



Cash flow & Compliance



Train the Trainers 12/4/2025

ACE'S PROGRAMS



CAPITAL

- MICROLOANS FROM \$15,000 TO \$50,000
- COMMERCIAL LOANS OVER \$50,000 UP TO \$1,000,000



BUSINESS ADVISORY (INTERNAL)

- ONLINE BUSINESS RESOURCE WITH OVER 100 TOOLS, VIDEOS & GUIDES
- FINANCIAL ADVISORS COACHING
- POST-LOAN SUPPORT



BUSINESS COHORTS (EXTERNAL)

- HIGH PERFORMING GROUP
 - ACE OF DIAMONDS
- MOREHOUSE INNOVATION ENTREPRENEURSHIP CTR.
- LATIN AMERICAN BUSINESS CHAMBER COM.
 - BOOKKEEPING
 - RESTAURANT MGMT.



CONNECTIONS

- SBA RESOURCE PARTNERS
- PARTNERSHIPS WITH LOCAL ORGANIZATIONS
- NETWORKING EVENTS
- B2B INTRODUCTIONS
- B2C INTRODUCTIONS
 - REFERRALS
- GRANT OPPORTUNITIES

BUSINESS

ADVISORY

SERVICES

MISSION

Department

Created 2021

Led by

Chief of BAS,

Ray Pennie



ACCESS TO CAPITAL FOR ENTREPRENEURS

ACE distinguishes itself from other lenders with its post-loan Business Advisory Services (BAS). This service is specifically designed to assist and support loan clients to strengthen their operations, achieve growth, and improve organizational sustainability by delivering up-to-date counseling, training, and technical assistance in all aspects of small business management with an emphasis on strengthening their financial acumen.



This assistance consists of one-on-one coaching and mentoring as well as self-guided online learning on topics including finance, marketing, management, accounting, credit building and more. The services aid clients in expanding rainy day cash flow strategies, pivoting business models, or scaling up new models of operations to meet customer needs, respond to a shock, or maintain/generate jobs and revenue.



We achieve this by building a strong relationship with our borrowers, understanding their goals, assessing their needs and strengths; and matching those borrowers to our team of internal Business Advisors who are experienced subject matter experts that provide high quality consulting and training. Obtaining counseling early on can be the determining factor that helps businesses reach success and grow to scale.

www.ace loans.org

MEET THE FINANCIAL ADVISORS



**MS. CORINA
ADKINSON**

Entrepreneur,
Expertise with Accounting,
Bookkeeping, Cash Flow
Strategist, Analyze Operating
Efficiencies, & Revenue
Generation Guidance



**MR. GLENN
BACHMAN**

Serial Entrepreneur Professional,
Angel Investor, Build A
Sustainable Business, Grow Your
Revenues, Improve Profit,
Potential Financial Review & Plan



DR. JUAN COLON

Entrepreneur, Business
Turnaround,
Feasibility Studies,
Financial Analysis, Strategic
Planning & Investments,



MS. ANA MAAG

Business Management,
Marketing Strategist,
Food Service Industry Expert,
Community Outreach within the
Latin Community,
Focused on assisting Start Ups in
South GA region



ACCESS TO CAPITAL FOR ENTREPRENEURS



UPDATES

SALESFORCE	INITIATE PROSPERITY	IMPLEMENTATION
Increasing technologies within Salesforce – Creating BAS Workflow	Re-establish Integration to Salesforce	Target Date – JAN 2026
GOAL: MANAGE INCREASED BAS CAPACITY	GOAL: Increased TA hours and capture Salesforce reporting on Initiate usage	GOAL: BAS TEAM WILL BEGIN UTILIZING A UNIFORMED BAS FLOW APPROACH

Navigating the Changing Business Landscape



FREE ASSESSMENTS



Corina Adkinson
Business Financial Advisor

- ✓ Business & Financial Review to Improve Performance
- ✓ Cash Flow Analysis
- ✓ Prepare for a New Loan
- ✓ Bookkeeping Recommendations

CONTACT US



706-809-0568



adkinson@aceloans.org



ACE's Relief, Recovery and Reinvention Program

The goal is to provide you with 15 hours of business advising services in a period of 6 months right after your loan closing. You will be assigned a financial consultant who will help you assess the current financial situation of your business, address current challenges, and draft a tangible plan of short term and long-term steps that will help you recover and maintain strong growth. All of this from a financial scope of work.

