



Financial Process

Thank You for Attending this

Results Zoom Meetings

Live Today and Library Content Soon

Powered by **YOU NET RESULTS**

Continuing Financial Process Thinking

Financial Process is a Process....

When Utilizing YOU *TOOLS*

YOU NET
RESULTS

Financial Process

You Net Results *Premier* Automotive Guide

Brian Gillis





**YOU NET
RESULTS**

Financial Process

About Brian Gillis...

- 25 Plus Years operating auto repair shops in Texas, Georgia and Colorado, multi unit stores
- Hired and Trained over 2000 staff members
- Budgeting and Profits Brian's Specialty
- Smooth as silk with customers
- Polished and Professional
- Seasoned Automotive Veteran
- Owner and Founder of YOU NET RESULTS





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YOU *TOOLS.. Confidence*

COACHING GROUPS BUILD CONFIDENT LEADERS

for Auto Repair Shop Owners and Staff

- Define confidence in you own words
- What do you have to do to become a confident leader?
- What does each of your staff members need to do to be come confident?



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YOU **TOOLS..** *Why? Results Mantra*

At *You Net Results*, we facilitate *coaching groups* for auto repair shop owners, so you reach a *turnaround point* where you emerge from the experience moving from a *business owner* to a *confident business leader* eliminating your *silent thieves*.

Reaching your *turnaround point*

Emerging from your *experience*

Eliminating your *silent thieves*

Reaching – **E**merging – **E**liminating

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YOU **TOOLS.. Silent Thief**

How long are you going to let **Silent Thieves** rob your automotive repair shop? With **Poor**:

- Leadership and Management Processes
- Front Counter Processes *How-to Manual
- People Staffing Processes *Daily Operations
- Financial Processes
- Do **YOU** need to stop the theft of your future?
- Are **YOU** willing to do what it takes? If **YOU** don't fix the **silent theft** – **YOU** might as well put the key under the door...and not come back tomorrow!





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Mastering Your Results Powered by

YNR *BIG THREE*: 1: Counter 2: Staffing 3: Operations

*Brian's Know-How and Experiential **SIX***

- 1. LD-YNR – 0100 - Leadership Process**
- 2. MG-YNR – 0200 - Management Process**
- 3. GM-YNR – 0300 - General Manager Process**
- 4. FP-YNR – 0400 - Financial Process**
- 5. DO-YNR – 0500 - Daily Operations Process**
- 6. PP-YNR – 0600 - People Process**



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Many have discovered in the past...

- Financial Process can be a process!
- Financial Process can be learned!
- Financial Process be taught!
- Financial Process can be “FUN”!
- Financial Process can be systemic!



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YOU *TOOLS*

It's easy to build a Financial Process but it's easy not to!

How-to build Your Financial Process

6 Steps

1. Thinking
2. Words
3. Action
4. Habits
5. Perseverance
6. Attainment



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YOU *TOOLS*

- Processes and Systems run your business...
written or unwritten
- People run the Processes and Systems
- Making your business process and systems
dependent - **Not** people dependent - **Is** the
major objective of the Manager

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Rally-Up

**Utilizing ALL of the
Financial Savvy Tools**





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Today's Think Tank Questions & POV

- What are your **BIGGEST** Financial Challenges right NOW?
- What are your **BIGGEST** Financial Challenges in the near future?
- What are you doing about them?
- Multiple Store Ownership Point of View



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YOU **TOOLS BIG Four**

PLUS Financial \$avvy Language

1. TEN Financial Tools

Connecting the DOTS

2. TEN Financial

Knowledge Principles

3. Turnaround Point

Finding Your Financial Points

4. Mastery Money Module

Additional Knowledge Processes



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YOU **TOOLS** ... *Financial Savvy Language*

