



Our mission is to provide information and strategies to business owners and managers for improvement in the effectiveness of its business management so that key objectives can be realized.

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Where Will Your Business be in Five Years?

Most everyone working in any type of business hardly has time to set goals and objectives, let alone do any short-term daily planning. Walking into the office with a preset list of daily "to-do" items will surely go to the bottom of the in-box within a matter of minutes. And, in the long-term, matching quantifiable outcomes with goals and objectives just isn't part of reality. Or is it?

An increasingly demanding marketplace coupled with the need to get more done prevents some from planning, setting business goals and measuring outcome. Yet other business owners make time for this critical process. These entrepreneurs have experienced, firsthand, how applied business projections can turn dreams into currency.

The need to plan for the future of your business dates back to the Stone Age. As elementary as it may seem, cave men who hunted for food found they could not transport much on their backs or in their hands, so they planned for the future by inventing the wheel. Once a vehicle to carry food was available, the goal was achieved, and life was much sweeter.

Our business environment isn't much different. We realize an end result through a goal- and objective-setting process. For example, your goal might be to increase business in 2002 by 10 percent. How are you going to get there? What's keeping you from reaching that mark now? Asking the right questions generates the critical information you need to turn action into results. Even more important is accessing the data needed to set your goals. If you've never attempted this kind of planning before, you aren't alone. Properly executed, this type of planning can significantly impact a business, but most entrepreneurs aren't sure what to focus on, so they focus on what is urgent. Often, though, what is urgent is not a priority in the lifespan of your business.

It's much easier to begin the process by thinking of the task in small, easily reachable segments. Following a streamlined, eight-step approach to planning keeps you focused. Even though you may already have taken on some of these points and begun the planning process, revisit them for a fresh perspective.

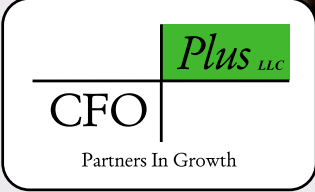
1. **Make sure you are looking at the right numbers.** If you are looking at financial statements, you may be looking at what we call lagging indicators. These numbers tell you what has already passed. What transforms action into measurable results is setting goals based on leading indicators – specific measures that give you a real-time snapshot of areas within your business. This gives you the power to make changes now rather than later. Often, what seems to be the area of concern is actually a symptomatic sign of another area that needs attention.
2. **Assess the company's strengths and weaknesses.** Even the most advanced, revenue-generating businesses can benefit from assessing strengths and weaknesses. Gather your teams and create! First, you'll quickly realize you have as many weaknesses as you have strengths. Second, if the group is given creative freedom without pressures of being watched by the boss, you'll receive honest feedback.
3. **Conduct a thorough market segment analysis.** Who are you trying to reach? The same customer or client you had just a few years ago may have morphed into someone completely different. Perhaps you're going after an audience that no longer has a need for your services. Consider generational differences (Gen-X, Baby Boomers), demographics (age, race, gender) and any other indicators that match your company's mission.

Where Will Your Business be in Five Years? (cont.)

- 4. Analyze competitors. You can't begin to make any headway without determining your competition.** The answers "we don't have any" and "we are the only ones who provide this niche of services" isn't viable. Everyone has competitors; yet, they may not be apparent at first glance. If you can't come up with a short list, talk to your customers or clients and ask their opinions. Chances are they'll tell you who the competition is, but more importantly, they'll tell you why you're different than the competition.
- 5. Create company goals and objectives.** This task may very well be the most fun, but again, be careful not to be too aggressive with your goals and objectives. It's far better to concentrate on two to three specific items that can be accomplished, rather than a long, complicated list that sets the company up for failure. Of course, setting simple goals that don't challenge your team won't yield the results you truly desire.
- 6. Formulate strategic options and select the appropriate strategies.** What are your options on reaching your goals and objectives? How are you going to organize your teams to accomplish your end result? Weigh factors like budget, people and staff time when planning your strategies. If you plan for 10 percent growth, what are your options – do you have the staff, money and time to reach this goal?
- 7. Translate strategic plans into action plans.** This is the most creative step in the entire process because of the progression involved in coming up with action plans. The most productive meetings with the best outcomes come from dynamic, group sessions in which everyone offers their suggestions. Most companies are amazed at the creative knowledge inherent within employees during this stage.
- 8. Establish accurate controls.** As in any business, controlling expenses and resources is paramount to any process. You can't sell the farm if the farm isn't for sale! Be sure to outline during the action plan stage just exactly how much the company is willing to commit to the effort, and attempt to stick to that whenever possible. Of course, there will be some deviation, but more likely than not, a well-defined set of controls will go a long way to ensuring goals are met in a timely, cost-effective and efficient fashion.

