Applying Key Performance Indicators

Tips for Building Your Business

PACIFIC CREST GROUP

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Introduction to Key Performance Indicators

Key Performance Indicators (KPIs) are among the most commonly used tools that companies employ to help manage more effectively and guide their progress. It allows for transparency to any "trouble-spots" and provides illumination to potential opportunities. In brief, KPIs are the top level data companies use to measure performance and plan for the future. Managers need KPIs for a number of reasons:

1. To determine where you have been and what performance looks like from the past
2. To track the progress of change
3. To plan and prepare where you are going, what success looks like in the future and identify how to achieve success

Key Performance Indicators (KPIs) help managers understand how their organizations are performing in relation to their strategic goals and objectives. When set and used properly, KPIs provide an indicator to senior managers and stakeholders as to how the organization is performing and whether performance is on track with projections.

"85% of organizational problems can be attributed to processes and management, while workers are responsible for only 15%"

Aurel Brudan, CEO of smartKPIs.com

Introduction to Key Performance Indicators

Use KPIs in business as you would in your daily life. For example, if your objective is to lose 20 pounds, then that becomes your goal. To achieve this, you set KPIs (milestones along a timeline) to illustrate your progress toward your goal. For example, how many pounds do you want to lose each week; each month? Can you cut down on specific fatty foods and how will you measure that? Do you need to increase the amount of physical exercise? How do you plan to measure that? Or if your goal is to run a marathon, your KPIs are how many miles you can run in a day or in a week, etc.

The same is true within any organization. You establish a set of objectives first, and then use KPIs to measure your progress toward achieving those goals. It's important not to confuse goals with KPIs. A simple example would be that your goal is to build your cash reserve to $100,000. Your KPI to reach that goal would be to add $10,000 per month to cash reserves. The metric would be how much cash you actually contribute toward the total goal. Or if your goal is to increase overall profits by 30 percent, then your KPI would be the amount of profit increase over the last 30 days.

The term "key performance indicator" tends to be misunderstood and overused. Managers tend to use a KPI as a catch-all descriptor to describe any form of measurement of business data. For KPIs to work for your business, you need to identify those metrics that matter to your business performance (see Pdf: "49 essential KPI Tips"). We will offer an overview of KPIs and how they are measured using a balanced scorecard, and then drill down into the KPIs that we use most frequently with our clients – those that relate to fiscal performance. As part of the discussion, we will also offer an example from one of our clients who were able to quadruple their profits with the help of KPIs.

Introduction to Key Performance Indicators

First You Have to Understand Your Business

KPIs need to be clearly linked to the overall business strategy, which means to first identify what matters the most and what provides the proper measurement. Once the strategic objectives have been defined and mapped, the KPIs can be designed and customized to most effectively track the progress and provide insights to manage operations and improve performance.

When structured to reflect business strategy, KPIs can provide business owners with answers to your most important business questions.

As consultants, PCG approaches KPIs as a part of our consulting practice for our clients, but the same principals can be applied whether looking internally into the organization or externally. Three basic steps can be applied to building a foundation for effective KPIs:

Understand your goals. As a business owner, it is imperative to understand what you would like to achieve. It is important to be clear about understanding where your company is and what direction you - as the owner, want it to go in. What are your real business objectives and what does success look like for your company? For example, you may want to have a 15% profit margin. That's easy to say, but at the expense or opportunity cost of what? Does that mean sacrificing quality? Does that mean taking on "any" client? Your business goals need to be relative to something, and some goals may be a higher priority than others in achieving the desired direction of your business.

To understand your business objectives, it is important to drill down into specific aspects of why your company exists. What is its vision and current mission? Is it about making money now, or making money later? Are there altruistic reasons driving your business operations like providing clean water for everyone, or are there more simplistic goals like increasing sales volume to be more profitable? Be clear about your business goals in both long term and short term. Remember that the primary goal of many companies is to be profitable and self-sustaining. What this really means is, as a function, the business value extends *beyond* the participation of the business owner or strategic managers.

This is all part of clearly knowing your business's current position, where it is going and implementing functions to get there. Once it is established as to what the true goals are, the KPIs can be cultivated and customized to show whether your business is making progress toward those goals.

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First You Have to Understand Your Business

Set relevant KPI metrics. It is difficult to tell if your business is on the right track unless proper measures illustrate the progress towards the business goals. KPIs are concrete measurements that provide empirical data about your businesses progress. As an owner, it is dangerous to assume your business is on the right track if it "feels right" or "think you are on track." Solid, relevant measures need to be implemented to track progress to determine if your strategy and plan are in alignment and working.

For example, if your goal is to grow from $1 million to $10 million in revenue within 10 years, milestones need to be established to assure targets are being hit along an allotted timeline. How do you measure incremental progress? Do you want to grow $500,000 in the next year and $2 million the year after that? What elements are missing to achieve the identified goals? Should expansion or relocation be considered? Is it possible to scale profits? What is needed to reach your business' objective?

KPIs are solid tools to determine parameters needed to measure and illuminate where you and your business are with regard to the long-term goals. Are there financial or performance metrics needed to reach each month? Does marketing or fulfillment need to be increased? Is there a target threshold amount needed to bring in qualified sales leads each month in order to make your goal? If you have a medical practice, are there a needed number of patients to bring in a month? Do operating expenses need to be reduced in proportion to profits?

Whatever the key performance indicators are, define them and track them - stay consistent, yet adjust the KPIs as conditions change. You may want to reassess your supporting goals periodically to track the progress toward success.

Create an action plan. Create a plan that best supports your goals, and implement the KPIs that measure those goals. Adjust it as necessary moving forward - the KPI's may change as markets may change. An action plan will create a foundation and roadmap, but be careful not to get lost in the details; it may cause you to lose sight of the bigger objective. In doing so, the plan begins to veer from your initial objective and stray from the goals originally set. By setting a foundation and roadmap - it forces the business owner/entrepreneur to stick to the company's vision and strategy and stay focused, yet allows flexibility to the market's changing needs.

