



To: Clients & Friends Of Pro@ctive CPA
From: Mark Wyssbrod, CPA – Managing Member
Date: January 1, 2009
Re: Are You Prepared For Growth?

Looking Forward To 2009 – Are You Prepared For Growth?

A warm welcome to 2009! 2008 was, needless to say, a difficult year for most small businesses and individuals which required a lot of sacrifice (financially and mentally). Pro@ctive CPA spent 2008 on finding solutions for our clients and used the theme “Spotting Opportunity”. As a new year ushers in we have a new theme for 2009: “Are You Prepared For Growth?”

At first glance you may tell yourself “Growth? I just want to stop the bleeding!” Preparing you and your company for growth will be our focus because to prepare for growth you must reposition your business (and/or personal finances) in order to give yourself the liquidity and working capital that is necessary to fuel a growing company. The last thing we need is a financial obstacle during the first phases of growth (i.e. large orders begin to come in, but you have no monies or line of credit to fund your operation). Being positioned to growth should allow you to growth faster than your competition as well as allow you to increase your profitability. We currently believe we have about 12-18 months to reposition before the economy stabilizes and/or begins growing once again.

We would appreciate your ideas and feedback on this theme. Please contact our Managing Member, Mark Wyssbrod, if you would like to begin preparing your business for growth during 2009 or sharing your thoughts.

IRS Circular 230 disclosure: To ensure compliance with requirements imposed by the IRS, we inform you that any U.S. federal tax advice contained in this communication (including any attachments) is not intended or written to be used, and cannot be used, for the purpose of (i) avoiding penalties under the Internal Revenue Code or (ii) promoting, marketing or recommending to another party any transaction or matter addressed herein.