



# The Smart Choice

Outsourced Accounting & CFO Business Advisory Services

2023

**Surviving and  
Thriving in a  
Slower Market**



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## Who We Are

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### Day to Day Accounting

As your company grows, your accounting requirements evolve too. Once your initial comprehensive assessment is done, we start managing the day-to-day accounting for your business.

### CFO Business Advisory Service

Ensure you have the right tools and technology working for you.

- Dashboard development
- Custom reporting development
- Increase efficiency with better integration of accounting data across technology tools

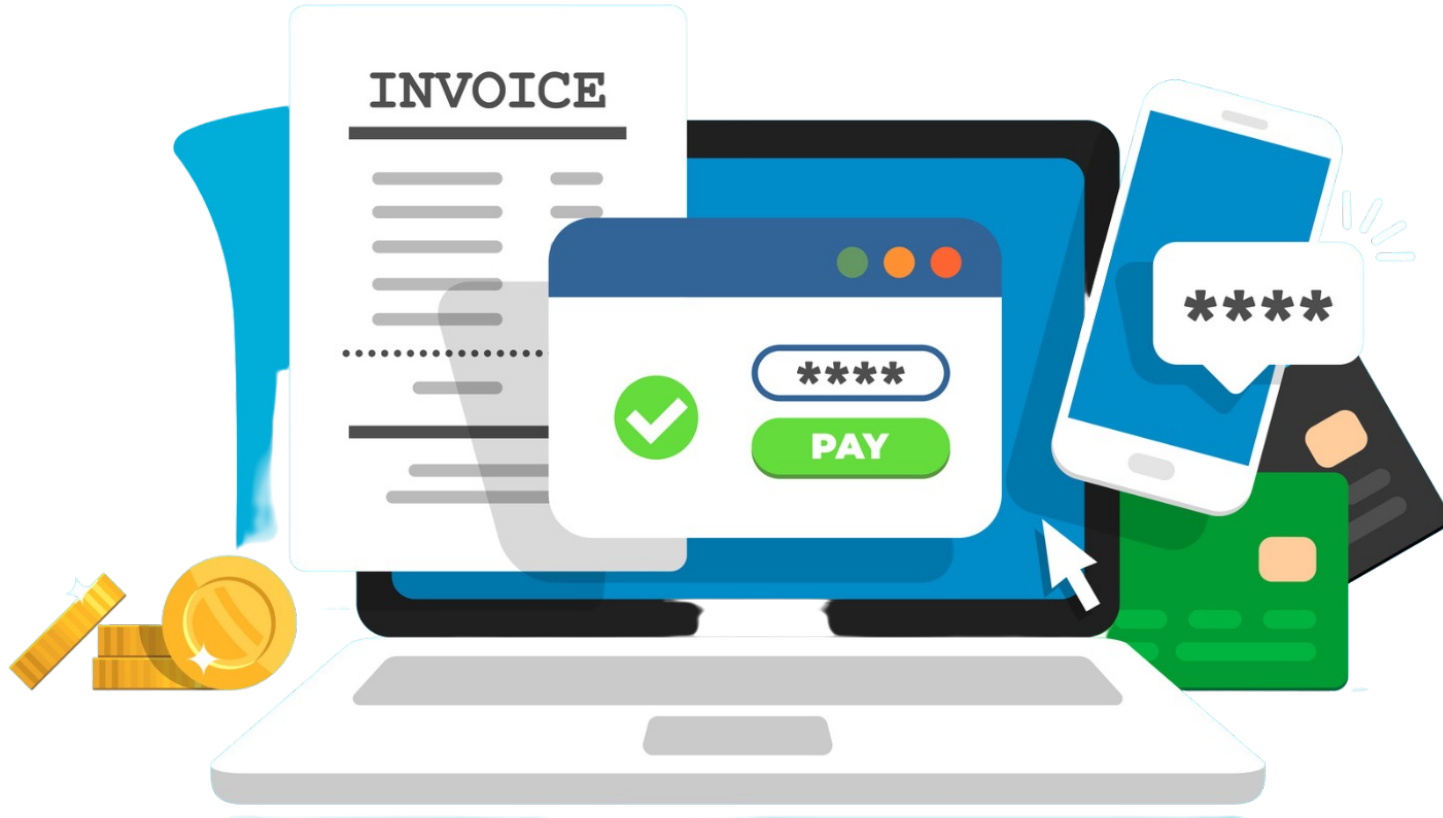
# Preparing for the slowdown

## Tools You'll Need

- 2023 budget/plan
- 2022 monthly P&L
- Head count with compensation
- 13 week cashflow report



# Revisit Your Banking Relationships



## Assume nothing!

Debt: Should you refinance? Is your current debt fixed or variable rate? Do you have a Line of Credit? If not, now is a good time to set that up – BEFORE the slowdown.



