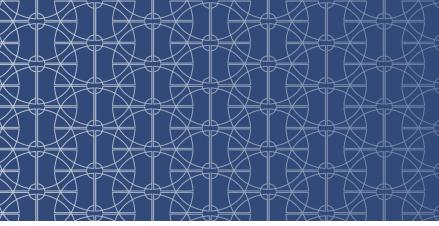
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# **GROWTHWHEEL** /CRISIS MANAGEMENT

Tool for decision making and action planning for startup and growth companies



Designed by:

GrowthWheel<sup>®</sup>

Company/Project:



#### **GrowthWheel 360° Screening** Three ways to get focus

The GrowthWheel 360° Screening gives you a 360° view on your business. This will help you make sure that you don't leave out anything when deciding what to focus on next.

There are three different types of screenings. Choose a type on the right and go through the simple process to get the right focus. **#1: Assess your status** How is your business going?

Go through the 20 Focus Areas and assess how well you think your business is doing at the moment.

Score your business status within each Focus Area with 25%, 50%, 75%, or 100%.

Finish your screening by adding a circle around 1 to 3 Focus Areas you want to work on now.

**#2: Assess your opportunities** Where do you see possibilities?

Go through the 20 Focus Areas and assess the opportunities you see for your business right now.

Score your opportunities within each Focus Area with 25%, 50%, 75%, or 100%.

Finish your screening by adding a circle around 1 to 3 Focus Areas you want to work on now.

#### **#3: Assess your skills** What do you need to learn?

Go through the 20 Focus Areas and assess the competencies of yourself, your team, or your business.

Score your skills within each Focus Area with 25%, 50%, 75%, or 100%.

Finish your screening by adding a circle around 1 to 3 Focus Areas you want to work on now.



# 360° Action

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# 360° Planning [S2]

Crisis Description. Personal Challenges. Financial Warning Signals. Crisis Causes. Solution Planning.

#### **Crisis Description**

Make an honest description of all aspects of the crisis

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#### Job to be done

By making an honest description of all the aspects of the crisis situation, we can create the best starting point for finding a solution.

#### **Personal Challenges**

Identify the consequences the company crisis can have on a personal level



S2.92+

#### Job to be done

By having an honest conversation about the personal consequences of the crisis, we get the best starting point for creating a solution that is acceptable —both on a professional and on a personal level.

#### **Financial Warning Signals**

Assess warning signals in the company's financial accounts and forecast

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#### Job to be done

By evaluating all of the possible warning signals, you can get a clearer picture of how serious the current or forthcoming crisis is.

# DECISION SHE

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#### Job to be done

Crisis Causes

company crisis

Find the root causes of the

By asking the question "why" up to 5 times, we are able to find the root cause of the problem and thereby get a better idea about how the crisis started.

#### Solution Planning

Find the best solution to get the company out of the crisis

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#### Job to be done

By thinking through —and perhaps accepting— the different scenarios, it might get easier to work with them and create a plan that can take the company out of the crisis.





# **Ownership & Board** [R1], Partnerships [R3], Legal Issues [R5]

Crisis Agenda. Business Sale Questions. Rescue Team. Contract Negotiation. Bankruptcy Process.

#### **Crisis Agenda**

Put the most important topics on the management agenda

#### **Business Sale Questions**

**Questions to consider before** selling the company

#### **Rescue Team**

Map out the people that can help save the company

#### **Contract Negotiation**

Explore possibilities to renegotiate contract terms

#### **Bankruptcy Process**

Clarify the potential process of filing for bankruptcy

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R1.91+

#### Job to be done

By systematically going through the work areas of the business, we can more easily find the most important topics to work on at the meetings.

Job to be done By considering these questions in advance, we

ensure to have the best

possible sale process.

#### R1.3.12+

#### Job to be done

By figuring out which types of roles and skills we need at the table, we can more easily decide who to involve.

R3.91+

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#### R5.03

#### Job to be done

By getting an overview of the agreements we have made as well as an idea of what would be the ideal terms, we can decide on which agreements to renegotiate. R5.91+

#### Job to be done

By getting an overview in advance of the phases and steps of a possible bankruptcy you can be better prepared for this scenario.

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# Financials [B1], Funding [B2]

Cash Management. Cash Flow Budget. Profitability Review. Cost Budget. Financing Options.

**Profitability Review** 

Calculate earning power of

products and customers

#### **Cash Management**

Find ways to create better short-term and long-term cash flows

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#### Job to be done

By improving the cash flow, we get more available funds that we can use for making the company grow.

#### **Cash Flow Budget**

Manage payments with an overview of all incoming and outgoing transactions

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#### Job to be done

By making a weekly cash flow budget, the investor can get a detailed picture of the liquidity and the company can see the need to collect debt and postpone individual payments.

#### B1.13

#### Job to be done

By calculating the gross profit of each product and/or customer, we can decide if some of the products or customers should be phased out.

#### Cost Budget

Calculate costs and reduce expenses



B1.22

#### Job to be done

When we know more about our costs we can more easily make decisions about how to run the company.