Conduct a periodic SWOT analysis (strengths, weaknesses, opportunities, threats) relative to your goals and objectives, and determine how best to fill in the gaps. Your goals will change as your company changes. What worked to get your company from $1 to $ 2 million in revenue might not work to take you from $2 to $5 million. Each month look at your KPIs and make adjustments. Look at how well you did, and where you need to make changes to reach your next goal. Ask yourself two important questions:

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a) How did you do last week or last month?
b) What can or will you do differently in the next week or month to reach your goals? Is it necessary to make any changes to make your goals?

Businesses that survive are the ones that can adjust and change, but there has to be a happy medium. Too much change and the company can't keep up; no change and the company will become stagnant and fall to the competition that does change.

Thus, in establishing KPI's, it is important to:
a. Establish goals
b. Create metrics to achieve your goals
c. Execute according to your metrics

In short, establishing measurements initially may seem daunting, and just another item to add to your plate of things to do. However, they pay off immensely in the long run. Once implemented, you won't be able to make decisions until you see your KPI report! This is the due diligence for small businesses – the more you know, the better and more effective your decision – making process will be.

Adopting a Balanced Scorecard

To track overarching KPIs that affect the business as a whole, most companies use a Balanced Scorecard. This is a tool that has long been used in strategic business management and is designed to provide a framework to manage resources to achieve strategic objectives.

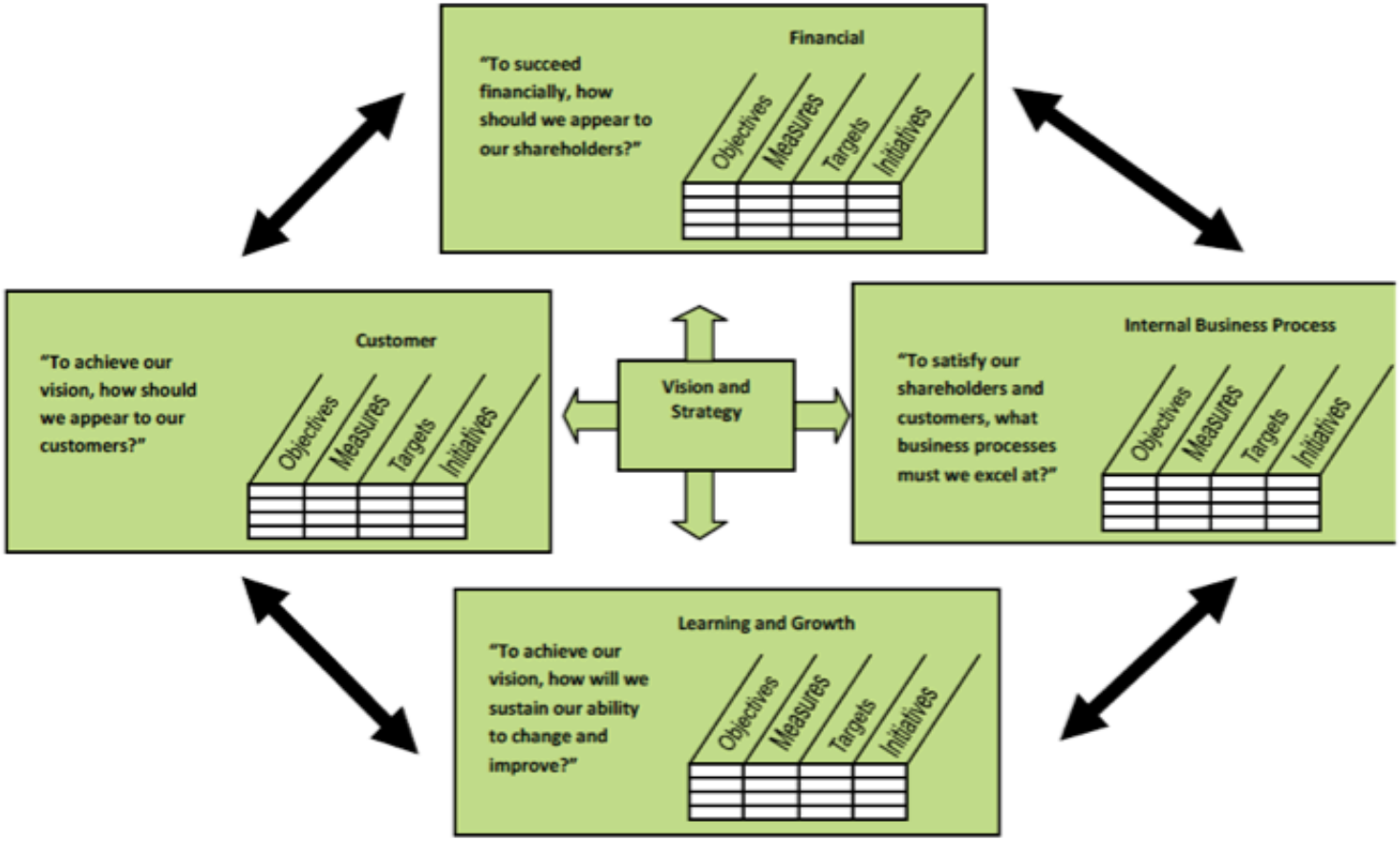
There are four basic viewpoints or perspectives to take with the KPI balanced scorecard, and they work best in a hierarchical order. The four perspectives are:

1. **Financial perspective** – Establish KPIs to track the financial performance of the company, including individual departments, functions, and divisions.
2. **Customer perspective** – KPIs to track customer satisfaction, attitudes, and market share goals.
3. **Internal process perspective** – These KPIs provide metrics for the specific internal operational goals needed to meet customer objectives.
4. **The learning and growth or innovation perspective**- Intangible drivers for future success such as human capital, organizational capital, training, informational systems, etc.

