Let's see some format examples:

## ANNUITY INVESTMENT

<table>
<thead>
<tr>
<th>Month</th>
<th>Balance</th>
<th>Interest Earned</th>
<th>Interest + Balance</th>
<th>Amount Paid In</th>
<th>New Balance</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>10,000.00</td>
<td>58.33</td>
<td>10,058.33</td>
<td>0.00</td>
<td>10,058.33</td>
</tr>
<tr>
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<td>10,058.33</td>
<td>58.67</td>
<td>10,117.01</td>
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<td>10,117.01</td>
</tr>
<tr>
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<td>10,117.01</td>
<td>60.02</td>
<td>10,177.03</td>
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<td>10,177.03</td>
<td>61.43</td>
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<td>10,238.46</td>
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<td>67.32</td>
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<td>9</td>
<td>10,499.78</td>
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<td>10,569.63</td>
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<td>70.40</td>
<td>10,640.03</td>
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<td>73.56</td>
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<td>10,784.56</td>
<td>75.17</td>
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<td>15</td>
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<td>11,100.16</td>
<td>81.84</td>
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<td>11,265.54</td>
<td>85.28</td>
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<tr>
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<td>11,619.33</td>
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<td>11,712.80</td>
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<tr>
<td>24</td>
<td>11,712.80</td>
<td>94.33</td>
<td>11,809.13</td>
<td>0.00</td>
<td>11,809.13</td>
</tr>
</tbody>
</table>
### Competitor Analysis Worksheet

<table>
<thead>
<tr>
<th>Question</th>
<th>Competitor A</th>
<th>Competitor B</th>
<th>Competitor C</th>
</tr>
</thead>
<tbody>
<tr>
<td>Where are your competitors located?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>What are your competitor's annual sales?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Who are the major managers and members of the board?</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Is the company owned or in partnership with any other corporations?</td>
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</tr>
<tr>
<td>What are the competitor's strengths?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>What are their weaknesses?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>What is the company's product line?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>How do the products compare to yours, in terms of functionality, appearance and any other criteria?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>What is their price structure?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>What are the company's marketing activities?</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>What are the company's supply sources for products?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>What are the strengths and weaknesses of their sales literature?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Is the company expanding or cutting back?</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
### Balance Sheet Projection - Monthly
#### Fiscal Year End Date

<table>
<thead>
<tr>
<th>Jan</th>
<th>Feb</th>
<th>March</th>
<th>April</th>
<th>May</th>
<th>June</th>
<th>July</th>
<th>August</th>
<th>Sept</th>
<th>Oct</th>
<th>Nov</th>
<th>Dec</th>
</tr>
</thead>
<tbody>
<tr>
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<td></td>
</tr>
</tbody>
</table>

#### Current Assets
- Cash
- Short-term investments
- Accounts receivable
- Lease/Leases for bad debts
- Net accounts receivable
- Inventories
- Prepaid expenses
- Other
- Total Current Assets

#### Fixed Assets
- Vehicles
- Lease - Accumulated depreciation
- Net vehicles
- Furniture and fixtures
- Lease - Accumulated depreciation
- Net furniture and fixtures
- Equipment
- Lease - Accumulated depreciation
- Net equipment
- Land
- Land improvements
- Buildings
- Lease - Accumulated depreciation
- Net buildings
- Total Fixed Assets

#### Other Assets
- Goodwill
- Total Other Assets
- Total Assets

#### Liabilities and Equity

#### Current Liabilities
- Accounts Payable
- Accrued Wages
- Accrued Compensation
- Income Taxes Payable
- Payroll Taxes Payable
- Unearned Revenues
- Short-term Notes Payable (due within 12 months)
- Current Portion of Long-term Debt
- Other
- Total Current Liabilities

#### Long-Term Liabilities
- Long-term Loan Payable
- Lease - Short-term Portion
- Other
- Total Long-term Liabilities
- Total Liabilities

#### Stockholders' Equity
- Investment Capital
- Accumulated Retained Earnings
- Current Net Profit (Loss)
- Prior Year
- Total Capital
- Total Liabilities and Stockholders' Equity

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MRA / AIU / JUNE 2008
EVALUATING MANAGEMENT PERFORMANCE WORKSHEET

By: 
Date: 

1. We operate with a complete and up-to-date business plan that includes:
   A) One- and three-year projections
   B) A capital budget

2. We operate with an annual marketing plan that includes:
   A) Predict sales and profit goals and timetables
   B) Strategies and tactics for the next three years
   C) Budget, forecasts, and benchmarks
   D) A market sales plan
   E) The demographics of our target markets
   F) A thorough identification of the markets we serve
   G) A definition of the needs, wants, or products and services
   H) An analysis of the growth potential of our markets
   I) A competitive analysis
   J) A definition of our "Unique Selling Proposition"
   K) A definition of our products or services that could be developed
   L) Timetables for research and development