#### **Financing Options**

Go through possible ways of financing investments

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#### **B2.21**

#### Job to be done

By looking into different alternatives for financing our investments, we can make sure to select the right kind of financing.

B1.20



# Funding [B2], Facilities [B5]

Lender Information. Credit Agreement. Debt Management. Tied-up Capital. Inventory Management.

**Debt Management** 

and agreed terms

Get an overview of total debt

#### Lender Information

Gather information that gives the lender insight into the business

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#### Job to be done

By giving the lender the information we already have, we will save time and we can always hand out additional information later.

#### **Credit Agreement**

Decide which items to negotiate with the lender

B2.91+

#### Job to be done

By getting an overview of the company debt, we can figure out if we can get better terms on our loans.

Tied-up	Capital
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Get an overview of the company assets and their liquidity

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#### B2.92+

#### Job to be done

By getting an overview of the tied-up capital, we can figure out what the options are to release some of our financial resources.

#### **Inventory Management**

Explore possibilities for better management of purchasing and inventory

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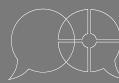
#### Job to be done

If we get an overview of how to reduce money tied up in inventory we can find the best ways to get available funds.

#### Job to be done

By showing up prepared for the meeting with the lender, we have better chances of negotiating good terms.

B2.23	



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# /360° Planning

#### **DECISION SHEET** v1.0

S2.91+

#### Job to be done

Often, when a company is facing a crisis, multiple challenges must be dealt with at the same time.

By making an honest description af all the aspects of the crisis situation, we can can create the best starting point for finding a solution.

#### How to do it

Start med at beskrive de forskellige aspekter af situationen i den rækkefølge der virker mest naturlig.

Continue by using the checklist to find other or additional aspects of the crisis that need to be included in the overall picture.

Finish by describing the additional aspects of the crisis.

#### Next step

- Take a closer look at the aspects that the company needs to get a better understanding of.
- Have a meeting with key people to review the situation.
- Consider possible solutions and take the first steps to mitigate the crisis.

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# **Crisis Description**

Make an honest description of all aspects of the crisis

#### ✓ CHECKLIST: ADDITIONAL ASPECTS

The product life cycle Company- and ownership Owner's health situation Signs of crisis Signs of crisis that owner

Status of accounting

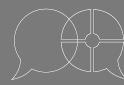
Personal motivation

Competitive situation

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ASPECT OF THE SITUATION	DESCRIPTION	ASPECT OF THE SITUATION	DESCRIPTION
Background of the crisis (history, events)		<b>Resources</b> (who can help)	
<b>Emergency crises</b> (payments, debt collection, legal proceedings)		<b>Information</b> (who knows what and should know what)	
Most important clients (loyalty)		<b>Private economy</b> (Private residence, other debt, security, pensions)	
Most important operational suppliers		<b>The family</b> (marital status, prenup, liability)	
The company's key employees (dependence)		<b>Desired future</b> (intention, problem/ opportunity- description)	
Bank relationship (agreement compliance, corporate mortgage)			
<b>Debt situation</b> (liens, guarantees, mortgages, assets, liabilities)			
Dete	News		0

Name:



GROWTH PLANNING /360° Planning

DECISION SHEET

S2.92+

#### Job to be done

When a company is going through a crisis, this can bring along a number of personal challenges.

By having an honest conversation about the personal consequences of the crisis, we get the best starting point for creating a solution that is acceptable —also on a personal level.

#### How to do it

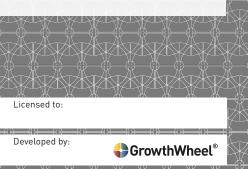
Start by getting an overview of the personal challenges that have arisen due to this company crisis.

Continue by noting down keywords or questions to each of the headlines.

Finish by marking out the headlines that creates the biggest challenges or concerns.

#### Next step

- Have a meeting with a person you trust and talk about the situation.
- Take the first step to overcome the challenges.
- Consider what a positive future could look like after the crisis is over.



# Personal Challenges

**Residential situation** 

Current and future work life

Date:

Health and stress

# Identify the consequences the company crisis can have on a personal level

Personal financials

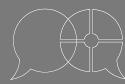


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Wishes for the future

Company:



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#### S2.93+

#### **Financial Warning Signals**

#### Assess warning signals in the company's financial accounts and forecast



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v1.0

Job to be done A variety of different signals can point to a crisis being under its way, or already happening.

**DECISION SHEET** 

By evaluating all of the possible warning signals, you can get a clearer picture of how serious the current or forthcoming crisis is.

#### How to do it

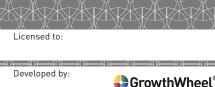
Begin with getting an overview of the different possible warning signals indicating that the company is undergoing a crisis.

Next, evaluate the intensity of the signals. Green implies that there is no severe warning signal, whereas red implies that a strong warning signal is present.

Finish by writing down remarks to the strong warning signals.

#### Next step

- Evaluate which areas need to be investigated further to understand the extent of the crisis.
- Take immediate action to reduce the extent of the crisis, or to avoid deterioration of the situation.
- · Evaluate the possibility of avoiding the crisis or surviving it.



