

Financial Management

Short of a business actually being a tax or reporting firm, it is probably a safe bet that a business principal actually employs a staff of accountants or an outside accounting firm. This is an encouraging practice. However, there are certain measures a business must take to ensure readily available accurate financial information. Additionally, it is necessary for certain procedures to be enacted and adhered to if a principal or manager is to maintain operating standards and the best situations to manage and grow wealth. Accountants are great at preparing spreadsheets and filing tax forms but an informed principal will assure adherence to internal standards in an effort to maximize financial data and lessen expenses associated with external accounting services. A Rivo financial expert consultant will review and provide objective counsel related to:

- GAAP
- Budgeting & Planning (Actuals vs. Projections)
- Daily, Quarterly and Annual Reporting
- Purchasing (A/P)
- Credit & Collection (A/R)
- Retail Cash Management
- Fraud & Loss Mitigation
- Profit & Margin Analysis
- Costs per Lead/Sale
- Program Cost Effectiveness
- Employee Accounts & Benefits

Non-Profits

Most of the time, people accidentally find themselves falling into a leadership position at a local non-profit. A cultural group, youth sports association, museum, theatre company, school or foundation are generally lead by well-intentioned people. However, if not properly administered, these organizations which sometimes have a fiduciary responsibility for large amounts of money, can succumb to pitfalls of mismanagement and unsuspected regulatory intervention. A Rivo consultant who specializes in non-profit administration will review and counsel the members on:

- 501(c)3 Qualifications
- Corporate Structuring
- Board of Directors Formation
- Membership Rights & Identification
- Constitution & By-Laws
- Financial Administration & Management
- B&D Protection
- Committee Formation & Volunteer Motivation
- Parliamentary Procedure



The Rivo Consulting Group is lead by **CEO, ERIC W. VOIDE**, a Connecticut native whose entrepreneurial acumen earned early success. Graduating from Briarwood College after attending Quinnipiac College as a pre-med/psychology and business major, Eric began working as a COO for an area multigenerational business honing his administration and relationship-building skills. These accomplishments lead to a position with a NYC-Based German Venture Capital Company. He was entrusted with the acquisition of three struggling operations in Connecticut, New York and New Jersey. Authoring and deploying new business plans; hiring, training and retraining staff; identifying fraud and abuse; developing risk-management and operation plans, overseeing capital improvements and continually monitoring sales and marketing strategies, lead to unprecedented growth for these properties, earning the Connecticut property the ranking of 8th fastest growing business in Hartford County. His initiatives caught the attention of a west-coast investment company leading to a complete liquidation of these three properties realizing a huge profit for the investors over five short years.

Eric is also a four-time nominee of *The Hartford Business Journal's* "Top 40 Under 40". He has successfully lent repeated expert testimony and document review / interpretation to a large Las Vegas Law Firm and has consulted with an Environmental Safety Consortium based in Evesham, Great Britain.

Mr. Voide also became a partner in 32-Panel Sports, a professional sports franchise based in London, Ontario where he was charged with territory and franchise negotiations, annual player contract execution and business/sponsorship development of the organization. Simultaneously, he acted as consultant and player agent for The Connecticut Hammers and consulted with Italy's AC Perugia, Germany's FC Köln, and Galex International in matters of international marketing and product licensing. Eric also brings years of successful brokering experience not only representing business buyers and sellers but having sold many of his own start-ups and acquisitions, realizing exceptional ROI's.

Rivo

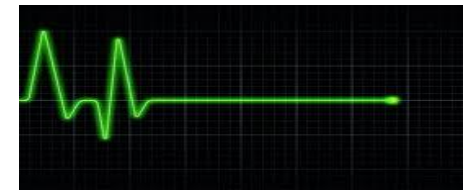
Consulting Group



Is Your Business As Healthy As It Can Be?

Act Now!

Before It's Too Late...



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Getting Started



You're good at what you do. You've been in business for many years or are just getting started. Perhaps, like many other business owners and managers, you've felt the

sting of the recent faltering economic climate. Maybe you've downsized, cut expenses and are ready to ride the wave back to the top or maybe you have just barely held on while doing your best to keep your employees and customers happy.