3. We use monthly budgets and statements that include:
   Thorough and up-to-date records
   Cash flow budget
   Profit and Loss (Income) Statement
   Balance sheet
   Debt to equity analysis
   Ratio analysis
   Standard cost comparisons
   Cash reconciliation

4. We have developed an information base that allows us to:
   Keep track of new developments in the industry
   Obtain and study key trade information
   Understand what "state of the art" means in this business
   Provide customers with the best available information pertaining to
   our products and services
   Keep all of our employees adequately informed

5. The business is properly capitalized since:
   Capitalization is based on worst-case planning
   We have emergency funds (or access to them)
   We have discussed this with our commercial bankers
# BUSINESS ANALYSIS WORKSHEET

<table>
<thead>
<tr>
<th>Business Opportunity</th>
<th>Business 1</th>
<th>Business 2</th>
<th>Business 3</th>
<th>Business 4</th>
</tr>
</thead>
<tbody>
<tr>
<td>Relevance of your previous experience to opportunity</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Familiarity with daily operations of this type of business</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Compatibility of business with your investment goals</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Compatibility of business with your income goals</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Likely profitability of business</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Likelihood of business to meet your desire for personal fulfillment</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Projected growth for the industry</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Acceptability of risk level</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Acceptability of hours you will need to work</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

## Column Totals

<table>
<thead>
<tr>
<th>Product Marketability</th>
<th>Product 1</th>
<th>Product 2</th>
<th>Product 3</th>
<th>Product 4</th>
</tr>
</thead>
<tbody>
<tr>
<td>Probability of use by target market</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Compatibility with image desired</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Competitiveness of price</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Number and strength of marketable features</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Probability that product will enhance sales of current line</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Projected stability of demand</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ability to overcome seasonal or cyclical resistance</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Uniqueness of product</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ability of business to obtain needed equipment</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Likely acceptance potential</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ability of business to afford the development and production of product</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

## Column Totals

| Total Scores                                             |            |            |            |            |
### MARKETING CAMPAIGN EVALUATION WORKSHEET

#### SALES FIGURES

1. Percentage of growth (comparing before and after the campaign): %
   - [ ] Did not
   - [ ] Met
   - [ ] Exceeded
   - [ ] Financial
   - [ ] Exceeded

2. This percentage
   - [ ] Did not meet
   - [ ] Met
   - [ ] Exceeded

3. Increased sales are
   - [ ] New customers
   - [ ] Old customers buying more
   - [ ] Both

4. Other reasons for increased revenues not associated with advertising, such as a stronger economy:

#### MARKETING GOALS

1. Reexamine your original marketing goals.
2. Are you grabbing the market you wanted?
3. Is this the most profitable market for your company?
4. Have you increased your market share? If so, by how much?

#### ADVERTISEMENT CONTENT

1. What do your ads communicate to the public?
2. Are the ads fulfilling their purpose (such as educating customers, or boosting company's image)?
3. Does your target market understand and respond to your central message?

#### MEDIA MIX

1. If you are using more than one medium, which seem to be the most successful?
2. Are you reaching your audience often enough?
3. Compare sales and inquiries each medium generates (there may be a little ambiguity here—a customer may be acting on a direct mail coupon but already feel comfortable with your company due to radio ads):
# E-commerce Website - Comparison Matrix

<table>
<thead>
<tr>
<th>Feature</th>
<th>Need</th>
<th>Nice to Have</th>
<th>Vendor 1</th>
<th>Vendor 2</th>
<th>Vendor 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>Storefront Site Building and Hosting</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Storefront hosting (enhanced security)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Full-store examples</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Easy site creation, includes Help function</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Online browser store editor</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Supports multimedia link</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Imports/Exports database files</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hosts inventory &amp; customer databases</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Entire store and database backup</td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Does not require equipment or installation</td>
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<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Catalog and Browsing</td>
<td></td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Unlimited number of items in catalog</td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hot list</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Product search engine</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Multiple tiers in catalog</td>
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</tr>
<tr>
<td>Catalog items have multiple attributes</td>
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</tr>
<tr>
<td>Featured items for departments, and categories</td>
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<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Cross-selling</td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>Shopping Cart and Payment Processing</td>
<td></td>
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<td></td>
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</tr>
<tr>
<td>Online payment processing</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>International-currency capable</td>
<td></td>
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</tr>
<tr>
<td>Calculate sales tax &amp; shipping charges</td>
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<td></td>
</tr>
<tr>
<td>Accepts all major credit cards</td>
<td></td>
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<td></td>
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<tr>
<td>Accepts PayPal and eChecks</td>
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</tr>
<tr>
<td>Supports &quot;Verified by Visa&quot; program</td>
<td></td>
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</tr>
<tr>
<td>Supports &quot;MasterCard Secure Code&quot; program</td>
<td></td>
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<tr>
<td>Supports SSL</td>
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<tr>
<td>Advertising Tools</td>
<td></td>
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</tr>
<tr>
<td>Advertiser reports</td>
<td></td>
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</tr>
<tr>
<td>Create a traceable advertiser link</td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Track advertiser revenue</td>
<td></td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Search-engine registration</td>
<td></td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Shopping-portal listing</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mailing list to customers</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Customer newsletter</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Customer Service Administration</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Live chat-room help</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Email order-verification to customer</td>
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<td></td>
</tr>
<tr>
<td>Email order-verification to merchant</td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Merchant help w/store</td>
<td></td>
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<td></td>
</tr>
<tr>
<td>Site-Activity Administration</td>
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<tr>
<td>Online browser administration</td>
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<tr>
<td>Visitor-tracking reports</td>
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</tr>
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<td>Detailed sales reports</td>
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1. Trends