- 1. COG (above the line)
- 2. CODB (below the line)
- 3. Projections + Predictions = Forecast
- 4. Daily Operations **SNAPSHOT**
- 5. Unloaded labor / Loaded labor
- 6. Discounts
- 7. Rolling Budget (Past-Present-Next 3 Month method)
- 8. Variance
- 9. TRUE NET PROFIT (TNP)
- 10. Working Capital (3 times rule)
- 11. Reserve Fund (3 times rule)
- 12. Accrual VS. Cash Accounting
- 13. Chasing Dollars (Sales versus COG = Gross Profit & Staff Pay)
- 14. Chasing Dimes (CODB Expenses)
- 15. 30% rule



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YOU **TOOLS Financial Savvy Language**

- 16. Mailbox drive by theory
- 17. 1992 story / 42% / in 2013 it is 63% / 1% increase in CODB per year
- 18. GP target in 2016 66% / 2017 67% / 2018 68% / 2019 69% / 2020 70%
- 19. Indexing the labor guide (1.1 or 1.15 or 1.20 or 1.25)
- 20. Indexing your labor rate 50 cents per month
- 21. Labor Factor .25
- 22. Budget is not a Mirror Image of your P&L
- 23. P&L's do lie – Why? How?
- 24. Balance Sheet Cash Leakage
- 25. Green Checkbook story
- 26. Budgeting View of Vital Signs
- 27. TCODB [LINK](#) The *Hinge* of Financial Savvy



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Anchor Financial Process

- Reporting Members
July 2022

<u>Member #</u>	<u>First Name</u>	<u>Last Name</u>
1	Jim	Ryckman
2	Charlie	Rindom
3	Charlie	Rindom
4	Randy	Rindom
5	Christopher	Gerber
6	Leon and Rose	Kropf
7	Aaron	Roehl
	Nikki	Gilster
8	Pickens	Brian
9	Joe	Evans
10	Andy and Julie	Arndt
11	Jerry	Kaminski
12	Ashlan	Kaplan
13	Jeff	Strausser
14	Keith & Linda	Knowlton
15		
16		
17		
18	Scott	Johnson
19		
20	Lance	Sunderlin
21	Chris	Gorzsas
22	Kevin & Sara	Craddock
23	Kevin & Sara	Craddock
24		
25	Brian & Grace	Beatty
26	Brian & Grace	Beatty
	Dave	Geho
	Tina	
13	Chris	Goodson



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MASTERING
your **RESULTS**

YOU **TOOLS TEN Financial Savvy Tools** **Connecting the DOTS**

- 1. Your P&L
- 2. Your Balance Sheet
- 3. Your POS Reports
- 4. Snapshot Spreadsheet
- 5. Budgeting Plus Many Tabs Spreadsheet
- 6. Trending Spreadsheet
- 7. Your Bank Statements
- 8. Anchor Financial Report (MTD & Monthly)
- 9. ScoreCARD
- 10. Financial Now – When – Exit - Recipes
 - LD-YNR – 0119 – SOP - Now Recipe
 - LD-YNR – 0120 – SOP – When Recipe
 - LD-YNR – 0121 – SOP – Exit Recipe



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- YOU **TOOLS...TEN Financial Knowledge Principles**

1. Stacking Up Cash

Bank account growing, liquid assets, reserves, too much cash, inflation issues, 3 times rule, herky-jerky balance sheet good debt, cash flow, size of debt payments,



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- YOU **TOOLS...TEN Financial Knowledge Principles**
 1. Stacking Up Cash (3 times rule)
 2. Know your TCODB [LINK](#) <The *Hinge* of Financial Savvy
Define it, Stacked Up Cash + TCODB,



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- YOU **TOOLS...TEN Financial Knowledge Principles**
 1. Stacking Up Cash
 2. Know your TCODB
 3. Daily Scorecard

Look at more than just the day, daily drives you crazy,



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Financial Process

- YOU **TOOLS...TEN Financial Knowledge Principles**
 1. Stacking Up Cash
 2. Know your TCODB
 3. Daily Scorecard
 4. Set dates for Financial Milestones
 - enough reserve, pay off loans, 100K per month, 1 million per year,
 - being content in life, when is enough money,