In addition to these eight steps, companies must evaluate the effectiveness of its plans throughout the process. Assessments must be reviewed and thoroughly analyzed to determine what's working and what needs to be changed. You won't want to wait a whole year, for example, to rethink your goals. Plan a mid-year review.

In five years, where do you want to be? What does your company look like? Put the incremental plan in place that will get you there and stick with it until you reach your destination. Business performance is key to realizing company objectives. Give us a call so we can help put you on the fast track toward reaching your goals.



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Building a Better Business Dashboard

When Jeff Gordon steps behind the wheel of his high performance race car, do you think he knows first-hand how much oil is in the engine or how much fuel is in the tank or even how many pounds of pressure the tires are under? Of course he doesn't. There isn't time between breaks for him to follow his crew and check to ensure they've done their jobs. Nor should he, he's hired the best, put the latest technology on the road, and knows from experience what to expect. He has the gut instinct that has delivered him many championships and a dashboard that offers instant feedback of what's happening "under the hood."

As an entrepreneur, your gut instinct can help you avoid pitfalls, but when it comes to operating your business and attaining maximum profitability, you most likely rely on a "dashboard" that provides information on how well your business "vehicle" is performing.

A car has a temperature gauge, a fuel indicator, even a rotation per minute (RPM) readout that measures how "hard" the engine is working. Your business dashboard is very similar. Daily customer calls, sales and other performance measures offer critical feedback at a glance. However, unlike a car, a business dashboard must be customized for your business model.

Are you operating like a Model T or a Ferrari?

Many companies manage in a blind fog, relying on financial statements that are 30-90 days old to make important business decisions. In short, they are relying on a dashboard that belongs in a company that operated 20 years ago. These "Model T" dashboards from yesteryear offer little more than historical recordkeeping capabilities. Today, we call these performance measurements *lagging indicators* because they lag in time from when data is collected to when it is actually available for analysis. Imagine what Mario would say if he had to wait until *after* he had lost the race, to see that there was a problem with the car that could/should have been fixed in an earlier pit stop!

Just like with cars, business performance demands have increased too. Today, technology creates both the opportunity and competitive environment that demands that you operate with a *better* dashboard. The model needed today is more like a Ferrari – an optimum, high-performance machine that offers maximum output. An effective dashboard can free you of day-to-day operational duties so you can focus on managing, and possibly growing, your business. What's even more exciting is that there's now a *proven* way for you to know at a glance how well your business is performing and what areas need attention. This state-of-the-art tool utilizes *leading indicators*. These feedback mechanisms provide real-time information about all areas of your company's performance so you can "shift on the fly" and make needed strategic adjustments to your business strategy.

What You Can Measure, You Can Manage

So how do you build a better dashboard? It boils down to looking at the areas within your business that can be measured and, as a result of proper measurement, managed more effectively. Measurement and Feedback systems are the tools for the 21st century entrepreneur. These tools build your company's customized dashboard. Businesses are typically organized into four to six *performance areas*, which include:

- **Finance:** All activities relating to the financial aspects of the business including accounts receivable, accounts payable, payroll, reporting, etc.
- **Operations:** All activities relating to the development, production and delivery of a product or service including manufacturing processes, inventory management, quality control, order processing, service delivery, shipping and receiving, etc.

Building a Better Business Dashboard (cont.)

- **Customers:** All activities relating to the acquisition and retention of customers including marketing, sales, customer service, etc.
- **People:** All activities relating to hiring, training, managing, growing and developing people.

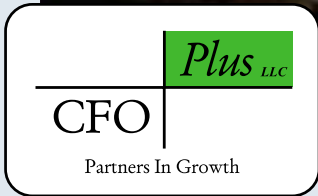
Once you identify your business's *performance areas*, you then establish critical success factors (CSF) related to each area. This is the foundation of your feedback system. CSFs are specific goals that are designed to overcome weaknesses, exploit opportunities and/or stimulate performance in a given area. The goals are strategic in nature and fit within your company's broader vision, mission and core values.

After you have pinpointed *performance areas* and developed goals (critical success factors) for these areas, then it's time to develop a way to measure how well your team is doing in each area. Your measurement tool is called a *Key Performance Indicator* (KPI). KPIs measure outcomes and often are expressed in ratios or indexes made up from multiple activity measures. KPIs provide feedback to the team and managers about how they are performing in reference to the CSFs established in their given performance area. In essence, your team will have a way to look at their own personal business dashboard. They can "add more fuel" if they see that they are lagging in an area. Or, they might see how they can make an adjustment that affects the whole process and improves overall productivity.