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# California's own version of the SBA

## Key Points

- IBank partners with nonprofits and lenders to offer loan guarantees for small businesses
- Guarantees cover up to 80% of outstanding loans, encouraging lenders to issue loans to businesses struggling to access capital
- Eligible businesses: 1-750 employees, in industries listed in the North American Industry Classification System codes
- Uses of funds: Start-up costs, working capital, construction, expansion, inventory, lines of credit, agriculture, export financing, disaster relief
- Maximum guarantee: \$5 million, term: up to 7 years
- Lenders: Enroll via one-page certification, email [SBFC-Programs@ibank.ca.gov](mailto:SBFC-Programs@ibank.ca.gov)
- Small Businesses: Find participating lenders on [www.ibank.ca.gov](http://www.ibank.ca.gov), click "Small Business Loan Guarantee Program"



## Small Business Finance Center

CALIFORNIA INFRASTRUCTURE AND  
ECONOMIC DEVELOPMENT BANK

**For more information**

**[www.ibank.ca.gov](http://www.ibank.ca.gov)**

916.341.6600

**[SBFC-programs@ibank.ca.gov](mailto:SBFC-programs@ibank.ca.gov)**



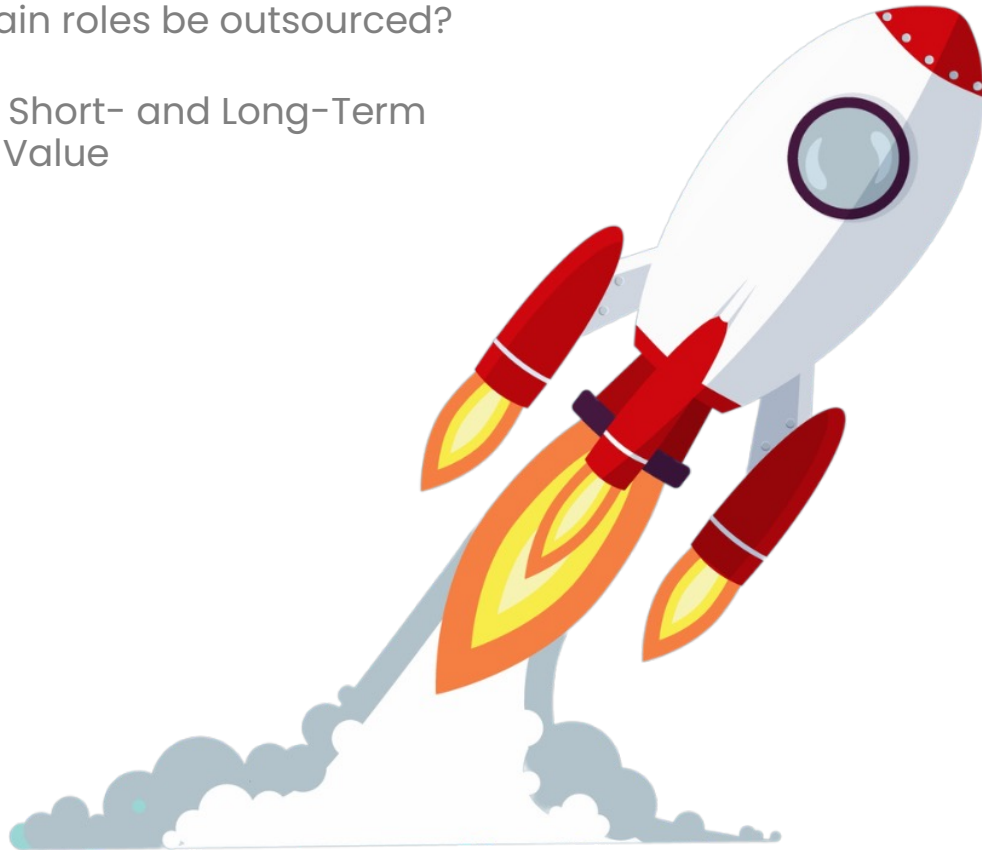
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# Validate Your Team

Have you invested in growth that has not materialized as fast as you planned?

Can certain roles be outsourced?

Focus on Short- and Long-Term Business Value





# Are You Hybrid?



## Does a hybrid model really make sense?

A hybrid choice may be right... Or it may be the worst of both scenarios. You're paying for real estate and you are managing remote teams.

# Audit Your Tech Stack

## SG&A Expenses

- You know you're not paying your introductory rate anymore.
- There's new tech out there that may be better.







# Cost of Goods

## Do you know your cost of goods?

- There have been a lot of fluctuations in container, commodities and shipping costs.
- Negotiating your costs can be as simple as asking for what you want. Over 600 Negotiable Terms in a Carrier Contract. (Talk to an expert)



# What Are Your Expected Margins?





# Make Clear Priorities

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## Don't cut EVERYTHING!

For example, we've increased spend on sales and marketing but reduced overhead costs on real estate.

Your situation may be unique but the opportunities to make actionable changes is universal.



# Key Takeaways & Actions

- Finalize Short- and Long-Term Debt Strategy and Cashflow (Talk to your Banker)
- Validate Your Team – Who is driving business value?
- Real Estate Flexibility
- SG&A – Expenses must add Value
- Inventory = Cash
- COGS & Purchasing – Know your Costs and Shipping Terms
- Margins Drive Profit





# Thank You



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