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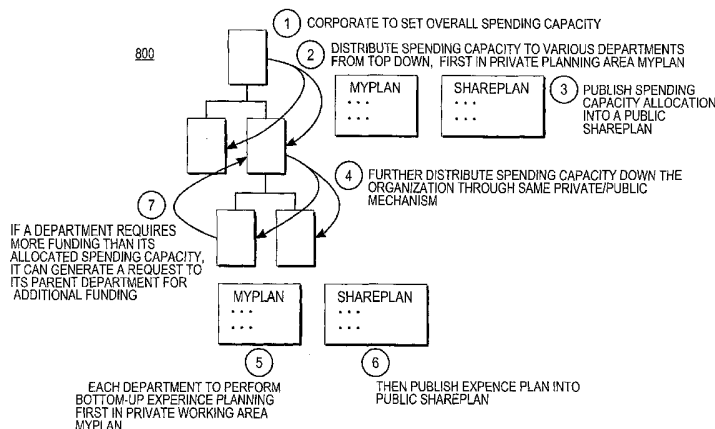
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(54) Title: INTERACTIVE METHOD AND APPARATUS FOR REAL-TIME FINANCIAL PLANNING



(57) Abstract: A method and apparatus for financial planning and control are disclosed that are capable of real-time response to changing market conditions. The method links external information directly to company decision-making activities to allow a business to better align resources. One embodiment of the invention comprises several modules, including the TopLine Planner module (100), the BizPlan module (101), and the SpendCap Manager (102) module. The TopLine Planner (100) module receives inputs from and provides information to sales, marketing and manufacturing. The TopLine Planner (100) module dynamically revises forecast information by capturing current outlook information from front line sources. Revenues (107) information is passed between the TopLine Planner (100) and the BizPlan (101) modules. The BizPlan (101) module refreshes expense (108) plan information by using business rules and constraints. Expense information is passed between the BizPlan (101) and SpendCap Manager (102) modules. The SpendCap Manager (102) module distributes resources to all business managers and receives requests for increases in the allocation of resources.



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Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)
 financial planning, control, information, forecast, expense, plan, spending, distribute, resources, market conditions.

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X,P	US 2001/0041996 A1 (EDER) 15 November 2001 (15.11.2001); see abstract; page 2, paragraph 22.	1-20
X,E	US 2002/009563 A1 (SLOAN et al.) 18 July 2002 (18.07.2002); see abstract; page 1, paragraphs 9-11.	1-20
A,E	US 2002/00111890 A1 (SLOAN et al.) 15 August 2002 (15.08.2002); see abstract; page 2, paragraph 13.	1-20
A	US 6,012,044 A (MAGGIONCALDA et al.) 04 January 2000 (04.01.2000); see abstract.	1-20
X,E	JP02002092465 A (YAMASHITA) 29 March 2002 (29.03.2002); see abstract.	1-20

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