



Multiple Services with a Single Focus: **Your Success**

National Resources;
Personal Service

ACCOUNTING, TAX, &
FINANCIAL ADVISORY

BENEFITS CONSULTING &
ADMINISTRATION

HUMAN RESOURCES

INSURANCE

LITIGATION SUPPORT

M&A/CAPITAL ADVISORY

MARKETING

PAYROLL

PROPERTY TAX

REAL ESTATE ADVISORY

RETIREMENT & WEALTH
MANAGEMENT

TECHNOLOGY

VALUATION & APPRAISAL

Operating a successful business is never simple.

Beyond producing the product or delivering the service your company offers, you have to manage the people and systems that keep it running efficiently and profitably. There are always financial and tax issues, employee benefits and insurance concerns, technology challenges, and numerous other business problems which keep you from focusing on your core business.

That's where CBIZ can help. We are uniquely positioned to assist you with a wide range of professional services and solutions, all with a single focus: your success.

For more information, contact your local CBIZ Advisor or call our toll-free help line, 1-800-ASK-CBIZ (1-800-275-2249).



CBIZ BUSINESS HEALTH TEST
Put the Power of Your Financial Information to Work for You!



Your Business Just Got Easier.

www.cbiz.com

If you're thinking about

- Growing your business through acquisition or otherwise
- Acquiring new product lines
- Developing new markets
- Selling your business
- Restructuring your debt
- Linking employee remuneration to your business performance
- Communicating your financial performance to other stakeholders
- Price volume decisions

Or, if you simply want to maximize your future financial performance...

...the CBIZ Business Health Test is for you!

In 2 hours you will attain **total insight into your business** and discover ways to achieve financial goals you never thought possible. We place specific emphasis on:

- **The Positive Past** – CBIZ will identify where you have done well, including which types of decisions and behaviors are supporting superior business performance, as well as how to build on your past successes.
- **The Possibility-Filled Present** – CBIZ will identify key areas where improvements could substantially enhance performance, including specific opportunities to improve your financial position both from a profitability and a cash viewpoint.
- **The Future** – CBIZ will translate your financial data into easily understood business drivers and project where your business is headed with and without making changes.

What makes the BHT so powerful is its focus on your business' three financial engines:

- **Profitability** – It's not about how well you are doing; it's about how well you can do.
 - **Cash** – Likely the most important of all. Evaluating how your decisions impact your cash performance today and how they will impact your future cash performance.
 - **Operating Assets** – We will test to see if your assets are working as hard as you are.
- The greatest benefit of the BHT is that the process is **completely interactive**. Therefore, we can instantly simulate the financial impact that different scenarios would have on your business.

How It Works

You and your CBIZ advisor will sit down together to interactively analyze your financial statements.

Our unique one-page "scorecard" quickly evaluates your company's



financial position, detects hidden problems, and provides a firm platform for making informed business decisions and setting strategic goals.

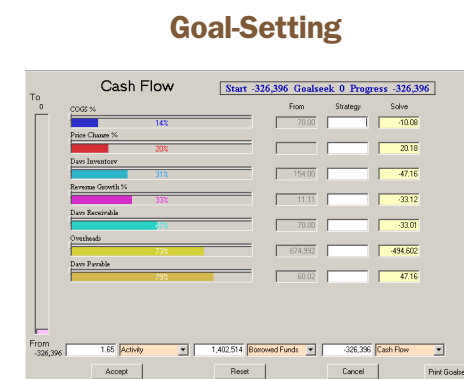
Scorecard	
Results	
Gross Margin %	31.00
Profitability %	11.74
Net Income/Sales	5.99
Interest Cover	3.69
Working Cap %	
Working Cap %	36.95
Current Ratio	2.00
Total Liab/Equity	2.19
Equity/T Assets	31.32
Activity	1.63
Cash Flow	
Cash Flow	-2,772,447
Borrowed Funds	13,487,597
Cash After Ops	240,250
Debt to Equity	1.70
ROCE %	19.17
Valuation	
Value Added	
Results	

View your total business dynamics in our 1-page scorecard.

Complex financial information is presented as easily understood business drivers. A quick glance at a single display shows the number of days of inventory on hand, days of sales tied up in accounts receivable, days of accounts payable, debt costs, cash flow, and a wide range of other key performance indicators that vary depending on the nature of your business.

This data then forms the basis for the next steps in effective short- and long-term strategic planning — goal setting and what-if modeling.

Goal-Setting – We will show you how the data can be used to identify and establish objectives (i.e., specific net income figure) and develop a plan to achieve those goals by changing certain business drivers such as pricing, cost of goods sold, days sales outstanding, etc.

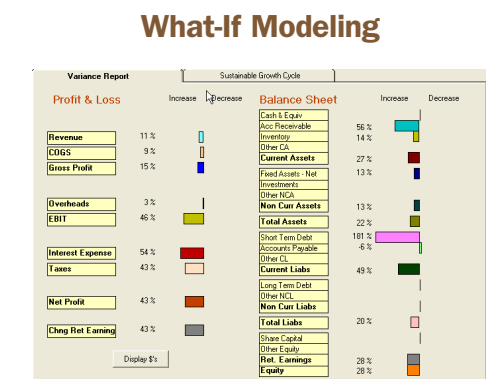


Target specific performance areas to determine best strategy for improvement.



What-If Modeling – This feature allows you to conduct financial analyses to project and assess the impact of various business decisions, ultimately **enabling you to develop solid business strategies**. You and your CBIZ professional will interactively model how specific changes in business drivers would affect your financial condition, operations and cash flows, for example:

- What are the best and worst case scenarios of launching a new product line or service this year?
- What will be the overall impact of a price increase, if it reduces sales volume?
- Would reducing prices to increase volume be the best strategy?
- How can we significantly improve cash flow over the next 12 months?
- How would cash flow change if we reduced our outstanding accounts receivable average from 70 to 60 days?
- What if product prices are increased 10%?
- What if sales are boosted 10%?
- What if the cost of goods sold increased 3%?
- What if debt was decreased by 25%?



Simulate the impacts of a business decision.

Perhaps most importantly, **CBIZ will review with you what all of this information means to your business – today, next year and further down the road.**

Following the session you will receive a restatement of the 2-hour session, including the strategies suggested during the BHT process.

Ensuring Your Goals Are Met
To ensure your Business Health Test translates into the results you desire, CBIZ can help your organization establish a **"Financial Performance Review Committee."**

- Your CBIZ advisor will serve as the committee's guide and "conscience," bringing focus to a quarterly review process that will achieve the following:
- Compare actual results to specified goals.
 - Identify and address any gaps.
 - Assure the proactive strategic process continues as a primary and successful management tool for your business' health.

At Your Service

At CBIZ, our business consultants will help you achieve your numbers, not just report them. Further, our entire team brings many skills, services and products to you, from accounting, tax and payroll to benefits, insurance and information technology, with **one goal in mind... helping you manage and grow your business.**

The CBIZ Business Health Test – This very well may be the most important and beneficial two hours you will spend this year!