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Financial Process

- YOU ***TOOLS...TEN Financial Knowledge Principles***
 1. Stacking Up Cash
 2. Know your TCODB
 3. Daily Scorecard
 4. Set dates for Financial Milestones
 5. Become Debt Free



YOU NET
RESULTS

Financial Process

- YOU **TOOLS...TEN Financial Knowledge Principles**
 1. Stacking Up Cash
 2. Know your TCODB
 3. Daily Scorecard
 4. Set dates for Financial Milestones
 5. Become Debt Free
 6. Grow – Scale – Sell



YOU NET
RESULTS

Financial Process

- YOU **TOOLS...TEN Financial Knowledge Principles**
 1. Stacking Up Cash
 2. Know your TCODB
 3. Daily Scorecard
 4. Set dates for Financial Milestones
 5. Become Debt Free
 6. Grow – Scale – Sell
 7. Investments



YOU NET
RESULTS

Financial Process

- YOU **TOOLS...TEN Financial Knowledge Principles**
 1. Stacking Up Cash
 2. Know your TCODB
 3. Daily Scorecard
 4. Set dates for Financial Milestones
 5. Become Debt Free
 6. Grow – Scale – Sell
 7. Investments
 8. Recipes for Now – When – Next



YOU NET
RESULTS

Financial Process

- YOU **TOOLS...TEN Financial Knowledge Principles**
 1. Stacking Up Cash
 2. Know your TCODB
 3. Daily Scorecard
 4. Set dates for Financial Milestones
 5. Become Debt Free
 6. Grow – Scale – Sell
 7. Investments
 8. Recipes for Now – When – Next
 9. Owner Pay Plan



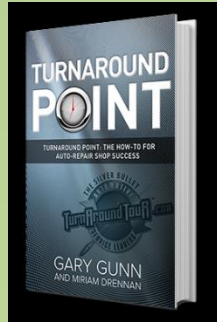
YOU NET
RESULTS

Financial Process

- YOU ***TOOLS...TEN Financial Knowledge Principles***
 1. Stacking Up Cash
 2. Know your TCODB
 3. Daily Scorecard
 4. Set dates for Financial Milestones
 5. Become Debt Free
 6. Grow – Scale – Sell
 7. Investments Types and Ways
 8. Recipes for Now – When – Next
 9. Owner Pay Plan
 10. True Net Profit Distribution Plan (Completed 8.16.22)



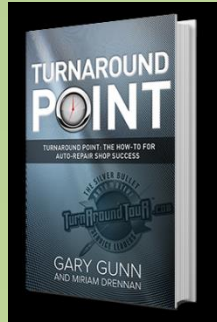
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- YOU ***TOOLS Turnaround Point***
Finding Your Financial Point
- POINT 1
- AUTO PROFIT MAXIMIZING: *A Primer P. 11*

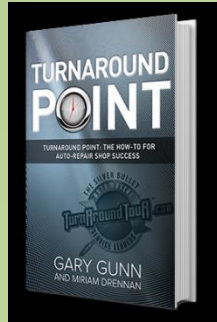
**YOU NET
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Financial Process

- YOU ***TOOLS Turnaround Point***
Finding Your Financial Points
- POINT 2
- CHECKING UNDER THE HOOD:
- *The Complete Cost of Doing Business P. 21*

**YOU NET
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Financial Process

- YOU ***TOOLS Turnaround Point***
Finding Your Financial Points
- BUDGETING FOR PROFIT p. 61

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4. Mastery Money Module



Additional Knowledge Processes



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Financial Process 5.24.22

We need your help survey!

So you can create Your Best Results.

- What is the toughest process, for you to do in your financial wait-time?
- Where do you get lost?
- What is it that you never complete?
- Are you trying to do too much?
- What do you need to implement?
- What do you need to stop doing?



