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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 flow? 3. 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 This story originally appeared on Elleveate If you asked 10 different people for their definition of innovation, you'd get 10 different answers. Even the big consultants can't agree. Doblin (Deloitte) touts Ten Types of Innovation, McKinsey offers Eight Basics of Innovation and Accenture's Innovative Architecture combines six areas of opportunity. Differences in these frameworks stem from a desire to differentiate. But innovation itself is not subjective. Different definitions can cause confusion and create complexity around what should be a simple premise and achievable goal for most marketers. Related: 7 Myths about Career Transitions that keep you Stuck Defining innovations as simple as meeting one of these three criteria: Solves (right) efficiency problems (faster, cheaper, better, easier), for the consumer, business and/or both Creates new markets (new customer demand) If you can check out one of the above boxes - congratulations! You're innovating. Check out all three and you've created a radical makeover. The two cases below highlight true innovation - one illustrates the results of randomness and stick to it-iveness, and the other is the power of deliberate design. The long road to the new market has decided to crack the U.S. motorcycle market, inspired by the success of its small, motorized bikes, the Super Cubs, introduced in Japan in 1958 and mostly used for local supplies in crowded urban areas. At that time, the American market was dominated by large motorcycles used for long-distance travel at long high speeds (think Harley Davidson). This is in mind, Honda engineers have developed a fast, powerful motorcycle for The American market. They then sent three executives to Los Angeles to sell this new bike, giving each of them Super Cub use to get themselves around the city. These executives quickly hit a brick wall with the U.S. market, since most dealers were not interested in selling Honda motorcycles and those that received complaints that they were not strong enough to use the highway. These complaints took a huge financial toll on Honda, which had to replace the distressed bikes because they were under warranty. At this point, one of the executives decided he needed to let off steam and took his Super Cub over the hills outside Los Angeles. He enjoyed the ride, and the next time he went out, he took other executives with him. People started asking where they could buy Super Cubs for themselves. This was the beginning of off-road dirt bikes in the U.S., related: How to listen to your intuition and create your dream LifeBut story doesn't end here, because despite the new market interest in super Cubs, executives continued to pursue their big bike strategies. Over time, as more people wanted to use Super Cubs for dirt bikes, they finally realized the possibility of this new, unexpected market and switched gears. How does this study relate to my criteria? First, Honda created a motorcycle market in the U.S. - they created a new customer demand that did not previously exist. They created a lighter, cheaper version of the product, which in the end was more desirable than the original. The most important thing Honda has done is unknowingly connect to a problem that needs to be solved. They didn't sell the motorcycle; instead, they sold speed and adrenaline-fueled physical challenge to people looking for a rush. But ultimately, it was pure perseverance and dumb luck that allowed Honda's U.S. success. They created their own future by holding on long enough for their market to materialize. While Honda's story is a fun and inspiring story, it is not practical for most brands to introduce a new product and sit tight until their market finds them. They need a repetitive process. Innovation by design Another is a famous example of innovation is Bank of America Keep Changing Program. Back in 2004, Bank of America wanted to increase the number of people opening savings accounts and decided to focus on converting existing debit card holders into savings account holders. They embarked on an immersive study of clients targeting Boomer women and their families. They spent months following them all day long and watching their shop, balancing their checkbooks and conducting financial transactions. Bank of America is in extreme cases - and the people who were great at saving, and those who fought it. They noted people's savings habits, including sucking up free changes to the savings bank at the end of the day. It's This. gave the key ideas that, when connected, became the basis of their new proposal. First, Bank of America learned that many women were really struggling to save money. Second, they noticed that one woman would round up her checkbook records because it was faster and easier than doing accurate math. Combining these ideas has led to Bank of America's Keep Changing Offer. Debit card transactions are rounded up to the next dollar, and overpayment goes directly to a savings account. This offer was extremely successful when it launched in 2005, receiving 2.5 million customers in the first 18 months. In terms of innovation, Keep Change checks all the boxes of the innovative model, solving the right problem, creating efficiency and opening up a new market. What this means for brands Is our innovation requires a deep understanding of the problem that needs to be addressed. This kind of data cannot be found in databases or

reports or through data or survey correlations. Get a true understanding, talk to consumers about the motives behind their behavior, and you'll identify needs that are unmet and unorthodox. The only way to find these opportunities is by talking and observing consumers - users and non-users, both extreme and basic. This process creates and produces ideas that ensure that you solve the right problem and help you predict your future. Related: How to show your soft skills as the coveted leadership of TraitsIt takes a deep human connection, endless determination and clear vision to create your own future. Don't leave the fate of your business a chance. Start working now on getting the idea you need to succeed. (Katie Fiore is head of conversion optimization at SYGY, a global digital agency based in Germany. Catskills.) triangle congruence proofs worksheet answer key. triangle congruence proofs worksheet #1 answer key. tutor-usa.com worksheet geometry triangle congruence proofs answer key

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