DON'T GO IT ALONE THIS TIME! Your competitors are going to sit back and wait for the recovery to just come to them. YOU are smarter than that! You will take the time an opportunity to sprint out of the gate and leave your competition wondering what happened. How can you do this? Get a handle NOW on what you can do to improve the various aspects of your business. Thomas Edison said, "A vision without a plan is a hallucination."

Make your vision of bigger profits a reality. A qualified corporate consultant by your side will attend to management and administration details while you focus on growing your business and increasing sales!

Take a moment to log on to The Rivo Consulting Group website:
www.rivogroup.com

On the landing page, there will be a link to a simple quiz which, based upon the principal's honest responses, will accurately diagnose the health of a business or organization. While there is no "one size fits all" approach to business process analysis, this is a good place to start. The talented and experienced consultants of The Rivo Consulting Group will work with principals and managers to learn a business and offer objective counsel in areas which need attention.

**DON'T WAIT
UNTIL IT'S
TOO LATE!**



Time to be Introspective

After evaluating the health of a business and realizing (or have been told by trusted associates) that the business needs some additional attention or simply an aspect reviewed, astute principals realize this can seldom be successfully accomplished in a vacuum. While general identification can be challenging enough, isolation, etiology and repair can be equally difficult. This is where an informed consultant will help. It's not money spent, it's reputation saved and ROI enhanced!

The Rivo Consulting Group has been involved in all areas of management consulting across a wide spectrum of goods and service environments with organizations comprised of one to 1,000 employees.

While a given organization's business processes are often unique and dependent upon extrinsic factors, the consultants of Rivo will take the time to learn these intricacies. In consideration, these are the areas that will be evaluated by one of Rivo's dedicated consultants:

- General Business Management
- Human Resources Management
- Marketing and Customer Service Management
- Financial Management
- Unique Management Aspects of Non-Profits

A business principal or manager can choose from the above list when seeking the intervention of a Rivo consultant. One, or all of these areas will be deeply researched over time, compared to industry standards and geographic competition resulting in the authoring of a comprehensive customized report containing data, interpretations and recommendations.

General Business Management

Sometimes it is assumed business management occurs from the moment the doors are opened in the morning until they are locked at night. Successful principals realize management of a business is a 24/7/365 proposition. As part of a general overview of the management process of a given organization, a Rivo consultant will analyze, at a minimum:

- Organizational & Corporate Structure
- Leadership & Internal Controls
- Business Processes & Efficiency
- Project Management & Logistics
- Buy/Sell Procedures and Policies
- Competitive Awareness
- Crisis Intervention
- Risk Management
- Effective use of Technology
- SW/OT Analyses & Strategic Planning

Human Resources Management

Unless a business or organization is comprised of just one solitary individual, any business deals with HR management whether they realize it or not. Larger organizations have entire departments dedicated to the management of recruiting, retaining, compensating and terminating employees along with administering the associated regulatory compliance. Most likely, a small independent business delegates these duties to an owner, partner or even office manager.

A Rivo consultant will be well versed in the areas of HR that are sometimes frustrating for business owners. Through analysis, the consultant's intervention will identify, study, interpret and help with:

- Recruiting and Retention
- Background Checks & Due Diligence
- Mitigating "Bad Hires"
- Non-Competes, NDA's & Employee Agreements
- Documentation, Record Keeping & Payroll
- Dispute Mediation
- Policy Development and Deployment
- Motivation Metrics, Benefits & Discipline
- Lessen Unemployment Claims
- Lessen Exposure to EEOC & DOL Claims
- Lessen Costs Associated with HR Admin.

Marketing & CRM

From the receptionist to the salespeople and even the janitor – Everyone's job description should include marketing! Their very presence is a representation of an organization's means of identifying itself to the public which in essence, is the definition of marketing. A small business need not have a six-figure advertising budget to assert a powerful sales presence. Many times, marketing efforts are free with equally robust results. A Rivo consultant will help review the marketing plan and customer relations procedures of a business while identifying areas of potential exposure and lessening those measures which have a negative sales impact through careful study of:

- Consistency in Message and Appearance
- Simplicity of Message
- Demographic Identification & Targeting
- Publicity Vectors (Paid and Free)
- Effective Use of Appropriate Technology
- Lead Tracking
- Sales Practices & Closing Ratios
- Customer Relations Management
- Crisis Intervention & Remedy
- Strategic Partnerships (Sponsorships)
- Dynamic Planning