Your Goals, Your Team's Goals.

You've heard the line, "Build it and they will come," right? Well, this is ultimately true about your business dashboard. You have a winning formula when you build a dashboard that your employees can understand how it hits your bottom line as well as *their* bottom line. A business dashboard will make it easy for them to see how their efforts affect the company's performance. Once your team knows what the company's overall goals are, they can then be told what is expected of them and what part they play in realizing those goals. By implementing a performance measurement system, you can abide by the adage, "What is inspected is respected." You will find that goals come to life when there is a measurement system in place. Ultimately, people perform best when the "rules of play" are explicit, and the scoring method is clear.

Your business dashboard allows you to effectively manage your company's performance and to share this performance with your employees so that your goals become *their* goals. Building a better dashboard is key to increased profitability and a smooth running operation.



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Develop a Marketing Plan

That Lets the Good Times Roll

Does your company have a marketing plan and do you know where it is? If your marketing plan is sitting on a shelf, if you aren't getting the new business results you want, or if you have a plan and don't know what to do with it – read on. A well-developed marketing plan can help the “good times roll” in these not-so-good times.

What a Marketing Plan Is

A well-defined marketing plan is your company's road map to results. It will guide you from your current situation to your target destination. It should be a document that is used and revised as needed (no one says you have to live and die by what you decide to do today). You can develop an effective marketing plan by following a tried-and-true series of steps.

What a Marketing Plan Is Not

A marketing plan isn't some fancy, intelligently written (although it should be clearly communicated) 100-page document that “wows” people. It isn't a document that will take months to create, and isn't going to take the latest and greatest desktop publishing software to create. A marketing plan that works isn't something that only the marketing director or VP understands.

Where are you now?

- Define who you are as a company.
- What is your company's business philosophy or approach to business?
- What are your company's competitive strengths and weaknesses?
- What differentiates you from your competitors? Knowing your key differentiators is integral to developing your marketing message.

Use these guidelines to write several paragraphs that summarize where your business is now. Be sure to determine if this is how “outsiders” see your company. Ask a few vendors, customers or business referral sources to give objective feedback on your company's reputation. It's important to know if you think you are the “tiger” of your industry and your target market sees you as a “sheep.”

Where do you want to go?

- What do you want to accomplish? (Increase new lines of business? Expand existing business? Both?)
- Do you have name recognition in your market? If not, do you want to build that?
- Do you know to whom you want to market? Do you want to target a new market?

As Microsoft says, “Where do you want to go today?” A fun part of the marketing plan process is opening your mind to limitless possibilities. Working *in* your business instead of on your business works well for tunnel vision – not marketing. Thinking about the future will get you back in touch with what you “dreamed” your company could be many years ago. Or, it may open up new dreams.

As you proceed through this phase of plan development, outline your goals and be very specific. To hit a target, you need to know exactly what you are aiming at. It's nice to say you want to be the most well-known company in your city, but a more specific goal could be for you to be the most well-known company to your target market and increase sales by x percent in the coming year. And while you should *dream* big, it's good to be realistic – the best marketing plan in the world won't double new business in one year. Finally, once you have your goals on paper, it's time to prioritize them. Put them in order starting with those with the greatest importance.

Develop a Marketing Plan *That Lets the Good Times Roll*

Research, Research, Research

Research may not be your cup o' tea, but it's critical to the success of your marketing plan. Once you have your targets on paper, you can focus your research to find out if another company is already the market leader in that arena, or test your company differentiation against other local offerings. You may decide that you would rather tackle another area in which competitors don't already have such a strong foothold.

You also need to understand your target. What do they want? What do they value? A good place to start is American Demographics Magazine (www.americandemographics.com). The magazine's Web site offers articles on various consumer and business market segments. Associations and publications catering to your target market can be useful, too. Web sites for those sources also are readily available. It never hurts to enlist the assistance of a pro. Often, the investment more than pays for itself in time savings.

Profile your target market with the information you gather. Include the percentage of people in your town that would fall into your "target" market. What is your target's need for the services you offer? Do they appreciate the services you offer? Where do they currently go to buy these services? How easy/difficult will it be to lure them over to your company? The more specific your profiles are, the more they will help you hit your target.

Hitting Your Target

This is the most important part of your marketing plan! For each goal, you need to develop a strategy that incorporates your key messages and outlines the tactics you need to accomplish to reach your goal.