Name:

Company:



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# **DECISION SHEET**

S2.94+

v1.0

#### Job to be done

One way to avoid a future crisis is to work systematically on finding and recognizing the root causes of the current crisis.

By asking the question "why" up to 5 times, we are able to find the the root cause of the problem and thereby get a better idea about how the crisis started.

#### How to do it

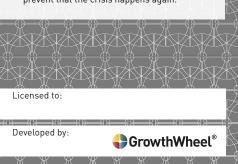
Start by describing the crisis: What is the crisis? Who is experiencing it? And what are the consequences of it?

Continue by explaining the causes of the crisis and proceed step by step to explore the root causes behind each explanation.

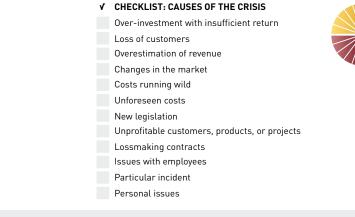
Finish by coming up with possible solutions to eliminate the root causes and if possible also some of the symptoms.

#### Next step

- Make a further analysis of why the crisis was not detected earlier.
- Choose which solutions to implement.
- Make an action plan of actions that can prevent that the crisis happens again.

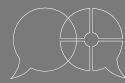


# Crisis Causes Find the root causes of the company crisis



#### CRISIS DESCRIPTION

WHAT IS THE CRISIS?					
WHO EXPERIENCES THE CRISIS?					
WHAT ARE THE CONSEQUENCES?					
	CAUSE DESCRIPTION		POSSIBLE SOLUT	IONS	
WHY 1					
WHY 2					
WHY 3					
WHY 4					
WHY 5 (= Root cause)					
Date:		Name:		Company:	



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**DECISION SHEET** 

/360° Planning

v1.0

S2.95+

# Solution Planning

DEVELOPMENT

REALIZATION

#### Find the best solution to get the company out of the crisis

RITICAL FAKTORS FOR THIS SCENARIO	

REALISTIC

No

Maybe

Yes

Even when a company is in the middle of a crisis
there is a number of different possibilities to
make our way out of the situation.

Job to be done

By thinking through -and perhaps acceptingthe different scenarios, it might get easier to work with them and create a plan that can take the company out of the crisis.

#### How to do it

Start by getting an overview of the different scenarios for getting out of the crisis.

Continue by making a list of advantages and disadvantages of the different scenarios. Then consider how realistic each of the scenarios are.

Finish by finding the critical factors that are necessary to realize the most attractive scenarios.

#### Next step

- Make a decision about which scenarios to focus on first.
- Make an action plan for the different scenarios.
- Decide which scenario makes the best way out of the crisis

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Growth and business development The company grows out of the crisis with liquidity creating activities. Solvent closure

The company voluntarily closes before the debt becomes too large.

SCENARIOS FOR HOW TO GET OUT

OF THE CRISIS

**Debt Agreements** The company works its way out of the crisis

through payment agreements and voluntary repayment schemes with creditors.

Composition agreement with creditors The company is reconstructed through agreement with the creditors.

Reconstruction

The company is reconstructed into a new

company or form of business.

Fusion

The company merges with a competitor or

other players in the market.

Change in management

Hiring of a new CEO or management team

who can get the company back on track.

ADVANTAGES OF

THIS SCENARIO

DISADVANTAGES

**OF THIS SCENARIO** 

#### **Minimizing activities**

The company reduces its activities and the owner starts to work with another company.

#### Selling the company

The company's assets are being sold as part or united before or while declaring bankruptcy.

#### Bankruptcy or dissolution The company is declared bankrupt so that the owner can start a new working life.

Bankruptcy with debt relief The company is declared bankrupt, but the owner obtains debt relief.

R1.91+

#### **Crisis Agenda** Put the most important topics on the management agenda

**DECISION THEMES** 

New profitable product range

New prices and terms of sale

Collaboration with competitors

New role for owner / director

Optimization of business processes New vendors / credit terms

Alternative distribution channels

Organizational change New board members

New profitable customer segments

Product development

New attractive markets

Better business model

New owners

**ORGANIZATION** Termination of employees

DEVELOPMENT

AREA

CONCEPT

CUSTO

RELAT

**OPERA** 

Date:



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ORGANIZATION /Ownership & Board

#### **DECISION SHEET** v1.0

Job to be done

When a company is going through a crisis the company management need to spend their time on the most critical topics.

By systematically going through the work areas of the business, we can more easily find the most important topics to work on at the meetings.

#### How to do it

Start by getting an overview of the different development areas and decision themes.

Continue by evaluating whether the different decisions can have a quick impact on the company's liquidity and finances.

Finish by describing each decision as it should be included in the agenda for the management.

#### Next step

- · Choose which decision themes the management should continue working on.
- Make a meeting plan for the management's work on the various themes over a period of time.
- Seek external help if there are some issues that the management needs more knowledge on in order to make the right decisions.