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Financial Process

YOU *TOOLS*...Agenda

Brian's Know-How and Experiential

- 0400 – Overall Financial Process
 - SOP Formation and Review and Update*
- 0401-1-Eight Financial Tools **(covered 12.15.20)**
- 0401-2-Financial Language **(covered 5.2.20) (covered 4.13.21)**
- 0401-3-QuickStart Financial Savvy
- 0402–Budgeting for Profit Spreadsheet **(covered 10.20.20)**
- 0402–1–TCODB / METER
- 0402–2–TNP (True Net Profit)
- 0402–3–Stacking Up Cash
- 0402–4–Chasing Dollars vs. Dimes
- 0403 – Snapshot **(covered 2.16.21)**
- 0404 – Trending Tool
- 0405 – Your P&L
- 0406 – Your Balance Sheet



**YOU NET
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Financial Process

YOU *TOOLS...Agenda*

Brian's Know-How and Experiential SOP Formation and Review and Update

- 0407 – Overall Anchor Financial Report **(covered 11.17.20 Anchor)**
- 0407–1-SOP–Sawtooth Page YTD and Monthly **(covered 12.8.20 Anchor)**
- 0407–2-SOP–Summary of Cost Page YTD and Monthly **(covered 2.9.21 Anchor)**
- 0407–3-SOP-FIVE Financial YOUTOOLS Review **(covered 6.8.21)**
- 0407–4-SOP-Collateral Damage & Repair & Consequences **(covered 7.13.21)**
- 0407–5-SOP-Would you pay 50K for a Technician?
- 0407–6-SOP-Career Path for a Service Advisor
- 0407–7-SOP-Credit Card Fees Profit Eaters **(covered 3.22.22)**
- 0407–8-SOP-TCODB Tracker **(covered 4.19.22)**



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Financial Process

YOU **TOOLS...Agenda**

Brian's Know-How and Experiential

SOP Formation and Review and Update

- 0408-**Top 10** Making Money Made Simple by Brian Gillis
(covered 10.24.20 at 360 meeting)
- 0409-SOP-A Methodical Set of Questions - FINANCIAL STATEMENT ANALYSIS - Questions to ask and Observations to make
- 0410-SOP-ScoreCARD How-to (Quarterly Review 10.25.22)
- 0411-SOP-Credit Card Points or \$ Usage (covered 8.31.21)
- 0412-SOP-Bottom Line Price Grid / Mastery FN-0060 Reference



Financial Process

Financial Now – When – Exit - Recipes *TOP FIVE*

LD-YNR – 0119 – SOP - Now Recipe

LD-YNR – 0120 – SOP – When Recipe

LD-YNR – 0121 – SOP – Exit Recipe

Now Recipe
Ingredients

When Recipe
Ingredients

Exit Recipe
Ingredients

- 1. _____
- 2. _____
- 3. _____
- 4. _____
- 5. _____



**YOU NET
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Anchor Financial Process

MASTERING
your **RESULTS**



YOU *TOOLS*.. Agenda for 5.24.22

Brian's Know-How and Experiential SOP Review and Update and Formation

- 2021 Version of Monthly Reporting Template (Excel)
- 2021 Version of Financial Reporting Format (Word)
- Most Current Month 2021 Anchor Report Review using SOP 407
- 0407-SOP—Overall Anchor Financial Report
- 0407-1-SOP – Sawtooth Page YTD and Monthly
- 0407-2-SOP – Summary of Cost Page 6 YTD and Monthly Page 16
Page 6 – One Things Exercise
- 0407-2-1-SOP-Anchor Low Hanging Fruit Exercise Template_YNR
- 0407-3-SOP - Financial **YOU*TOOLS*** Review (**covered 6.8.21**)
- 0407-4-SOP – Collateral Damage & Repair & Consequences (**covered 7.13.21**)
- Show and Share Anchor Library Documents to Download



