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By Bob Proctor, Paul Martinelli, LifeSuccess Consulting and Profit Builders Inc.

THE RETURN ON INVESTMENT FOR PBI BUSINESS COACHING

Coaching is a relatively new industry that started in the United States in the 1980s and has spread world-wide. It has become very popular because it works. A 2001 Manchester study of 100 executives from Fortune1000 companies found that the average ROI (return on investment) was 5.7 times the initial investment in a typical executive coaching assignment. The study found the **benefits to companies that provided coaching to executives** were improvements in:

- Productivity (reported by 53% of executives)
- Quality (48%)
- Organizational strength (48%)
- Customer service (39%)
- Reducing customer complaints (34%)
- Retaining executives who received coaching (32%)
- Cost reductions (23%)
- Bottom-line profitability (22%)
- Working relationships with direct reports (reported by 77% of executives)
- Working relationships with immediate supervisors (71%)
- Teamwork (67%)
- Working relationships with peers (63%)
- Job satisfaction (61%)
- Conflict reduction (52%)
- Organizational commitment (44%)

- Working relationships with clients (37%)

According to an International Coach Federation survey, clients typically seek help with time management (81%); career guidance (74%) and business advice (74%). The benefits extend to self-awareness (68%); smarter goal setting (62%); a more balanced life (62%); reduced stress levels (57%); and more self-confidence (52%).

OTHER STUDIES REPORTED:

- MetrixGlobal, LLC a Fortune 500 telecommunications firm reported a ROI of 529% based on survey of 43 leadership development participants. They also found the financial benefits from increased retention raised the overall ROI to 788%.

- The Xerox Corporation showed that in the absence of follow-up coaching 87% of the skills change brought about by the training program was lost. However good skills' training is in the classroom, most of its effectiveness is lost without follow-up coaching. For example: Most sales people try out the new skills for a few calls, find that they feel awkward and the new method isn't bringing instant results, so they go back to their old ways.

- "Coaching is the only cost-effective way to reinforce new behaviors and skills until a learner is through the dangerous results dip. Once through the dip, when the new skills bring results, they will become self-reinforcing." — Training and Development Journal.

EXECUTIVE COACHING INDUSTRY COMMENTS

Don't take our word for it. Read what others have to say about the power of executive coaching.

For years, CEOs of some of the most successful and largest companies have relied on executive coaches. Henry McKinnell, CEO of Pfizer, Meg Whitman, CEO of eBay, and David Pottruck, CEO of Charles Schwab & Co., are just a few who rely on a "trusted adviser. ~ **The Business Journal**, Nov. 2003

The leaders of organizations such as Alcoa, American Red Cross, AT&T, Ford, Northwestern Mutual Life, 3M, UPS, American Standard, the federal governments of the United States and Canada are convinced that coaching works to develop people and increase productivity. ~

Consulting to Management, Sept. 2002 Corporations believe that coaching helps keep employees and that the dollar investment in it is far less than the cost of replacing an employee. ~ David A. Thomas, Fitzhugh professor of Business Administration, **Harvard Business School** Employers are shocked at how high their ROI numbers are for coaching. He recalls a large employer in the hospitality industry saved between $30 million and $60 million by coaching its top 200 executives. ~ Alastair Robertson, Manager of worldwide leadership development, **Accenture**

In one 2004 study, executive coaching at Booz Allen Hamilton, the business consultants firm, returned $7.90 for every $1 the firm spent on coaching. ~ **MetrixGlobal** LLC, 2004

Executive Coaches are everywhere these days. Companies hire them to shore up executives or, in some cases, to ship them out. Division heads hire them as change agents. Workers at all levels of the corporate ladder are enlisting coaches for guidance on how to improve their performance, boost their profits, and make better decisions about everything from personnel to strategy. ~ **TIME Business News** The Manchester survey of 140 companies shows nine in 10 executives believe coaching to be worth their time and dollars. The average return was more than $5 for each $1 spent. http://www.human-innovation.com/files/roisix.pdf ~ **The Denver Post**, September 2, 2001