These four perspectives are interdependent and hierarchical. Growth is driven by better learning and innovation, which in turn leads to better internal processes, which then improves customer satisfaction, in turn improving financial performance.

Using this insight, this model has been refined into the concept of the balanced scorecard or strategic performance management tool, described in detail by Robert Kaplan and David Norton in their book, *The Balanced Scorecard: Translating Strategy into Action*. While interpretation of how to apply the balanced scorecard in specific business situations may vary widely, the basic idea of linking corporate strategy to operational tactics remains sound, combining financial and non-financial data to offer good framework to map any company's progress toward success.

Adopting a Balanced Scorecard



The Balanced Scorecard in Action

Here is one example of a balanced scorecard in action.

A regional airline is looking to increase its profits by increasing revenue and lowering operational costs (*the financial perspective*). In order to increase profits, they set a goal to increase per-seat revenue and control airplane leasing costs. To achieve part of that goal, the airline decides to lower prices and improve on-time arrivals to attract more customers (*the customer perspective*), so the performance metrics include such things as satisfaction ratings and customer rankings. To improve their on-time record, they decide to improve the aircraft turnaround time (*the internal process perspective*), using a cycle-time optimization program with a target of 93 percent on-time departures. To help improve on- time departures they launch an initiative to better align the ground crew operations to improve efficiency (*learning/ innovative perspective*), offering a stock incentive program and more training with specific targets for the number of employees trained.

From the example, it is clear that the four perspectives each have their own operational significance, and each require their own unique performance measurements or KPIs. It's also clear that the four perspectives are interdependent and hierarchical, and that the success of one perspective is built on another. Achieving the balance between all four perspectives will help drive business success, and the balanced scorecard will provide the means of identifying areas that need attention.

Four Critical Processes for Strategic Management

As part of its evolution, Kaplan and Norton have refined the balanced scorecard, defining strategic management as four critical processes:

Clarifying and translating vision into strategy – This requires identifying strategic objectives and capturing them in a strategic map. The business leaders need to reach a consensus on what the strategic objectives truly are, and verify that all objectives are linked to deliverables to avoid "pet projects."

Communicating strategic objectives and measures and linking them to operations – This includes establishing two-way communications with stakeholders to encourage dialogue to refine processes and promote feedback. By empowering all parties concerned with a two-way dialogue, you can adjust strategic objectives and reach a consensus on how to adjust operations effective to achieve those objectives.

Planning and setting targets to align strategic initiatives – This process includes identifying targets for each of the objectives to be measured by the KPIs. Individual targets are set for strategic objectives and projects, which are in turn linked to the larger strategic objectives. The targets are interdependent and hierarchical so each one contributes to the larger strategic objectives.

Enhancing strategic feedback and learning – The balanced scorecard is designed to be more than a simple yardstick, but provide a guide to strategic change. By learning from performance information and using the findings from the balanced scorecard, you as a business owner, can refine decision-making to realign goals with strategic objectives, and measure accordingly. This can be further broken down into three segments:

- **Human Capital –** Employee development and training
- **Information Capital –** Technology infrastructure
- **Organization Capital –** Company culture, teamwork, aligning goals and leadership
- **Supply Chain Value- added Capital** – improvements with vendors and supplier relationships

These are just some of the basics to consider if you plan to create a balanced scorecard to harness KPI's for your business.

The key points to remember include:

- Creating a cause-and-effect map (plan) that reflects your strategy
- Aligning processes to the strategy map
- Using meaningful key performance indicators
- Learn from the process and improve decision-making.

Using KPIs to Track Financial Milestones

We have discovered that as a standalone tool, KPIs are particularly useful in assessing financial performance, or getting a financial perspective. Financial KPIs can be invaluable in tracking the fiscal health of the organization.

In the case of accounting, the basic KPI metrics are **cash, profit**, and **debt**. Understanding where the company stands based on these three metrics will provide an immediate picture of how well the company is doing. To dig deeper, assess these indicators in more detail – Income Statement (See Appendix, KPI - Templates) cash flow, corporate liabilities, current assets, accounts receivables, days in aging, etc.

To use even more advanced accounting KPIs, there are **relationship numbers,** or those variables that are interdependent on other operations within the organization. Relationship numbers include number of sales in the pipeline, billable efficiency, gross margin, and net margin.

The accounting KPIs can be broken down even further by tracking strategic numbers that affect operations. For example, what about the return on investment for equipment purchases and leases? What is the ROI for investors? What about tax planning figures for the business as opposed to business planning numbers? Have you started to assemble and track the figures necessary to implement an exit strategy?

There also are forward-thinking numbers that affect operations. These are the "crystal ball" indicators that determine if your business is really on track for success against the market. Forward-thinking metrics typically include outside influencers, such as economic trends or business cycles.

As with all KPIs, set financial goals that make sense for the company and that are achievable. What is the relationship of the KPIs you are tracking to your operations and to one another? For example, how is the pipeline tied to predictions about new customers? How will those new customers affect gross income? Will new demands require a change in the number of employees? How will you assess billable efficiency based on evolving goals? Your KPIs also need to adjust to changing business conditions. For example, a change in market conditions could affect your strategy, or a change in the pipeline will affect gross income.

Overall, be certain your financial KPIs are consistent. Use the same metrics to develop an accurate picture over time. And be sure to establish a regular timeline for measurement. We use the concept of the "rolling 12," providing a rolling assessment of key performance indicators every month and are compared to the previous twelve months. Be sure to establish milestones at key intervals, such as quarterly and annually. These macro views will give you a quick snapshot of actual performance against goals.