	Fast/cheap marketing efforts
	New sales systems and methods
OMER	Press coverage that improves sale
IONS	New partnership agreements with customers
	Letting go of unprofitable customers
	Updated sales budgets
	Financing and capital injection
	Cost cutting
TIONS	New facilities
	Sublease or sale of facilities
	Inventory reduction/outlet

QU	ICK EFFE	СТ	DESCRIPTION OF DECISION
Yes	No	Maybe	DESCRIPTION OF DECISION

Name:



ORGANIZATION

/Ownership & Board

#### R1.3.12+

#### **Business Sale Questions**

PERSONAL QUESTIONS

What is the right time to sell the

company?

How is the company to be taken

forward?

(values, place, growth)

What is the right position

for you in the company

after the sale?

How should your work-life

balance look after the sale?

What is your family's

thoughts and needs in regards to

selling the company?

How and how fast should the

change in leadership happen?

Will you pay particular attention

to employees in regards to the

sale?

What expectations do your

surroundings have from you in

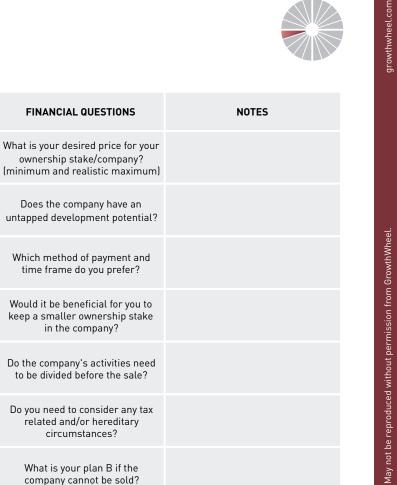
regards to the sale?

Who is the ideal buyer?

(family, suppliers, customers, competitors, employees)

Questions to consider before selling the company





How can you make the company attractive and optimize the price?

Job to be done

v1.0

When the decision about selling the company has been made, it is a good idea to clarify the financial and personal questions about the sale before initiating the sale process.

**DECISION SHEET** 

By considering these questions in advance, we ensure to have the best possible sale process.

#### How to do it

Start by reading all questions to get an overview of them.

Next, add further questions that you can think of.

Last, answer the questions one at the time. Write a question mark if you are unsure about the answer.

#### Next step

- Further evaluate the questions you are unsure about.
- Select which questions you wish to discuss further with your personal and professional advisors and decide on the right advisors.
- Arrange one or more meetings to discuss the questions.



Name:

NOTES

#### R3.91+

# **Rescue Team** Map out the people that can help save the company

PEOPLE THAT CAN

CONTRIBUTE

CATEGORY

Private

relationships

Date:

Good friends

Network connections

#### CHECKLIST: ROLLS v

Financial advisor Business advisor Legal advisor Personal interlocutor Financial aid Practical help



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#### Job to be done

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ORGANIZATION /Partnerships

In order to save a company from going into liquidation, a team of people wlil be needed.

**DECISION SHEET** 

By figuring out which types of roles and skills we need at the table, we can more easily decide who to involve.

#### How to do it

Start by considering what kind of people, types and skills, should ideally sit at the table.

Continue by assessing how important it is to get the different people involved. Then try to name specific people who could be candidates.

Finish by deciding how many people to sit with at the table and mark with a circle the people to contact.

#### Next step

- Schedule one or several meetings.
- Invite per phone or email for a meeting with individuals or a group of people.
- · Send material to participants for reading before the meeting.



#### YES NO Business owners Board members Decision-Management makers Heads of department Team Leaders Production staff Employees Sales staff Admin. staff Current clients Customers Potential clients Product suppliers Creditors Service providers Banks Advisors Volunteer counselors Industry colleagues Psychologist Specialists Coach Lawyers Accountants **Authorities** Interest groups Other Politicians externals Media Competitors Family members

IMPORTANT

#### NAMES OF PERSONS TO SIT AT THE TABLE

ROLE OR INTEREST	NAMES OF PERSONS TO SIT AT THE TABLE

Name:

Company:



ORGANIZATION

/Legal Issues

v2.2.3

R5.03

#### **Contract Negotiation**

PARTIES TO

THE CONTRACT

CUSTOMERS

Explore possibilities to renegotiate contract terms

Price regulations

Interest terms

Security and guaranty Invoice discounting Credit maturity

BANK

OTHER

AGREEMENTS

Upfront payment for cash discount

RESPONSIBLE

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**IDEAL TERMS OF CONTRACT** 

Changes in the organization often open the door to renegotiations with suppliers and other creditors.

**DECISION SHEET** 

By getting an overview of the agreements we have made as well as an idea of what would be the ideal terms, we can decide on which agreements to renegotiate.

low		

Start by getting an overview of the different parties to the contract and the types of agreements a company might make with them.

Continue by going through the agreements and consider what the ideal terms of each agreement would look like.

Finish by marking the agreements you want to renegotiate, when this should happen and who should do it.

#### Next step

Dev

- Explore other companies' terms.
- Write down why you want to make the changes.
- Make contact to selected parties to the contracts and start renegotiating.

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RENEGOTIATE

No

Yes

DATE



ORGANIZATION

Job to be done

lose track of things.

How to do it

phases.

