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*Bringing effective insight
to your organization SM*


Open Line

Guest,

Welcome to:

How To Get Your Accounting Department To Look Forward!

Presented by
Lighthouse Consulting Services, LLC

To print program slides, click here: 



Featured Guest:

Gary Garbowitz, CPA
Partner, RBZ, LLP

Gary provides the tools, methods and solutions for business owners to build and manage their wealth... in their businesses and

their personal lives.

Phone: (310) 745-5754
Email: Ggarbowitz@rbz.com
Website: www.rbz.com



Featured Guest:

Tom Compere, CPA
Manager, RBZ, LLP

Tom has more than 20 years business experience including 6 years in public accounting and is a Manager in RBZ's Entrepreneurial Services

Group.

Phone: (310) 478-4148 x447
Email: tcompere@rbz.com
Website: www.rbz.com



Host:

Dana Borowka, MA
CEO, Lighthouse
Consulting Services, LLC

Author of *Cracking The
Personality Code*

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Book: <http://www.crackingthepersonalitycode.com>

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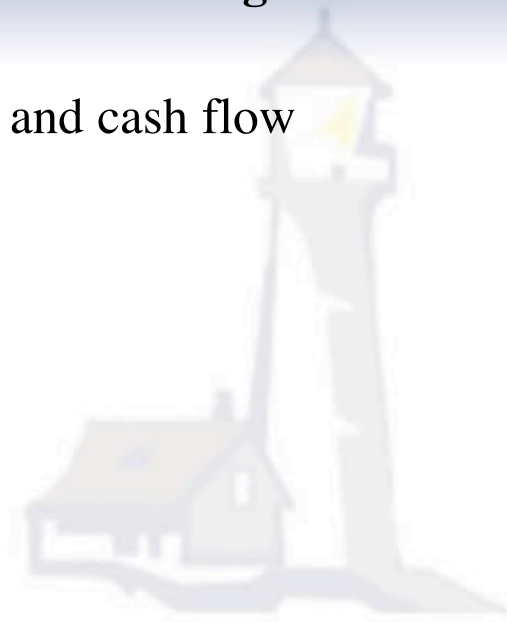


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Why invest in being forward looking

- Increase profit and cash flow
- Reduce risk
- Build value



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Open Line

How to Increase profits and cash flow

- Identify Key Performance Indicators unique to your business and develop concise management reporting
- Develop cash flow forecasting model
- Analyze data frequently and make critical decisions as a result of your analysis



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How to reduce risk

- Accurate, timely, & relevant financial information
- Solid internal controls
- Successfully maintain regulatory and tax compliance
- Analyze areas of risk and provide appropriate coverage to mitigate liability



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Open Line

How to build value by planning for the future

- Develop business plan and strategy, set goals, measure progress.
- Develop exit or succession strategy - Know where you are going.
- Tax planning and strategy - Take advantage of appropriate tax savings concepts.



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What are the barriers to execution

- Difficulty properly staffing finance function
- Owners focused on product and marketing, not trained in finance and operations.
- Lack of finance experience comes at a time when most needed

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Who - The right staffing mix

- In general allocate some of your finance budget to hiring someone with CFO capabilities. Consider this an investment in the business rather than an operating expense as it should have a rapid ROI if done properly.
- Oversight is critical! If you are not at the size where you can afford a full time CFO, be sure to consider an outsourced CFO or utilize your CPA to fill this vital component.
- Create room in your finance budget by pushing down repetitive clerical tasks to the lowest paid staff possible. Use staff that may have other operating responsibilities.



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When - Now

- The sooner the better! At an early stage it enables a solid foundation for business growth, cash flow maximization, and minimizes the risk of costly mistakes.
- Look for someone that could be on your board of advisors, talk to your CPA, or hire an outsourced CFO. Even a few hours a month will have a very positive impact on the business.
- Business fail often. Many times the owners tell us they should have established sound finance at an early stage.



