

# Free Financial Check-up

If you have 3 years of financial statements and fewer than 500 employees, you qualify for a free financial analysis by a professional SBDC consultant.

Dive beneath the numbers to find out the real life business practices that drive your business! Our in-depth financial analysis, includes:

- Normalized P&L comparison
- Cash and operating cycle computations
- Key credit ratios
- Analysis of capital expenditures
- Net worth reconciliation
- Estimated credit capacity
- How to best manage for growth, profitability and creditworthiness

For an appointment, call 507-389-8875 or [julie@rncd.org](mailto:julie@rncd.org)

The South Central Minnesota SBDC serves the counties of Blue Earth, Brown, Faribault, Le Sueur, Martin, Nicollet, Sibley, Waseca and Watonwan. The SBDC does not charge for services.



## South Central MN Small Business Development Center

### ▶ AREA OFFICES:

Greater Mankato Business  
Development Center  
1961 Premier Drive  
Suite 268  
Mankato, MN 56001

Gaylord City Hall  
332 Main Avenue  
Gaylord, MN 55334

## MINNESOTA SMALL BUSINESS DEVELOPMENT CENTERS



*Shaping  
the Future of  
Small Business*

Funded in part through a Cooperative Agreement with the US Small Business Administration, Minnesota Department of Employment and Economic Development and regional support partners. All opinions, conclusions, or recommendations expressed are those of the author(s) and do not necessarily reflect the program sponsors. Programs are open to the public on a nondiscriminatory basis. Reasonable accommodations for persons with disabilities will be made if requested at least two weeks in advance. Contact SBDC at 507-389-9975.