Lessons Learned: Paying Too Much in Taxes

Introductions

Leslie Shiner
• Owner of The ShinerGroup
  – Financial & management consultant for over 25 years
  – MBA in Accounting and Finance from U.C. Berkeley
• Certifications
  – QuickBooks Advanced ProAdvisor
  – Sage Certified Consultant
• Author:
  – A Simple Guide to Turning a Profit as a Contractor

Annie Kendrick
• Owner of Kendrick Business Services
  – Over 20 years experience in construction accounting
  – B.S. University of Utah
• Certifications & Software
  – QuickBooks Advanced ProAdvisor
  – Developer Method CRM for Solar
• Business Development Programs
  – Port of Portland Mentor Protégé Program contracted trainer since 2012 for Estimating and Construction Accounting

From the Blog:
Lessons Learned: Paying Too Much in Taxes

• Endless Power Solar
  – Joe’s company signed over 60 contracts in December, 2018
  – He billed the customers 50% for the jobs in 2018
  – He was very profitable in 2018 and had to pay a lot in taxes
  – He did most of the work on these jobs in 2019
  – He made significant estimated taxes for 2019
  – He started running low of cash in 2019
  – And he was owed a significant tax refund, but wouldn’t receive until 2020

Read the blog at:
What Did Luke Do Wrong?

Why do my taxes fluctuate so much each year?

Time Frame Issues

- Financial Statements (and tax returns) are based on an arbitrary cutoff
  - Many jobs cross years, starting in one and finishing in another

- Accounting process is date sensitive
  - Time frame of the P&L does not match time frame of jobs

- So the question is: when did you actually earn the revenue?
  - When you invoiced the client?
  - When you received the money?
  - When you did the work?
Two Months Into a Three Month Job

<table>
<thead>
<tr>
<th></th>
<th>November</th>
<th>December</th>
<th>Year-End Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income</td>
<td>18,000</td>
<td>16,000</td>
<td>34,000</td>
</tr>
<tr>
<td>COGS</td>
<td>(5,000)</td>
<td>(10,000)</td>
<td>(15,000)</td>
</tr>
<tr>
<td>Gross Profit</td>
<td>13,000</td>
<td>6,000</td>
<td>19,000</td>
</tr>
<tr>
<td>Gross Margin</td>
<td>72%</td>
<td>38%</td>
<td>56%</td>
</tr>
</tbody>
</table>

This job looks great!

But Profit Based on Invoicing...

Can be very misleading!

<table>
<thead>
<tr>
<th></th>
<th>November</th>
<th>December</th>
<th>Year-End Total</th>
<th>January</th>
<th>Job Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income</td>
<td>18,000</td>
<td>16,000</td>
<td>34,000</td>
<td>6,000</td>
<td>40,000</td>
</tr>
<tr>
<td>COGS</td>
<td>(5,000)</td>
<td>(10,000)</td>
<td>(15,000)</td>
<td>(9,000)</td>
<td>(24,000)</td>
</tr>
<tr>
<td>Gross Profit</td>
<td>13,000</td>
<td>6,000</td>
<td>19,000</td>
<td>-3,000</td>
<td>16,000</td>
</tr>
<tr>
<td>Gross Margin</td>
<td>72%</td>
<td>38%</td>
<td>56%</td>
<td>-50%</td>
<td>40%</td>
</tr>
</tbody>
</table>

How can you manage your business with these numbers?
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Solution – Utilize the Matching Principle

- **Matching Principle**
  - *The amount of income you show is related to the costs that you’ve actually incurred*

- **The key to usable financial statements**
  - *Income and expenses for same activity during same period*
  - *Smoothes out fluctuations from trended financial statements*
  - *Recognizes true profit during course of project*

- **Income statement should reflect** *earnings* not *billings*

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Measure True Profit

- **Timing is everything!**
  - *Measure gross margin and gross profit as the job progresses, not just at the end of the job*

- **Make sure your numbers “match”**
  - *Follow the Matching Principal*
  - *Measure gross margin using revenue and costs based on the same percentage of completion*