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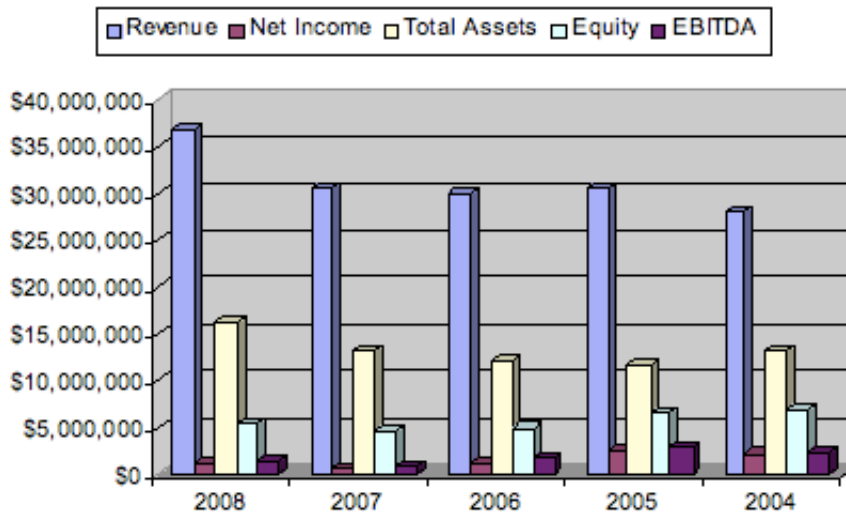


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Dashboard - Example of analytical reporting

Financial Highlights



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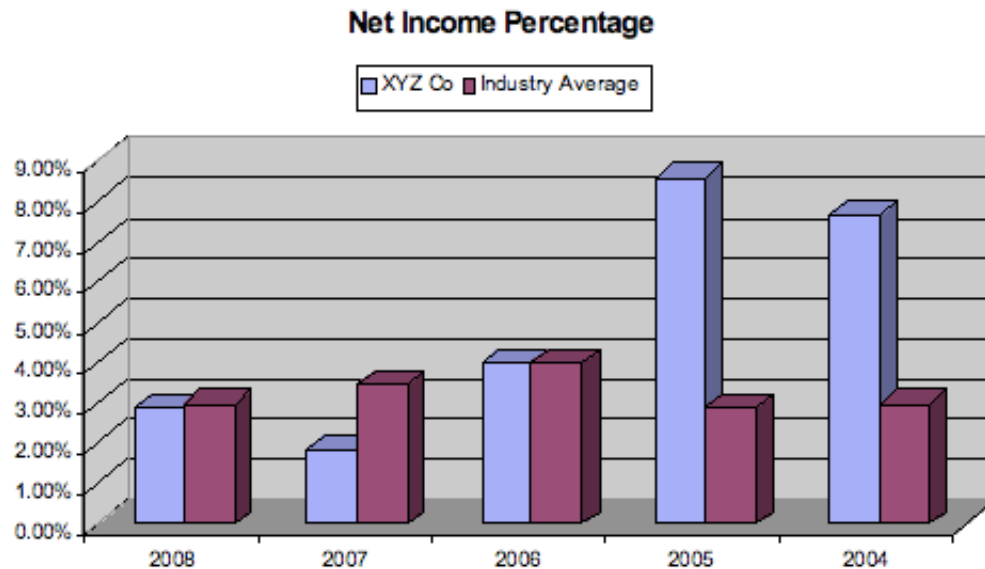
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Dashboard - Example of analytical reporting (cont.)



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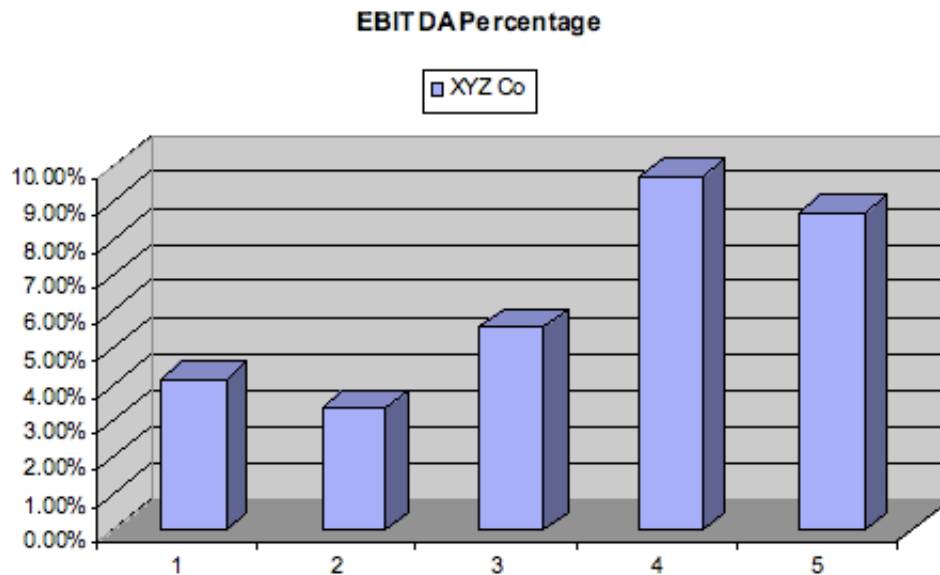
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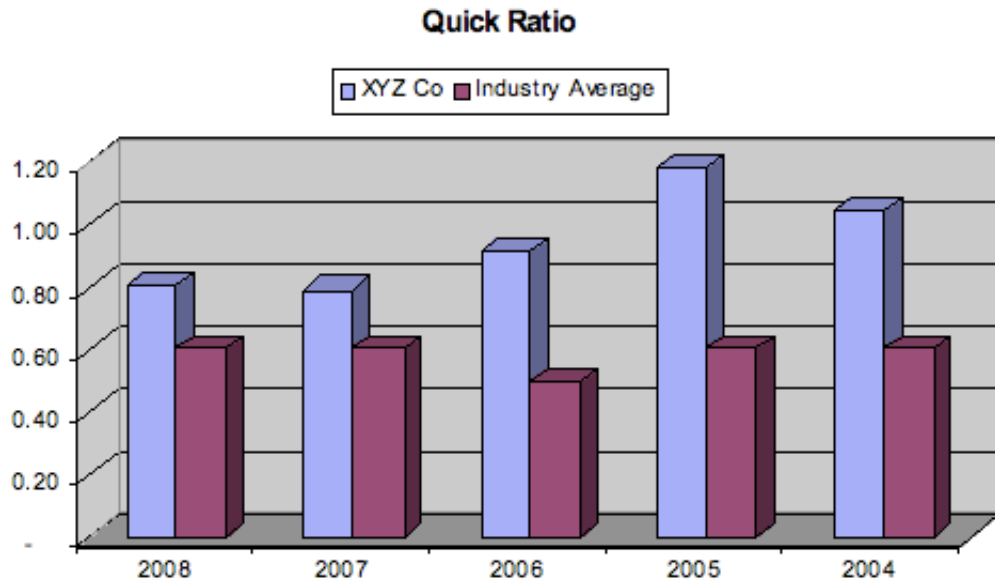
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Open Line

Simple Cash Flow - Example of analytical reporting

2009

ABC, Inc.
Cash Flow Projection

| | Actual | | | | | | | | Projected | | | |
|----------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | Jan-08 | Feb-08 | Mar-08 | Apr-08 | May-08 | Jun-08 | Jul-08 | Aug-08 | Sep-08 | Oct-08 | Nov-08 | Dec-08 |
| Revenue | 1,964,800 | 3,354,000 | 3,874,200 | 5,190,200 | 5,726,100 | 4,800,200 | 5,584,300 | 5,400,000 | 5,588,142 | 5,588,142 | 5,588,142 | 5,588,142 |
| Gross Profit | 1,319,700 | 1,056,400 | 1,224,400 | 1,150,200 | 1,047,600 | 1,440,700 | 1,044,300 | 1,035,200 | 1,103,024 | 1,103,024 | 1,103,024 | 1,103,024 |
| General & Administrative Expense | 210,200 | 211,000 | 241,300 | 222,800 | 242,100 | 250,800 | 242,300 | 223,900 | 221,600 | 221,600 | 221,600 | 221,600 |
| Operating Expense | 980,200 | 923,500 | 871,800 | 913,000 | 909,600 | 1,107,200 | 962,500 | 923,900 | 952,588 | 952,588 | 952,588 | 952,588 |
| EBITDA | 129,500 | (78,100) | 108,300 | 13,400 | (163,100) | 90,700 | (198,500) | (118,600) | (81,214) | (81,214) | (81,214) | (81,214) |
| Interest Expense (net) | 10,800 | 8,000 | 21,600 | 13,300 | 39,500 | 14,000 | 14,300 | 10,800 | 10,000 | 10,000 | 10,000 | 10,000 |
| Depreciation | 38,400 | 38,400 | 38,400 | 38,400 | 38,400 | 38,400 | 38,400 | 38,400 | 38,400 | 38,400 | 38,400 | 38,400 |
| Other (Income) Expense | (7,800) | (7,100) | (7,400) | (8,400) | (10,900) | (5,000) | (3,200) | (5,100) | (5,000) | (5,000) | (5,000) | (5,000) |
| Pre Tax Earnings | 88,300 | (117,400) | 54,700 | 26,100 | (119,100) | 43,800 | (248,000) | (181,500) | (129,614) | (129,614) | (129,614) | (129,614) |
| GP % | 30.3% | 31.1% | 30.9% | 30.3% | 28.1% | 30.2% | 28.7% | 30.4% | 31.0% | 31.0% | 31.0% | 31.0% |
| EBITDA % | 3.3% | -2.3% | 1.3% | 0.4% | -2.8% | 1.0% | -4.5% | -3.5% | -2.2% | -2.3% | -2.3% | -2.3% |
| Pre Tax Earnings % | 2.2% | -3.5% | 1.3% | 0.7% | -4.9% | 1.0% | -4.7% | -3.4% | -2.2% | -2.3% | -2.3% | -2.3% |

| Cash Flow Analysis | | | | | | | | | | | | |
|-------------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-------------|-----------|-----------|-----------|-----------|-----------|
| Cash flow from operations | 88,300 | (117,400) | 54,700 | 26,100 | (119,100) | 43,800 | (248,000) | (181,500) | (129,614) | (129,614) | (129,614) | (129,614) |
| CAPEX | (84,634) | (8,580) | (31,876) | (46,077) | (52,822) | (298,933) | (68,724) | (81,289) | (50,000) | (50,000) | (50,000) | (50,000) |
| Depreciation | 38,400 | 38,400 | 38,400 | 38,400 | 38,400 | 38,400 | 38,400 | 38,400 | 38,400 | 38,400 | 38,400 | 38,400 |
| Accounts Receivable | 113,725 | (13,488) | (50,819) | (9,754) | (86,935) | 59,018 | 17,534 | 44,752 | - | - | - | - |
| Inventory | 163,921 | 116,341 | 2,027 | (91,243) | 35,722 | 110,530 | (36,947) | 24,816 | - | - | - | - |
| Deposits and Other | 50,884 | (40,800) | (8,455) | 994 | 387 | 1,518 | (22,296) | 2,744 | - | - | - | - |
| Accounts Payable & Accrued Expenses | (94,841) | (119,981) | (213,262) | (786,312) | 46,471 | 303,714 | (173,428) | (140,831) | - | - | - | - |
| Lease Termination | (46,298) | (46,493) | (47,177) | (46,321) | (3,728) | (3,728) | (3,730) | - | - | - | - | - |
| Debt Service | (1,596) | (5,313) | (20,385) | (35,891) | 65,357 | 156,385 | (1,208,043) | (60,463) | (25,000) | (25,000) | (25,000) | (25,000) |
| Net Cash Flow | 247,641 | (202,515) | (274,851) | (945,089) | (132,429) | 410,233 | (1,837,214) | (313,422) | (148,214) | (148,214) | (148,214) | (148,214) |
| * Beginning Cash | 3,588,200 | 3,835,906 | 3,533,307 | 3,358,740 | 2,413,671 | 2,281,242 | 2,281,475 | 864,261 | 680,839 | 534,825 | 388,412 | 242,198 |
| Ending Cash | 3,835,841 | 3,633,391 | 3,258,456 | 2,413,671 | 2,281,242 | 2,691,475 | 944,261 | 680,839 | 534,825 | 388,412 | 242,198 | 95,985 |

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Simple Cash Flow - Example of analytical reporting

2010

ABC, Inc.
Cash Flow Projection

| | Jan-10 | Feb-10 | Mar-10 | Apr-10 | May-10 | Jun-10 | Jul-10 | Aug-10 | Sep-10 | Oct-10 | Nov-10 | Dec-10 | Year 2010 |
|----------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-------------|
| Revenue | 3,885,338 | 3,329,000 | 3,541,916 | 3,714,336 | 3,651,186 | 4,418,294 | 3,434,974 | 3,537,880 | 3,488,379 | 3,488,379 | 3,488,379 | 3,488,379 | 43,311,950 |
| Gross Profit | 1,204,445 | 1,031,705 | 1,087,994 | 1,151,463 | 1,131,868 | 1,367,191 | 1,083,442 | 1,034,743 | 1,080,964 | 1,080,964 | 1,080,964 | 1,080,964 | 13,426,795 |
| General & Administrative Expense | 231,650 | 231,650 | 231,650 | 231,650 | 231,650 | 231,650 | 231,650 | 231,650 | 231,650 | 231,650 | 231,650 | 231,650 | 2,779,800 |
| Operating Expense | 952,588 | 952,588 | 952,588 | 952,588 | 952,588 | 952,588 | 952,588 | 952,588 | 952,588 | 952,588 | 952,588 | 952,588 | 10,431,988 |
| EBITDA | 26,208 | (152,533) | (86,344) | (32,776) | (32,376) | 182,954 | (106,794) | (149,495) | (103,274) | (103,274) | (103,274) | (103,274) | (764,145) |
| Interest Expense (net) | 15,000 | 15,000 | 15,000 | 15,000 | 15,000 | 15,000 | 15,000 | 15,000 | 15,000 | 15,000 | 15,000 | 15,000 | 180,000 |
| Depreciation | 38,400 | 38,400 | 38,400 | 38,400 | 38,400 | 38,400 | 38,400 | 38,400 | 38,400 | 38,400 | 38,400 | 38,400 | 460,800 |
| Other (Income) Expense | (5,000) | (5,000) | (5,000) | (5,000) | (5,000) | (5,000) | (5,000) | (5,000) | (5,000) | (5,000) | (5,000) | (5,000) | (60,000) |
| Pre Tax Earnings | (28,192) | (206,933) | (134,644) | (81,176) | (106,776) | 134,954 | (148,194) | (197,895) | (151,674) | (151,674) | (151,674) | (151,674) | (1,364,945) |
| GP % | 31.0% | 31.0% | 31.0% | 31.0% | 31.0% | 31.0% | 31.0% | 31.0% | 31.0% | 31.0% | 31.0% | 31.0% | 31.0% |
| EBITDA % | 0.6% | -4.6% | -3.4% | -2.9% | -2.9% | 4.1% | -3.9% | -4.5% | -3.9% | -3.9% | -3.9% | -3.9% | -3.4% |
| Pre Tax Earnings % | -0.7% | -6.0% | -3.8% | -2.2% | -2.9% | 3.1% | -4.3% | -5.6% | -4.3% | -4.3% | -4.3% | -4.3% | -3.1% |

Cash Flow Analysis

| | | | | | | | | | | | | | |
|-------------------------------------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-------------|-------------|-------------|-------------|
| Cash flow from operations | (28,192) | (206,933) | (134,644) | (81,176) | (106,776) | 134,954 | (148,194) | (197,895) | (151,674) | (151,674) | (151,674) | (151,674) | (1,364,945) |
| CAPEX | (30,000) | (30,000) | (30,000) | (30,000) | (30,000) | (30,000) | (30,000) | (30,000) | (30,000) | (30,000) | (30,000) | (30,000) | (360,000) |
| Depreciation | 38,400 | 38,400 | 38,400 | 38,400 | 38,400 | 38,400 | 38,400 | 38,400 | 38,400 | 38,400 | 38,400 | 38,400 | 460,800 |
| Accounts Receivable | | | | | | | | | | | | | - |
| Inventory | | | | | | | | | | | | | - |
| Deposits and Other | | | | | | | | | | | | | - |
| Accounts Payable & Accrued Expenses | | | | | | | | | | | | | - |
| Lease Termination | | | | | | | | | | | | | - |
| Debt Service | (25,000) | (25,000) | (25,000) | (25,000) | (25,000) | (25,000) | (25,000) | (25,000) | (25,000) | (25,000) | (25,000) | (25,000) | (300,000) |
| Net Cash Flow | (44,792) | (217,533) | (151,244) | (87,776) | (117,376) | 117,954 | (165,794) | (214,495) | (168,274) | (168,274) | (168,274) | (168,274) | (1,564,145) |
| * Beginning Cash | 95,385 | 51,189 | (166,340) | (317,583) | (415,358) | (532,728) | (414,774) | (580,570) | (795,360) | (963,339) | (1,131,613) | (1,299,887) | |
| Ending Cash | 51,193 | (166,340) | (317,583) | (415,358) | (532,728) | (414,774) | (580,570) | (795,360) | (963,339) | (1,131,613) | (1,299,887) | (1,468,161) | |

Click on the picture

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Featured Guest:
Gary Garbowitz, CPA
Partner, RBZ, LLP

Gary provides the tools, methods and solutions for business owners to build and manage their wealth... in their businesses and

their personal lives.

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Featured Guest:
Tom Compere, CPA
Manager, RBZ, LLP

Tom has more than 20 years business experience including 6 years in public accounting and is a Manager in RBZ's Entrepreneurial Services

Group.

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Host:
Dana Borowka, MA
CEO, Lighthouse
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Conclusion - Establish these processes in your finance department and they will become forward looking

- Focus on Strategy and the end game. Know where you are headed and ensure you are making progress toward your goals.
- Identify KPI's and report on them frequently, daily or weekly if possible.
- Develop long-term and short-term forecasts and measure progress against strategic goals.
- Use these tools and other analytics to identify opportunities and risks.

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Tom Compere, CPA
Manager, RBZ, LLP

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