To make it easier to track trends and spot problems, use graphs to highlight trend lines. Also be prepared to correct course as needed but exercise patience. Remember that KPIs are designed to demonstrate performance over time, so give them the time necessary to demonstrate if your operation is on track for success.

Case Study

Financial KPIs Helped ABC Printing Company Quadruple Its Profits

For those who doubt the value of KPIs in daily operations, consider the story of one of PCG's clients who applied financial key performance metrics to identify some of their fiscal problems and make operations corrections to more than quadruple their revenue in less than a year.

ABC Printing is a $5 million contact screen printing and embroidery company. They create specialty clothing and goods for customers and for more than a decade has demonstrated consistent sales growth. After 10 years they had more than 90 people on their payroll. However, their profits were sagging and remained below average.

As the company continued to grow, their revenues increased and their cash flow problems worsened. They consistently were having trouble generating adequate cash to meet payroll and cover other operating expenses. Even when the economy took a downturn, sales continued to be growing, but cash flow remained an ongoing problem.

After we assessed and identified their possible issues, we assisted them in implementing comprehensive set of KPIs to track how operations were having an impact on their bottom line. The KPI report that was generated provided the detailed information necessary to manage day-to-day operations and ensure both profitability and improved cash flow.

After an assessment of financial operations, we determined that ABC Printing's cash flow problems were largely linked to cash receivables. Incoming cash wasn't arriving in a timely fashion, and the tight cash flow was crippling operations. By hiring PCG as an interim CFO, we were able to assess the company's problems and recommend ways to streamline operations and increase cash flow, essentially with the help of KPIs.

The initial step was reviewing their entire accounting process and reorganizing all of the historical financial data to make it consistent for analysis. By re-categorizing expenses and making modifications to the data entry procedure, we were able to construct a more realistic and accurate financial model. Using KPIs, it allowed us to develop metrics that would not only track sales and profits, but gage cash flow as well.

After making an assessment of the company's P&L, we were able to determine that the revenue-to-staffing ratio was out of balance. Staffing costs were making up almost 66 percent of the company's overhead. After considering the operational figures, it was clear that staffing was the key factor that was preventing the company from making its goals. Overestimating head count by even a few employees would make the difference between profitability and negative returns.

Appendix

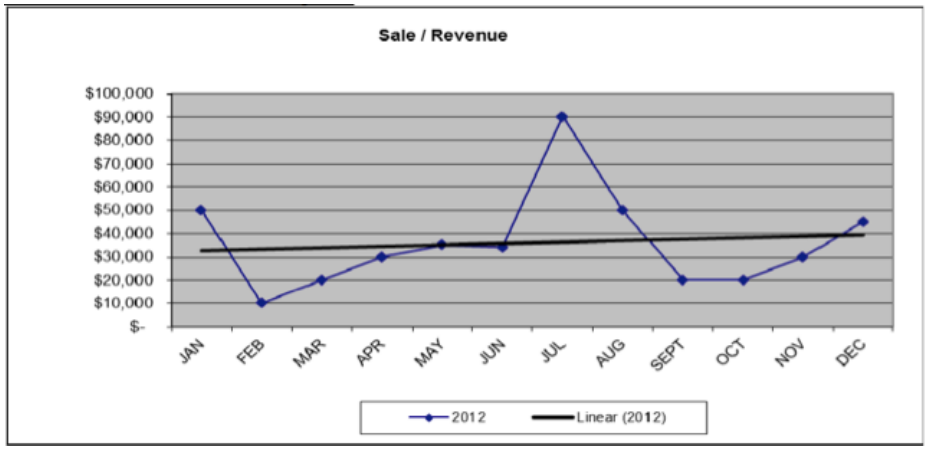
KPI – Profit and Loss Goals and Budgeting

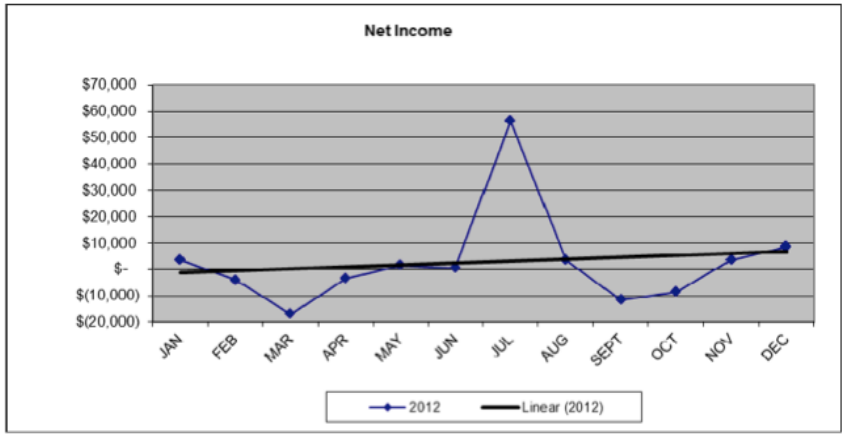
If you would like these templates in excel format email Franka Winchester at: fwinchester@pcg-services.com for the editable excel KPI format

