seen that the company still has a good difference to the time when it had classes. From September, when the comparison is better due to the classes being normal and almost without restrictions from COVID-19, it is possible to analyze the difference that delivery and also other internal changes in the company presented for the increase in sales.

### 4.3 COSTS AND EXPENSES

Costs, as the theory already says, are directly linked to the production of the product or service, such as direct labor and energy to perform the service. Expenses are the amounts spent on areas that are not directly linked to the product or service, such as administrative area. And according to Eliseu Martins (2010) "costs are expenses related to good or services used in the production of other goods or services and expenses are goods or services consumed directly or indirectly to obtain revenue".



### 4.3.1 Costs

Table 4 - List of Costs

List of Costs	Fixed/Variable	Monthly Average	List of Costs	Fixed/Variable	Monthly Average
Shopping	Variable	R\$ 212,015,49	Collaborators	Fixed	R\$ 25,848,89
Energy	Variable	R\$ 7,248,15	Registration System	Fixed	R\$ 633,00
Production Materials	Variable	R\$ 1,056,43	-	-	-

Source: Survey data (2022)

It can be seen that the largest cost of the company is the cost directly linked to the product, which are the amounts paid by the company to acquire them. The other 4 are direct costs for the realization of the service. Energy is necessary for the operation of the company. Production materials are: gondola label, tape for labeling machine, bags, among others. Employees are the direct labor for the provision of the service. And finally, the systems that help to price and catalog each product.

### 4.3.2 Expenditure

Table 5 - Expenditure

List of Expenses	Fixed/Variable	Monthly Average	List of Expenses	Fixed/Variable	Monthly Average
Condominium	Fixed	R\$ 1,038,95	Internet	Fixed	R\$ 149,90
Water	Fixed	R\$ 152,72	Administrative Matters	Variable	R\$ 164,25
Tax	Variable	R\$ 22,546,75	Insurance	Fixed	R\$ 135,33
Cell phone	Fixed	R\$ 179,96	Card fees	Variable	R\$ 7,245,89
Landline Telephone	Fixed	R\$ 23,06	Marketing	Fixed	R\$ 70,00
Accounting	Fixed	R\$ 2,148,30			

Source: Survey data (2022)

As for fixed expenses, the organization pays a condominium fee due to its establishment being connected to the condominium that is located above the company. It pays a fixed amount of cell phone plan with TIM, telephone with NET and water with CASAN. It outsources the accounting service with MasterCont Accounting. It has insurance which uses Losso Seguros as a broker and has a monthly amount spent on digital marketing.



The company has three variable expenses: tax, card fees and administrative materials. As for the tax, the company uses the calculation through the Real Profit. The card fee, which has no average value because it has no history, is linked to its payment equal to a percentage of the revenue obtained from the card machines. And the administrative materials are printer paper and time card for employees

In the aspect of tax assessment, the organization pays the state tax ICMS every 10th and on the 25th the federal taxes PIS and COFINS. It can be ruled out that the company is being well advised and began, at the end of 2022, to recover the federal tax credits that had tax benefits.

## **5 CONCLUSIONS AND RECOMMENDATIONS**

With the financial analysis of the years 2021 and 2022, it was possible to see the difficulties that the company faced and how it was adapting, creating sales channels and structuring itself to go through it.

The pandemic, which closed several organizations in Brazil, greatly damaged the neighborhood and, with it, Manhattan44. The company remained firm and, according to the owners, the implementation of delivery (the company's new sales channel) was one of the reasons that saved the company.

With the comparison of the year 2017, it was possible to see how much the company lost in sales and how university students are an important part of the turnover. The company has always worked with a focus on its target audience and, without it, had to reinvent itself.

With everything returning to normal, as shown at the end of the 2022 analysis, the company is coming in a crescendo, seeking to grow and establish itself in the neighborhood, which is about to receive another major competitor. The delivery channel, which helped a lot, especially during 2021, is in the company's future plans to be remodeled and strengthened. The organization thinks that it cannot let any sales channel weaken and intends to seek this organization so that everyone remains strong.

A recommendation is made for Manhattan44 to seek third party companies to better audit card fees and seek better organization in this part. So that it is possible to see how the food card rates and deadlines are. As well as seeing what is sales in IFOOD and what is sales in food.



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