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Anchor Financial Process

MASTERING
your **RESULTS**



YOU *TOOLS*.. Agenda for 5.24.22

Brian's Know-How and Experiential SOP Review and Update and Formation

- 2021 Version of Monthly Reporting Template (Excel)
- 2021 Version of Financial Reporting Format (Word)
- Most Current Month 2021 Anchor Report Review using SOP 407
- 0407-SOP—Overall Anchor Financial Report
- 0407-1-SOP – Sawtooth Page YTD and Monthly
- 0407-2-SOP – Summary of Cost Page 6 YTD and Monthly Page 16
Page 6 – One Things Exercise
- 0407-2-1-SOP-Anchor Low Hanging Fruit Exercise Template_YNR
- 0407-3-SOP - Financial **YOU*TOOLS*** Review (covered 6.8.21)
- 0407-4-SOP – Collateral Damage & Repair & Consequences (covered 7.13.21)
- Show and Share Anchor Library Documents to Download

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Anchor Financial Process

MASTERING
your RESULTS



YOU **TOOLS.. Agenda for 5.24.22**

*Brian's Know-How and Experiential
SOP Review and Update and Formation*

- **30k GP \$ challenge to increase during the last 6 months of 2021**
- 0402-SOP - Budgeting for Profit Spreadsheet (How-to use it)
- 0402-1-SOP-TCODB / METER (True Cost of Doing Business) **(Covered 7.7.2020)**
- 0402-2-SOP-TNP (True Net Profit)
- 0402-3-SOP-Stacking Up Cash - Building Working Capital and Reserve
- 0402-4-SOP-Chasing Dollars vs. Dimes
- 0402-5-SOP-Budget Goals **(Covered 12.14.21)**
- 0403-SOP – Snapshot
- 0404-SOP - Trending Tool
- 0407-5-SOP-Would you pay 50K for a Technician?
- 0407-6-SOP-Career Path for Service Advisor
- 0410-SOP-ScoreCARD how-to

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YOU *TOOLS.. Agenda for 5.24.22*

*Brian's Know-How and Experiential
SOP Review and Update and Formation*

- 0412-SOP-Bottom Line Price Grid
 - 22-412-SOP-FN-0060 Business Development Process
 - Mastery Reference
 - 17-118-Financial_Recipe_Spreadsheet_YNR



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1 -10 Rating of your operations this year 2021

1.....5.....10

Poor

Okay

Great

- What would it take to move up the scale?
- What will you do tomorrow?
- What will you start doing?
- What will you stop doing?



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YOU ***TOOLS Email Received 7.6.20***

- My older brother Bill came to me this a.m. & said I need to talk. Very serious... He told me how much was in our reserve account as of last week, & he planned to add more today. Gary, that fully funds the 90 day reserve account. That makes 2 out of 3 done.
- Financials on the mechanical side of our business are showing net profit to-date at a little over 16% for 2020.
- Bill said he didn't understand how. I told him that God owned this business, he had entrusted us to run it according to his will. And I believed he's blessed Jim Smith's Garage accordingly. Now I said we should use it to praise & glorify him.....
- We'll now start to work on the owner's account. Gary thanks again for all you've taught me & others.
- Rhett Smith of Jim Smith's Garage



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What are? Financial Process *YOU TOOLS*****

- They are built for YOUR NET RESULTS
- Designed to help YOU be in Process
- TAP – Turnaround Point Book...Gary Gunn's Voice in Print and Audio (*Point 5 page 61*)
- Moving from business owner to business leader (BO to BL)
- Financial Process Silver Bullets do not exist



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YOU ***TOOLS***

- Three “P” Triangle People-Process-Profit
- Five **YOUTOOL** Player
 1. Financial
 2. Leadership
 3. Management
 4. Strategic
 5. Tactical
- WOIT – Working on it Tuesday
- Your Perfect Shop by Hunt Demarest ([FREE E-Book](#))



YOU NET
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YOU **TOOLS** ... *Financial language*

- TRUE cost of doing business
- + Personnel cost \$ _____
- + Operational cost \$ _____
- + Building Expenses \$ _____
- + Debt payments \$ _____
- + Profit \$ _____
- + Taxes \$ _____
- + Working capital buildup \$ _____
- + Reserve amount buildup \$ _____
- = \$ _____ **TCODB**