As in the past, new, improved machines will shape the future of transportation logistics. Larger ships capable of carrying up to 1,400 containers are now under development. Larger airplanes, which can take off vertically, fly low over oceans or use new energy sources, are all realistic possibilities. Better railroads and truck tracking systems will improve ground transport.

Such developments change the role of the traditional freight handler who will manage integrated and automated trade processing. Much of this will be electronic, including the widespread adoption of a unique corporate ID number and a legally binding e-signature. To improve the quality of personnel, fulfill security needs and foster updated management, the freight industry must undertake enhanced training and professional development, and must employ up-to-date technology.

Trade associations should steer professional development, such as encouraging standardization, representation and industry benchmarking.

2. Future and its Risks / The World´s Best and Worst

Companies that have applied these new approaches and have redesigned their logistics networks have an advantage over those who are still struggling to catch up with the fast-paced business world. Companies with redesigned networks can find more logistical advantages by using new techniques, information technology and partnering concepts to meet shifting customer demands.

The questions that will dominate supply-chain logistics in the future include:

• How can you achieve standardization and simplification in an environment that is increasingly complex, both structurally and operationally?

• How can you negate years of operating under the win-lose mentality that hinders progress toward more effective systems? How can you create networks built on trust and mutual benefits?

• What structure can companies use to manage their logistics systems in the face of increased demand for speed, accuracy and the quickest possible responses?

• How can companies shift those who manage logistics away from shipping and transportation and toward a more holistic approach that includes forecasting, purchasing, planning and selective outsourcing of services?

You need to answer these questions and many others as your company analyzes its supply systems. Logistics play a key role in these systems, and will become the major catalyst as you work to establish partnerships along your supply chain.
Combining your organization with another organization could be the best move you ever make.

- Combining your organization with another organization could be the worst move you ever make, if you're not willing to manage the combination properly.

- Mergers, acquisitions and alliances are like mental Molotov cocktails for your employees.

- If you don’t prepare your employees for combinations, you may lose them.

- When you decide to combine with another organization, don't forget to keep serving customers.

- Unhappy employees after a combination breed unhappy financial returns after a combination.

- Fix your business’ problems before seeking a partner.

- Don’t rush into a combination.

- Expect cultures to clash when you bring two organizations together.

- Once you’ve combined with another organization, you’re work has just begun.

THE PROS AND CONS: THE BEST COMBINATION

A marriage between your company and another entity might produce unfathomable strengths, giving your organization the ability to do things that you could never do on your own. Or it might wrack your company, causing your best and brightest employees to flee, your customers to run for the hills, and your productivity to disappear down the toilet. Combining your forces with another organization is serious business. First you have to find the right company to join, then you have to finance the merger, and then you have to finance the merger some more. Even if the execution of the deal is flawless, there's still the pressure of that debt that's threatening to suck you dry.

At the same time, you have to watch your current organization, your current employees and your current customers. But don’t get discouraged. The right combination, at the right time, managed in the right way could be the best thing that ever happens to your organization.

A great combination is based on the idea of productive capacity - that is, on the idea of a more effective and efficient business. You want to find a partner that can help you help yourself. You want to be able to help your new relations help themselves, too. And, ideally, you’ll merge in such a way that an entirely new asset or capacity appears.
MISMANAGED DEALS COST

Mismanaging your merger can have long-term effects on every aspect of your organization. First and foremost, it can really get under the skin of your employees. When you merge with another organization, it’s inevitable that some people are going to lose their jobs. You can’t help that, but you can help the survivors to cope with survivor guilt, a common and well-documented result of layoffs. In addition to this guilt, survivors may lose their faith - perhaps the very faith that caused you to retain them in the first place - in the organization. Watching one’s colleagues disappear is a traumatic event. Your employees will always have a lurking fear that they might be next. Also, if they feel that their pals weren’t dealt a fair hand in being laid off or in their layoff package, their loyalty to the company might drop. People perform best when they feel in control of their working environment. A mismanaged combination wreaks havoc on control.

