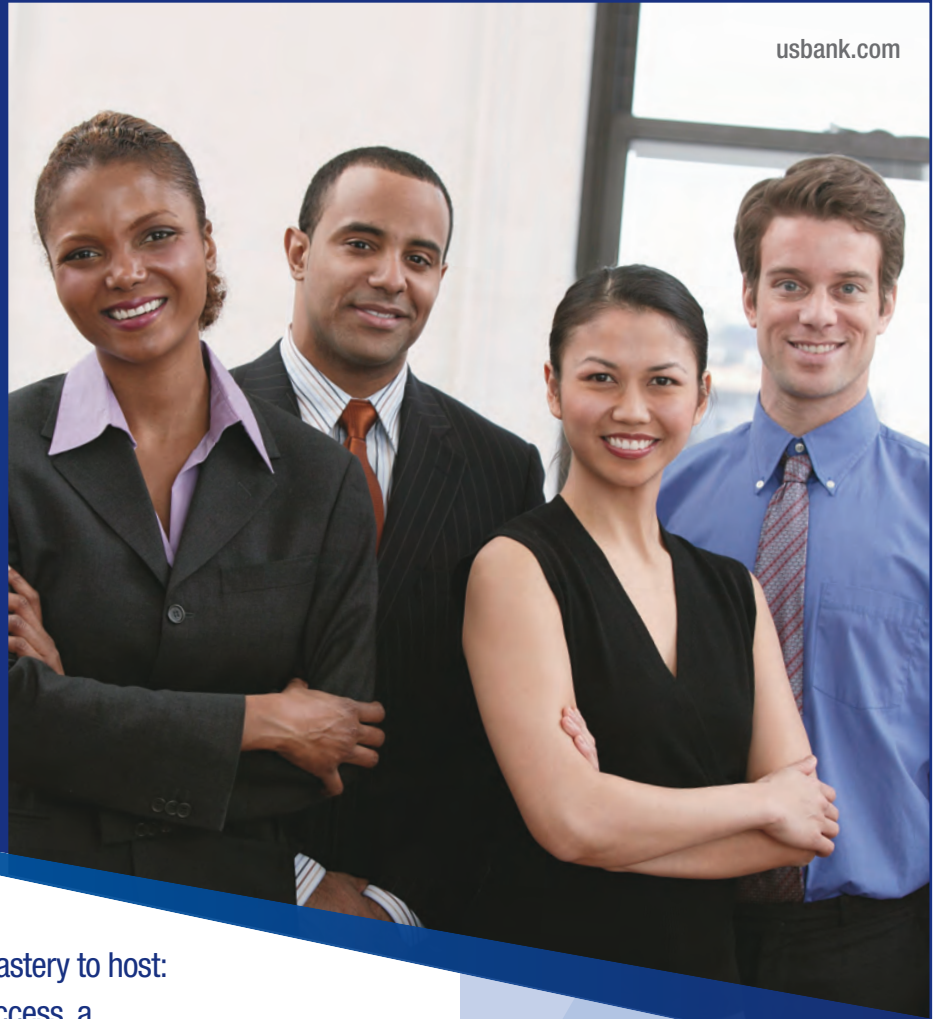


Join US to Master Your Business Success

All of **us** serving you®



U.S. Bank is proud to partner with Profit Mastery to host: **Practical Tools for Control, Survival and Success**, a complimentary seminar featuring speaker **Steve LeFever**.

Business owners, advisors and managers will receive information and motivation through financial tools that will help prioritize profitability and cash flow opportunities.

Steve LeFever will captivate the audience with his dynamic humor, while providing insight on Profit Mastery's tools and resources to improve your business performance in an ever-changing economy.

- This seminar qualifies for eight hours of continuing education credits for CPAs.
- In appreciation of our valued financial industry partner

PROFIT MASTERY 

usbank®

FIELD OF STUDY: Management Advisory Services-8.00 Hours

U.S. Bank seeks to comply with federal, state, and local regulations concerning the entertainment of public officials and employees. Therefore, to the extent you are required by the rules and regulations or the policy of your department, agency, or authority to pay any part of the costs of attending this event, please contact the U.S. Bank Representative above, so that we may make the necessary arrangements. Member FDIC. ©2014 U.S. Bank.

U.S. Bank and Profit Mastery – FAQ

What is Profit Mastery?

Profit Mastery, led by CEO and founder Steve LeFever, MBA, CFE, is a team of former business owners, bankers, and finance professionals that can help you deliver a bigger bottom line — by linking our financial management education, benchmarking and peer performance groups. We are passionate about delivering practical financial management tools to improve the profitability and cash flow of those we serve. We have trained over 1.5 million business owners, key managers, bankers, accountants, CPAs, and university students on 3 continents and in 8 languages.

