



mark spencer cook

BUSINESS WINDFALL®



25 FINANCIAL PIVOTS

FIND \$100,000+ IN NEW PROFIT IN ONE SESSION.

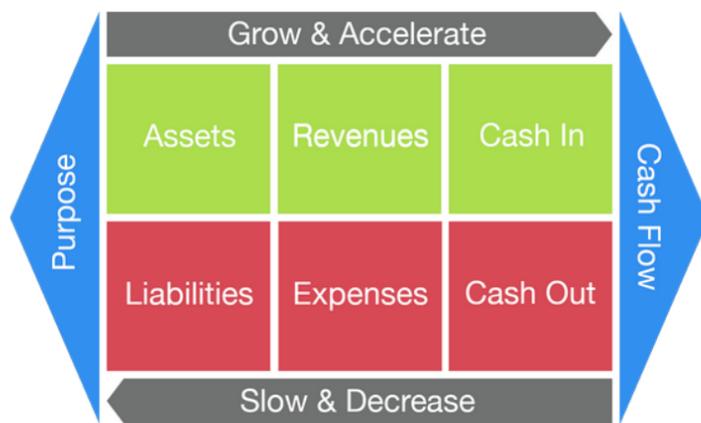
We financial experts may say we know how to find new profit. But a wise person once asked, "Can a person really know something if they haven't done it lately?" Check the following 25 financial levers often neglected by firms for more than a month.



WINDFALL SERIES™



25 BUSINESS FINANCE LEVERS



Business and financial leaders need you to ask the questions below. Evaluate answers in the order listed. Annualize gains for each item conservatively by multiplying appropriate variables. Sum the gains to find a business windfall. Most red improvements yield 100-percent profit. Start there and assign champions.

by Mark S. Cook and John C. Grant

Purpose	<ol style="list-style-type: none"> 1. Which of 12 needs drive demand of ideal clients (markspencercook.com/twelve)? 2. Is your firm in survive (liquidity), optimize (income) or mature (cashflow) phase? 3. How many qualified leads does each salesperson get and meet with monthly?
Liabilities	<ol style="list-style-type: none"> 4. Which short-term debt is financing anything long-term? 5. Which long-term debt is used for short-term working capital? 6. Have you eliminated costly current liabilities this month?
Expenses	<ol style="list-style-type: none"> 7. Can you provide year-to-date and last-lear financial and bank statements? 8. Which expenses do not directly: gain new clients or retain ideal clients? 9. How much lower have you negotiated COGS this month?
Cash Out	<ol style="list-style-type: none"> 10. How much have you renegotiated all vendor costs this month? 11. Why are you making vs. buying on major initiatives? 12. Have you stretched your AP terms this month?
Assets	<ol style="list-style-type: none"> 13. Which slow-selling items did you discontinue and liquidate this month? 14. How much did you reduce inventory this month for items that sell? 15. Where is your current, primary constraint in the organization?
Revenues	<ol style="list-style-type: none"> 16. Which of 30 methods to increase revenue have you applied this month? 17. Which prospecting methods have been most efficient in your history? 18. Which teams eagerly help close sales and how?
Cash In	<ol style="list-style-type: none"> 19. How did you make it easier for clients to pay this month? 20. How much was A/R accelerated this month? 21. What terms did you change to reflect the real cost of business?
Ops Pivots	<ol style="list-style-type: none"> 22. Which angles have you not captured of key customer locations for clients? 23. Have you asked new experts for ideas about better service this month? 24. Which two improvements raised client experience this month? 25. How many times did clients achieve their purpose this month?



FIND \$100,000+ NEW PROFIT NOW

ASK 25 QUESTIONS THAT MAY NOT HAVE BEEN ASKED LATELY.

Meetings are difficult to schedule with executives these days, especially face-face. Pique curiosity in almost any leader by offering large, new profits in one meeting. Here are a few examples:

Balance use of debt.

Borrowing from working capital to buy new equipment raises risk and interest. Misusing long-term debt is no better.

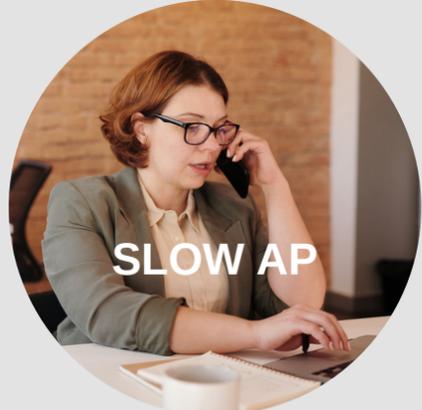


Require expenses to sell.

Stop charges on corporate credit cards and AP that don't help gain and keep clients. Spending can restart tomorrow if the staff insists.

Call vendors again this quarter.

Apple takes instant payment yet waits 90+ days to pay vendors. Yet another reason Apple's cash is so rich.

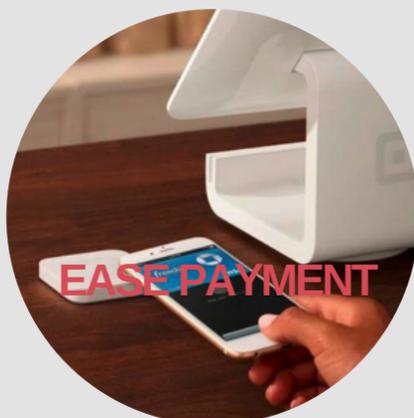


Act on fading assets.

Slow-selling items, stray tools and R&D with a failure to launch, like Kodak's 1977 digital camera, cost firms GDP-size fortunes.

Tug on dozens of sales levers.

There are hundreds of variations on 30 ways to increase revenue. Add a small synergistic product to purchases or test an incentive.



Encourage payment.

Can customers wave their cell phones to pay or click notifications to pay? It's time to innovate A/R to increase cash.

Email questions to: mark@windfallseries.com



COACHING CORNER WITH MARK COOK:

GOAL 1



ASK 25 QUESTIONS

Ask a leader the 25 questions above. Assign a conservative financial value to improvements and annualize. Sum values to find a windfall.

GOAL 2

01

TACKLE TASKS

One new goal for a person is enough for a week. Pick one item of 25 with high value and odds of success. Assign improving it by Friday.

GOAL 3



RINSE AND REPEAT

Repeat or a leader with staff should assign the most fitting champion (not always by role) to finish the item by Friday.

GOAL 4

30

PLAN GROWTH

Discuss questions 16-18 with revenue leaders. Schedule to begin testing 30 sales growth levers (see Mark's 30-levers).