**YOU NET
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YOU ***TOOLS EIGHT Financial Tools***

- 1. P _____
- 2. B _____
- 3. P _____
- 4. S _____
- 5. B _____
- 6. T _____
- 7. B _____
- 8. A _____



**YOU NET
RESULTS**

Financial Process

YOU ***TOOLS EIGHT Financial Tools***

- 1. P&L
- 2. Balance Sheet
- 3. POS Reports
- 4. Snapshot
- 5. Budgeting for Profit Spreadsheet
- 6. Trending Spreadsheet
- 7. Bank Statements
- 8. Anchor Financial Report



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YOU ***TOOLS***

- **1. P&L**...it lies to you, it is set up to pay taxes, revenue, depreciation, CODB, multiple view, gross and net profit (tax based accounting GAAP, does not tell us the principle paid out on notes, operational expenses, it tells us about COG Cost of Goods, casting auto repair specific chart of accounts and what them in a set manner, such as technician labor as a COG, what are the discrepancies between the POS to P&L, not taking inventory and adjusting COG accordingly,



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YOU *TOOLS*

- **2. Balance Sheet**...different than the P&L, loan value due, assets, liabilities, cash position, they leak money not showing on P&L, by paying a dividend, by debt retirement of principle position of the loan, inventory values going down, increasing A/R or not written off every 90 days – repost to revenue if collected, warranty and returned goods, cores, draws taken out, rent deposits, balance sheets must balance, capitalized tool and equipment purchases, retained earnings paid out, loaned money to the company by owner and paid back to owner,



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YOU ***TOOLS***

- **3. POS System** and Reports...sales report, COG, cost of labor, accuracy issues on parts cost and labor cost, gross pay is the labor cost / hours billed in POS = the labor cost per hour billed to be updated at the end of each month, compare POS number to the P&L and determine what it takes to get it closer, significant deviation in numbers must be audited and improved,



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YOU **TOOLS**

- **4. Snapshot...** This is your Scoreboard...TCODB True Cost of Doing Business used to show or daily TCODB, GP status, closed Repair Orders, share good and what is not so good, zero or above and in I43 cell, TCODB > the story is all about adjustments to be made, how well are we doing, don't have to wait for P&L to come out to know how well you are doing, increasing or decreasing money, staying true to the concept, car count, winning or losing daily, report card, scoreboard, COG column E must be an accurate audit daily, performance indicators, set goals for how many days you want to win, don't pay incentives off of the Snapshot unless audited,



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YOU *TOOLS*

- **5. Budgeting for Profit Spreadsheet...**historic data, some from the P&L, some the Balance Sheet, come of POS, check register, for profit, taxes, payables, bad debt, all revenue in and all money flowing out, profit as an expense, projection + predictions = forecast is the budget, do above line 47 for tab 3 / 6 / 12 month plus current month budgeting for, input in trending tool analyze, do forecast before moving below line 47, view profit as an expense equal to 10% of sales budgeted, view working capital and reserve buildup as expenses, this is not breakeven,



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- **6. Trending Spreadsheet...** takes numbers off the budget sheet and trends them, input numbers for 3 / 6 / 12 month tabs, year before and in column D with those numbers on the budget form, those transfer to the trending tool, column H now transfers to G on your budget spreadsheet, projections are now done, average versus a trend, we can apply trend to numbers, wants filled now we have a landscape of numbers to review and they will reveal what is truly happening in your business,



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- **7. Bank Statements...**great cash flow statement on your business, money deposited and money taken out, reconcile our bank accounts and we can really see our cash position at the end of every month, stacking up cash, rack all money to the bank and make all vendors and outgoing are to real entities,



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- **8. Anchor Financial Report** (Optional)....side by side comparison of operational numbers, it is not an exact copy of your P&L, combination of number from varies areas of your business, we can now set industry benchmarks with in the reporting shops, setting a certain parameter for reporting and a set of accounts, tell of the tap, compare and analyze where you could improve and where others are, 10 people wanted compare their companies all we was the P&L that would very difficult to do perhaps a very long unproductive process,