There are many tools for you to use to convey your message, including:

- Newspaper
- Newsletters
- TV
- Public Relations – events, speaking engagements, sponsorships
- Magazines
- Business Alliances
- Direct Marketing Campaigns

For each goal, write your strategy with the key message and the tactics you will take to realize your goal.

Here's a sample:

Strategy: Position Bob's Widget Company as the unique provider of low-priced, high-quality widgets in Any City, USA.

Key Messages: Bob's Widget Company offers low-priced, high-quality widgets and is committed to serving the citizens of Any City, USA.

Tactics: Propose a story to the local business journal that shows how Any City, USA's citizens now have access to the most affordable widgets in America. Attend trade shows where you can meet retailers who serve your target market. If Bob wanted to take his widgets straight to his target market, he also might consider developing a direct mail campaign.

As you outline each goal, make sure you keep asking yourself, "Why should I do this?" Also, be realistic. If you don't have a lot of money to pour into marketing, it doesn't make sense to list tactics that require a large budget. Marketing doesn't have to cost a lot of money if you are willing to invest time and creativity to achieve your objectives.

Once you have all your goals broken down into smaller sub-goals, set a deadline for each sub-goal and a timeline for the larger goal. You want your marketing plan to be a win for you – set practical time deadlines.

Let's GO!

Guess what? That's it! You now have your marketing "map," a well-developed "to do" list that was researched and is highly focused to get the results you want. It is based on facts, not hunches, and it will take you from point A to point B. More than that, it will continue to move you closer to meeting your company goals.

As you complete each goal/sub-goal, be sure to document the results you realized. Use this analysis to tweak and improve your marketing process. We think you will be amazed at what you can do in just three months if you take your marketing effort one goal at a time.



D-I-S-A-S-T-E-R Spells Trouble if You Don't Plan Ahead

As every Boy or Girl Scout knows, the key to survival is to be prepared! When it comes to disaster planning for a business, there are many items to consider. What does your company need to remain operational during a disaster? Should your insurance cover lost wages, and should it cover lost business revenue? How will you protect software and hardware? Is your business located in hurricane country or an area that may experience another kind of natural disaster? Disaster planning not only should be specific to your region, but also should consider man-made disasters, including fire, flood or, in these technological times, electronic terrorism.

When you look at disaster planning, you may feel like David approaching Goliath. The key is to take it step-by-step, and to do something rather than nothing. In the wake of September 11, many companies now feel more vulnerable than ever. Still, no matter where you are located, natural disasters and other devastation can strike anytime.

Thankfully, you have the luxury of time to make preparations... and time is what disaster planning is all about. It takes time to think through the scenarios and to focus on an actual, viable plan rather than something that just looks good in the company disaster manual. If you think developing this plan sounds hard, it isn't nearly as hard as developing one during a crisis!

Here are some areas to consider as you develop your contingency or disaster plan:

What is your escape route? Just like you did in elementary school, hold regular fire or evacuation drills and inform all employees of the company's escape route(s). It's a good idea to have more than one route. Plan who will be the last one(s) out, along with alternates. If you have lease space, you may be able to ask the property management company to hold regular drills for your company. If this option isn't available, do it yourself by holding impromptu drills. In addition, make plans for situations where employees may be trapped within your company building.

IT and phone back-up plans. Ever think about how you would conduct business without phones, computers or the Internet? In a disaster, these commonplace work tools may be out of reach. Not only do you want to make provisions for the information technology required to keep your business up and running, you'll want to ensure your key suppliers also have back-up plans if any suppliers directly impact a portion of your business. Redundancy seems to be the name of the game for phones and IT. Secure two phone carriers rather than one, since cell phones can get bogged down during more widespread disasters. If you have a high-speed Internet connection, consider having a direct-dial back up. Finally, put a plan to paper that will enable you to access outside equipment, whether it is the company's property or the property of company employees (you will want to check with your insurance carrier to assess the risks involved with this type of arrangement).

Secure valuable data. We know of many well-intentioned business owners who diligently make backups each night, label and file these valuable disks, and promptly store them in a place that does not protect the data from fire or floods. Today, we have many solutions available. You can choose to purchase a more secure data container, such as a fire-proof safe. Or, you may want to store the data offsite. Perhaps the easiest way to protect data offsite is to upload it to the Web to a secure server. Of course, you'll need to ask the company you choose what contingency plans it has in place to access your data, should that company experience a disaster. Ensure your rights are protected through Service Level Agreements.