Let’s WIP your company into shape
Formula for Percentage Completion

- Step 1: determine percent complete
  - \[ \frac{\text{Costs divided by budget}}{\text{Budgeted Costs}} = \% \text{ complete} \]
- Step 2: determine earnings
  - \[ \% \text{ complete times contract} = \text{earnings} \]
- Step 3: determine overbillings or underbillings
  - \[ \text{Earnings minus billings equal under/(over) billings} \]
  - \[ \text{Positive number} = \text{underbillings (increase income)} \]
  - \[ \text{Negative number} = \text{overbillings (decrease income)} \]

Breakdown of Work in Progress Formula

Step 1 – Determine % complete

\[
\frac{\text{ACTUAL PROJECT COSTS TO DATE}}{\text{TOTAL CURRENT ESTIMATED COSTS AT COMPLETION}} = \% \text{ Complete}
\]

- Costs your company has incurred as of the date of the WIP (Paid & Unpaid)
- The total costs you expect to incur by the end of the job
- Percentage complete based on costs incurred to date
Breakdown of Work in Progress Formula

Step 2 – Determine true earnings

\[
\text{CURRENT REVISED CONTRACT VALUE} \times \% \text{ Complete} = \text{EARNED REVENUE}
\]

Original Contract Value Plus Approved Change Orders
Percentage complete based on costs incurred to date

The dollar amount of income you will report on your Profit & Loss after adjustment

Step 3 – Determine over/under billings

\[
\text{EARNED REVENUE} - \text{BILLINGS TO DATE} = \text{OVER/UNDER BILLINGS}
\]

The dollar amount of income you will report on your Profit & Loss after adjustment
Total invoices we have submitted to our customer to date (Paid & Unpaid)
The dollar amount over or under the invoices submitted that we have earned (adjustment)
Breakdown of Work in Progress Formula

Basic WIP Formula Explained

STEP 1: \[ \frac{\text{ACTUAL PROJECT COSTS TO DATE}}{\text{TOTAL CURRENT ESTIMATED COSTS AT COMPLETION}} = \% \text{ Complete} \]

STEP 2: \[ \text{CURRENT REVISED CONTRACT VALUE} \times \% \text{ Complete} = \text{EARNED REVENUE} \]

STEP 3: \[ \text{EARNED REVENUE} - \text{BILLINGS TO DATE} = \text{OVER/UNDER BILLINGS} \]

Exercise
Mathematical Example

- Budget = $140,000
- Contract = $200,000
- Cost to date = $49,000
- Billings to date = $90,000

\[
\text{Cost to Date} = \frac{\text{Budgeted Costs}}{\% \text{ Complete}} \times \text{Contract} - \text{Billings} = \text{Under/(Over) Billings}
\]

\[
\frac{\text{Cost to Date}}{\text{Budgeted Costs}} = \% \text{ Complete} \times \text{Contract} - \text{Billings} = \text{Under/(Over) Billings}
\]

Determine Adjustment – Overbilled

- Costs / budget = % complete
  - $49,000 / $140,000 = 35% complete

- % complete x contract = earnings
  - 35% x $200,000 = $70,000

- Earnings – billings = under/(over) billings
  - $70,000 – $90,000 = ($20,000) overbilled

- Job is overbilled, therefore it is a liability
  - Reduce income by $20,000
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What if...

- Same numbers:
  - Budget = $140,000
  - Contract = $200,000
  - Cost to date = $49,000
- Except: Billings to date = $55,000

\[
\frac{\text{Cost to Date}}{\text{Budgeted Costs}} = \% \text{ Complete} \times \text{Contract} = \text{Earnings} - \text{Billings} = \frac{\text{Under/(Over)}}{\text{Billings}}
\]

Determine Adjustment – Underbilled

- Costs / budget = \% complete
  - $49,000 / $140,000 = 35\% \text{ complete}

- \% complete x contract = earnings
  - 35\% x $200,000 = $70,000

- Earnings – billings = under/(over) billings
  - $70,000 – $55,000 = $15,000 underbilled