Next step

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**DECISION SHEET** 

When a company is going bankrupt it is easy to

By getting an overview in advance of the phases and steps of a possible bankruptcy you can be

Start by looking at the checklist with examples of phases that can be included once or several

Continue by selecting the phases that can be expected in the current bankruptcy situation. Then divide the selected phases into sub-

Finish by marking when each sub-phase starts

• Contact a lawyer to help clarify the process. • Make more detailed action plans for what to work on during the different phases. • Decide who is responsible for each phase.

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better prepared for this scenario.

times in a bankruptcy process.

and over what period it extends.

/Legal Issues

v1.0

#### R5.91+

#### **Bankruptcy Process**

Clarifying the potential process of filing for bankruptcy

#### ✓ CHECKLIST: PHASES

- Lawyer Meetings Bank Meetings Decision Preparation of application Estimate Decree Bankruptcy application Collateral Operation under administration Request for postponement Plan meeting
- Creditor meeting

		30 E	DAYS	60-90 DAYS LATER				
PHASES	SUB-PHASES						Quarter 3	Quarter 4
		_	-		-		_	-
	•							
	•							
	>							
	•							
	·							
	s							
	•							
	,							
Date:	Name:			Company				



**OPERATIONS** 

/Financials

v2.2.3

#### B1.11

#### **Cash Management**

CATEGORY

Debtors

Creditors

Inventory

**Tied-up capital** 

Loans

**Raising capital** 

#### Find ways to create better short-term and long-term cash flows

Shorten terms of payment

Convert to digital invoicing Introduce advance payment

Extend terms of payment

Bring down costs and spending

Make smaller order sizes to suppliers

Reduce minimum inventory for re-orders

Reduce inventory through consignment

Cut current inventory levels

Get higher revenue rate

Take loans against assets

Get granted an overdraft

Take out loan from bank Get loan from personal contacts

Loans from inventory holders Capital injection from investors

Make factoring deal

Sell assets

Improve reminder procedures

WAYS TO CREATE BETTER CASH FLOW

Introduce interest payment on overdue receivables Offer cash discount for immediate payments

Make installment agreements with creditors

Make installment agreements with tax authorities

Leasing of production equipment, inventory or cars

Negotiate extension on bank loan payments



**DECISION SHEET** 

#### Job to be done

Growth puts pressure on a company's liquidity but several initiatives can create a better cash flow.

By improving the cash flow, we get more available funds that we can use for making the company grow.

#### How to do it

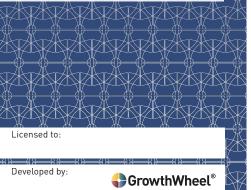
Start by getting an overview of the listed ways to create a better cash flow in the company.

Continue by ticking off how useful you think each initiative is.

Finish by describing how to carry out the initiatives to create a better cash flow.

#### Next step

- Schedule time to carry out the various initiatives.
- Delegate the tasks to your employees.
- Draw up a budget for the initiatives.



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Company:			

HOW TO CARRY OUT THE INITIATIVES

Date:

Name:

USEFUL

2 3

1

Company:



#### B1.13

# **Cash Flow Budget**

Manage payments with an overview of all incoming and outgoing transactions

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OPERATIONS /Financials

# **DECISION SHEET**

v2.2.3

#### Job to be done

In times of low liquidity, it may be necessary to manage our cash flow by monitoring individual payments.

By making a weekly cash flow budget, the investor can get a detailed picture of the liquidity and the company can see the need to collect debt and postpone individual payments.

#### How to do it

Start by noting all relevant debtors and creditors. Then write invoice numbers, amounts and due dates for each of them.

Continue by noting the expected or agreed upon delay and calculate the expected day of payment.

Finish by determining the payment week and calculate the cash flow week by week based on the current balance.

#### Next step

- Enter agreements with debtors, creditors and banks to ensure sufficient cash flow.
- Come up with ways to make clients pay faster.
- Negotiate required credit line with bank.



PATMENIS											
		INVOICE			+	EXPECTED	PAYMENT		AMO	UNT	
	NAME	NUMBER	AMOUNT	DUE DATE	<b>DELAY</b> (DAYS)	DAY OF PAYMENT	WEEK NO.	Week 1	Week 2	Week 3	Week 4
Debtors											
Order book and											
ongoing work											
not yet invoiced											
		TOTAL IN					TOTAL IN				
PAYOUT											
Creditors											
Payroll	Monthly wages										
Public creditors	VAT										
	Taxes										
Debt reduction											
Debtreduction		TOTAL OUT					TOTAL OUT				
		TOTAL					TOTAL				
					E	Balance prior to	payments				
					E	Balance after pa	yments				
Date:			Name:				Company:				



#### B1.20

#### Profitability Review Calculate earning power of products and customers

**RETAIL PRICE** 

SALES PRICE

COSTS OF

GOODS SOLD

**GROSS PROFIT** 

TRADE

VOLUME

INDIRECT COSTS

TO BE COVERED BY

THE GROSS PROFIT

**BOTTOM LINE** 

SPECIFICATION

Retail price incl. tax

Gross selling price

- Sales commission Net sales price

Goods purchased

Transportation costs

Total cost of goods sold

Gross profit in percentage

Gross profit pr. unit

Sold units

Total sales

Salaries

Sales costs

Rent of facilities

Share of net result

Total contribution to net result

Total gross profit

Time consumed

Processing

Stock

Materials (e.g. raw materials)

#1:



DECISION SHEET

Job to be done

**OPERATIONS** 

/Financials

Some products and customers create more profit than others.