Xerox Corporation carried out several studies on coaching. They determined that in the absence of follow-up coaching to their training classes, 87% of the skills change brought about by the program was lost. That's 87 cents in the skills dollar. However good your skills training in the classroom, unless it's followed up on the job, most of its effectiveness is lost without follow-up coaching ~ **Business Wire**, July 30, 2001

A study featured in Public Personnel Management Journal reports that managers (31) that underwent a managerial training program showed an increased productivity of 22.4%. However, a second group was provided coaching following the training process and their productivity increased by 88%. Research does demonstrate that one-on-one executive coaching is of value. ~ F. Turner, Ph.D. **CEO Refresher**

Business Coaching is needed today more than ever as a critical tool for organizational change... Change is essential for an organization to grow and adapt to today's rapidly shifting marketplace...In changing from old hierarchical models to relational models for leading and influencing, businesses are creating coaching cultures that encourage organizational learning. Coaching has emerged as the best way to help individuals learn to think and work together more effectively. ~ **Georgetown University**, Center for Professional Development. 2003
Booz, Allen & Hamilton's Ed Cohen, Director for Professional Excellence says; "We hire outside certified coaches to help our executives fill in minor gaps that may not have shown up earlier in the person's career because those skills may not have been the ones that were needed to help them rise to their present level. ~ **The Edge**, 2003

Employees at Nortel Networks estimate that coaching earned the company a 529 percent "return on investment and significant intangible benefits to the business," according to calculations prepared by Merrill C. Anderson, a professor of clinical education at Drake University. ~ **Psychology Today**, January 2003

Kodak has initiated a coaching program focusing on employee productivity and retention for a 1,000 employee unit. The coaching results obtained to-date confirm double-digit productivity increases. ~ **Society for HR Management**, 2003

Executives in this study believe that the top three personal characteristics of an effective executive coach are the ability to form a strong "connection" with the executive, professionalism, and the use of a clear and sound coaching methodology. Fifty-six percent of the executive group focused on personal behavior change, forty-three percent identified enhancing leader effectiveness, forty percent focused on building stronger relationships, seventeen percent used the coach for personal development, and seven percent used their coaching sessions to work on better work-family integration.

Coaching helps Vodafone to change its command and control culture to one based on coaching and collaboration. This report states that coaching was the prime reason for the company's ascension to the top rung of its industry. The company instituted one-to-one coaching and coaching skills training and has created a coaching culture from the top down.

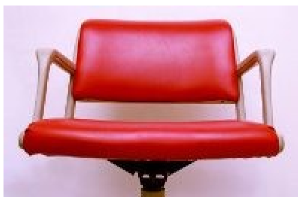
Coaching also increased manager recognition of staff development as a key role to success. ~ **Human Resource Management International Digest**, November 2003, 1, 31-33...business coaching, a trend that's exploding among small businesses and entrepreneurs nationwide. It's estimated that up to 20% of American small businesses are using them, up from 4% just four years ago. ~ **Chicago Business**

"Managers describe an average return of $100,000--about six times what the coaching costs their companies." --**FORTUNE Magazine**, February 19, 2001

Results of a coaching poll of mostly **FORTUNE 1000** companies: The respondents were executives from large companies who had participated in coaching programs to improve their mental capacities. "The survey demonstrated that the participants **valued the coaching at 6X**

the cost paid by their company. So, an $18,000 program investment generated value at approximately $108,000. -**Fortune Magazine** (Fortune 2/19/03)

-Psychology Today 2004: "Employees at **Nortel Networks estimate that their coaching programs earned the company a 529 percent "return on investment** and significant intangible benefits to the business," according to calculations *prepared by Merrill C. Anderson, a professor of clinical education at Drake University."*



Apply the Ratios to Your Small Business

Get in the Hot Seat

Current Ratio

What it is:

The current ratio is the standard measure of any business' financial health. It will tell you whether your business is able to meet its current obligations by measuring if it has enough assets to cover its liabilities. The standard current ratio for a healthy business is two, meaning it has twice as many assets as liabilities.