- Job is underbilled, therefore it is an asset
  - Increase income by $15,000
Adjustment

- Last step – make adjusting journal entry
- Balance Sheet:
  - Increase/decrease Underbillings – Asset
  - Increase/decrease Overbillings – Liability
- Income Statement (P&L):
  - Net difference as adjustment to Income account (Increase/decrease Income)
- Suggestion: reverse in next month

Results of WIP Formula

<table>
<thead>
<tr>
<th>Overbilled Job</th>
<th>Cost to Date</th>
<th>Estimated Costs</th>
</tr>
</thead>
<tbody>
<tr>
<td>$49,000</td>
<td>$140,000</td>
<td></td>
</tr>
<tr>
<td>35% x $200,000</td>
<td>= $70,000 - $90,000</td>
<td></td>
</tr>
<tr>
<td>= (Over)/Under Billings</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Underbilled Job</th>
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<th>Estimated Costs</th>
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</thead>
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<td>$140,000</td>
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</tr>
<tr>
<td>35% x $200,000</td>
<td>= $70,000 - $55,000</td>
<td></td>
</tr>
<tr>
<td>= Earnings - Billings = (Over)/Under Billings</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Without the WIP Adjustment

<table>
<thead>
<tr>
<th></th>
<th>Overbilled</th>
<th>Underbilled</th>
</tr>
</thead>
<tbody>
<tr>
<td>Invoiced</td>
<td>$90,000</td>
<td>$55,000</td>
</tr>
<tr>
<td>COGS</td>
<td>-$49,000</td>
<td>-$49,000</td>
</tr>
<tr>
<td>Unadjusted Gross Profit</td>
<td>$41,000</td>
<td>$6,000</td>
</tr>
<tr>
<td>Unadjusted Gross Margin</td>
<td>46%</td>
<td>11%</td>
</tr>
</tbody>
</table>

After the Adjustment – Same Gross Profit

<table>
<thead>
<tr>
<th></th>
<th>Overbillings</th>
<th>Underbillings</th>
</tr>
</thead>
<tbody>
<tr>
<td>Invoiced</td>
<td>$90,000</td>
<td>$55,000</td>
</tr>
<tr>
<td>COGS</td>
<td>-$49,000</td>
<td>-$49,000</td>
</tr>
<tr>
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<td>$6,000</td>
</tr>
<tr>
<td>Unadjusted Gross Margin</td>
<td>46%</td>
<td>11%</td>
</tr>
<tr>
<td>WIP Adjustment</td>
<td>-$20,000</td>
<td>$15,000</td>
</tr>
<tr>
<td>Correct Gross Profit</td>
<td>$21,000</td>
<td>$21,000</td>
</tr>
<tr>
<td>Gross Margin</td>
<td>30%</td>
<td>30%</td>
</tr>
</tbody>
</table>
### Another P&L Example – Prior to WIP Adjustment

<table>
<thead>
<tr>
<th></th>
<th>November</th>
<th>December</th>
<th>This Year</th>
<th>January</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income</td>
<td>$45,000</td>
<td>$65,000</td>
<td>$110,000</td>
<td>$15,000</td>
<td>$125,000</td>
</tr>
<tr>
<td>COGS</td>
<td>-$30,000</td>
<td>-$20,000</td>
<td>-$50,000</td>
<td>-$25,000</td>
<td>-$75,000</td>
</tr>
<tr>
<td>Gross Profit</td>
<td>$15,000</td>
<td>$45,000</td>
<td>$60,000</td>
<td>-$10,000</td>
<td>$50,000</td>
</tr>
<tr>
<td>Gross Margin</td>
<td>33%</td>
<td>69%</td>
<td>55%</td>
<td>-67%</td>
<td>40%</td>
</tr>
</tbody>
</table>