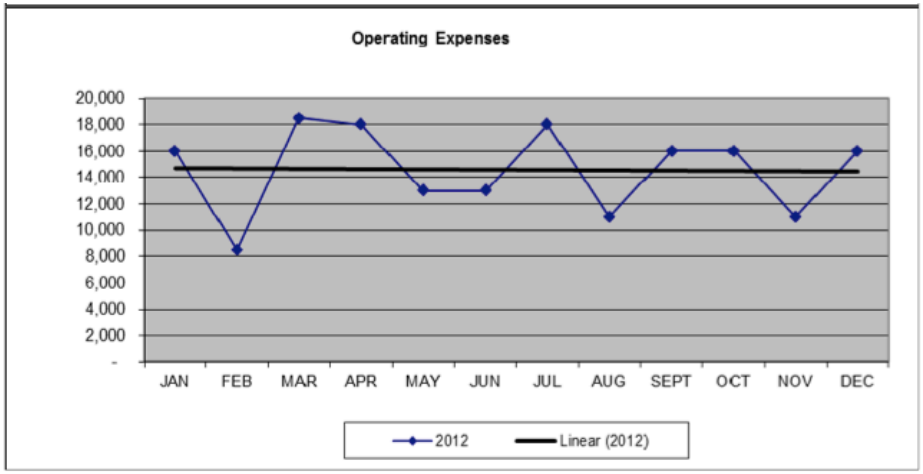
Key Performance Indicator Report									
Profit and Loss Goals and Budgeting									
	YTD	Monthly Goal Review			Budgeting			Industry	
Profit & Loss	Totals	AUG	Mo. Goal	Variance	Projected	Budget	Variance	Benchmark	Variance
Gross Sales	$ 434,000	50,000	$80,000	(30,000)	$ 651,000	$ 2,000,000	(1,349,000)	$1,500,000	(849,000)
Discounts & Returns	(8,000)	(5,000)	(2,000)	(3,000)	(12,000)	(20,000)	8,000	-	(12,000)
Adjusted Gross Income	426,000	45,000	78,000	(33,000)	639,000	1,980,000	(1,341,000)	1,500,000	(861,000)
COGS	212,000	30,000	25,000	5,000	318,000	500,000	(182,000)	600,000	(282,000)
Gross Profit	214,000	15,000	53,000	(38,000)	321,000	1,480,000	(1,159,000)	600,000	(579,000)
Expenses	-								
Officers Compensation	35,000	-	10,000	(10,000)	52,500	180,000	(127,500)	150,000	(97,500)
Wages	68,000	5,000	7,000	(2,000)	102,000	126,000	(24,000)	150,000	(48,000)
Rent	18,000	1,500	1,500	-	27,000	27,000	-	30,000	(3,000)
Insurance	18,000	1,500	1,000	500	27,000	27,000	-	30,000	(3,000)
Operating Expenses	24,000	2,000	4,000	(2,000)	36,000	72,000	(36,000)	64,000	(28,000)
Depreciation Expense	12,000	1,000	500	500	18,000	18,000	-	10,000	8,000
Total Operating Expenses	175,000	11,000	24,000	(13,000)	262,500	450,000	(187,500)	434,000	(171,500)
Other Expenses	6,000	500	-	500	9,000	5,000	4,000	8,000	1,000
Other Income	-	-	12,000	(12,000)	-	1,500	(1,500)	-	-
Net Income	$ 33,000	3,500	$41,000	$(37,500)	$ 49,500	$ 1,026,500	$ (977,000)	$ 158,000	$ (408,500)
Key Values									
Invoice Count	14,400	1,200	n/a	n/a	21,600	n/a	n/a	16,000	5,600
Client / Patient Count	1,200	100	n/a	n/a	1,800	n/a	n/a	1,500	300
Employee Count	24	2	n/a	n/a	36	n/a	n/a	20	16
Key Profit & Loss Ratios	**Average**								
Gross Margin	43%	30%	30%	0%	8%	30%	-22%	10%	11%
Operating Expense Ratio	52%	22%	10%	12%	1%	30%	-29%	1%	0%
Net Margin	-10%	7%	20%	-13%	8%	0%	8%	11%	48%
Officers Comp Ratio	10%	0%	30%	-30%	8%	30%	-22%	10%	11%
Payroll Expense Ratio	19%	10%	30%	-20%	16%	30%	-14%	10%	6%
Revenue Per Client	$ 362	$ 500	$ 1,200	$ (700)	$ 362	$ -	$ 362	$ 1,000	$ (2,830)
Net Income Per Client	$ 28	$ 35	$ 400	$ (365)	$ 28	$ -	$ 28	$ 105	$ (1,362)
Net Income Per Employee	$ 1,375	$1,750	$20,000	$(18,250)	$ 1,375	$ -	$ 1,375	$ 7,900	$ (25,531)