The psychological effects don’t end in the heads of your employees. They can have a direct impact on the financial stability of your organization. Productivity can fall drastically due to a loss of focus among your employees. You simply cannot let your employees slack off or become melodramatic about a merger. They shouldn’t be spending their time in the office obsessing about the past or the future. They’ve got jobs to do. Healthcare costs can also rise as a result of a mismanaged combination. Stress and strain can wear down even your strongest employees.

3. Opportunities

THE PROS AND CONS PHASE

If you want to lead a combination, you’ve got to live the combination. Remember, you’re going to be dealing with two sets of people who have gotten used to doing things in two separate ways. You’ve got to convince them to keep their eyes on a new way, to set their hearts on a new organization. Several tasks await you:

1. You’ve got to have a vision. Yeah, vision gets a bad rap sometimes, but when you’re trying to lead two ships into the same harbor, you’ve got to have a unifying principle. Without direction, people will jump ship.

2. Set up integration principles and priorities. While a vision will keep people’s eyes on the prize, people also need something to guide their day-to-day activities. Define relationships. Guide behavior.

3. Don’t forget your people. Empathy is your greatest asset in the combination phase. At the same time, and sometimes conversely, try to communicate clearly. You’re the general, and you’ve got a lot of scared troops beneath you. Sometimes they’ll need a hug; sometimes they’ll need to know that the enemy is waiting just over the next hill.

4. Monitor culture clash. Don’t ignore culture clash. There is tension in every combination, since every organization does things differently. If you don’t talk about it, it will fester.
THE NEXT PHASE

Once the combination is in place and two organizations are starting to function as one, you've got a few more wild horses to ride into the stable. A whole new culture is going to develop. Executives will try to make their mark on the new organization. New norms will spring into place. New opportunities will rush to greet you. In other words, your work is not over once a combination is crawling along. You've still got to teach it how to walk, how to jog and how to sprint. You've got to make sure that you don't lose the momentum of early success.

Here's how:

1. Keep your people focused. Once your employees have dealt with the reshuffling process, they'll be full of energy. They'll be excited to contribute to the future of the new organization. The problem is, they'll also be overwhelmed with the changes. This can create stress equal to or greater than their initial guilt and fear associated with the layoffs that accompanied your combination.

2. Don't rush implementation. People are going to want to get on with their lives. They're going to want to make up for lost time, lost business, lost customers and lost money. Remind them that they're driving a bigger car now. They're going to have to take some time getting used to the way it handles a sharp turn, the way it accelerates and slows down and the way it reacts to rainy conditions.

3. Build teams. Don't let people get so wrapped up in moving forward that they forget about their new colleagues. If teams and teamwork were the cornerstone of your success in the past, they will also be the cornerstone of your success in the future. Foster new bonds of trust.

4. Regionalization Strategies

It is very common to try to grow making the things that had previously functioned correctly, but in different environments the reactions and the business development is going to have a different behavior. Before trying to regionalize, a huge study of the conditions must be made in order to achieve the desired results.

Let's talk about a general kind of business in an Hispanic target... first you will have to ask sincerely if you know those whom you are trying to sell or do you just want to sell more? Do you know Hispanics?

EXAMPLE: THE HISPANIC MARKET

The Hispanic market, the fastest growing ethnic segment in the United States, is projected to have $1 trillion in purchasing power by 2007. Hispanics are an extremely diverse ethnic group from a variety of backgrounds. To market successfully to Hispanics, develop a well-researched, integrated strategy. Hispanics assume mainstream habits and patterns through acculturation.
Before entering the Hispanic market, study the field, the competition, and your company’s distribution, pricing, staffing, advertising and promotion. Externally, evaluate "macro and industry trends, the competitive environment and the consumer. Internally, assess your company's ability to do business in the Hispanic market. The internal assessment must include every function of your business that could potentially affect a Hispanic customer's experience. Create a "critical issue statement" to highlight opportunities and obstacles. Develop systems to evaluate your Hispanic marketing program over time.

A HUGE POTENTIAL

The Hispanic market is growing faster than any other U.S. population segment. In 2000, the Census Bureau reported that 13% of the country’s 281.4 million population was Hispanic.

That translates into 35.3 million people, a number which is expected to grow 34% by 2010. Businesses of all kinds are tapping into the lucrative Hispanic market. Yet, to reach this market successfully, your company must develop a well-researched, integrated strategy that works within its operating framework and aligns with its other goals.

HISPANICS?

