

DO YOU HAVE A FINANCIAL CRYSTAL BALL THAT SHOWS YOU WHERE YOUR CASH FLOW WILL BE IN THE FUTURE?

Are you often anxious about whether your business will have enough cash to survive? Or maybe you are anxious about whether your business will generate enough cash to put a down-payment on a house or pay for your kid's college. These are critical questions that keep business owners from making decisions with confidence so they can operate their business at maximum efficiency to generate cash and pay their tax obligations.

Every business owner or manager would love to have a financial crystal ball. The closest most small business owners come to it is looking to the past when your CPA or bookkeeper gives you the results a month or two after month end and then you try to do the financial gymnastics in your mind.

Large companies create a crystal ball effect by utilizing a large staff to forecast cash flow based on operations and continue to tweak the forecast based on those things that become known as these events appear on the horizon. As a small business owner/manager, unfortunately you can't afford a staff to sit around and predict your cash flow. Through technology, we can bring you this expertise for a nominal additional cost to your accounting.

I have made a commitment in my career as a CPA and attorney to small business and my company has developed a process where we can do the accounting for a company and, as part of that service, we can project out into the future the revenue, costs, profit and cash flow of that company. I want to help business owners move confidently into the future.

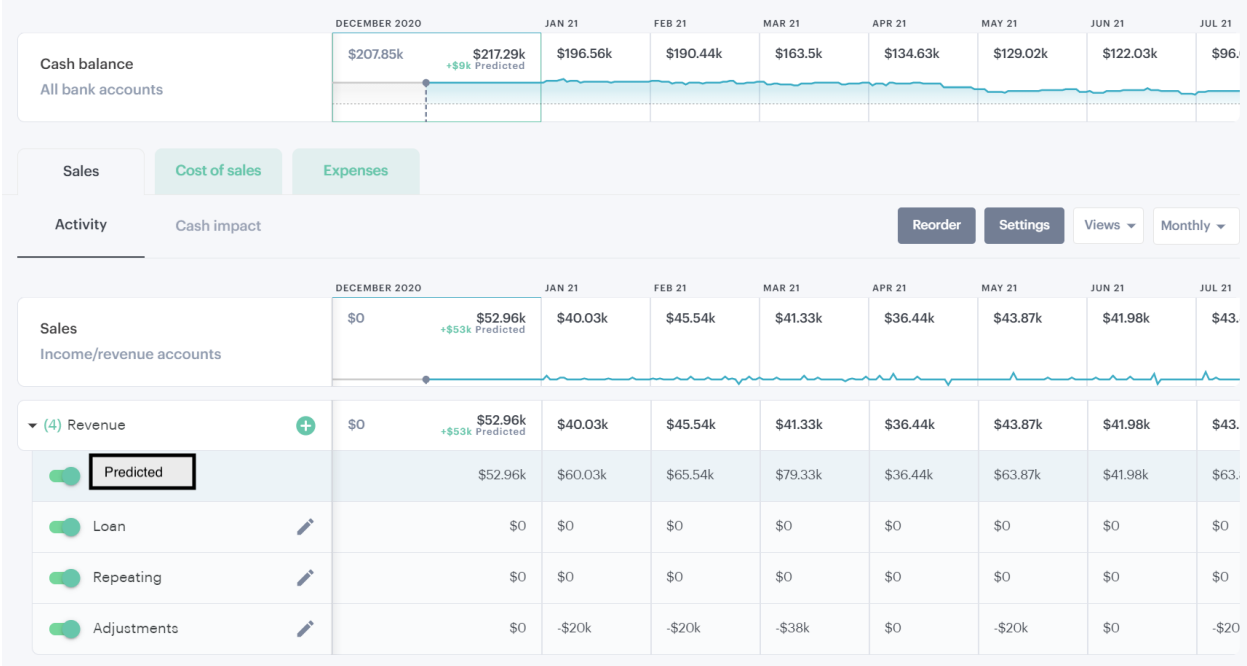
Unalp CPA Group utilizes technology to seamlessly reforecast your cash flow for the next twelve months, on a daily basis, based on the latest transactions in your bank account. We call this approach "Dynamic Accounting." Whereas most accountants and bookkeepers just look at your numbers and tell you where you have been, we tell you where you are going, based on your numbers and our forecasting capabilities. Hence, our approach to accounting is not static, but dynamic.

Most owners run their businesses based on the amount of money they have in the bank. This is a big mistake. The simple fact is that by the time you see you are running out of cash, it is too late to avoid a negative effect. Forecasting Cash Flow is imperative for every business owner to recognize whether they must cut cash outflows or increase cash inflows to keep the business stable. Our system allows us to run "what if" scenarios which allows owners/managers to see the effect of their decisions while making the choice of what actions to take.

Dynamic Accounting is necessary because your business's numbers alone — your profit and loss — act only as general indicators of your business's health. Your numbers will not tell you, for instance, when you might pay money out to a vendor or receive payment from a client. Without a warning system, you could find yourself scrambling to bridge gaps in a month with lots of early payouts and later client payments. In other words, your business could be

profitable and still run out of money. This is why “Dynamic Accounting” is so powerful. Our system anticipates these situations. We do the work for you.

For instance, let’s say that you could see a projection such as this:



At the top of the screen shot from our demo system (where it says “Cash balance”), the graph shows the daily tracking of the predicted cash balance. This gives insight that, while you have a positive cash balance, it is declining. We have the ability based on discussions with the business owner to manually alter the prediction from historical norms. We do this in the “Adjustments” row. It might be that, in this example, we thought revenue would decline. Whatever the reason, it shows that you may need to take action to stop the decline in your cash balance. This may be through cost cuts or other moves that save the cash burn. During a planning session with the business owner, we can collaborate and track “what if” scenarios to get the optimal outcome. Perhaps this may be a new line of business that is under consideration. This process gives you intelligence to make moves before things become a problem.

The goal of Dynamic Accounting is to predict your cash flow and then learn from it as we move forward. While Dynamic Accounting will never be perfect, it will become one of the most useful tools you have in managing your business. Crystal balls in the movies are never perfectly clear, but, if you had one, it would give you an unfair advantage over your competition. We hope to give you this unfair advantage.

Call us today at 925-256-6321 and let us have 30 minutes of your time to show you how we can help transform your business and get you that crystal ball that you want.