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- YOU **TOOLS**

CASH FLOW

REDUCE CASH OUTFLOW

- Cancel no/low benefit expenses (e.g. app subscriptions, entertainment)
- Business owners cancel no/low benefit personal expenses (reduces personal income need)
- Renegotiate terms with required recurring and one time expenses (lease, capital equipment)
- Seek new terms/extensions from vendors/suppliers

INCREASE CASH INFLOW

- Proactively address borrower/lender matrix to ensure continued cash flow
- Introduce new payment options (0% financing, credit card, ACH, cash discount, etc.)
- Use the “what can you afford?” strategy with at-risk-for-defaulting clients
- Don’t change your Profit First percentages (yet)



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- YOU **TOOLS**

STRATEGIC PLANNING

MAINTENANCE

- Schedule regular (weekly/bi-weekly) financial debrief with financial/profit advisor
- Evaluate offering mix, focus on high margin products/ services (reduce/remove low margin)
- Evaluate client mix, focus on historically financially well paying clients
- Enhance communication rhythm with clients (more frequent, shorter communication)

GROWTH

- Opportunity to focus recession resistant clients/ opportunities (staples, food, vice, funeral)
- Market to the Transitioning Ten Percent clients leaving large competitors
- Enact “bold” moves – acquiring unprepared competitors, amplify marketing, raising prices



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- YOU **TOOLS**

DEBT MANAGEMENT

DEBT CONTROL

- Don't take on new debt to maintain "business as usual"
- Use extreme caution with debt leveraging (use of debt for high probability returns)
- Use extreme caution with debt bridging (use of debt to cover short term cash flow dips)
- Renegotiate debt for better terms (interest, installment frequency, length of loan)

DEBT PLANNING

- Consolidate and refinance debt
- Maintain excellent personal financial status to keep high credit rating if debt needed
- Avoid credit card debt (avg. APR 17.3%) (0% starts can go to 29%)



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- YOU **TOOLS**

ACCOUNTING

PROACTIVE

- Set up new GL Account(s) for unique circumstances (eases reimbursements and recasting)
- Evaluate inventory turn. Tighten turn on moving product, eliminate non-turning products
- Review accounting system automated invoicing collection sequence (verbiage, frequency)
- **FUTURE PLANNING**
- Conduct comparative analysis of prior years, months (distinguish cause and effect)
- Evaluate client history to proactively determine where you can make terms concessions



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- YOU ***TOOLS***

TAX

PROACTIVE

- Treat tax estimates as due on April 15, June 15, Sept 15, Jan 15 (even if extension occurs)
- Start or maintain a bank account for TAXES



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- YOU ***TOOLS***



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Financial Process

- YOU ***TOOLS***



**YOU NET
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Financial Process

- YOU ***TOOLS***



**YOU NET
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Financial Process

- YOU ***TOOLS***



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Financial Process

YOU *TOOLS*

- Slight Edge book by Jeff Olson
- Lotus Code by Mark Yarnell
- E-Myth Mastery Leadership Module
- LWOBAS
- SMS – SBS – STS – SPS
- No Reverse Club



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YOU *TOOLS*

John C. Maxwell

- Five Levels of Leadership
- 21 Laws of Leadership
- Developing the Leader With YOU
- Developing the Leaders Around YOU



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YOU *TOOLS*

- Go for No by Richard Fenton & Andrea Waltz...
Go For No Breakthrough Pak ([BUY Link](#)), Hard Copy of Book ([BUY LINK](#)), 2 CD Pack Audio ([BUY LINK](#)),
- Coaching for Improved Work Performance by Ferdinand F. Fournies ([BUY Link](#))

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Financial Process

YOU *TOOLS*

- ALL-In ATL Community ([Web Link](#))
- Addicted to Life (ATL) by Rob Rowsell ([BUY Book](#))
- ATL Quarterly Strategic Action Plan
- ATL 8 Step Building Blocks
- ATL Action Guide ([Get it Link](#))