Hispanics are not an easy group to categorize. They come from a variety of ethnic, racial and socioeconomic groups, religions and nationalities. Immigration, particularly from Mexico and Latin America, is expected to account for half of the U.S. Hispanic population's growth over the next two decades, while U.S.-born Hispanics will account for the other half. Hispan Telligence, a division of Hispanic Business magazine, currently estimates that Hispanic purchasing power is about $700 billion; it is projected to reach $1 trillion by 2007. Sixty-six percent of the U.S. Hispanic population lives in the major cities of California, Texas, Florida, New York, Illinois and Arizona. But Hispanics have begun to settle in other parts of the country, including Georgia, Colorado, North Carolina, Nebraska and Washington.

THE ACCULTURATION PROCESS

Hispanics adopt mainstream habits and patterns through acculturation, which differs from assimilation in preserving rather than replacing unique cultural traits. Many factors contribute to Hispanics’ resistance to assimilation, including the availability of Hispanic products and services, proximity to Mexico and Latin America, and access to Spanish language media. Also, many Hispanic immigrants view settling in the U.S. as a temporary move, so they resist assimilation. Acculturation occurs when they decide to make the U.S. their permanent home or when they are born in the U.S. An individual Hispanic consumer's level of acculturation affects his or her actions and purchasing patterns.
THE RIGHT APPROACH

Many corporations now recognize the incredible impact that the growth of the Hispanic market has on the U.S. business environment. However, rather than design a proactive, strategic marketing plan for the Hispanic market, companies often respond with spotty, isolated efforts that don’t mesh with their corporate goals. This does not lead to success. To reach the Hispanic market successfully, conduct a thorough assessment of the sector of the market you want, your company’s ability to serve this market, the competition, and your distribution, pricing, staffing, advertising and promotion capacity. Identify and plan for obstacles such as lack of support from senior management, limited resources and resistance to change, the perception of risk, language barriers and unrealistic expectations.

Assess your growth opportunities in the Hispanic market. Consider the internal staff and consultants required to create and support the plan, your need for market research, your timeframe, the costs and the projected results. Once you get approval, assemble your assessment team.

Include members from strategic and corporate planning, research and development, manufacturing, marketing, human resources, finance and other departments directly involved. Typical assessments include external and internal components. The external assessment is broken down into “macro and industry trends,” “the competitive environment” and “the consumer.”

“A MACRO VIEW”

Hispanic marketing strategy must include a clear understanding of the industry, the competition and the Hispanic consumer. Learn about the demographic, political, economical, cultural and social environment where you plan to operate. Develop a working knowledge of the labor and immigration issues that have an impact upon the Hispanics you want to reach. Look at the Hispanic influence on U.S. culture as seen in cuisine, music, movies, fashion and the media. Turn to professional quality resources for macro analysis, including Hispan Telligence, the Selig Center for Economic Growth and the Pew Research Center “fact tank.”

BUSINESS CASE: EL POLLO LOCO

El Pollo Loco is a fast-food restaurant specializing in delicious marinated chicken. Established in northern Mexico, it crossed the border to Los Angeles in 1980. At that time, El Pollo Loco conducted a demographic analysis to evaluate Mexican population trends in the U.S. The company first opened in locations that are heavily populated by Mexican immigrants. Each restaurant employs Spanish-speaking staff, and provides bilingual promotional and training materials. El Pollo Loco serves Hispanic customers as well as other patrons. In 2004, the restaurant had a 6.1% sales growth. The owners planned to open several locations in the Chicago area in 2005.
PERSONAL REFLECTIONS

Life is strange sometimes. I believe myself as an experienced man in the marketing promotions field and suddenly I decide to migrate to a new job making away my 17 previous years career and realize that I am right now just a beginner in the logistics activity. With that in my mind, everything that I have been trying to do at the time I start this new and I must emphasize “entirely new” experience for. We have previously talk about skills, even passion types, that help to understand in a critical way if someone is doing the right things. Time goes really fast. There's no chance to spend it wrongly, there is no way to loose it and there are no conveniences doing so. Even when at big organizations like the one I am on right now work mainly in 1 large shift Monday to Friday and there is no work to do on weekends, sometimes if you really want to succeed you must take some work to your home. It is very usual that everyone works quite well during the week, but I have to recognize that everyone is playing during the day.

There is, at least as far as I have presence, a very short view, a very limited interest in growing from the great amount of people in the job. If I can say, probably just 20% are really trying to do the right things and more, to grow better, faster, with more strength and power than the others, their attitudes are the best and even if the attitude fails when making a straight comparison with someone of the same 20% selected team, finally the sum of their will makes the result.

All the rest, the 80% are divided in three groups:

The ones that are brilliant, very useful people with a lot of knowledge and correct attitude, but being tremendously clear that they never make a second effort, they leave things peacefully and less stressed the more time they can, they observe and reserve their opinions and actions, probably the extern their opinions but in private forums, where the critic is easy and finds similar audiences so it will remain the same, they like to live, work, take lunch, coffee, meals at the same time, always with the same people, just from their area, teams or departments. They don't accept easily anyone from other areas and if doing so it will be just because they think as they do or will try in the first 15 days to convert it to the same model as they have.