Appendix

KPI – Profit and Loss Goals and Budgeting







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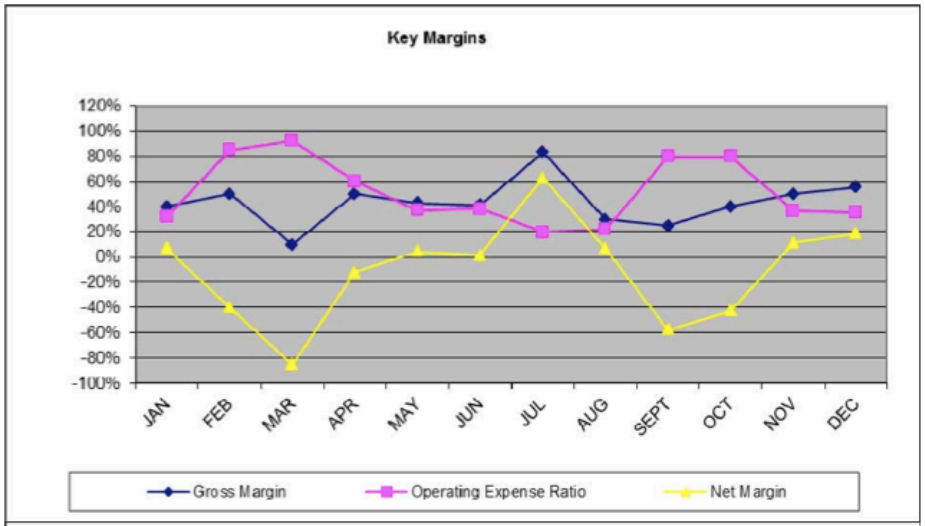
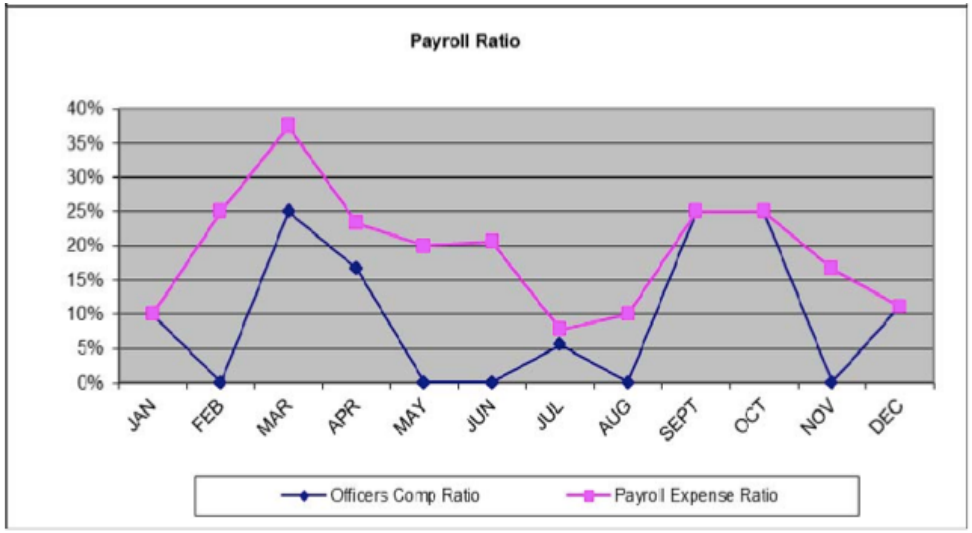
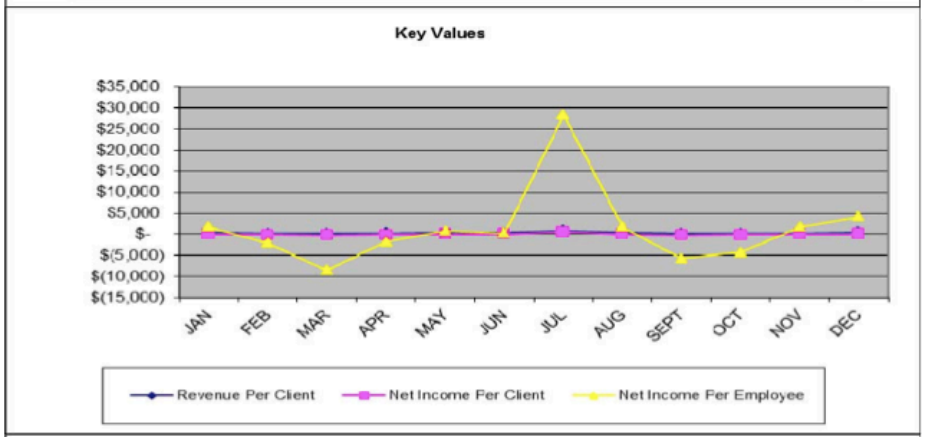






