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Underperforming
Small and Medium-Sized
Businesses

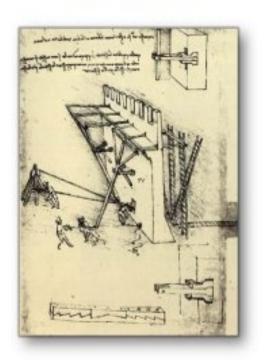


By Regis M. Quirin

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### About the Author

Regis Quirin is a financial executive with 23 years of corporate experience, i.e. New York Stock Exchange, JP Morgan Chase, and GMAC ResCap. While working for large institutions, he developed a background in Accounting Management, Financial Management, Risk Management and New Business Development. Since January 2000, Regis has worked with small and medium-sized entities, i.e. joint ventures, start-up entities, established businesses. In all situations, Regis assisted company owners by providing the critical data and analysis needed to make informed financial management decisions; engaging significantly in strategy implementation and development. As a Chief Financial Officer Consultant for his client companies, Regis specialized in organizational redesign, i.e. the stream-lining of processes to make them more efficient, discovering cost saving approaches, and identifying risks and implementing controls. In his spare time, Regis writes the popular blog www.cfotips.com. "What you need to know, to be a CFO TODAY!" Regis Quirin holds a Masters of Business Administration in Marketing from Fordham University in New York; and a Bachelor of Arts in Economics from New York University in New York.

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There are many reasons why an organization may require turnaround assistance. Rarely is it due to a single factor. But the clearest sign that turnaround assistance is required is after a steady erosion of your business economics. Profitability continues to decline because revenue increases year-over-year are anemic due to continual price pressure in a mature industry; marketing efforts are not organized and occur sporadically, i.e. the volume of new business, only serves to replace terminating relationships; employment and administrative expenses increase; and, competition is fierce. Interestingly, the method to redesign a business is the implementation of standard business management "best practices." This manuscript discusses each solution in the context of how it was observed in business. I have found that small and medium-sized businesses incorporate some of the concepts raised in this manuscript, but not all. However each large Fortune 100 company I worked with incorporated every one of the concepts. These are proven methods of success, to help improve the probability of your success.

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Often times the hardest part of turning around a company that is underperforming is determining what questions need to be asked, and how they need to be answered. Mr. Quirin offers several strategies that include questions the reader should ask of the company's current situation. He provides helpful metrics and surveys in the book to help stimulate the reader's mind, getting you to think. As I said, often times the hardest part of doing something is knowing where to start. I think Mr. Quirin accomplished just that, he provides information to give you that starting point. I continue to ponder what he wrote so that I can take it and apply it to my specific industry where many companies are closing up shop and are in need of a redesign. I found it helpful, insightful, and look forward to reading it again.

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