The ones that are not so brilliant, but they obey. Those that smile when they feel it is needed. They maintain in silence if necessary, they will act as team members, but just in the times needed and hours contracted, they are not so capable of doing special works and they are not so good networking with others, but they are there.

The last ones are the worst ones. They are going to be removed quickly. They just make the organization spend money in the human resources department and the recruiting areas specifically hates them, but are needed also for them to justify their activities. Sometimes even when human resources and the chiefs know that those ones are not going to be able to do the work, they invited them just as a strategy for not loosing a place or a vacant position. Other times, they invite inadequate candidates just to bother the manager or the direct executive that is going to work with them. Any way, those are inevitable and are the worst ones for all the organization.

Probably my view is rare or too strict, because I just now understand how the wheel runs in these big organizations. The need of success is big from the company and from the executives, but it is not easy to move the company from a place to another.
You must have to be recognized first as an important piece of the company, in order to make them hear what you say. It doesn’t matter if what you say is the greatest truth in the earth, if you are new; it will just look as a vague idea and won’t necessarily work. In fact it is most probable that your idea will be delivered delicate and kindly into the waste basket. And that is not a joke. It is very important to make all the things that the book says but more to combine them pointing to the roof, but taking care of the walls. You must try to access the higher floors, but never forgetting the subways, the foundations, the lobby steps.

Making this analogy, I shall remember a say that my wife uses, when wanting to state how to walk in a swamp without being dirtied of manure. It is not easy, though, because if you try to make your relation since the foundations, the bigger ones, the powerful ones will see you as a less skilled one. If you just try to get in the private circle of the big executives, you can probably make them feel uncomfortable, because you have not paid the price yet and the rest of the co-workers will feel betrayed or offended by your interest, presumptuous and false to their eyes, of trying to enter to the power circle. They will believe that you feel you are over them and then they will close their circle not leaving you to enter to.

There are some techniques or tips, for example about reading and the way you express are good for my special and personal interest, but is nothing new for me, at least one part of it. I have always read the news, but what I found interesting, I must confess, is the reading of their usual sections. I remember now my uncle George, when he was Human Resources Director from Moulinex Vistar Group and removed the company from Mexico City to Celaya City, in Guanajuato State... it is a big town, but not really a city, no way to establish a comparison with our main capital city and when I visited him in a weekend he was listening to local music, kind of country local non quality cheap music to me, he simply told me he needed to learn to listen to what their workers listen and in that moment I thought it was a kind of inadequate, even something stupid, but he insisted me that it was not just to learn the thing, the goal was really trying to enjoy it.

I thought he was crazy. And now I see, not even crazy or stupid he was, the stupid and crazy was me. There’s an old say: “... to the place you go, make what you see”.

Time management is not an easy thing, not even your place stuff. But again I am talking about my own experience and how it is applying to me directly. I have been used to work alone, most of the time and I mean about the place, with my own office, my own space and with many amenities around, where I have received many people, but I was the chief, so it was easy to receive anyone I wanted and even not to receive anyone I didn’t wanted to. I could decorate my place as I wanted and I didn’t even care about what they think of my personal interests, things and even the music I played in my private office. Now life has charged the invoice to me. I work in a public multiple workstations, with the precise space for just my basic things.

No place for any sweet decoration, or a delicate stuff that can be broke from anyone of the cleaning department. You can’t work with any private indicators, any special information, nor to say some confidential reports or your favorite personal pictures or books. In fact, if you are going to have some family pictures or other things, you must understand very well that around you there are many people with different life kinds and styles.
Not all the people are to be honored. Some are liars, envious, have complex ideas, treacherous, they could felt offended, aggrieved, bothered, instead of attracting them the originality of you they will probably feel it like an offense, instead of attracting them the spectacular, the fine things, the elegant things, the lofty things, they will be felt minimized, humiliated or without arriving at such extremes intimidated, they will not want to make friendship with you by seeing that you have what they don't. It is not easy. But at the same time, you can use that as a tool for your own leverage. In every place people want leaders, so you can choose special things that can be used and that can help the rest of them or make them easier tasks and in silence they will start noticing the difference. They will sure talk about you. They will start to take a look to your place, your stuff any moment when you are not there, they will seat in your chair, take a look at your place and your space. It is ideal to let them just now the iceberg of you, just the upper part, not your inner part and that is to say, as a strategy, the best I have noticed in this time. Let them now some things you want to make, but not what you really think.

Let them know what you know that will make them comfortable, what will make them fear if that's what you want. Let them think about you as a team worker, but not just from the things you have in your place, but for the things that passion you. For example if your passion are the cars, motorcycles or trips, show them a little of it. If your passion is dogs and you want to be perceived as that, let them take a little bite. I know that this is not a technical book, but the receipts it has can help anyone who is trying to make the best of his recent time in a company. It is very important to overturn the stress. Instead of being against you, you must use it to your own leverage.

