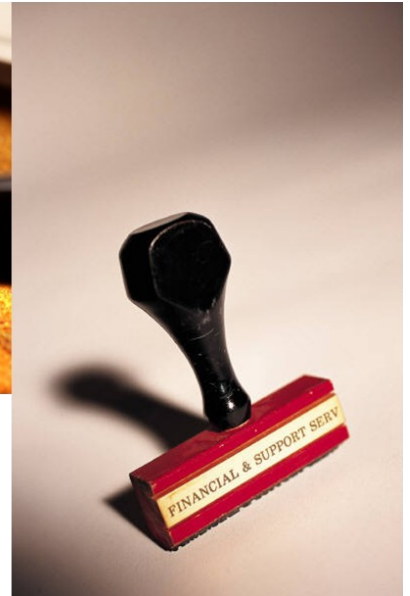




HARRISBURG REGIONAL
CHAMBER & CREDC



Understanding Financial Statements: *What Do They Say About Your Business?*



Harrisburg Regional Chamber & CREDC

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WHEN: Monday, January 9, 2012
8:30 AM Registration and Refreshments
9-11:30 AM Seminar

WHERE: Harrisburg Regional Chamber & CREDC
3211 North Front Street, Harrisburg, PA

PRESENTERS: Joseph Cawley and John Weidman, Principals at
Brown Shultz Sheridan & Fritz

Owning a small business is the dream of many people all over the world. Entrepreneurs have their own ideas for a product or a service to the public or other businesses. Most owners do a great job of marketing and providing their product or service, but they do not do a good job controlling the financial part of their business. This becomes a problem because the correct usage of financial statements can pinpoint problems thus providing early detection.

Topics covered will include:

- Signs of deterioration in cash position
- Slowdown in the receivables collection period
- What do high inventory levels mean to my business
- Debt to asset ratios .. what does the figure tell me
- Gross profits and net profit margins .. can I actually take a paycheck
- Rising sales but falling profits
- Where can you find the answers in your financial statement

Cost \$15 Per Person

Register Online at www.harrisburgregionalchamber.org