

# ***Your Scotia Blueprint™ for business***

***These strategies have been exclusively designed to help  
your business reach its financial goals***

**Prepared for:** Designs by Jenna Inc.  
Jenna  
Owner

**Prepared by:** Jane Doe  
Account Manager  
Small Business  
  
Branch Name  
Branch Address  
Branch City, Province  
Phone Number

**Date:** February 27, 2007

[www.scotiabank.com/smallbusiness](http://www.scotiabank.com/smallbusiness)



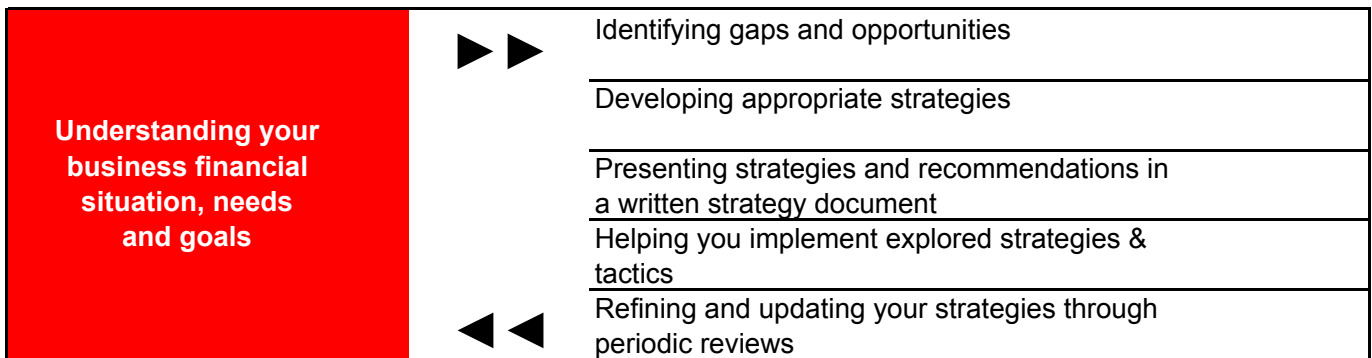


Dear Jenna, Owner, Designs by Inc.

It was a pleasure meeting with you to review your business' financial needs and goals. The strategies and recommendations presented on the following pages have been designed to help you achieve your financial objectives.

### Our Commitment to You

We will continue to work with you to meet your business needs across key areas of financial well being -- including managing cash flow and borrowing, controlling costs and planning for expansion, succession and retirement -- and draw upon the resources of our specialists to help you reach your business goals. Because maintaining focus on your financial business strategies is an ongoing process, our approach involves:



Scotiabank is committed to helping you become financially better off both in business and personally. Our approach helps to ensure your business' needs are continuously looked after and stay on track. Should your business financial circumstances change, please contact me so that we can help you make the necessary adjustments to your strategies. These strategies and tactics should become important components of a bigger overall business plan that you have developed with input from other key business resources and advisors such as your accountant, lawyer, and insurance agent just to name a few.

Thank you for the opportunity to help your business reach its financial goals.

Sincerely,

Jane Doe  
Account Manager Small Business

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## Financial Statement Loader for DESIGNS BY JENNA INC.

Balance Sheet	Income Statement	Report Card
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Key Business Results		
	Net Income	\$17,417
	Cash Flow	(\$42,701)
	Business Net Worth	\$67,934
	Days Expense Coverage	0

Balance Sheet Results		
	Days Receivable	82
	Days Payable	106
	Days Inventory	30

Income Statement Results		
	Revenue Growth	27.6 %
	Gross Margin	39.5 %
	Operating Expense %	37.6 %

 Benchmark  Yes  No

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Continue	Park	Back
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## Financial Statement Loader for DESIGNS BY JENNA INC.




Balance Sheet

Income Statement

Report Card

Key Business Results		Customer	Industry
	Net Income	\$17,417	\$30,891
	Cash Flow	(\$42,701)	(\$5,230)
	Business Net Worth	\$67,934	\$70,091
	Days Expense Coverage	0	29

Balance Sheet Results		Customer	Industry
	Days Receivable	82	73
	Days Payable	106	91
	Days Inventory	30	27

Income Statement Results		Customer	Industry
	Revenue Growth	27.6 %	4.3%
	Gross Margin	39.5 %	37.0%
	Operating Expense %	37.6 %	41.6%




 Benchmark  Yes  No

Continue

Park

Back

## Finance Growth for DESIGNS BY JENNA INC.

	Strategy / Description	Impact	Action	Last Updated
	Increase your Revenue by 2%	\$5,865	Explore <input type="button" value="v"/>	October 25, 2007
	Slow Down Payables Pay 25% of your Suppliers by Credit Card	\$1,903	Later <input type="button" value="v"/>	October 25, 2007
	Reduce your Borrowing Costs by 5%	\$865	Explore <input type="button" value="v"/>	October 25, 2007

**Current Net Income**                      \$17,417





**Potential Impact to Net Income**                      \$6,730




**Potential New Net Income**                      \$24,147




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## Pro Forma Financial Report Card for DESIGNS BY JENNA INC.

Key Business Results		Current	Potential	Impact
	Net Income	\$17,417	\$26,356	✓
	Cash Flow	(\$42,701)	(\$12,907)	✓
	Business Net Worth	\$67,934	\$76,873	✓
	Days Expense Coverage	0	37	✓

Balance Sheet Results		Current	Potential	Impact
	Days Receivable	82	77	✓
	Days Payable	106	112	✓
	Days Inventory	30	30	

Income Statement Results		Current	Potential	Impact
	Revenue Growth	27.6 %	30.5 %	✓
	Gross Margin	39.5 %	39.7 %	✓
	Operating Expense %	37.6 %	36.7 %	✓

 Benchmark  Yes  No

Continue

Back

Assessing where the business is going from a financial perspective means knowing where it stands today. Through reviewing your current financial statements and discussing your financial goals, the strategies and recommendations presented below have been designed to help you achieve your financial objectives.

You have indicated that the following financial goals are important for your business.

- **Finance Growth**
- **Manage Cash Flow**

To achieve these goals, we have discussed various strategies, tactics and best practices that will assist in achieving these goals. By implementing the following, your Cash Flow position could improve by \$30,521 and your Net Income could improve by \$9,665.

- **Speed up receivables: Reduce collection time by 5 days**
- **Slow down payables: Pay 25% of your suppliers by credit card**
- **Increase your revenue by 2%**
- **Reduce your borrowing costs by 5%**

Achieving these strategies would have a POTENTIAL positive impact on some key metrics of your business, specifically:

#### **BUSINESS RESULTS**

<b>Indicator</b>	<b>Current Result</b>	<b>Potential Result</b>	<b>NET Change</b>
Net Income	\$17,417	\$26,356	\$8,939 ✓
Cash Flow	(\$42,701)	(\$12,907)	\$29,794 ✓

The full Scotia Blueprint *for business* report details tactics and best practices that will assist you in implementing these strategies. They should become important components of a bigger overall business plan that you have developed with input from other key business resources and advisors such as your accountant, lawyer, and insurance agent just to name a few.

ScotiaSkills is an interactive online learning resource where you can find a broad range of straightforward information and advice to help you succeed in business and implement these strategies. Further information about relevant ScotiaSkills eNuggets and eLearning Programs are outlined in the full report.

We look forward to working with you to implement Scotiabank solutions in support of the strategies and tactics outlined in this document helping you become financially better off, both in business and personally.