When to use it:

The current ratio should be part of your business' basic financial planning, meaning it should be tracked monthly or quarterly. By keeping a close eye on this figure, you will recognize if it begins to get out of line. This will allow you to take early action to prevent your business from ending up in a difficult position.

The formula:

Current assets divided by current liabilities.

Calculate your current ratio:

Current assets $ .00

Current liabilities $ .00

Your current ratio

Quick Ratio

What it is:

Like the current ratio, the quick ratio (also sometimes called the acid test ratio) measures a business' liquidity. However, many financial planners consider it a tougher measure than the current ratio because it excludes inventories when counting assets. It calculates a business' liquid assets in relation to its liabilities. The higher the ratio is, the higher your business' level of liquidity, which usually corresponds to its financial health. The optimal quick ratio is 1 or higher.

When to use it:

This is an important planning tool, especially for businesses that can tie up a lot of assets in inventory. By tracking it monthly, you can keep an eye out for negative trends that could hamper your business' ability to meet its obligations. You can also use the quick ratio to evaluate the financial health of potential customers, since it also indicates whether a business can pay off its debts quickly. A firm with a low quick ratio may be more likely to delay payments because its assets are tied up elsewhere.

The formula:

(Current assets less inventories) divided by current liabilities.

Calculate your quick ratio:

Current assets	$ .00
Inventories	$ .00
Current liabilities	$ .00
Your quick ratio	

Inventory Turnover Ratio

What it is:

This ratio tells how often a business' inventory turns over during the course of the year. Because inventories are the least liquid form of asset, a high inventory turnover ratio is generally positive. On the other hand, an unusually high ratio compared to the average for your industry could mean a business is losing sales because of inadequate stock on hand.

When to use it:

If your business has significant assets tied up in inventory, tracking your turnover is critical to successful financial planning. If inventory is turning too slowly, it could indicate that it may be hampering your cash flow. Because this ratio judges annual inventory turns, it is usually conducted once a year.

The formula:

Cost of goods sold divided by the average value of inventory.

Calculate your turnover ratio:

Cost of goods sold $ .00

Average value of inventory $ .00

Your inventory turnover ratio

Receivables Turnover Ratio

What it is:

This number indicates how quickly customers are paying your business. The greater the number of times receivables turn over during the year, the shorter the time between sales and cash collection.

When to use it:

Receivables turnover is a good way to gauge the effectiveness of your company's payment terms. If this number is low compared to the industry average, it may mean your payment terms are too lenient or that you are not doing a good enough job on collections. By tracking this figure monthly or quarterly, using total credit sales instead of net sales, you can uncover any changes in collections trends. Use this ratio in conjunction with average collections period.

The formula:

Net sales divided by receivables.

Calculate your receivables turnover ratio:

Net Sales $ .00

Receivables $ .00

Your receivables turnover ratio

Average Collections Period

What it is:

This ratio will indicate how quickly your customers are paying their bills by revealing the average length of your collection period. Ideally, the average collections period will be less than your credit terms plus 15 days.

When to use it:

The speed at which bills are collected has a significant impact on a business' cash flow. Use this ratio to determine how long your company's money is being tied up in customer credit. If you allow different credit terms for different transactions - net plus 30 days for some customers, net plus 60 for others -calculate the average collection periods separately.

The formula:

Accounts receivable divided by (annual net credit sales divided by 365)

Calculate your average collections period:

Accounts receivable $ .00

Net credit sales $ .00

Your average collections period

Payables Turnover Ratio

What it is:

This number reveals how quickly your company pays its bills. The payables turnover ratio reveals how often payables turn over during the year. A high ratio means there is a relatively short time between purchase of goods and services and payment for them. A low ratio may be a sign that the company has chronic cash shortages.

