

The NFIB estimates that over the lifetime of a business, 39% are profitable, 30% break even, and 30% lose money, with 1% falling in the "unable to determine" category



Do you know your Gross Margin and is it comparable to your industry peers?

What are your fixed costs per month, do you need to add additional fixed costs to operate more effectively?

Do you have a formalized process for new customer credit approval?

Can you describe your ideal customer?

Do you manage your accounts payable disbursement practices to maintain good vendor relationships, vendor pricing, and your credit rating, while still delaying cash outlays as long as possible?

Do you have a comprehensively designed marketing plan and has it increased the effectiveness of your overall marketing efforts?

Does your compensation system effectively encourage increased productivity, revenue and gross profit?

Too Many Questions?


Do you formally track customer satisfaction to determine if you meet or exceed your customer's expectations?

Have you established sales goals for next year?

Do you annually budget for your expected cash requirements?

Do you currently have the resources to grow your business without experiencing cash shortages?

Does your sales person compensation system effectively encourage increased revenues and profits?



Many business owners struggle to find answers to these questions, they don't have the time available to worry about digging up statistics about their competition.

They don't have the background in finance to know why it matters if their interest coverage ratio is steadily increasing.

Like most business owners you are probably more worried about having the cash available when you sign your employee paychecks at the end of the week.

You are concerned with the electric bill that is due on the 13th.

You want to make sure that the loan you took out last year will carry you through until next spring.

You are too busy worrying about *doing* business to worry about *improving* the business.

But this is where we can help...



Business Consulting and Advisory Services

We can empower you to make better business decisions by helping you review your business performance and suggesting ways you can improve key areas of your business.

- Understand your financial situation and see how your business compares to similar businesses
- Take action to resolve highlighted danger areas
- Provide the reports to bank loan providers, prospective buyers, and other businesses with whom you transact.

Industry Specific Reports

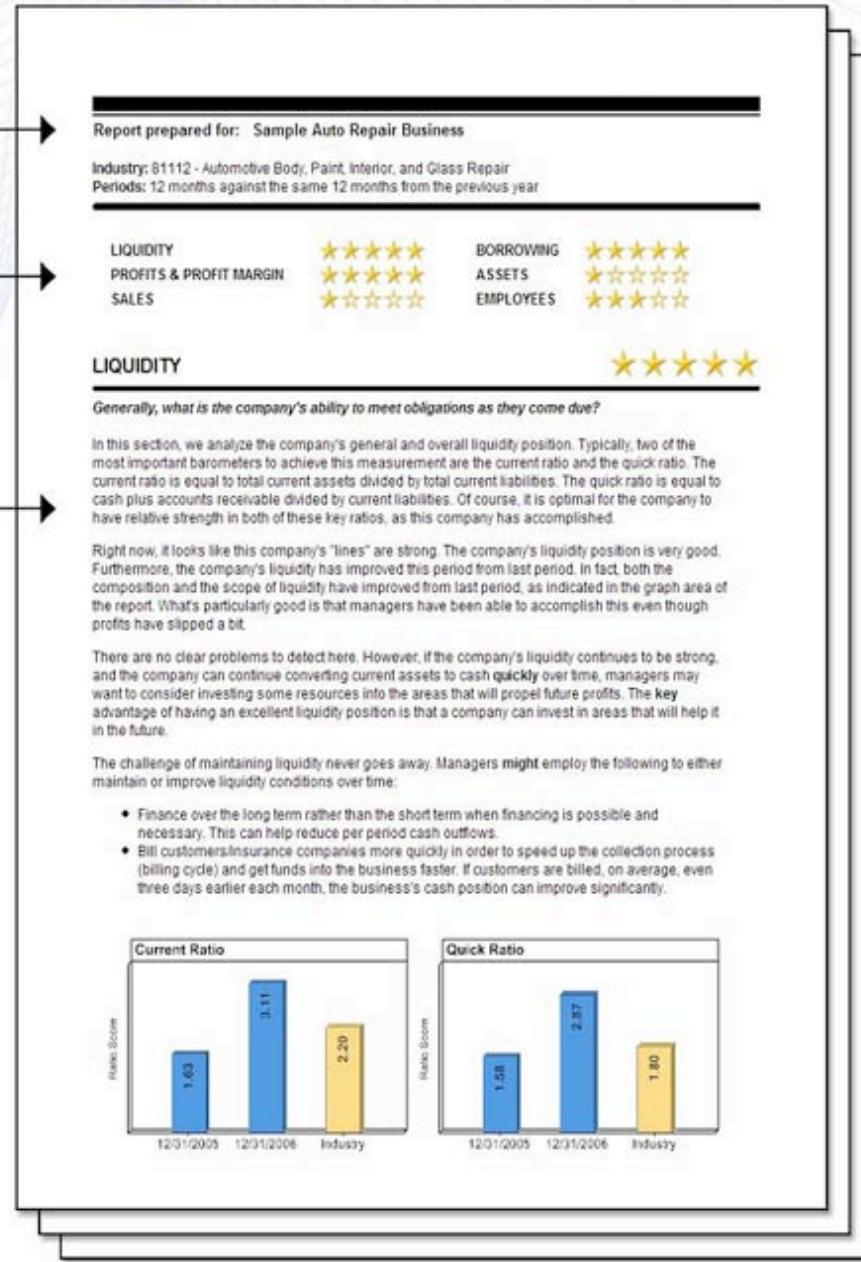
The report takes into account the performance of similar businesses to put the results achieved into perspective.