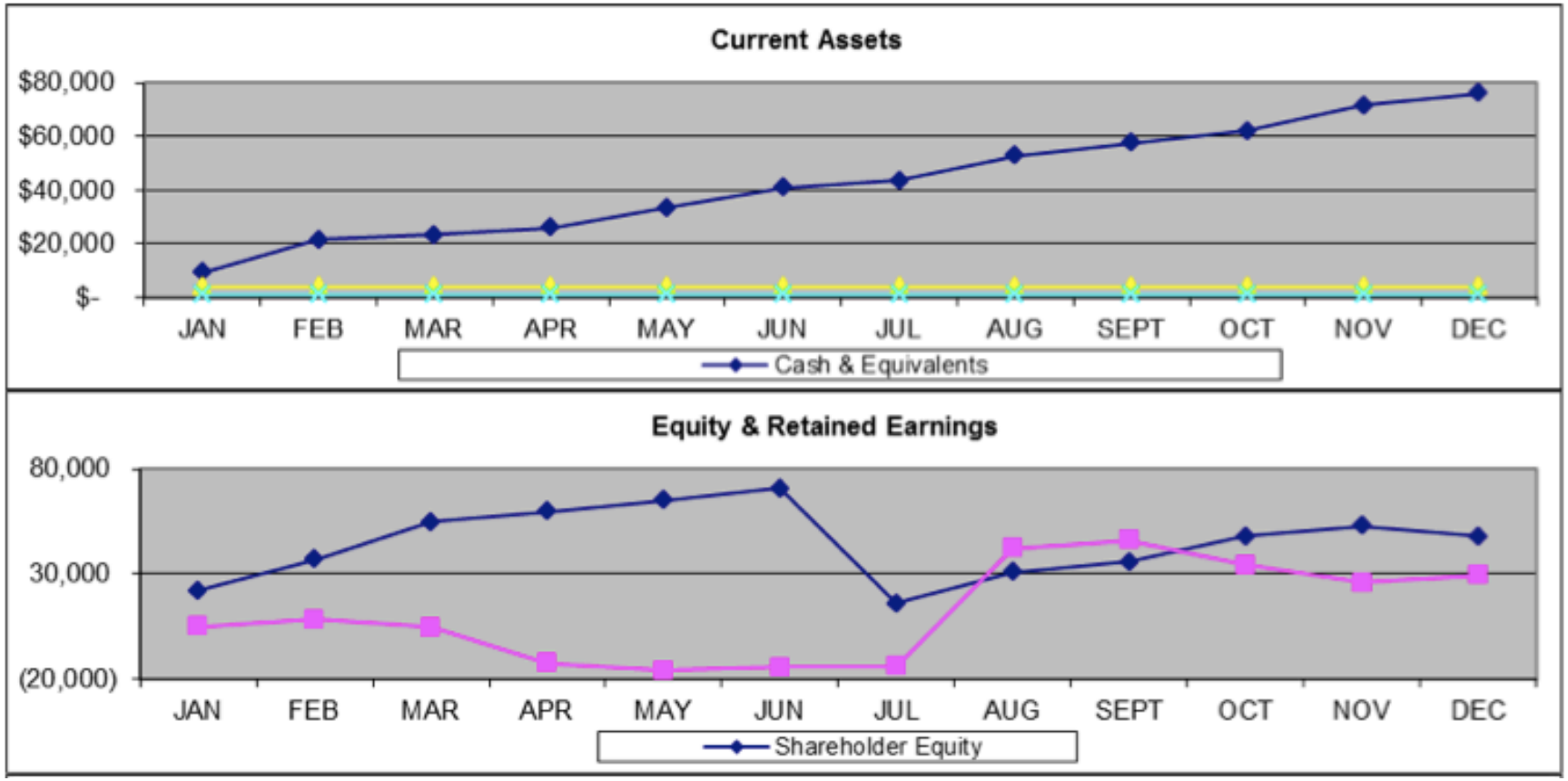
Appendix

KPI – Balance Sheet

Key Performance Indicator Report												
Balance Sheet Ratio Analysis												
Balance Sheet	**JAN**	**FEB**	**MAR**	**APR**	**MAY**	**JUN**	**JUL**	**AUG**	**SEPT**	**OCT**	**NOV**	**DEC**
Cash & Equivalents	$ 9,500	$ 21,500	$ 23,500	$ 26,000	$ 33,500	$ 41,000	$ 43,500	$ 53,000	$ 57,500	$ 62,000	$ 71,500	$ 76,000
Prepaid Expenses	-	-	-	-	-	-	-	-	-	-	-	-
Accounts Receivable	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000
Inventory & Other Current Assets	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
Current Assets	14,500	26,500	28,500	31,000	38,500	46,000	48,500	58,000	62,500	67,000	76,500	81,000
Fixed Assets	-	-	-	-	-	-	-	-	-	-	-	-
PP&E	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000
Accumulated Depreciation	(1,000)	(2,000)	(3,000)	(4,000)	(5,000)	(6,000)	(7,000)	(8,000)	(9,000)	(10,000)	(11,000)	(12,000)
Other Fixed Assets	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000
Total Assets	**65,500**	**76,500**	**77,500**	**79,000**	**85,500**	**92,000**	**93,500**	**102,000**	**105,500**	**109,000**	**117,500**	**121,000**
Accounts Payable	40,000	40,000	40,000	40,000	40,000	40,000	40,000	40,000	40,000	40,000	40,000	40,000
Other Current Assets	-	-	-	-	-	-	-	-	-	-	-	-
Long Term Liabilities	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000
Total Liabilities	45,000	45,000	45,000	45,000	45,000	45,000	45,000	45,000	45,000	45,000	45,000	45,000
Shareholder Equity	22,000	37,000	55,000	60,000	65,000	71,000	16,000	31,000	36,000	48,000	53,000	48,000
Draws	(10,000)	(10,000)	(10,000)	(10,000)	(10,000)	(10,000)	(10,000)	(20,000)	(10,000)	(10,000)	(10,000)	(10,000)
Net Income	3,500	(4,000)	(17,000)	(3,500)	1,500	500	56,500	3,500	(11,500)	(8,500)	3,500	8,500
Retained Earnings	5,000	8,500	4,500	(12,500)	(16,000)	(14,500)	(14,000)	42,500	46,000	34,500	26,000	29,500
Total Equity	20,500	31,500	32,500	34,000	40,500	47,000	48,500	57,000	60,500	64,000	72,500	76,000
Total Liabilities & Equity	**$ 65,500**	**$ 76,500**	**$ 77,500**	**$ 79,000**	**$ 85,500**	**$ 92,000**	**$ 93,500**	**$ 102,000**	**$ 105,500**	**$ 109,000**	**$ 117,500**	**$ 121,000**
Key Balance Sheet Ratios												
Current Ratio	23.3%	50.0%	54.4%	60.0%	76.7%	93.3%	98.9%	120.0%	130.0%	140.0%	161.1%	171.1%
Quick Ratio	32.2%	58.9%	63.3%	68.9%	85.6%	102.2%	107.8%	128.9%	138.9%	148.9%	170.0%	180.0%
Sales to Asset Ratio	0.76	0.13	0.26	0.38	0.41	0.37	0.96	0.49	0.19	0.18	0.26	0.37
Debt to Equity Ratio	2.20	1.43	1.38	1.32	1.11	0.96	0.93	0.79	0.74	0.70	0.62	0.59
Return on Assets	5.3%	-5.2%	-21.9%	-4.4%	1.8%	0.5%	60.4%	3.4%	-10.9%	-7.8%	3.0%	7.0%
Return on Assets (Cumulative)	5.3%	-0.7%	-22.6%	-26.6%	-22.8%	-20.7%	40.1%	40.2%	28.0%	19.3%	20.9%	27.3%
Return on Equity	17.1%	-12.7%	-52.3%	-10.3%	3.7%	1.1%	116.5%	6.1%	-19.0%	-13.3%	4.8%	11.2%
Return on Equity	17.1%	-1.6%	-53.8%	-61.8%	-48.1%	-40.4%	77.3%	71.9%	48.8%	32.8%	33.8%	43.4%
Inventory Turnover	30.00	5.00	15.00	15.00	20.00	20.00	15.00	30.00	15.00	12.00	15.00	20.00
Accounts Receivables	12.50	2.50	5.00	7.50	8.75	8.50	22.50	12.50	5.00	5.00	7.50	11.25
Accounts Payable	0.75	0.13	0.38	0.38	0.50	0.50	0.38	0.75	0.38	0.30	0.38	0.50