When to use it:

Payables turnover trends can help a company assess its cash situation. Just as accounts receivable ratios can be used to judge a company's incoming cash situation, this figure can demonstrate how a business handles its outgoing payments.

The formula:

Cost of sales divided by trade payables.

Calculate your payables turnover ratio:

Cost of sales $ .00

Trade payables $ .00

Your Payables Turnover Ratio

Inventory to Net Working Capital

What it is:

This ratio tells how much of a company's funds are tied up in inventory. It is preferable to run your business with as little inventory as possible on hand, while not affecting potential sales opportunities

When to use it:

Keeping track of inventory levels is crucial to determining the financial health of your business. If this number is high compared to the average for your industry, it could mean your business is carrying too much inventory.

The formula:

Inventory divided by net working capital.

Calculate your inventory to net working capital

Inventory $ .00

Net working capital $ .00

Your inventory to net

working capital ratio ______

Debt to Equity Ratio

What it is:

This ratio indicates how much the company is leveraged (in debt) by comparing what is owed to what is owned. A high debt to equity ratio could indicate that the company may be over-leveraged, and should look for ways to reduce its debt.

When to use it:

Equity and debt are two key figures on a financial statement, and lenders or investors often use the relationship of these two figures to evaluate risk. The ratio of your business' equity to its long-term debt provides a window into how strong its finances are. Equity will include goods and property your business owns, plus any claims it has against other entities. Debts will include both current and long-term liabilities.

The formula:

Total liabilities divided by total equity.

Calculate your debt to equity ratio:

Total liabilities $ .00

Total equity $ .00

Your debt to equity ratio ______

Return on Assets (ROA) Ratio

What it is:

This number tells you how effective your business has been at putting its assets to work. The ROA is a test of capital utilization - how much profit (before interest and income tax) a business earned on the total capital used to make that profit. This ratio is most useful when compared with the interest rate paid on the company's debt. For example, if the ROA is 15 percent and the interest rate paid on its debt was 10 percent, the business's profit is 5 percentage points more than it paid in interest.

When to use it:

Return on assets is an indicator of how profitable a company is. Use this ratio annually to compare your business' performance to your industry's norms.

The formula:

Earnings before interest and taxes (EBIT) divided by net operating assets.

Calculate your ROA ratio:

EBIT	$ .00
Net operating assets	$ .00
Your ROA ratio	________

Gross Profit Margin Ratio

What it is:

The gross profit margin ratio indicates how efficiently a business is using its materials and labor in the production process. It shows the percentage of net sales remaining after subtracting cost of goods sold. A high gross profit margin indicates that a business can make a reasonable profit on sales, as long as it keeps overhead costs in control.

When to use it:

This figure answers the question "Am I pricing my goods or services properly?" A low margin - especially in relation to industry norms - could indicate you are under pricing. A high margin could indicate overpricing if business is slow and profits are weak.

The formula:

Gross Profit divided by Total Sales.

Calculate your gross profit margin:

Gross profit margin $ .00

Total sales $ .00

Your gross profit margin ratio ______________

Return on Sales Ratio

What it is:

This ratio compares after tax profit to sales. It can help you determine if you are making enough of a return on your sales effort.

When to use it:

If your company is experiencing a cash flow crunch, it could be because its mark-up is not enough to cover expenses. Return on sales can help point this out, and allow you to adjust prices for an adequate profit. Also, be sure to look for trends in this figure. If it appears to be dropping over time, it could be a signal that you will soon be experiencing financial problems.

The formula:

Net profit divided by sales.

Calculate your return on sales ratio:

Net profit $ .00

Sales $ .00

Your return on sales ratio ______________

Your Next Step

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- Determine how our services, programs and products can help you.
- Decide when you want to get started.

You're 7 Figures +Net Worth in 7 Years or Less Program Includes




Dedicated to your prosperity,

Michael Kissinger
Profit Builders Inc.

