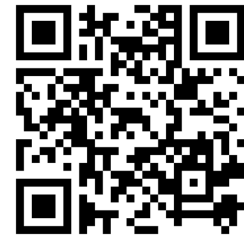


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Small Business Financial Bootcamp

Ryan Murray

What Are Your Financial Questions?

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Test Your **Financial** IQ



What are the 2 Financial Statements every business owner should review regularly to manage their business?

- A. *Profit/Loss and Income Statement*
- B. *Profit/Loss and Balance Sheet*
- C. *Cash Flow and Balance Sheet*
- D. *Tax Returns and Income Statement*

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Test Your **Financial** IQ



How many times annually should you and your management team review your financials

- A. *At least daily*
- B. *At least 12 times a year*
- C. *At least 17 times a year*
- D. *It depends on the business (at least sometimes)*

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Test Your **Financial IQ**



On average how many years does it take a business owner to fully understand their financials from strictly business experience?

- A. *1.67 years*
- B. *2.86 years*
- C. *5.79 years*
- D. *It doesn't happen strictly from business experience*

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Test Your **Financial IQ**



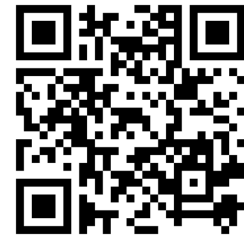
What is the number one reason(s) business owners don't take financial training?

- A. *Too expensive*
- B. *They are busy*
- C. *It's difficult to find good trainings*
- D. *...what was the question?*

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Test Your **Financial IQ**



Business owners who use which of the following methods are LEAST likely to have cash flow concerns?

- A. *Excel Spreadsheet*
- B. *Accounting Software*
- C. *Dedicated Consultant or Employee*
- D. *It makes no difference which method is used*

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Test Your **Financial IQ**



Which of the following are NOT common causes of cash flow concerns?

- A. *Sales are too high*
- B. *Receivables are too high*
- C. *Having a weak Profit/Loss Statement*
- D. *Having a weak Balance Sheet*
- E. *Both A and B (and maybe C and D too)*

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Test Your **Financial IQ**



What happens in a small business when they run out of cash?

- A. *They WILL go out of business*
- B. *They HAVE to use a line of credit*
- C. *They have a SHORT window to increase sales before they go under*
- D. *BAD things happen*

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So why does it matter?



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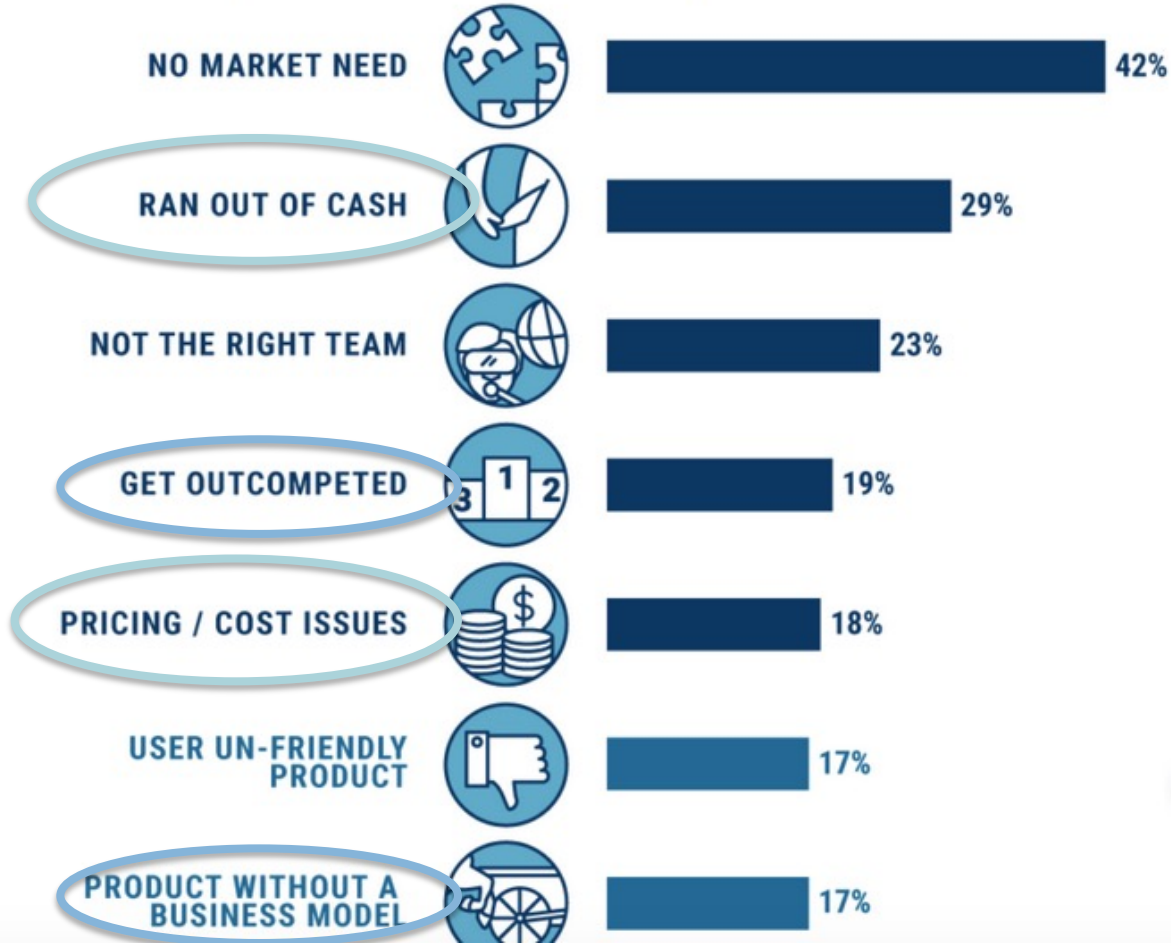
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<https://www.cbinsights.com/research/startup-failure-reasons-top/>

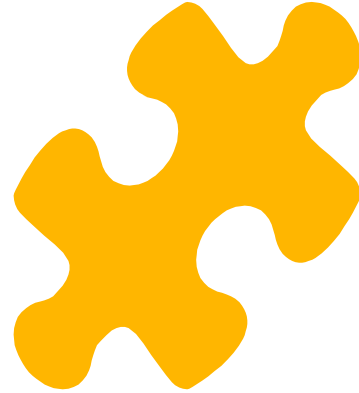
BASED ON ANALYSIS OF 101 STARTUP POSTMORTEMS Top 20 Reasons Startups Fail

Direct Financial
Impact

Indirect Financial
Impact



What Should You Do?



1. Learn how to read and understand your financial statements
2. Spend “enough” time using your financials to make business decisions

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April 30 – May 21

Special Discounts Available for Women's
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Now, Let's Answer Your Financial Questions

How much cash do I
need ?

How do I
grow?

Am I
priced
right?

What's a
Balance Sheet?

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