

CORRAL YOUR CREDIT!

SOME EXAMPLES:

1. Credit is no longer the same as Cash!
2. So, arrange for backup borrowing NOW
3. Rolling 16-week Cash-flow Forecast = a MUST!
4. Local and community banks have \$, want to lend
5. Engender lending relationships, existing & potential
6. Two projections: conservative for bank, realistic for you
7. Understand your lender's motivations, position, needs
8. Continuing education of your lender on your business
9. Remember, credit isn't cash...yet or maybe ever again!



CONCENTRATE ON CASH!

SOME EXAMPLES:

1. As Red Scott says, *Cash ain't cash unless it's cash!*
2. Maybe borrow-down some credit & put it in CDs (cash)
3. Review all expenses, item by item, and do make cuts
4. Have an all-hands meeting to discuss cash (weekly)
5. Start collecting when you mail invoices, not in 30 days
6. Watch over 60-90-120 DSO like eagles (they eat hawks)
7. Use sophisticated asset/cash tools like Earn-&-Turn
8. Re-forecast cash out 16 weeks every week, daily report
9. Print out Cash Manager Tool at www.ceotools.com for free *Top 10 Get Out & Stay Out of Cash Trouble Tools*



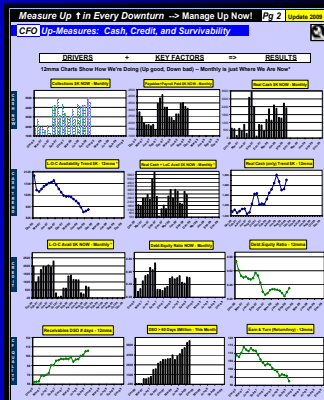
Manage Cash & Credit !

CFO Page

CFO's Page 2: Cash, Credit, and Asset Management

1. Actual cash availability
2. LoC Level and Limits
3. Receivables DSO > 90
4. Inventory Earn-n-Turn

MeasureUp ↑ Recession Dashboard available at www.ceotools.com



Cash Manager Tool!

Don't Grow Without It!

Cash Manager Tool available at www.ceotools.com

Projected Cash Headroom				Actual Cash Headroom			
for the week ended August 9, 2002				for the week ended August 9, 2002			
Day/Week	Inflow	Outflow	Balance	Inflow	Outflow	Balance	
Monday	716.63	0.00	216,275.26	5,734.00	0.00	223,292.63	
Tuesday	1,433.26	0.00	217,708.52	1,268.72	0.00	224,579.35	
Wednesday	2,149.89	0.00	221,858.41	11,567.00	0.00	235,943.37	
Thursday	4,299.78	0.00	228,158.20	0.00	0.00	235,943.37	
Friday 8/9	5,733.04	42,862.91	189,028.33	48,498.89	0.00	284,442.26	
Est 8/16/02	129,636.87	141,671.17	176,903.13				
Est 8/23/02	78,718.00	176,540.88	79,170.25				
Est 8/30/02	23,855.52	177,838.76	46,188.01				
Est 9/06/02	10,493.56	129,616.00	-3,036.43				
Est 9/13/02	81,815.00	87,125.92	-29,247.35				
Est 9/20/02	0.00	204,961.16	-234,238.51				
Est 9/27/02	0.00	32,265.50	-266,504.01				
Est after 9/27		309,533.53	-495,037.54				

Projected Cash Headroom				Summary & Key Cash Indicators			
for NEXT week ended August 16, 2002				Wk ended	Actual	Cash	
Day/Week	Inflow	Outflow	Balance	LoC	Cash \$	Days*	
Monday	27,237.35	7,426.88	304,252.73	07/05/02	198,355.62	21	
Tuesday	20,428.01	0.00	324,680.75	07/12/02	110,007.06	27	
Wednesday	10,214.01	0.00	334,894.76	07/19/02	165,536.81	25	
Thursday	6,809.34	0.00	341,704.09	07/26/02	312,188.95	35	
Friday 8/16	3,404.67	180,036.09	165,072.67	08/02/02	217,558.63	28	
Est 8/23/02	133,557.14	169,369.29	136,266.52	08/09/02	284,442.26	34	
Est 8/30/02	111,967.24	177,425.70	73,808.06				
Est 9/06/02	76,588.75	58,914.67	91,482.14				
Est 9/13/02	27,390.40	261,135.21	-47,352.67				
Est 9/20/02	1,000.00	32,265.50	-118,528.17				
Est 9/27/02	45,927.00	105,769.60	-178,370.77				
Est 10/04/02	155,021.00	51,681.97	-74,011.74				
Est after 10/4		376,903.93	-450,015.87				

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