As you start working with a consultant subcontracted by ACE to provide business advice, you agree to the following:

- You can use up to 2.5 hours per month meeting with the consultant assigned to you, where at least 1 hour should be a face-to-face session (virtual or in person).
- We aim for personalized coaching sessions, in an environment where both client and consultant can feel safe. Below the types of meetings accepted by the program:
 - **Virtual (Recommended):** Virtual meetings conducted via a laptop or desktop computer to facilitate the transfer of documents. Phones and tablets do not produce same results. Please inform us ahead of time if this is an issue.
 - **In person (Accepted but not encouraged):** If both consultant and client feel safe and choose to meet in person, meetings can take place at a location where you both agree.
- You agree to provide the consultant with your business' financial documents 48 hours prior to your initial meeting, giving time for a financial assessment to take place.
- Due to the tight schedule, there is not much room for re-scheduling of meetings. Please inform your consultant and copy ACE Program Manager ahead of time if you need to re-schedule. Try as much as possible to re-schedule within the same month.
- You will be given access to our online platform **Initiate**. This platform reports the time spent by each user. You can leverage the time you spend on the platform to count towards your monthly goal as long as it doesn't exceed 1.5 hour per month.



Please provide the following information to help us identify your needs.

Email: ABCLLC@123.com

☒ Cash Flow Management
☒ Understanding Financial Reports
☒ Bookkeeping and General Accounting
☒ Budgeting
☐ COVID19 Resources
☐ Business Strategy
☐ Business Development
☐ Other (Please specify _____)


Signature

➤

Send

To

Corina Adkinson

Cc

Subject

ACE Loan - Business Advisory Meeting - Schedule a Meeting

No Lab

PDF

What Your Business Financials Tell You - Initiate Prosperity 3.0.pdf

285 KB

PDF

Bookkeeping Reporting Basics - Initiate.pdf

377 KB



Hello Client,

Congratulations on successfully closing your loan with **INSERT LOAN OFFICER'S NAME!!!**

Great News! Your company **ALL ABOUT BUSINESS CO., LLC.** has been officially assigned to me **(Corina Adkinson)** as your ACE Business Advisor.

✚ Visit the ACE website and learn more about my department: [Business Advisory Services](#)

Based upon your attached ACE Client Self-Assessment Form completed during the loan closing. I noticed you checked off wanting assistance with increasing your knowledge in areas such as **Bookkeeping and Accounting, Understanding Financial Statements, etc. (See attached examples)**

Let's plan to meet and discuss some additional **FREE resources** available to your company as an ACE post loan client via the [Initiate Prosperity website](#).

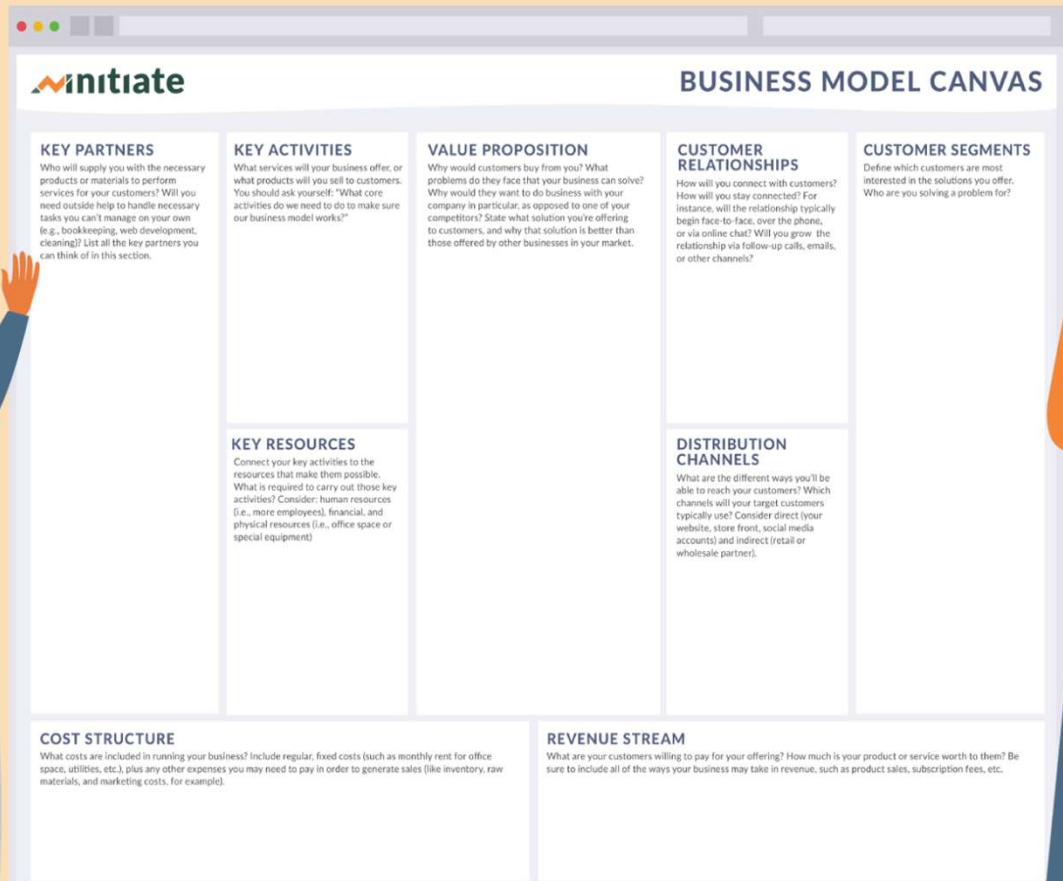
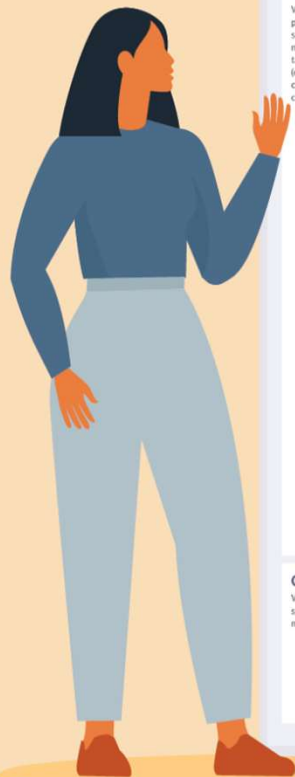
In addition, we can discuss your company's business and financial goals as 2025 is coming quickly to an end. Along with forecasting 2026 business projections.