### Another P&L Example – After WIP Adjustment

<table>
<thead>
<tr>
<th></th>
<th>November</th>
<th>December</th>
<th>This Year</th>
<th>January</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income</td>
<td>$45,000</td>
<td>$65,000</td>
<td>$110,000</td>
<td>$15,000</td>
<td>$125,000</td>
</tr>
<tr>
<td>WIP Adjusment</td>
<td>$5,000</td>
<td>-$31,500</td>
<td>-$26,500</td>
<td>-$26,500</td>
<td>$0</td>
</tr>
<tr>
<td>Total Income</td>
<td>$50,000</td>
<td>$33,500</td>
<td>$83,500</td>
<td>$41,500</td>
<td>$125,000</td>
</tr>
<tr>
<td>COGS</td>
<td>-$30,000</td>
<td>-$20,000</td>
<td>-$50,000</td>
<td>-$25,000</td>
<td>-$75,000</td>
</tr>
<tr>
<td>Gross Profit</td>
<td>$20,000</td>
<td>$13,500</td>
<td>$33,500</td>
<td>$16,500</td>
<td>$50,000</td>
</tr>
<tr>
<td>Gross Margin</td>
<td>40%</td>
<td>40%</td>
<td>40%</td>
<td>40%</td>
<td>40%</td>
</tr>
</tbody>
</table>
Understanding WIP Adjustments

• Remember:
  – **Balance Sheet reconciles to WIP report**
  – **Profit and Loss shows net difference**

Sample WIP Report (Excel)

<table>
<thead>
<tr>
<th>Job #</th>
<th>Job Name</th>
<th>Costs</th>
<th>Budget</th>
<th>%</th>
<th>Contract</th>
<th>Earnings</th>
<th>Billings</th>
<th>Underbilled</th>
<th>Overbilled</th>
</tr>
</thead>
<tbody>
<tr>
<td>101</td>
<td>Smith</td>
<td>12,570</td>
<td>12,570</td>
<td>100%</td>
<td>15,210</td>
<td>15,210</td>
<td>15,210</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>105</td>
<td>Jones</td>
<td>26,636</td>
<td>45,000</td>
<td>59%</td>
<td>54,450</td>
<td>32,239</td>
<td>54,450</td>
<td>0</td>
<td>22,221</td>
</tr>
<tr>
<td>109</td>
<td>Simpson</td>
<td>8,339</td>
<td>15,000</td>
<td>56%</td>
<td>18,750</td>
<td>10,424</td>
<td>7,500</td>
<td>2,924</td>
<td>0</td>
</tr>
<tr>
<td>110</td>
<td>Cosby</td>
<td>37,513</td>
<td>150,000</td>
<td>26%</td>
<td>181,500</td>
<td>45,391</td>
<td>50,000</td>
<td>0</td>
<td>4,609</td>
</tr>
<tr>
<td>111</td>
<td>Crane</td>
<td>16,180</td>
<td>25,000</td>
<td>65%</td>
<td>30,250</td>
<td>19,590</td>
<td>25,000</td>
<td>0</td>
<td>5,410</td>
</tr>
<tr>
<td>115</td>
<td>South Fork Ranch</td>
<td>631</td>
<td>18,500</td>
<td>4%</td>
<td>23,125</td>
<td>1,039</td>
<td>1,850</td>
<td>0</td>
<td>811</td>
</tr>
<tr>
<td>116</td>
<td>Kuk</td>
<td>8,654</td>
<td>75,000</td>
<td>12%</td>
<td>91,350</td>
<td>10,713</td>
<td>7,500</td>
<td>3,213</td>
<td>0</td>
</tr>
<tr>
<td>120</td>
<td>Central Perk</td>
<td>1,500</td>
<td>47,000</td>
<td>3%</td>
<td>58,750</td>
<td>1,975</td>
<td>4,700</td>
<td>0</td>
<td>2,725</td>
</tr>
<tr>
<td>125</td>
<td>Richard Kimble</td>
<td>77,193</td>
<td>125,000</td>
<td>62%</td>
<td>156,250</td>
<td>96,491</td>
<td>100,000</td>
<td>0</td>
<td>3,509</td>
</tr>
<tr>
<td>126</td>
<td>MacGyver</td>
<td>222,706</td>
<td>450,000</td>
<td>49%</td>
<td>544,500</td>
<td>292,473</td>
<td>250,000</td>
<td>19,473</td>
<td>0</td>
</tr>
<tr>
<td>127</td>
<td>The Bunkers</td>
<td>0</td>
<td>122,000</td>
<td>0%</td>
<td>152,500</td>
<td>0</td>
<td>15,250</td>
<td>0</td>
<td>15,250</td>
</tr>
</tbody>
</table>