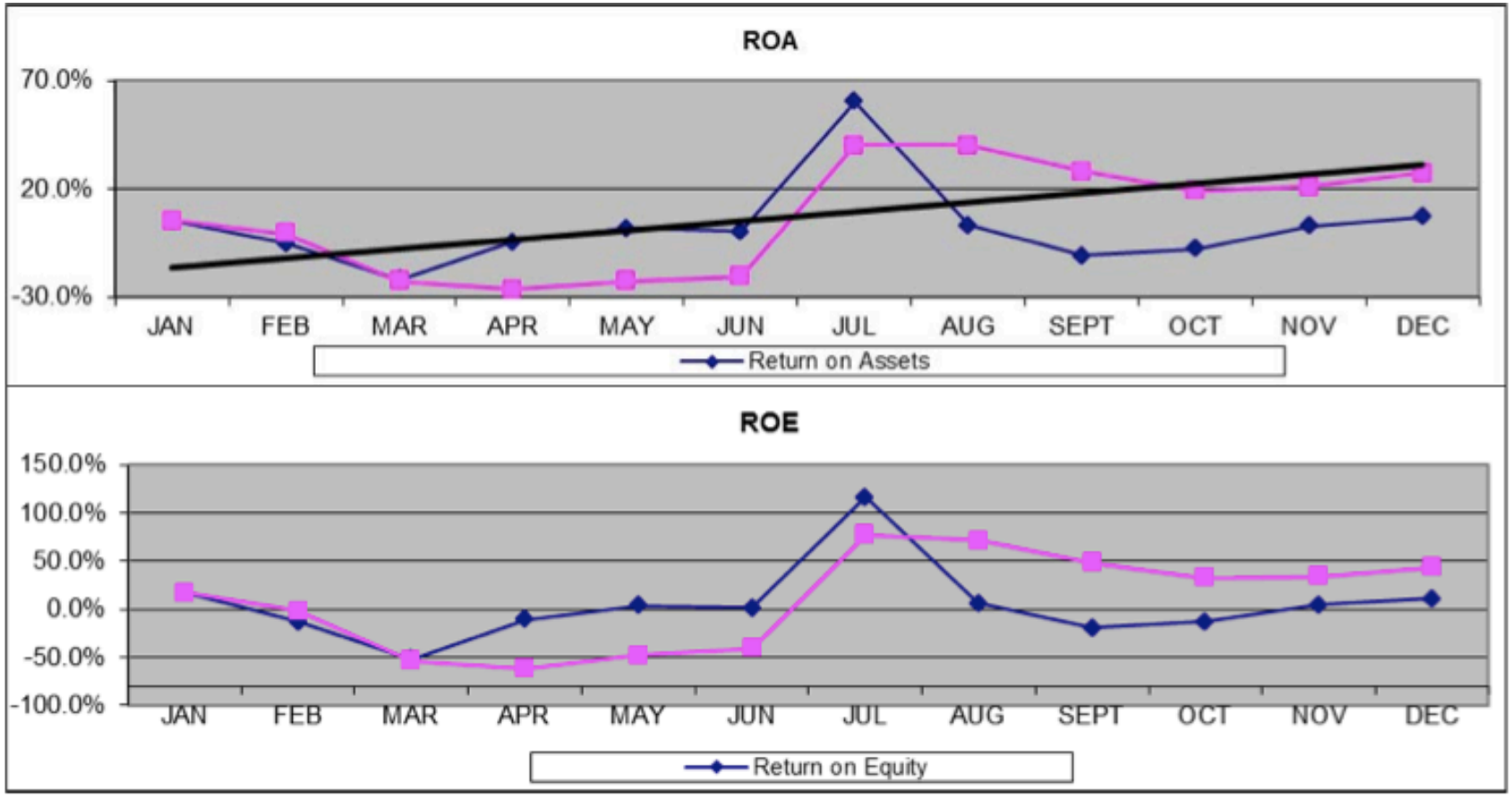
Appendix

KPI – Balance Sheet Graphs



Appendix

KPI – Balance Sheet Graphs



About Pacific Crest Group

Pacific Crest Group was founded by a team of entrepreneurs with solid experience in accounting, finance, and billing administration. We've built our business in the San Francisco Bay Area by adding new staff with expertise in human resources and employee development, business development, and information technology.

The Pacific Crest Group work environment is about balance. We work hard, but we also want to enjoy our lives! An open office and a spirit of team work allow us to enjoy the time we spend at work, and group events help us enjoy the real world.

Our Mission

Our mission is to help your business become more successful in your terms. For some clients, this means dramatic financial growth; for others, it's about running more efficiently, or focusing on your customers instead of back-office administration.

PCG approaches financial and business management much like doctors treat patients. Certain circumstances call for the resolution of a specific isolated problem, while others require a more holistic approach that considers many aspects of a business' well being.

We eliminate obstacles to your success—for example, inadequate financial processes or cumbersome IT systems—and to enhance your most valuable resource, the people who work for you.

Beyond our unparalleled competency in accounting and HR, Pacific Crest Group's real strength lies in our ability to recognize organizational needs and opportunities for improvement. We know how to optimize and integrate your financial procedures, computer systems, and human resources matters, such that you can focus on what you do best and grow your business to its full potential.

Who PCG Serves

PCG's clients are typically service businesses with 10 or more employees and $2 to $20 million in annual revenue. They work in a diverse range of industries, including software and high technology, real estate and HOAs, engineering and design, medical practices, multiple-location restaurants, automotive services, and other professional services.

For more information about our company, visit our website at: **www.pcg-services.com** or call us at **415-461-2586** for a Free consultation.