Select link below to schedule a day and time that works best for you.

<https://scheduler.zoom.us/ace-bas-meeting-cadkinson/ace-business-advisory-session-bas-initial-meeting>

Best Regards,
Corina Adkinson
Business Financial Advisor

www.aceloans.org



Cash Flow Example



	Sep-21	Oct-21	Nov-21	Dec-21	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Total
CASH ON HAND (Beginning of Month)	5,000	20,800	19,540	32,290	35,530	38,270	45,910	54,040	62,170	63,920	67,160	70,400	
CASH RECEIPTS													
Cash Sales	50,000	10,000	10,000	10,000	10,000	20,000	20,000	20,000	10,000	10,000	10,000	10,000	190,000
Collections on Accounts Receivable		5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	55,000
Loan Proceeds			10,000										10,000
Owner Contributions													0
Other													0
TOTAL CASH RECEIPTS	50,000	15,000	25,000	15,000	15,000	25,000	25,000	25,000	15,000	15,000	15,000	15,000	255,000
CASH PAID OUT													
Purchases - Cost of Goods Sold	25,000	5,000	5,000	5,000	5,000	10,000	10,000	10,000	5,000	5,000	5,000	5,000	95,000
Payroll Expense (incl. taxes)	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	30,000
Advertising	500	500	500	500	500	500	500	500	500	500	500	500	6,000
Insurance			240			240			240			240	960
Loan Payments (Principal + Interest)			500	500	500	500	500	500	500	500	500	500	5,000
Maintenance									500				500
Meeting Expenses			250			250			250			250	1,000
Merchant / Credit Card Processing Fees	250	50	50	50	50	100	100	100	50	50	50	50	950
Office Supplies	50	50	50	50	50	50	50	50	50	50	50	50	600
Owners' Withdrawal	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	12,000
Packing / Shipping													0
Professional / Legal	1,000												1,000
Savings / Reserves	500	500	500	500	500	500	500	500	500	500	500	500	6,000
Rent	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200	14,400
Taxes - Sales	300	60	60	60	60	120	120	120	60	60	60	60	1,140
Taxes - State / Federal / Other	500				500				500			500	2,000
Technology	1,000												1,000
Travel	150	150	150	150	150	150	150	150	150	150	150	150	1,800
Utilities	250	250	250	250	250	250	250	250	250	250	250	250	3,000
Website		5,000											5,000
Other													0
Other													0
Other													0
TOTAL CASH PAID OUT	34,200	16,260	12,250	11,760	12,260	17,360	16,870	16,870	13,250	11,760	11,760	12,750	187,350
CASH ON HAND (end of month)	20,800	19,540	32,290	35,530	38,270	45,910	54,040	62,170	63,920	67,160	70,400	72,650	



Understanding your company's profitability is vital to ensuring it will deliver necessary profits and ultimately ensuring its success.

