

TAKE THE QUIZ FIND THE MONEY

If you run a private business, this is a time for heroes. Apple Growth Partners' Invisible Heroes want to help you find that money left on the table.

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1. Take the AppleQuiz. It's for your records only; we cannot view or record your results because we value your privacy.
2. Schedule a FREE "No-Mask Consultation" at one of our offices. The *Invisible Heroes* will take off their masks and roll up their sleeves for your FREE intensive working session with the area's leader in private business accounting. The questions below are just a sample of the wide range of subjects we'll cover at this session.

If you haven't already been asked these types of questions, maybe your current CPAs need to become invisible and you need some new heroes.

Improving Cash Flow



Are your accelerating tax credits or loss carrybacks to provide working capital for operations?	YES	NO
Are you using off-balance sheet leasing to free up capital?	YES	NO
Have you held economic summit meetings with management staff, advisory board members, department leaders, key suppliers and customers, lenders and financial sources to look for cost savings or operating efficiencies?	YES	NO
Have you reviewed all expenses to identify waste, unproductive assets, or luxuries and taken steps to postpone the use of or eliminate them?	YES	NO

Financial Reporting

Does your financial forecasting model project "dry powder" – the ability to raise cash to pay bills, fund new projects, retire debt or meet loan covenants?	YES	NO
Are you managing the company and making decisions based on daily/weekly/monthly performance metrics?	YES	NO
Can you calculate breakeven points from your financial statements?		
Have your cost accounting standards and shop rates been reviewed lately?	YES	NO

Credit & Collections

Have you reviewed your credit and collection policies to set credit caps at tolerable levels of loss?	YES	NO
Are you aware of priority claims rules that could force you to hand over collections on troubled accounts receivable?	YES	NO

Banking & Financing

Have you established a relationship with a “backup” bank or investigated alternative financing resources such as mezzanine financing or private equity groups?	YES	NO
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Human Resource Management

Have you evaluated staffing at all levels to determine if they meet current customer demand?	YES	NO
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If you're facing a reduction in workforce, has a qualified HR professional reviewed your plan to avoid the potential for discrimination claims?	YES	NO
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Is your company protected by confidentiality and non-compete agreements for key employees?	YES	NO
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Marketing

Can you globalize your marketing strategy to get your products into new, overseas markets?	YES	NO
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Have you invested in keyword research and search engine optimization to make sure Internet users can find you on the web?	YES	NO
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Have you communicated a unique, well-defined differentiator to your customers, prospects and the market-place?	YES	NO
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Do your employees articulate the differentiator and the value it delivers every day?	YES	NO
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Strategic

Has your strategic plan been updated in light of the recession?	YES	NO
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Have you conducted a SWOT analysis – strengths, weaknesses, opportunities and threats – to measure both internal and external conditions?	YES	NO
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Do you have an Advisory Board in place to help make timely, critical, long-range decisions?	YES	NO
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Have you considered if the time is right to make an acquisition or sell your business?	YES	NO
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Business Owners

If you have partners, do you have a buy/sell agreement in place?	YES	NO
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Has the valuation of the business been updated to reflect recessionary impact?	YES	NO
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Do you have a written succession plan that's been updated to reflect recent economic impact on your business valuation?	YES	NO
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Do you think your investments are performing appropriately in the current economic climate?	YES	NO
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NOTE: We honor your company's confidentiality and your privacy. Your AppleQuiz results are for your eyes only — unless you choose to share them with us at an Apple Growth Partners “No-Mask Consultation.” We are not capturing your responses nor will we contact you unless you expressly request it. Furthermore, should you contact us, we will not share, sell, or trade your contact information with any other party.