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## 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.

**According to SCORE, 82% of businesses that fail do so because managers have a poor understanding of cash flow.**



## 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

Report prepared for: Sample Auto Repair Business

Industry: 81112 - Automotive Body, Paint, Interior, and Glass Repair  
Periods: 12 months against the same 12 months from the previous year

LIQUIDITY	★★★★★	BORROWING	★★★★★
PROFITS & PROFIT MARGIN	★★★★★	ASSETS	★★★★★
SALES	★★★★★	EMPLOYEES	★★★★★

### LIQUIDITY ★★★★★

Generally, what is the company's ability to meet obligations as they come due?

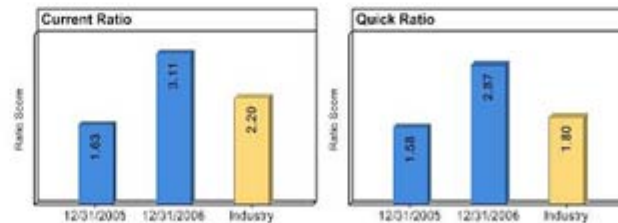
In this section, we analyze the company's general and overall liquidity position. Typically, two of the most important barometers to achieve this measurement are the current ratio and the quick ratio. The current ratio is equal to total current assets divided by total current liabilities. The quick ratio is equal to cash plus accounts receivable divided by current liabilities. Of course, it is optimal for the company to have relative strength in both of these key ratios, as this company has accomplished.

Right now, it looks like this company's "lines" are strong. The company's liquidity position is very good. Furthermore, the company's liquidity has improved this period from last period. In fact, both the composition and the scope of liquidity have improved from last period, as indicated in the graph area of the report. What's particularly good is that managers have been able to accomplish this even though profits have slipped a bit.

There are no clear problems to detect here. However, if the company's liquidity continues to be strong, and the company can continue converting current assets to cash quickly over time, managers may want to consider investing some resources into the areas that will propel future profits. The key advantage of having an excellent liquidity position is that a company can invest in areas that will help it in the future.

The challenge of maintaining liquidity never goes away. Managers **might** employ the following to either maintain or improve liquidity conditions over time:

- Finance over the long term rather than the short term when financing is possible and necessary. This can help reduce per period cash outflows.
- Bill customers/insurance companies more quickly in order to speed up the collection process (billing cycle) and get funds into the business faster. If customers are billed, on average, even three days earlier each month, the business's cash position can improve significantly.



# Types of Analysis

- Personal Analysis
- Business Analysis
- Real Estate Analysis
- Global Analysis



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

**“(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

**“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

**“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

# Business Advisory Reports

We help your business grow and be profitable.

Envision receiving reports that you can **actually understand** —reports with a simple star rating on key areas and commentary that is concise and easy to read, that won't overwhelm you with too much detail or confuse you with accounting jargon. When combined with our experience and tailored advice, the possibilities are endless!



## Get a clear picture of your business's financial health.

It's such a simple concept, really. We analyze key financial figures of your business and then tell you what they mean in a plain English, written report. With charts and graphs. And yes, stars too. Our Business Advisory Reports provide the perfect foundation for a business performance counseling session to help your business grow and be profitable.

Here's a sample of what we address:

- **Liquidity**—can you meet your obligations as they come due?
- **Gross profit and Net profit**—are these trend favorable?
- **Sales**—are they growing and are you satisfied with their levels?
- **Borrowing**—is it costing you more than it should?
- **Assets**—are they being used effectively?
- **Employees**—are you hiring effectively?

And that's just our Basic Report! You'll even see just how your financial situation compares to other similar businesses for a better perspective.





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