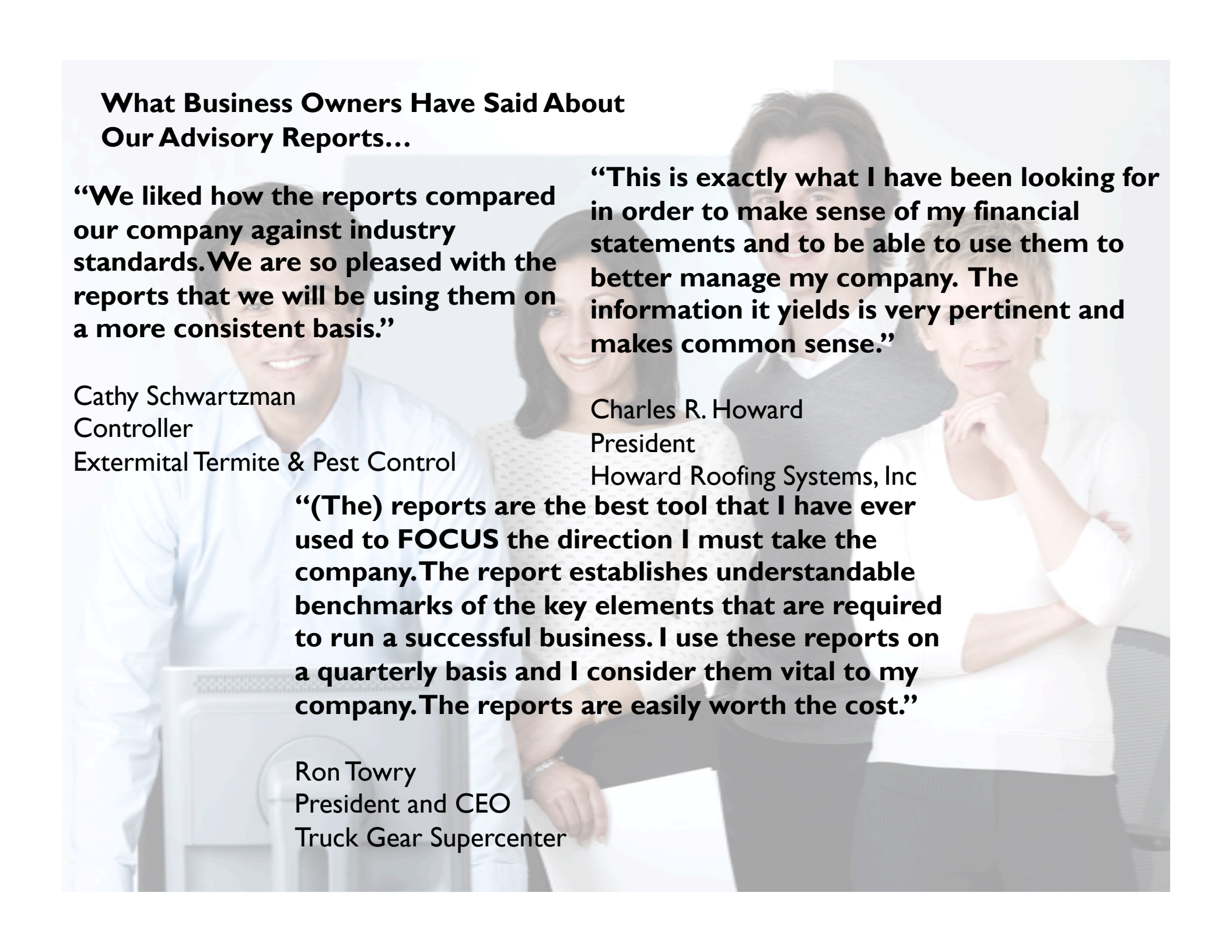
Analyze Key Areas of Your Business

- Liquidity
- Profits and Profit Margin
- Sales
- Borrowing
- Assets
- Employees

Easy to Understand Explanations

- Commentary that interprets
- Language you will be able to understand
- Simple graphs
- Performance variations and industry comparisons





What Business Owners Have Said About Our Advisory Reports...

“We liked how the reports compared our company against industry standards. We are so pleased with the reports that we will be using them on a more consistent basis.”

Cathy Schwartzman
Controller
Extermital Termite & Pest Control

“This is exactly what I have been looking for in order to make sense of my financial statements and to be able to use them to better manage my company. The information it yields is very pertinent and makes common sense.”

Charles R. Howard
President
Howard Roofing Systems, Inc

“(The) reports are the best tool that I have ever used to FOCUS the direction I must take the company. The report establishes understandable benchmarks of the key elements that are required to run a successful business. I use these reports on a quarterly basis and I consider them vital to my company. The reports are easily worth the cost.”

Ron Towry
President and CEO
Truck Gear Supercenter

**“You will either step forward into growth
or you will step back into safety.”
Abraham Maslow**

We Choose Growth.

Contact us at one of our offices:

[Dothan, Marianna](#) or [Santa Rosa Beach](#)

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Certified Public Accountants and Business Consultants