Since 1984, Profit Mastery has delivered — via direct and licensed affiliations — **unique and powerful financial and management training programs, products, and services** to business owners, managers and their advisors to contribute to their overall success.

The Profit Mastery process provides information, education, and motivation to owners, managers, and advisors of independent business throughout the world.

And we make it fun!

Why Profit Mastery?

Although originally perceived to be a training program, the real outcomes were actually business performance, business development, and retention. We call it “Education-based Marketing” and it works.

Who should attend?

All of your business customers and prospects – and all of their advisors, including CPAs.

Why would a bank sponsor Profit Mastery for business owners and CPAs?

All our bank clients have learned that Profit Mastery delivers three key outcomes that make it invaluable to banks: (1) measureable differentiation, (2) improved credit quality, and (3) a uniquely effective “word of mouth” network that results in new business customers and market share growth.

Bank sponsors consistently find that Profit Mastery is the single most effective resource they have ever delivered to the business community.

U.S. Bank and Profit Mastery – FAQ

Why business owners?

Do you want to make more profit? Improve your cash flow? It all starts with smart money management and we provide business owners with the tools, resources and knowledge to make those decisions.

Business owners consistently tell us that Profit Mastery is “the best program they have ever attended” and “they will never look at their businesses the same way again”. This program will help them:

- Diagnose and monitor their company's financial performance
- Use break-even analysis to make better decisions relating to cost, price, and profits
- Avoid cash crunches and increase cash flow
- Plan for and manage growth
- Communicate more effectively with bankers and other financial professionals
- Structure a loan that's the right fit for their business

Why CPAs?

Profit Mastery has been attended by thousands of CPAs over the last 25+ years, to universally rave reviews. The key financial management concepts taught can be the cornerstone of the advisory/consultation side of their practice. Additionally, for a one day program a CPA will earn 8 hours of NASBA-compliant/QAS-CPE credit.

But, the benefits of Profit Mastery extend well beyond the CPE itself. The tools and concepts presented in the course serve to enhance the consultative aspect of any CPA practice - and increasingly CPAs, like bankers, are recognizing the value of Profit Mastery for their clients. Once again, a **consistent focus** by both client and CPA serves as a springboard for increasing both retention and billable hours by "productizing" the consultative relationship.

Many CPAs who have taken the course have gone on to refer their clients to Profit Mastery training, which in turn provides an educational resource for client/professional consultation and builds momentum towards increased revenue – and a number of them have actually sponsored Profit Mastery for all their clients!

CPAs in large corporations find that exposure to Profit Mastery's tools provides them with extra value as peer advisors within their organization. In addition - with dealer networks, franchise organizations, and trade associations - the Profit Mastery program is generally channeled outward in the distribution chain. Measureable results include improved communication through developing a common language and approach that enhances satisfaction and improves financial performance throughout the network.

U.S. Bank and Profit Mastery – FAQ

Will the concepts be relevant to everyone in the room?

Absolutely! The program is taught at a pace that is accessible to everyone and the concepts we teach do not require any financial background. Every business owner will walk out of that room with the tools, resources, and knowledge to improve their business' financials immediately.

Everyone knows compliance has become a commodity, and recession-driven pricing compression has only emphasized the need for value-driven solutions. CPAs are challenged to put themselves in the business owner's or banker's shoes. The goal is to gain not only financial perspectives, but also the perspective that drives improved communication.

What will they learn?

"If you can't measure it, you can't manage it." During this session, participants will learn how to more effectively work to identify, measure, and manage the key "drivers" of profits and cash flow – and how to benchmark their performance against their peers. They will learn to use a unique Financial Road Map and a Profit Mastery® Assessment as invaluable advisory tools to help identify and quantify opportunities to positively impact both profits and cash flow. By using the tools of cost and Break-Even Analysis, participants will have a road map to make critical decisions regarding the profitability of individual locations and products – as well as gauging the impact of changes in cost, volume, or pricing.

These are practical, powerful tools they will be able to implement immediately in their own business – or those of their clients.

What Specific Concepts/Tools will be Presented?

We will teach the participants to:

- Determine how cost patterns affect profits, and analyze the present to make better decisions about the future
- Determine the profitability of individual products or services to determine appropriate pricing strategies
- Utilize "what if" scenarios to calculate and substantiate specific expansion, pricing, and purchasing decisions
- Develop a profit plan and cash budget forecast
- Identify the effects of short-term and long-term financial cycles
- Determine the differences between net profit and cash flow
- Accurately determine the future asset needs of the company
- Identify key issues of financial leverage and debt structuring
- Find the money needed to pay for growth
- Identify inefficiencies that soak up cash
- Identify different types of asset needs and match them to means of financing
- Understand what specific sources are used to repay specific types of debt
- Identify the 5 "C's" of Credit
- Understand what info financing partners need in order to fairly evaluate a loan request
- Determine the differences between net profit and cash flow