

This course is an absolute necessity for quilt and fabric shop owners and managers!

Laurie Harsh, The Fabric Shop Network Inc.

Two-Day **Financial Management** SEMINAR

October 23 & 24, 2007
Best Western Plaza Hotel & Suites at Medical Center

(plus block of rooms) 6700 S Main Street,
Houston, Texas 77030, (713) 522-2811
Seminar Hours: 8:00 a.m. - 5:00 p.m.

Trade Show to Attend:
International Quilt Market
October 27-29, 2007
events start October 25
classes begin October 26

WHY YOU SHOULD ATTEND!

Maximizing profit and cash flow during difficult economic times can test the skills of any business owner or manager. Successful companies have found the key to improving profitability is sound financial management. Sadly, poor financial management is the number one cause of business failure.

This two-day seminar teaches, in clear layman's language, the proven tools and techniques of financial management to maximize profits and cash flow with less risk.

Designed for business owners, entrepreneurs, managers, and others who affect financial performance, this seminar stresses practical applications and problem solving. Through the use of case studies, owners and managers analyze actual business situations and find useful solutions to common problems. Best of all, you'll be able to use these tools in your business right way.

If you have ever wondered what your financial statements are really telling you and how to use this information to improve your bottom line, this is the seminar for you. Over 20,000 owners and managers have already taken this seminar and have rated it "excellent."

SEMINAR OUTLINE

Using Financial Statements As Management Tools

- Understanding the accounting process
- Analyzing your balance sheet and P&L
- Identifying problems and solutions with ratios
- Doing margin analysis & using asset management techniques
- Analyzing financial cause and effect
- Analyzing industry comparison

Cost-Volume-Price Analysis

- Using break-even analysis to better control costs
- Learning how cost patterns affect profits
- Maximizing profit with operating leverage
- Analyzing pricing strategies
- Controlling business when sales slide

Profit & Cash Flow Planning

- Using effective long- and short-term planning strategies
- Projecting monthly sales, expenses, and profits
- Forecasting cash needs with accuracy
- Managing cash flow with a cash budget
- Understanding the differences between profit and cash flow
- Learning how growth affects cash flow and profits

Financial Forecasting

- Controlling your business growth
- Projecting the asset needs of a growing firm
- Identifying your sustainable growth rate
- Forecasting the "financing gap" created by growth

Getting Money From A Bank

- Proper debt structuring for your business
- Understanding the loan approval process
- Negotiating better rates and terms
- What bankers look for in a loan request
- Absolute do's and don'ts

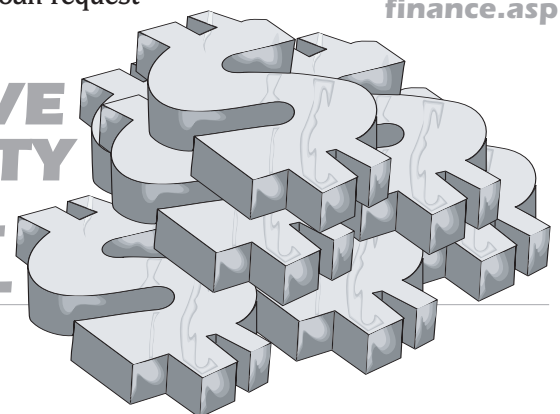
"I attended financial management class in Las Vegas. It was worth every penny of the fee, the travel, paying employees, etc. I came home and made a few very significant changes immediately. I've run my store for 22+ years fairly intuitively. Now, I understand so much more. Everyone should take this course, newbies, veterans, everybody."

Carol Britt,
Batiks Etcetera
& Sew What Fabrics

SIGN UP NOW!
GIVE A GIFT
TO YOURSELF.

www.fabshopnet.com/finance.asp

**IMPROVE
PROFITABILITY
& FINANCIAL
CONTROL**



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ABOUT THE INSTRUCTOR

Dennis L. Fowler has been an advisor to business as a banker and financial consultant for over 25 years. As an officer and director of several companies, he has extensive, first-hand knowledge and experience solving the financial problems facing most businesses. Mr. Fowler conducts numerous seminars on financial management, has also designed financial analysis software, and co-authored two books. He holds an MBA in Finance and Management.

REGISTRATION INFORMATION

Enrollment & Confirmation

To enroll complete the attached form and return it with your payment to The Fabric Shop Network Inc. Enrollment is limited to 40 participants. Confirmation of your registration will be made before the seminar begins.

Seminar Tuition

Financial Seminar Alumni \$199
FabShopNet Retailers' Association Members \$299.00
Non-members \$349.00

Price includes all materials, lunch, and refreshments each day. Tuition is payable to The Fabric Shop Network Inc. and is tax deductible.

Supplies

Please bring a handheld calculator.

Cancellation and Substitutions

If you cancel at least 21 business days prior to the start of the seminar, you will be given a full refund. After that time, no refunds will be granted. Enrollment may be transferred to a future seminar for a period of one year. No-shows will be charged a \$75 no-show fee to attend a later seminar. Substitutions may be made at any time.

Case studies are used to reinforce the practical application of each topic covered. Participants receive a comprehensive reference guide with useful checklists, guidelines, tables, and worksheets.

This course qualifies for 16 hours of CPE credit.

Sign Up Today!

Registration: Financial Management Seminar

October 23 & 24, 2007 — Houston, Texas

- \$199 — Financial Seminar Alumnus
- \$299 — FabShopNet Retailers' Association Member
- \$349 — Non-Member
- \$100 — FabShopNet Retailers' Association Annual Membership plus 6 issues of the *FabShop News* magazine

PLEASE PRINT Date _____

Name _____

Shop Name _____

Address _____

City _____ State or Province _____ Zip _____

Phone _____ Fax _____

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Years in Business _____

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Visa MasterCard Exp. date _____

Credit Card # _____ cvv _____

Signature: _____

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FOR QUILT
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