

## Special Edition

### How do I improve my “bottom line” when there is no freight?

1. **First, you have to be able to clearly identify the profitable and unprofitable segments of your business!**

**Question:** How do I do that?

**Answer:** Financial IQ!!!!

**Financial IQ is inexpensive, powerful, analytical software that will explain WHY that segment of your business is unprofitable** and will tell you what rates you need to break even or produce a profit for that customer, lane, dispatch, etc.

2. **You need to be able to generate an accurate P & L statement for each shipment, customer, or any segment of your business on a daily basis!**

**Question:** How do I do that?

**Answer:** Financial IQ!!!

**Financial IQ determines your “true cost” of purchased transportation** because it includes your overhead, direct, and indirect costs before the load is delivered, you can accurately gauge what type of “net profit” is expected.

3. **Since many small to mid-size carrier’s revenue has dropped 20% - 30%, in order to improve profits before you reduce costs, you need to be able to measure the “bottom line” affect prior to making significant changes.**

**Question:** How do I do that?

**Answer:** Financial IQ!!!!

**Financial IQ can be used as a powerful “what if” tool and is customer designed to fit only your operation and it can analyze any segment of your business** with just a push of a button, you can measure the “bottom line” affect of any changes that you are considering to improve profits. **The program can analyze past, present, or future loads on a daily, weekly, or monthly basis.**

#### **Frequently Asked Questions**

**Question:** How do I know my P & L's are accurate and not a guesstimate?

**Answer:** Financial IQ! The program is implemented with your “actual costs” (fuel costs, labor, overhead, etc.) so you can clearly and accurately know what your “true costs” or purchased transportation is.

**Question:** Does this program interfere with my existing computer system or software?

**Answer:** **No!** Financial IQ is windows based and operates on a desktop or laptop computer. It stands alone and will analyze segments of your business in less than 10 seconds!

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Accredited Member  
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**Question:**     **How do I determine my net profit before the truck is dispatched?**

**Answer:**       **Financial IQ will tell you what rates you need to break even or make a profit and where you should use company drivers, owner operators or broker the load** to achieve your desired net profit. If a customer calls and says I have a load that needs to be delivered and here are the rates for moving the freight, within 5 seconds, you will know whether or not you can make money on that load. **It will also tell you what fuel surcharge you need for that load.**

**Question:**     **Does this program rank the segments of my business from best to worse?**

**Answer:**       **Yes!** It will also develop an operation ratio for each customer, lane, shipment, etc. and accumulates your results on a single report in just seconds.

**Question:**     What is the typical payback time from the initial investment of Financial IQ?

**Answer:**       **30 – 60 days! Financial IQ, in many instances, has added substantial money the first year to a company's "bottom line".**

**If you would like to see a free "live" demonstration, please contact:**

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**Once you've reviewed the live demo, you will buy it!** It's inexpensive and will enhance the value of your company whether you're an LTL, TL, Intermodal, or Broker. This software has even taught my sales people.

**Question:**     So how do you improve your "bottom line" when there is no freight?

**Answer – Financial IQ!!!!**

QUOTE OF THE WEEK: **"Knowledge is power; ignorance is not!"**