By calculating the gross profit of each product and/or customer, we can decide if some of the products or customers should be phased out.

#### How to do it

Start by choosing the products, services and/or customers for which to calculate the earnings. Then write down the sales prices and calculate the net sales price of each item.

Continue by noting all relevant costs of goods sold. Calculate the gross profit pr. unit and in percentage by subtracting the total cost of goods sold from the net sales price. Next, note the number of units that you expect to sell and calculate the total sales and gross profit.

Finally, roughly guess the indirect costs that should be covered by the gross profit and calculate the contribution to and share of net result.

#### Next step

- Confirm calculated cost amounts.
- Decide which products or customers to phase out.
- Consider increasing your prices.
- Licensed to:

Developed by:

K4

Date:

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Name:

Company:

%

%

units

PRODUCT/SERVICE/CUSTOMER

#3:

#2:

%

%

units

units

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#### B1.22

# Cost Budget Calculate costs and reduce expenses



#### CHECKLIST, TYPES OF COSTS

	CHECK	LIST: TYPES OF COS	STS				
	✓ Dire Raw Good	materials Mar	es ✓ keting reling	Administration Phone Internet access	<ul> <li>✓ Personnel</li> <li>Own salaries</li> <li>Freelancers</li> </ul>	<ul> <li>✓ Capacity</li> <li>Rent</li> <li>Heat</li> </ul>	<ul> <li>✓ Interest rates, depreciation</li> <li>Interest on overdraft</li> <li>Bank fees</li> </ul>
	Exte		ering resentation	Subscriptions Membership fees Insurances Literature	Catering Education	Electricity IT costs Minor purchases	Depreciation on facilities, equipment
CATEGORY	TYPE OF COST	AMOUNT PER MONTH	AMOUNT PER YEAR	HOW CA REDUCE L (savings, streamli	JSAGE?	REDU	W CAN WE JCE PRICES? on, change supplier)
Direct costs							
Sales costs							
Administration costs							
Personnel costs							
Capacity costs							
Interests							
Depreciation							

**OPERATIONS** 

/Financials

v2.2.3

Job to be done

The first step of making a budget is to define what type of costs we have in the company.

**DECISION SHEET** 

When we know more about our costs we can more easily make decisions about how to run the company.

#### How to do it

Start by noting all the types of costs that you have in your company. Use the checklist for inspiration.

Continue by roughly guessing the monthly costs and adding up the costs per year.

Finish by coming up with ideas for how to bring down your usage and your purchase prices in order to reduce your costs.

#### Next step

- Transfer the numbers to a spreadsheet.
- Consider if the numbers are realistic and correct them if necessary.
- Make action plan for the best ideas for bringing down the costs.



Date:

Name:

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#### **OPERATIONS** /Funding

# **DECISION SHEET**

B2.21

v2.2.3

Job to be done There are many options for getting financed.

By looking into different alternatives for financing our investments, we can make sure to select the right kind of financing.

#### How to do it

Start by deciding which investment project to focus on. Then, go through the listed types of financing and tick off how useful each of them are for the specific investment project.

Continue by naming possible financing sources for all the useful types of financing.

Finish by figuring out what are the requirements for being financed by each particular source. Use the checklist for inspiration.

#### Next step

- Make the materials you need to start a dialogue with the possible financing sources.
- Make an action plan for how to comply with the requirements.
- · Get in contact with the financing sources.

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# **Financing Options**

Go through possible ways of financing investments

#### **INVESTMENT PROJECT**

- ✓ CHECKLIST: REQUIREMENTS Special demands to comply with
- Documentation to be made
- Approval from financier
- Put up collateral
- Investment calculation

					÷			
			USEFUL		NAME OF FINANCING	REQUIREMENTS FOR		
TYPE OF FINANCING		Yes	No	Maybe	SOURCE	FINANCING		
<b>Self-financing</b> The investment is financed by the business' own equity.								
<b>Credit card financing</b> The investment is financed with an overdraft from the busir bank account.	ness owner's own							
<b>Bank-financing</b> The investment is financed by an agreed overd or a bank loan with short or long duration.								
<b>Factoring</b> The investment is funded by a factoring comp that invoices clients and collects payment.								
<b>Personal mortgage</b> The investment is financed through a mortgage security in any real estate owned by the compa								
<b>Client-financing</b> The investment is financed by a client, who have a to pay the product development or delivery up f								
<b>Supplier-financing</b> The investment is financed through long payment terms wit agreement that payment is made when the investment								
Investment capital The investment is financed by issue of new shares and capi an investor (business angel, venture capital, instit	,							
<b>Fundraising and co-financing</b> The investment is partly financed by a publi co-financing scheme or a foundation.	c							
<b>Leasing</b> The investment is financed by a leasing agreement that allo to return or buy the assets at the end of contract for the de								
<b>Crowdfunding</b> The investment is financed by collecting smaller donation: donors, typically through the internet.	s from different							
<b>Debtor Financing</b> Sale of company invoices to a bank who will col	lect the debt.							
Date:	Name:				Company:			



