



## Our Approach

CRS Financial Management Solutions helps Business Owners and CEO's to make sound decisions to grow and manage their businesses. We help our clients to increase profitability, stabilize cash flow, secure financing, and organize internal accounting operations to support the CEO in creating his or her vision of the business as a reality.

## Profitability

Do you know your breakeven point? Break even is the dollar volume above which you begin to earn a profit. Meeting this breakeven point volume every month determines future positive or negative cash flow as well as profitability. Many businesses focus on the dollar volume of sales but have no idea of how each sale affects the overall profitability of the business. Managing profitability means managing all the components of profitability.

## Cash Flow

As the lifeblood of any organization, managing the flow of cash can be considered more important than the profitability of the business. Without cash, employees cannot be paid, inventory cannot be procured, and client products and services cannot be delivered. Managing the timing and velocity of cash inflows and outflows is the difference between being in business or being out of business.

## Financing

Is your business bankable? How do you get bankable? How do you compare to your peer group and the key operating ratios that your bank will use to evaluate your business and determine your businesses borrowing capacity. Will your business pass the scrutiny and requirements of your bank to qualify for financing and what type of financing will be available to your business.

## Accounting Operations

70% of small businesses have financial reports that are flat out wrong – that is – if they have financial reports at all! Operators of popular software packages who know how to use those software packages understand how to record a transaction. Typically, however, what they know is how to drop information into buckets. But are they the all in the right buckets?!!! More often than not transactions are recorded incorrectly resulting in financial reports that are wrong and cannot support the CEO in making good business decisions.

## About CRS Financial Management Solutions

CRS Financial Management Solutions was created to bring big business thinking to small businesses with revenues between \$500,000 and \$25 million who want to grow, or simply improve, operations and profitability.



Marilyn J. Magett, principal, has more than 25 years experience in financial management, reporting, planning, and control in a variety of industries. She has particular expertise in strategic financial management and the design of practical solutions for financial and operational issues.

Prior to consulting, Marilyn served as Chief Financial Officer of a bank, Corporate Controller of a technology manufacturing firm, as well as Controller of several manufacturing and distribution firms. She has experience with organizations of all sizes, from small businesses to Fortune 500 companies, in roles ranging from individual contributor to senior executive.

Marilyn received her B.S. in accounting and financial planning from the State University of New York and her Executive MBA from Baruch College, City University of New York.