What Others Are Saying

[Rave Reviews]

Construction Company - Revenues doubled in 30 days! "I consider myself to be a very astute businessman and marketer. It's very difficult to take anyone's suggestions, especially when I'm doing over $30,000 per month from my basement. But, I was convinced to try a small change in my marketing. By making one little adjustment in our sales process, we went from $36,000 per month to over $68,000 the next month. Wow."

Samuel West

West Construction

Manufacturer – Business dead for 5 years. "Thriving again after only one week! "Our business was suffering. I was about to file bankruptcy. Through reactivating my past customers, I was able to create $10,000 in orders in one week and consistently $1,000 a day without any expense whatsoever. Thank God!"

J.D. Swardall

Auto Financial Services - $1 million the first year … $3.7 million the second … and over $5 million the third! "This marketing system has been responsible for helping us understand our unique position in the market place. Your leadership, sales management, telemarketing, advertising and direct mail expertise all played key roles in our company's fast growth."

Jeff Savage

Office Supply – From scratch to $1.5 million in one year! "We started just as an afterthought. Now through effective fax broadcasting and learning how to write an effective sales letter, we'll grow past $2 million in less than 2 years. We have learned how to grow a multi-million dollar business literally from less than $100."

Richard Harshaw

BTI

Chiropractor – Out of bankruptcy in two months… "We were in debt $90,000 and had filed chapter 11. Through utilizing concepts like joint venturing, we quickly grew our practice to 70-80 patients a say, satisfied our debts and cut our advertising budget by $30,000 a year, while getting out-of-town hospitals to fund most of our building."

Family Health Centers

Dental Consultants – "We have been consulting for many years now and since we've implemented these marketing strategies within our consulting, we have been able to grow by leaps and bounds. The marketing has never been simpler and more systematic. We increased our personal incomes by over $200,000 in one year."

Cameron Marketing

Medical Office – "We had been running this one ad for three months with an average return of $75. The ad costs us $500 per run. By using the techniques I learned at the workshop and with a little help from Michael, I rewrote my ad against the advice of the newspaper ad salesman and ran it for 3 years. I can't believe what a Hugh difference it made. The results were out of this world. I got 90 calls my first day an over 320 call over the total three. From that ad, I gained 179 new patients and made over $53,000 the first month. I continued to run it for 6 months and made over $400,000 that year from it."

Dr. La Jeanne Duke

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The Five Building Blocks of Business Analysis

Evaluate Your Present Business Condition

On a Scale of 1-10 How Does Your Company Rate in Each Area? 1 Lowest to 10 Highest

Marketing	Management	Operations	Control	Finance
SALES	**PLANNING**	**PROUCTION**	**ACCOUNTING**	**PLANNING**
Organization	Company Policies	Plant Layout	Systems	Financials
Compensation	Profit Planning	Material Handling	Procedures	Structure
Sales Forecasting	Rate of Margin	Quality Control	Analysis	Policies

Marketing Analysis	Acquisition	Planning	Controls	Short Term
Lead Development	Overhead Rate	Scheduling	Profit	Long Term
SERVICE	Capital	Maintenance	Expense	Use of Funds
Customer Support	Goals	OFFICE	COST SYSTEMS	CONTROL
Follow Up	ORGANIZATION	Organization	Methods	Forecasting
Satisfaction	Analysis	Cost Controls	Controls	Cash
Response Time	Incentives	Clerical Work	Analysis	Budgets
ADVERTISING	Communications	Systems	REPORTS	Expense
Budgeting	Repots	Procedures	Profit	Training
Sales Promotion	Appraisals	Simplification	Loss	ECONOMIC
Market Research	ECONOMIC STUDIES	Records	Balance Sheet	ANALYSIS
Agency Selection	Feasibility Studies	Forms	Daily Reports	Ratios
PUB RELATIONS	Analysis	PERSONNEL	Weekly Reports	Source of Funds
Industry	Benefit Programs	Wages	Monthly Reports	Reserves
Stockholder	Incentive Plans	Salaries	INFORMATION	Equity Funds
Employee	Product Analysis	Supervisory	Systems	
Union	Product Planning	Training	Analysis	
Government	Product Development	Job Standards	Programs	
Community		Evaluation	Installations	
Environment		Incentives	Evaluations	
Health		Retirement		
		PURCHASING		
		Procedures		
		Controls		
		Inventory		
		Specifications		
		Standards		
		Value Analysis		