B2.22

#### Lender Information

CATEGORY

# Gather information that gives the lender insight into the business



**TO BE CREATED** 

CATEGORY	DOCUMENT	/.==	,		
CATEGORY	DOCOMENT	Yes	No	Yes	No
	Registration certificates				
	Bylaws				
COMPANY DOCUMENTS	Shareholders Agreement				
	Shareholders Agreement				
	Print of profile from website				
	Personal resume				
COMPANY PROFILE	Press clips				
	List of board members				
	Product sheets				
	Price list				
THE COMPANY'S	Competing products				
PRODUCTS	Ideas for future products				
	ideas for future products				
	1 to 1 of others				
	List of clients				
	Order confirmations and contracts				
THE COMPANY'S	Outstanding offers				
CLIENTS	Client references				
	Standard contracts and terms of sale				
	Print of website				
THE COMPANY'S	Pamphlets and brochures				
MARKETING					
	Ownership structure and group of owners				
THE COMPANY'S	List of employees and organization chart				
ORGANIZATION	Job descriptions				
URGANIZATION	500 descriptions				
	Risk assessment				
RISK ANALYSIS	RISK assessment				
	Investment plan				
FINANCING	Financing plan for long-term financing requirements				
REQUIREMENTS	Cash flow budget				
REGOMENENTS	Investment calculations				
	Personal budget				
PERSONAL	Annual tax return				
FINANCES	Personal financial statement				
	Operating budget				
THE COMPANY'S	Monthly liquidity budget				
BUDGET	Projected balance sheet				
BODGET	Frojected Datalice Sheet				
	Our start for a distribution of				
COMPANY FINANCIAL	Quarterly financial statement				
STATEMENTS	Latest annual account				
	Name		Company		
	NdIIE:		VIIbuiliud		

DOCUMENT



**OPERATIONS** 

/Funding

v2.2.3

To get funding from a lender, the lender will need both budgets and documentation of all the company activities.

**DECISION SHEET** 

By giving the lender the information we already have, we will save time and we can always hand out additional information later.

#### How to do it

Start by getting an overview of the different documents that should be gathered or made for the lender folder.

Continue by checking off if the documents already exist or not.

Finish by marking which documents you need to create and check it off once done.

#### Next step

- Make the materials you need.
- Make contact to a financial advisor to find out if you need to gather more information.
- Gather all the information in a folder that can be sent to the lender.

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Date:

Name:

Company:

ALREADY EXISTS



#### B2.23

# **Credit Agreement**

NEGOTIATION

POINTS

Type of financing

**Credit size** 

Payback time

Collateral

Loan cost

Credit terms

Decide which items to negotiate with the lender

Granted overdraft

**ITEMS TO NEGOTIATE** 



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JUSTIFICATION

Granted overdraft		
Credit line		
Term loans		
Loans in other currencies		
Mortgage on company property		
Invoice financing (factoring)		
Fixed credit limit		
Scheduled reduction in credit line		
Months		
1 year		
Several years		
Until further notice		
Equity		
Equity		
Accounts receivables		
Company assets		
Joint or pro rate owner guarantee Personal guarantee		
Rate of interest (variable or fixed)		
Credit interest		
Signature fees		
Fixed commission		
Fees		
Price for online banking		
Payment terms		
Termination terms		
Information requirements		
Renegotiation terms		
	Name:	Company

**NEGOTIATING POSITION** 

PRIORITY

Low Med. High

#### Job to be done

**OPERATIONS** 

/Funding

v2.2.3

A good arrangement with the lender involves not only getting the funding that the company needs but also negotiating the right terms for it.

**DECISION SHEET** 

By showing up prepared for the meeting with the lender, we have better chances of negotiating good terms.

#### How to do it

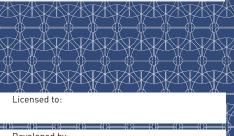
Start by getting an overview of the negotiation points and items to include in the credit agreement. Then prioritize the items.

Continue by writing down the positions you want to negotiate for each of the items with medium or high priority.

Finish by noting justifications for why each of the issues should be negotiated.

#### Next step

- Draw up a presentation for the lender.
- Set up appointments with different lenders to get different offers.
- Negotiate with several lenders and choose who to enter into agreement with.