initiate

Construction Company
Profit & Loss
7/24/2020

	Current Period 07/01/XX to 09/30/XX	Prior Period 07/01/XX to 09/30/XX	Increase (Decrease) 07/01/XX to 09/30/XX
SALES			
Product/Service 1 ..	\$ 14,000.00	\$ 11,689.00	\$ 2,311.00
Product/Service 2 ..	25,000.00	22,111.00	2,889.00
Product/Service 3 ..	8,000.00	3,899.00	4,101.00
Other Sales	400.00	203.00	197.00
TOTAL REVENUES	47,400.00	37,902.00	9,498.00
COST OF GOODS SOLD			
Product/Service 1 ..	4,000.00	3,506.70	493.30
Product/Service 2 ..	13,000.00	11,055.50	1,944.50
Product/Service 3 ..	3,200.00	1,559.60	1,640.40
Salaries-Direct	1,900.00	1,766.00	134.00
Payroll Taxes and Benefits-Direct	225.00	215.00	10.00
Depreciation-Direct	612.00	612.00	-
Supplies	400.00	310.00	90.00
Other Direct Costs	50.00	24.00	26.00
TOTAL COST OF GOODS SOLD	23,387.00	19,048.80	4,338.20
GROSS PROFIT (LOSS)	24,013.00	18,853.20	5,159.80
OPERATING EXPENSES			
Advertising and Promotion	300.00	206.00	94.00
Automobile/Transportation	50.00	45.00	5.00
Bad Debts/Losses and Thefts	25.00	-	25.00
Bank Service Charges	30.00	25.00	5.00
Business Licenses and Permits	50.00	-	50.00
Charitable Contributions	-	100.00	(100.00)
Computer and Internet	125.00	129.00	(4.00)
Continuing Education	-	-	-
Depreciation-Indirect	1,277.00	1,277.00	-
Dues and Subscriptions	25.00	-	25.00
Insurance	600.00	600.00	-
Meals and Entertainment	200.00	185.00	15.00
Merchant Account Fees	600.00	502.00	98.00
Miscellaneous Expense	25.00	30.00	(5.00)
Office Supplies	50.00	40.00	10.00
Payroll Processing	200.00	201.00	(1.00)
Postage and Delivery	20.00	18.00	2.00
Printing and Reproduction	50.00	33.00	17.00
Professional Services - Legal, Accounting	250.00	207.00	43.00
Occupancy	1,600.00	1,600.00	-
Rental Payments	525.00	514.00	11.00
Salaries-Indirect	4,000.00	3,805.00	195.00
Payroll Taxes and Benefits-Indirect	425.00	411.00	14.00
Subcontractor	-	-	-
Telephone	500.00	488.00	12.00
Travel	100.00	56.00	44.00
Utilities	900.00	790.00	110.00
Website Development	-	-	-
TOTAL OPERATING EXPENSES	11,927.00	11,262.00	665.00
OPERATING PROFIT (LOSS)	12,086.00	7,591.20	4,494.80
INTEREST (INCOME), EXPENSE & TAXES			
Interest (Income)	(50.00)	(32.00)	(18.00)
Interest Expense	700.00	689.00	11.00
Income Tax Expense	5,200.00	3,200.00	2,000.00
TOTAL INTEREST (INCOME), EXPENSE & TAXES	5,850.00	3,857.00	1,993.00
NET INCOME (LOSS)	\$ 6,236.00	\$ 3,734.20	\$ 2,501.80



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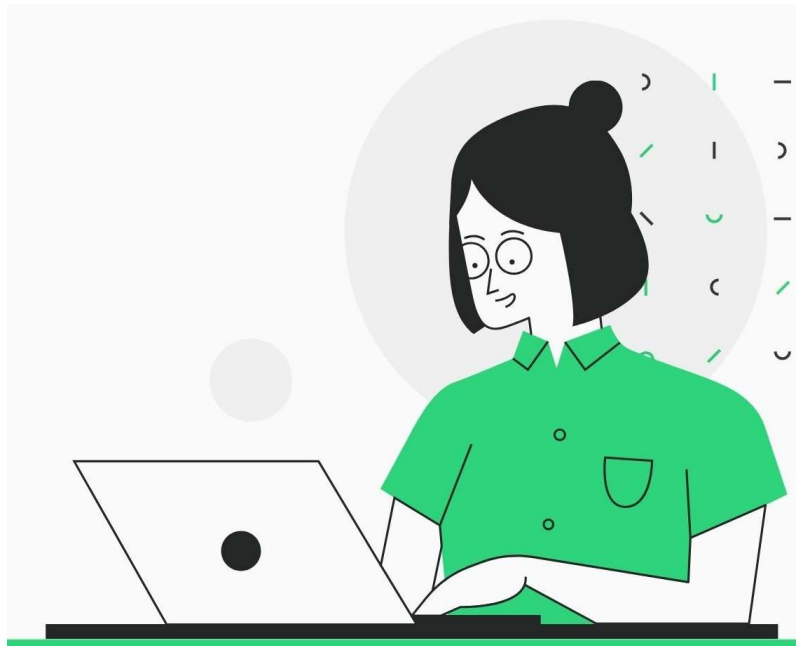


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ACCESS TO CAPITAL FOR ENTREPRENEURS

Customized Resources



QuickBooks Training
Resources



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QUESTIONS