The stress of the new job starts when you are looking a new one. But is not the same to look for a new one when you have another, because you are looking for something better, than the stress generated when you don't have any. At the same time, having a job can be an obstacle for your search, because you can't move as easily as you want, probably you are lying to your boss whenever you have a date or a business meeting, probably you get late to a normal meeting with your team and you can start feeling remorse. But that is the easy part. That's the performer part. Really what I think is that when you have some security in your actual job, you can't be as convincing as when you don't have any.

And again, probably the advantage could be a disadvantage. If you have a job and are asked to begin in the new job really soon, probably you are not able to do so and then probably you will have to lie in your job or resign quickly and in a precipitated way, not giving the chance of any anticipation for your boss to invite another candidate that substitutes you, not even the chance to train a new one in your job. Probably the new employer will look for people that have a very difficult and precarious economical situation. Who knows?

The thing that is important to me, at this point is to know that even if you have difficult days without any formal job, weeks, months or even years, you will have to try not to give the impression of a guy with lots of debts. Nobody cares about the debts and the problems of anyone. Hey will probably give more ears to the brilliant stories, but no one cares about the other tragedies. Like the old song says: “Fly, fly, fly higher, do not be a seagull in the sea. People throw to kill when we fly under”. We should be trusty, not someone to distrust from.
As a new directive, (I think as the one I was and I am doing my best to be soon a
director here), we must apply everything we know and everything we have proved in
the recent career so we achieve the goals soon. We must create a special image of us in
order to shine in the new position. It is not that difficult to be a director. I think that
the most difficult part is to maintain there. So we should do a special effort in taking a
clear look of the picture. We must detect which ones of the actual directors are willing
to be and have the right skills to grow in the organization.

For example, which one could be a Senior Director, who has the abilities of growing to
be a General Director or a Region Director or a Vice President or more? Which one of
those can use our job to succeed? Which abilities of the ones we got are able to make
him grow? Are we well appreciated from those special executives? What can we do to
make that happen? How can we make them trust our instincts, our acumen, our
recommendations, how to make them want us to work with them and for them? But we
should take a close look to those elements that can be part of our future team. Let’s
just think we are going to be Directors in one year. In just one year. Necessarily we are
going to need a team that reports us, a team to develop and a team that make the
things we want happen.

We will need people to whom we can trust for the job, for the activities and people that
we know will cover us in the personal terrains. We will need then, people that want to
grow, but not people that are urged to, because probably they will fly to other
companies desperately. We will look then for people that make us feel well, that make
the job easier and that make the teamwork a pleasure and not for people that make
conflicts in any task they do, which make gossips and tangles with everyone. In few
words we will like for our own team skillful people, honest, loyal, compromised, brave,
ambitious, objective and persistent, charismatic, that can inclusive be more skillful
than we are, but that know to expect its shift and aspire not so much to treason us in
some moment.

How can we know about all those skills in a group of new people in just one year? Well,
easy. We have to make a concise, quick and efficient targeted networking. We will have
to talk, to work and to provoke many meetings with many people. We must do our
homework. We must invest of our precious time a good amount of it. It is not easy. We
must learn quickly and process all the information as soon as we can. We must make
some tests to those people. We must interest in them, we must ask them special
questions in order to let them know we care about them, more like persons than
employees. We must ask them what they think of the job, even what they think of their
bosses, but the chance to do that is very little, because you are not knew all the time,
obviously you are knew just a few months.

Then, when you ask about it, people know that is part of a strategy. Then, the sole
question won’t have the same effect. The question must be accompanied with other
efforts that show them that you are real and not just a Director interested in
conforming the new team. For example, you will probably start talking about your
concerns; give some insights about your personal life. Like talking about some “human”
problems, in order to make them know you a little more and comprehend that you are
also a human. Not just as the big director, but as a normal persona. Then when you feel
that connection, you can ask and is very probable that you will find a good response.

Networking is establishing all your adequate connections for your near and long future.
You must try to do your best since the first day. You must feel the importance of it,
comparing this case with the people that work in the entertainment industry.
The ones that sing must sing the best they can the day of their casting. The ones that act and perform must do so effectively that they can make the audience cry, jump, feel angry, offended, sad and happy or enjoy an enormous laughter. The ones that work in an office should give confidence, teach what we know, we should explain with patience, speak slowly; we should permit us to have other ideas and one must seek the form to express them without offending nobody; we should work in equipment, to exalt what we see good and to indicate carefully what we see badly; we should do many efforts by helping others, without leaving ourselves begin to do their jobs.

The ones we are entering to a new business should show that we are good, necessarily that we are not the best. We should teach winner shots, we should make touchdowns and we should play to win, some times individually and other in team. In several occasions we should lose to gain and never loose that of sight. One must be very open to the criticism, in fact, we should seek that those who criticize us make it quickly, we should achieve to show that what they are telling us is us very important and also we should pay attention not just too outer. If really what are telling us certain, hence better for us.

Being criticized signifies that they are putting us attention. Once criticized, we should show to the ones that did it that we are already working on it, so that they see that the time invested in criticize us was valuable and if it is somewhat easy to correct, better for them seeing that we already did it. In essence, we should consider that to do this is all a career. Is like a competence. The only way to win a tournament is to see us like winners since the beginning.

Do winner movements. It doesn’t matter if we slip-up, while we don’t do something in excess coarse or gross. Having falls is normal; it can also be beneficial to show our weakness in something, the valuable thing is getting over. Therefore I believe that it serves to act in something momentarily. Is worth to conceal an error and to be able to correct it, because what people admire is not an error, is a success and to be misguided does it any favor, but to correct it is something not everybody does well.

We have to think about being the better candidates, to think that any can vote of ourselves, for or against us, from the president of the organization, to the sweeper, from the director of the region of countries in which we work, to the watchman that opens us the office in the morning. As well as we want to be we who choose their equipment some day, first they will choose us to form part of their equipment.

This we have to do fine and with good humor, we should work as if we were surgeon doctors and what we do were medical surgeries, we should do it accordingly to illustrate what is important of our work is that errors are not accepted, where not whims can be done, where an error would be able to signify the life of one of ours patients or of one of the patients. We should work as if it was a casting. Each day we should do our better effort, including tolerating the frustration; by being the like the winners of the Oscar academy awards, by being the best... since day one!
GAME THEORY AT WORK

Remember how Odysseus or Ulysses played the game? Even more, how nowadays there are many Ulysses around us manipulating us, making us pieces of the master strategy game, the chess we all play in our lives and, again, I found many similarities with my new job. How a company needs something to be achieved and how that goal will have to travel in the form of thoughts, plans, strategies, argosies, intrigues, spies and many other gracious figures that will play with the goal in mind, but using first their own needs as reasons to shape the initial goal for the time when accomplished, obtaining the most possible benefits.

Just like the Greek Gods played and react after something happened, rewarding those who obeyed satisfactorily their directions and punishing those who disobeyed them; changing their mind when someone told them that any instruction was defeated or modified and again, returning to the first point of view if another story was told; falling in different excesses like giving their own children as sacrifices because some oracle told something or because it was needed for a superior cause.

Those Gods were as humans as we are, so it is nothing to be surprised now that the humans of today most important companies feel, act, communicate, direct, leader, think and believe as if they are gods-like too. As long as they can manipulate the many activities to be done in a corporate business, they can help in the process or affect the ones that are not “subscribed” on their team. That’s the main rule of the game, the master game. The game analogy that I liked better is the Coordination Mass Game.

I love to think in moving masses. I think that the real game is to play making the players believe that they are winning, but making them the necessary for us to win. It is a manipulation game, with positive feelings, sincere attempts, with enthusiastic efforts for achieving a global goal in which our goal being determinant makes us feel great for the lived day.

We must do whatever is needed to feel ok with us, because that way we would be able to help others, to show others how they can also feel great sometimes, someday and as soon all the players feel great, the greater the play will be. It takes “diplomacy”, “building relationship”, “people skills”, “second efforts” and many, many other manipulating resources to achieve a global goal.

It is not just to order the whole organization to do something. We must manipulate positively the way they think about the order we want to give. It’s to convince the people that what they are going to do is the best combination, the best solution, the best clue and sometimes also let them think that they have found the answer, the solution, the option and the way by themselves. Making them believe that it was no order.

It’s related to draw a path with the whole team efforts, but doing it so well, that all of them think even that they are smarter and have more wisdom than you do. Of course let them something to be proud of, even motivated with prizes or recognition, but first of all, making them proud of doing it as if the whole system was directed by them, not by you.
Let the creativity take an important place where it detonates the players results, where the ideas play and interact, influence in the players and let hem react, at the end, in way they want, but in any of the previous anticipated ways you wanted before sharing the goal or the order with them. The smooth difference is achieving the same results you wanted or even better, through the anticipated chances you let them take. In other words, let them do whatever they want to, but inside the anticipated chances you shared them. That way when the time to play comes, everybody wins and you win more above all.

I will do my best in order to achieve this goal. I do believe in this kind of gentle persuasion and how it is a positive tool for the companies, I am confident that people also wants this kind of leadership, because in this game at the end is to make the Company better for us to be better in the Company. Isn't that just simply Great? To have the power and the skills to do so! “You may say I’m a dreamer but I’m not the only one I hope someday you’ll join us and the Company will work as one!”