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#### B2.91+

#### Debt Management

Get an overview of total debt and agreed terms

					CREDIT TERMS		COLLA	TERAL	URGENT CAPITAL
AREA	CREDITOR	DEBT TYPE	TOTAL DEBT	INTEREST RATE	INTEREST ATTRIBUTION	PAYMENT SCHEME	Yes	No	REQUIREMENTS
		Credit lines							
	Bank	Construction loans							
	DdllK	Car loans							
		Other loans							
		Insurances							
		Lawyer							
		Accountant							
COMPANY	Suppliers								
		Sales taxes							
	Taxes	Charges							
	Taxes	Payroll Taxes							
		Corporation taxes							
		TOTAL							
		Credit line							
	Bank	Home equity loans							
	Dalik	Mortgage							
PRIVATE		Credit cards							
	Credit cards	Account cards							
		Installment							
	Other	Private loans							
		TOTAL							

#### Job to be done

**OPERATIONS** /Funding

v1.0

A good debt management can help create improve cash flow and reduce the interest costs.

**DECISION SHEET** 

By getting an overview of the company debt, we can figure out if we can get better terms on our loans.

#### How to do it

Start by tracking the company's various types of debt, as well as the owner's private debt.

Continue by noting the terms of the debt, including interest rates, interest accrual and payment terms or installment terms. Then mark whether the debt has bail or mortgage.

Finish by writing down amounts that are overdue and where there is an urgent need for payment.

#### Next step

- Investigate the possibility of re-financing the debt with better terms.
- Choose debt items where interest and payment terms should be renegotiated.
- Start the negotiation with the company's creditors.



Date:

Name:

Company:

#### B2.92+

# Tied-up Capital

TYPE

# Get an overview of the company assets and their liquidity

ACCOUNT

Prepayments

Security deposit

		ASSET	ASSET	Yes	No
	Real estate	kr.	kr.		
	Production equipment	kr.	kr.		
	IT equipment	kr.	kr.		
FIXED ASSETS	Motor vehicles	kr.	kr.		
	Interior	kr.	kr.		
	Intangible assets	kr.	kr.		
		kr.	kr.		
CURRENT ASSETS	Bank deposits	kr.	kr.		
	Accounts Receivable	kr.	kr.		
	Order book	kr.	kr.		
	Work in progress	kr.	kr.		
	Inventory	kr.	kr.		
	Commodity storage	kr.	kr.		
	Tax refunds	kr.	kr.		

kr.

THE POSTED

VALUE OF THE

REAL SALE

VALUE OF THE

ASSET



Later

WHEN LIQUIDATED AT THE EARLIEST?

month

quarter

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# **DECISION SHEET**

v1.0

#### Job to be done

**OPERATIONS** 

Good cash flow management involves reducing the capital that is tied up in fixed and current assets in the best possible way.

By getting an overview of the tied-up capital, we can figure out what the options are to release some of our financial resources.

#### How to do it

Start by calculating the posted value of the company's various fixed assets and current assets.

Continue by evaluating each asset's real value in a sale.

Finish by assessing whether each asset can be liquidated and the time horizon for when the asset can be sold at the earliest.

#### Next step

- Investigate specific opportunities to sell assets.
- Investigate the possibilities of making saleand-leaseback of assets.

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• Plan actions to avoid increased tied-up capital in the future

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TOTAL

CAN THE ASSET

**BE LIQUIDATED?** 

1

week



B5.03

# **OPERATIONS** /Facilities

# **DECISION SHEET**

v2.2.3

#### Job to be done

By upgrading purchasing management, we can make more profit and the company will be better at paying bills as they come due.

If we get an overview of how to reduce money tied up in inventory we can find the best ways to get available funds.

#### How to do it

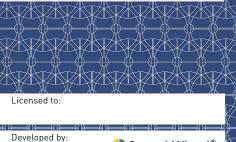
Start by getting an overview of the different ways of unlocking cash tied up in inventory. Then consider how well each approach fits the company's situation.

Continue by writing down which initiatives to carry out towards the most suitable practices.

Finish by roughly guessing what could be the economic effect of these initiatives.

#### Next step

- Explore more thoroughly if other practices are more suited.
- Make action plan to carry out new initiatives.
- Make contact to suppliers and start negotiations about terms of delivery.



# **Inventory Management**

# Explore possibilities for better management of purchasing and inventory

<u> </u>					
WAYS OF UNLOCKING CASH TIED UP IN INVENTORY		SUITABILTY		INITIATIVES TO CARRY OUT	EXPECTED ECONOMIC
		Med.	High		EFFECT
<b>Reduce number of product variants</b> Bring down inventory by cutting the number of product variants					
<b>Reduce volume</b> Make the best use of storage capacity by predicting more carefully the amounts you need					
<b>Reduce preparation time</b> Reduce inventory by buying goods later and using less time preparing them for processing or sale					
<b>Reduce distribution time</b> Reduce the stock by distributing and invoicing products faster					
<b>Reduce order sizes</b> Reduce inventory by purchasing less goods at a time					
<b>Reduce purchase prices</b> Negotiate better prices with the suppliers or use several suppliers at the same time					
<b>Clear the inventory</b> Reduce the inventory by selling out of remaining goods or outdated products					
<b>Produce rather than purchase</b> Reduce costs by producing instead of buying from the suppliers					
<b>Purchase rather than produce</b> Reduce the capacity costs by purchasing goods instead of producing them yourself					
<b>Improve information flow</b> Better information and predictions about sales, purchases and production					

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Date: