

PROFIT MASTERY[®] SERIES

ENHANCE YOUR FINANCIAL MANAGEMENT SKILLS



Are you a Business Owner, Key Manager, Entrepreneur, Business Advisor, or other money manager ready to improve your financial IQ?

Attend this two day Profit Mastery[®] training program to gain the skills and resources that will guide you to improving your business's performance, increasing profits, and demystifying business finance.

DATES:

November 1 & 2 (Thursday & Friday)
8:15 a.m. - 5 p.m. *Lunch Included*

LOCATION:

ASU Campus
University Center - Room 210
1910 Rosemont Dr.
San Angelo, TX 76904

FACILITATOR:

Certified Profit Mastery[®] Facilitator

David Erickson, CBA IV

Director, ASU-SBDC

COST: \$300 per person

Includes Valuable Reference Material:

The workshop includes a practical manual, profit wheel and the case studies used in class. (Also includes meals)

Seating is limited.

PROFIT MASTERY UNIVERSITY

DELIVERS THE FOLLOWING

CURRICULUM SECTIONS:

1. Profit Mastery Overview
2. Financial Position
3. Price-Volume-Costs
4. Cash Flow
5. Manage Growth
6. Banks & Transition
7. Glossary and FAQs

THE KEYS TO THE SUCCESS OF THIS CURRICULUM ARE BUILT

AROUND THE FOLLOWING:

1. A presentation style uniquely combining information, motivation, and humor
2. A case-study approach
3. Delivery formats that include live onsite and web-based streaming video
4. A unique, seven-step approach distilled from both years of business banking experience and working with thousands of business owners

TO SEE A PREVIEW

of Profit Mastery University click or copy the following URL:

<http://bit.ly/SBDC-profmast>

OR

SCAN THE QR CODE TO THE RIGHT with your smartphone.

TO LEARN MORE ABOUT THE PROFIT MASTERY PROGRAM VISIT:



www.profitmastery-university.com

*Over the last 25 years, Profit Mastery financial training curriculum has been taught to **OVER 500,000** business owners, managers, and counselors on four continents in at least eight languages.*

FMI or to Register:

Contact Dave Erickson at (325) 942-2098

or e-mail at david.erickson@angelo.edu

Seating is limited! Register today!



ASU SBDC—A PARTNERSHIP WITH THE U.S. SMALL BUSINESS ADMINISTRATION:

The ASU-SBDC is partially funded under cooperative agreement by the U.S. Small Business Administration (SBA). The support given by the SBA through such funding does not constitute an expressed or implied endorsement of any of the co-sponsors' or participants' opinions, findings, conclusions, recommendations, products, or services. SBDC programs are nondiscriminatory and open to the public. Reasonable arrangements for persons with disabilities will be made if requested at least two weeks in advance. Contact ASU-SBDC at ASU Station #10910, San Angelo, Texas, 76909-0910, (325) 942-2098.  Your Small Business Resource

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REGISTER TODAY!

AGENDA



1. PROFIT MASTERY MODULE #1: INTRODUCTION: CREATING A FOUNDATION FOR CHANGE

In this introductory presentation, students learn the primary causes of business failures/underperformance and how to avoid them. Understanding the importance of monitoring financial position is stressed, along with an action plan for achieving and maintaining the key steps to "fiscal fitness."

At the conclusion of Introduction: Creating a Foundation for Change, students will be able to:

- Identify the seven components of a complete "Fiscal Physical"
- Understand the interrelationships in the Financial Operating Cycle
- Know the primary uses for net profits in a business

2. PROFIT MASTERY MODULE #2: FINANCIAL ANALYSIS, PART 1

This presentation takes students beyond the basics of financial statement analysis in a sophisticated, decision-relevant format. Working through a real-life case study, students explore the specific techniques of strategic financial analysis. Students will learn about financial ratios and how to use them to analyze their company's financial performance and to create change for the future. No prior financial expertise needed.

At the conclusion of Financial Analysis, Part 1, students will be able to:

- Understand the critical need to consistently monitor financial position
- Create a practical process, using ratios, to assess financial performance: identifying strengths, weaknesses, and areas of opportunity
- Know how to use peer benchmarking in business analysis
- Appreciate the dynamic relationships that exist between the balance sheet and income statement

3. PROFIT MASTERY MODULE #3: FINANCIAL ANALYSIS, PART 2

In the second part of Financial Analysis, students continue working with the case study and will move from simply identifying the symptoms of financial distress to learn how to solve the problems that cause financial distress and quantify the effect of management inefficiency. Students will be introduced to the Cause and Effect Road Map and the Profit Mastery Assessment, two tools they can use to advance the knowledge from Part 1. After this presentation, students will understand what financial statements really tell them about their business and have the expertise and confidence to take action.

At the conclusion of Financial Analysis, Part 2, students will be able to:

- Identify the causes behind financial distress
- Use financial analysis as a tool to improve profits and increase cash flow
- Create goals and action plans to implement positive changes within the organization and quantify the effect of those changes
- Enhance relationships and the ability to communicate with bankers and other financing partners

4. PROFIT MASTERY MODULE #4: PRICE-VOLUME-COSTS

Break-Even Analysis is the tool that lets owners and managers gauge the results of changes in costs, volumes, or pricing. Break-Even provides a method to analyze the present to help drive future profits higher.

At the conclusion of Price-Volume-Costs, students will be able to:

- Determine how cost patterns affect profits, and analyze the present to make better decisions about the future
- Measure the profitability of individual locations and understand the specific criteria for opening and closing locations or departments
- Determine the profitability of individual products or services to determine appropriate pricing strategies
- Incorporate Break-Even Analysis into a strategy to manage costs
- Plan for growth by exploring effective expansion techniques
- Utilize "what if" scenarios to calculate and substantiate specific expansion, pricing, and purchasing decisions



5. PROFIT MASTERY MODULE #5: CASH FLOW

This presentation cuts straight to the bottom line with a discussion of why you need to perform cash flow analysis, how to do it, and the impact it can have on the way you run your company. Students will build a profit plan and cash budget on a step by step basis. The case study also explores the effect of seasonal sales cycles on cash flow and profits.

At the conclusion of Cash Flow, students will be able to:

- Develop a profit plan and cash budget forecast
- Identify key patterns of cash flow
- Identify the financial impact of different cash flow patterns
- Identify the effects of short-term and long-term financial cycles
- Determine the differences between net profit and cash flow
- Use their forecasts in variance reporting

ABOUT THE INSTRUCTOR

Steve LeFever, Founder and Chairman of Business Resource Services, is a national leader in the development of practical financial programs and training for the independent business community. His dual role as a successful entrepreneur and as a commercial banker gives him a unique perspective on financial analysis, business management, and practical business decisions.



6. PROFIT MASTERY MODULE #6: FINANCIAL GAP ANALYSIS

While growth and recession get measured on the income statement, they're often paid for on the balance sheet. Without carefully managing your business' balance sheet to take positive control of growth, you can fall into the "Financial Gap." This unique presentation allows students to assess their current survival position, identify the potential costs of future growth, as well as get acquainted with the "Sponge Technique," an innovative, realistic strategy to wring much needed cash out of a balance sheet.

At the conclusion of Financial Gap Analysis, students will be able to:

- Understand the effect of growth on the balance sheet
- Project the potential "Financial Gap" created by growth
- Accurately determine the future asset needs of the company
- Identify key issues of financial leverage and debt structuring
- Find the money needed to pay for growth
- Identify inefficiencies that soak up cash

7. PROFIT MASTERY MODULE #7: FINANCIAL PLANNING & PLANNING FOR TRANSITION

Almost all companies have needs for additional capital at one time or another. There are many sources of funds for both debt and equity. Regardless of the source, a business owner must tell his or her story in a way that makes sense (and gets results). Learning the secrets to this process is the topic of this presentation. Students will also learn how to properly package and communicate information to increase their chances with funding sources. The topic of transition planning is addressed and resources that support this process are provided.

At the conclusion of Financial Planning & Planning for Transition, students will be able to:

- Identify different types of asset needs and match them to means of financing
- Understand what specific sources are used to repay specific types of debt
- Identify the 5 "C's" of Credit
- Understand what information financing partners need in order to fairly evaluate a loan request

ATTENDEES ARE SAYING...

- "This program was very interesting and really helpful in understanding financial's better. The facilitators were knowledgeable and made it easy to understand."
- "Outstanding program!"
- "Very informative. Will be able to use not only in work place but to manage personal finances."
- "This is powerful information that will help in decision-making and planning. Excellent materials."