Where do you go from here? What happens when there's no "business" to return to? Finding a temporary location ahead of time can keep you out of a disaster bind. If you lease your office space, some property management companies can offer offsite locations for use, so ask about putting a disaster provision in your lease. If your business permits, you may want to look at developing a plan that enables employees to work from home, if at all possible. If your business relies heavily on equipment or a special facility, investigate business interruption insurance options that pay you and your employees in the event something happens. If you have highly skilled employees that may seek employment elsewhere, opting for a higher premium to cover lost wages may be a good choice.

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Plus LLC

Partners In Growth

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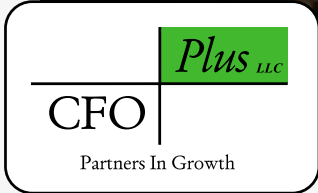
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Disaster Resources

Federal Emergency Management Agency. Visit <http://www.fema.gov/library/bizindst.pdf> to view FEMA's Emergency Management Guide for Business & Industry. The agency offers quite a bit of information about disaster preparedness.

American Red Cross. Stop by <http://www.redcross.org> to find many supply checklists for common disasters and crisis situations, including rolling black outs. This also is a good source of information for your personal and family disaster planning.

As your business performance advisor, we are here to help you make the most of every area of your business. We can help you develop your company's disaster plan and answer questions as you go through this process. Give us a call to start building your contingency plan *today*.



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Want Capital? The Basics You Must Know

When 14-year old Ashley Power unleashed her views on life on her Web site, "Goosehead," who knew she would be a media sensation in a matter of months? Toiling away, night after night, the teen built what is now one of the hottest young adult sites on the Web with little money and no staff.

However, when the word got out, it soon was obvious to the teen's parents it was time to invest and take the little Web site into the big time – and who knows, the same process may hold true for your own firm or company site. What if you don't have a nest egg to fuel your entrepreneurial effort?

Basically, there are two types of capital: debt and equity. If you go the debt route, you secure a loan, maintain total control of your company, and must repay the loan plus interest and fees. Going the equity route provides capital and investors who trade an investment for a share of your company and, they hope, the associated profits or proceeds.

If your company requires a modest amount of capital, you may consider going the debt route by securing a bank loan, a Small Business Administration loan, personal loans from friends, family or partner (silent or not) that invest a large portion of the money required to get you where you want to go. Commercial finance companies also can provide financing. If, however, you are in an industry where a considerable amount of capital is required (such as high tech), you are better off going the equity capital route.

No matter who you make your pitch to, you will need:

1. An Executive Summary – 3 to 5 pages
2. A Business Plan – 50 pages maximum
3. Due Diligence Material, including market studies, research papers, etc.
4. Company Business Valuations and projections of post-investment values
5. A strong, short presentation you can make in person

Venture capitalists (VCs) usually enter the game at around \$250,000. Below that, you may want to look at angel investors: wealthy people who invest in a similar manner as VCs, but do it independently rather than with a firm. They are called "angels" because they usually are more interested in acting as a mentor rather than controlling your company.

VCs and angel investors look at your business plan and, if everything looks good, they will invest in your company. To ensure you look "good," be sure you supply the answers to these questions in your materials:

1. How much can the investor expect to make? *What is the return on investment?*
2. How much could the investor lose? *What collateral is available?*
3. How do you know your company will make money? *Do you have third party documentation that can support your claims?*
4. Who is running the company? *Why should they trust you and your team know what you are doing?*
5. Who's going to buy your product or service? *How will you market to your target? Does your plan have marketable validity?*
6. When will the investor be paid back? *What is the deal structure and terms?*

Want Capital? The Basics You Must Know (cont.)

Seeking venture capital isn't for the faint of heart. VCs typically receive about 100 plans per week and invest in about 5-10 businesses per year. But, you never know when your presentation or business plan may land in another investor's hands as a result of your VC actions. Who you know is very important when seeking venture capital. Networking takes on a whole new role as you try to meet potential investors. Ask your business advisor, attorney, banker and other colleagues who they know in the VC world.

Your action list for securing capital should look something like this:

1. Develop documents
2. Create presentations – one short (5-10 minutes) and one long (15-20 minutes)
3. Hone your presentation skills – try Toastmasters or personal coaching
4. Rehearse your presentation – your family and friends are a good place to start
5. Make your list of potential investors
6. Talk to colleagues and add to your list of possible investors
7. Remain focused and enthusiastic throughout the process – energy sells
8. Do your homework and avoid risky investors
9. Remember to sell your vision and the investment, not your service or product – What's in it for the investor?
10. Each week, make a to-do list and follow it until you secure the capital you desire

No matter what stage of growth your company is in, financing is available to those who are patient and persistent. Let us know if we can help you as you attempt to secure capital.