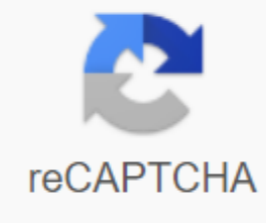




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The views expressed by entrepreneurs are their own on March 13, 2015. Whether you're running a pole-dancing fitness business or an online Etsy store, all your management efforts and sleepless nights really get off to three crucial questions about your business - and three crucial documents to help you answer them: Related: How long do you really have to keep your financial documents?1. Do you make a profit? (Consult your net profit statement.) Profits are measured in one place: your net profit. Net revenue, which is usually the same as net sales, does not give the whole story because it does not take into account all the direct and indirect costs required to run your business. For example: If you have paid your bills recently, you know that rent, utilities, insurance, accounting fees, web and technical support all cost money. Therefore, profit is what you have after deducting expenses from net sales. This calculation generates the net income of your business. Is it positive this month? Then you make money. Good deal. But did you know you could show profit and still be bankrupt? Knowing whether you are making money is not enough; that money should be converted into cash. What is your money situation? (Consult your cash flow statement.) Cash is the lifeblood of your business. In an ideal world you pay the bills of cash generated from operations, not debts, if you want to maintain financial sanity. To pay in cash, your small business should start enough to cover the bills. Do you have enough cash to cover expenses for at least 90 days? You will find out by looking at your cash flow statement. Remember that cash for your business is like blood for your body; without it, your business is dying. Cash comes when customers pay you. But sometimes they don't pay the full retail price because of discounts or third parties like PayPal who take a percentage of the deal. Just because you take X doesn't mean you'll collect X when you make a sale. Sometimes there is also a time difference between when you complete a project and when you are paid. This is common in some service companies, but it needs to be carefully managed; otherwise, you'll just have an expensive hobby rather than a business. Related: How best to manage cash flow3. Do you build or destroy wealth? (Consult your balance.) Building a terminal is a matter of why you are in business. The terminal cost is that you could sell the business if you decided to do so today. If you're a small business owner, what's the long game? It's just about grinding through 12-16-hour days for decades retirement when the doctor tells you? Or is it about imitating sharks on abc's shark tank, which must be so rich? They built businesses that grew assets faster than liabilities - much faster. In some cases, they sold their own in others they used the business as collateral to attract venture or start-up money for new ventures. It's an amazing system when it works. So, what about your business? Do you have a small business you could sell after all? Your balance is crucial here. It measures your assets, liabilities and owner's equity, or net worth of business. This is not the only indicator of value, but it contains valuable information every banker and investor wants to know. This is the first step in determining the terminal value. Do you know how to read your net profit, cash flow statement and balance sheet? In 20 years of my business I have seen how clear it is that if you do not understand these documents, you leave a huge potential for profit and cash flow on the table. Your small business also probably carries a much greater risk of failure than you know. Would you drive a car with your eyes closed? No way, right? So don't run your small business without knowing how to answer these three key questions. Finding answers is easier than you imagine. And these answers can change your future. Related: Ins and Cash Flow Statements Outlets If you're a computer guy (or girl) for your friends and family, you're probably asked to diagnose and fix your problems on a regular basis. If you can't stand to tell them to leave you alone, you might as well accept your role and come prepared with one key ring full of flash drives to rule them all. With a set of drives filled with portable versions of useful PC repair and maintenance programs, as well as some utility troubleshooting downloads, you'll be ready for just about any problem. Step one: Grab Your Drive (s) Any USB drive should work for this guide. You can put most portable apps lower on a single flash drive, although some of the tools require a dedicated drive that you can download because it allows you to solve problems on computers that aren't even included. The best approach is probably to have a large, fast core drive with most standalone programs (and which you can also use for your personal files), and a few small, cheap drives for self-loading utilities. We recommend Kingston's DataTraveler SE9 series. It comes with USB 3.0 ports support for quick running on a supported PC, and its thick steel ring allows you to add multiple drives, so you only have one key ring to edit them all. At the time of writing, the 64GB version is a very reasonable \$27 on Amazon, and the lower options for self-photography tools are good and cheap as well. Step Two: Collect your tools Here are the tools that we recommend for your ultimate key ring and what they do. On Moment, you can just download it all to your computer; and then we'll add them to your key ring at the next step. Google Chrome Portable: Because you don't want to use strangers And you? The link above, a modified version of Chrome that launches from any folder, is updated