Please submit your responses to Profit Builders Inc. to Decide on Your Consulting, Coaching and or Training Requirements

learn more

The Five Building Blocks of Business Analysis

Preliminary Project Implementation Report

On a Scale of 1-10 Where Does Your Company Need Immediate Help? 1 Lowest to 10 Highest

Marketing **SALES**	Management **PLANNING**	Operations **PROUCTION**	Control **ACCOUNTING**	Finance **PLANNING**
Organization	Company Policies	Plant Layout	Systems	Financials
Compensation	Profit Planning	Material Handling	Procedures	Structure
Sales Forecasting	Rate of Margin	Quality Control	Analysis	Policies
Marketing Analysis	Acquisition	Planning	Controls	Short Term
Lead Development	Overhead Rate	Scheduling	Profit	Long Term
SERVICE	Capital	Maintenance	Expense	Use of Funds
Customer Support	Goals	OFFICE	COST SYSTEMS	CONTROL

Follow Up
Satisfaction
Response Time
ADVERTISING
Budgeting
Sales Promotion
Market Research
Agency Selection
PUB RELATIONS
Industry
Stockholder
Employee
Union
Government
Community
Environment
Health

ORGANIZATION
Analysis
Incentives
Communications
Repots
Appraisals
ECONOMIC STUDIES
Feasibility Studies
Analysis
Benefit Programs
Incentive Plans
Product Analysis
Product Planning
Product Development

Organization
Cost Controls
Clerical Work
Systems
Procedures
Simplification
Records
Forms
PERSONNEL
Wages
Salaries
Supervisory
Training
Job Standards
Evaluation
Incentives
Retirement
PURCHASING
Procedures
Controls
Inventory
Specifications
Standards
Value Analysis

Methods
Controls
Analysis
REPORTS
Profit
Loss
Balance Sheet
Daily Reports
Weekly Reports
Monthly Reports
INFORMATION
Systems
Analysis
Programs
Installations
Evaluations

Forecasting
Cash
Budgets
Expense
Training
ECONOMIC
ANALYSIS
Ratios
Source of Funds
Reserves
Equity Funds

If you were to choose or establish a priority of implementation
Where do you need immediate help on a project per project basis?

What is your: 1st Priority_____ 2nd Priority ___ 3rd Priority____ 4th Priority ____
Please submit your responses to Profit Builders Inc.

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BUSINESS ANALYSIS PREVIEW

To help us better serve you, please tell us your major business concerns and what you would like to gain from our analysis. Please give submit this form to us upon completion by email.

LIST OF MAJOR BUSINESS PROBLEMS OR CONCERNS

____

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WHAT WOULD YOU LIKE TI GAIN FRIM THE PBI BUSINESS ANALYSIS?

CLIENT GOALS AND OBJECTIVES

LIST THREE SHORT TERMS GOALS [6 month Goals]

SOLUTIONS UNDERTAKEN TO ACHIEVE GOALS & OBJECTIVES

WHAT IS YOUR PRIORITY ON THESE SHORT TERM GOALS?

CLIENT LONG TERM GOALS AND OBJECTIVES

LIST THREE LONG TERMS GOALS [3 Year Goals]

SOLUTIONS UNDERTAKEN TO ACHIEVE GOALS & OBJECTIVES

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WHAT IS YOUR PRIORITY ON THESE LONG TERM GOALS?

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Please submit your responses to Profit Builders Inc.

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What Others Are Saying About Our Systems, Methods and Controls

Rave Reviews

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