with the latest stable release from Google. Revo Uninstaller: This tool is a quick method for non-installation applications such as viruses that tend to cling to new machines. It has a few useful extras like Hunter Mode, which can remove the program just by pointing out their box-big for this crapware you're not sure what the name is. Best of all, it can also clean up those annoying remaining directories in places like the main program folder and startup menu. Avira Rescue System: a drive self-driving tool that can clear viruses, malware and other nasty things from other operating systems. This one will require its own USB drive on your key ring. Make sure to update it periodically with the official freeware-instructions tool for creating your own USB rescue drive are on the link. CrystalDiskInfo: a tool to test the health and durability of hard drives. It's handy if you think you can't store on the pc. Speccy: An easy way to quickly see all the specifications of the computer, including non-obvious things such as the number of RAM DIMM installed and the number of extension slots used. Process Explorer: A tool to help determine the progress of processes. Convenient for detecting the launch of malware and other bad things. AdwCleaner: A tool that searches and destroys advertising- those annoying toolbars and pop-up menus that tend to install themselves when unknown users download free programs that are bundled with all kinds of slightly malicious advertising. The program is standalone performed you can run with a USB drive. Peerblock: A tool to create a fast firewall that selectively blocks incoming and outgoing traffic. MBRtool: This is not a standalone application, but a download tool that requires its own flash drive. Once you create it, you can pop the drive into any computer and download out of it to repair master download records, one of the most common causes of OS download failure. HWMonitor: An easy way to check out all kinds of esoteric hardware and settings that aren't normally visible in Windows, like all temperature sensors and fan on the motherboard. Especially handy if you're setting up Gaming or PC performance. Wireless Network Observer: This program can show you all devices connected to your local network, including their IP addresses and MAC addresses. Very useful if something gives you a network problem, or you suspect someone is online when they shouldn't be. WinDirStat: drive analyzer and purifier. Good for quick searching for large and unverified files to place if your friend's hard drive becomes full. If you prefer a more graphic layout, SpaceSniffer is a good alternative (or addition). NirSoft Password Recovery Tools: This collection of programs is designed to restore usernames and if there is no simple recovery option available, like reset by email. Various tools work on web browsers, wireless networks, Windows-protected networks, and even remote desktop tools. Hiren's Boot CD: an all-in-one package that includes a ton of tools to repair and optimize computers, all crammed into a CD self-loading file. Don't let the title fool you, you can run it out of a dedicated USB drive as well. (Note: this actually contains a number of tools that we've included in this guide as well as a lot more, but having your own versions of the tools on the non-download drive makes things a little easier, so we included them in this list anyway.) ProduKey: another Nirsoft tool. This will help you find Windows and other registration keys, in case you are unable to verify someone's legitimate copy, even from other computers on the local network. It's a portable, all-in-one application, but using its advanced features requires a bit of command line use. ShellExView: To clean up all that crap from Windows right click menu after you got rid of the programs, your friends shouldn't have downloaded. BlueScreenView: This very useful tool will show you the results and minidump files behind the machines' latest blue screen (death) crashes. Much better than reaching for a phone camera for five seconds screen up. Official Windows Recovery Drive: Finally, don't forget that you can also create a USB recovery drive from Windows, and if you often find yourself repairing someone's computer, it might be a good idea to do so once you've fixed your problems and got your computer up and running. This will require your own flash drive. Step Three: Creating your drives Collecting Tools is the hard part, the rest is super easy. Connect a large flash drive and just drag all the portable tools you downloaded to it (preferably organized into folders, as many portable tools can create additional files the first time you run them). There are, however, several tools on this list that require their own dedicated flash drives, so you can download from them. That's where the key ring idea comes into play. RELATED: How to create a Bootable Linux USB Flash Drive, Easy Way MBRTTool comes as an installer, so you need to install it on your computer and then use a newly installed app to create a download flash drive. In order to burn Hiren's Boot CD and Avira Rescue System on their flash drives, you need to grab their ISO files and use a tool called Rufus to burn it on a flash drive. Check out our guide to Rufus for more information on what says it's for Linux distributions, but it will work for just about any ISO file you want to burn on a flash drive. To create a Windows Recovery drive, you can simply follow these instructions. When you're done, you should have one one Key ring with every tool you might need to trouble someone's computer. Feel free to mix and match and adjust the drive as you like! Photo: Amazon, DiyDataRecovery, NirSoft Amazon, DiyDataRecovery, NirSoft

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