**Billings do not equal Earnings**

Cost / Budget = Percent Complete
Percent Complete * Contract = Earnings
If Earnings > Billings = **Underbilled** - recognize asset and more income
If Billings > Earnings = **Overbilled** - recognize liability and less income
Sample WIP Report (QuickBooks Desktop)

- Start with Estimate to Actual report
  - *Report available in QuickBooks Enterprise*

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Campbell, Heather</td>
<td>243,700</td>
<td>141,800</td>
<td>355,300</td>
<td>265,000</td>
<td>(58,264)</td>
</tr>
<tr>
<td>Cruz, Albert</td>
<td>217,000</td>
<td>191,500</td>
<td>295,000</td>
<td>275,000</td>
<td>(14,666)</td>
</tr>
<tr>
<td>Molotsi, Hugh</td>
<td>25,600</td>
<td>14,600</td>
<td>40,000</td>
<td>40,000</td>
<td>(17,188)</td>
</tr>
<tr>
<td>Wiessinger, Gary</td>
<td>78,500</td>
<td>68,000</td>
<td>125,000</td>
<td>78,500</td>
<td>29,780</td>
</tr>
<tr>
<td>Wilson, Brandon</td>
<td>282,600</td>
<td>81,550</td>
<td>443,550</td>
<td>103,000</td>
<td>24,996</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>847,400</strong></td>
<td><strong>497,451</strong></td>
<td><strong>1,258,850</strong></td>
<td><strong>761,500</strong></td>
<td><strong>(35,341)</strong></td>
</tr>
</tbody>
</table>

**Only column that needs a formula**

Customer Deposits Can Be Dangerous

- Customer deposits will help cash flow
  - *But …*
- **Over**billings will **over**state profit
- Don’t run out of cash at the end of the job
- What happens when you:
  - *Invoice the client for 100% of the job*
  - *Still have expenses on the job?*
- Where is the cash to finish the job?
- It is very dangerous when you need to use tomorrow’s jobs to finish today’s jobs
The Pitfalls of Overbillings

Underbillings Hurt Cash Flow

- Underbillings mean that you did the work and haven’t created the invoice yet
  - Are you financing the job?
  - Are you paying for all your own overhead costs?
- Growing pains
  - Growth can cause cash flow problems
  - As volume increases, accounts receivable will also increase and cash flow may be tight
  - If accounts receivable increases more than accounts payable, cash flow will be tight
Cash Flow Can Fool You

Revenue vs Cash Flow

Beware

Volume

Time

Revenue
Cash In

Down and Dirty WIP

• Back into the WIP number
• You only know costs and billings but don’t have an accurate budget
• Guesstimate the revenue number
  – Revenue = costs plus “budgeted” markup
• Now you can guesstimate the WIP
Quick Approximation

WIP - Quick Approximation

Typical Markup: 45%

<table>
<thead>
<tr>
<th>Job #</th>
<th>Job Name</th>
<th>Actual Cost</th>
<th>Cost with Markup</th>
<th>Total Invoiced</th>
<th>(Over)/Under Billings</th>
</tr>
</thead>
<tbody>
<tr>
<td>101</td>
<td>Smith</td>
<td>5,000</td>
<td>7,250</td>
<td>5,000</td>
<td>2,250</td>
</tr>
<tr>
<td>105</td>
<td>Jones</td>
<td>26,000</td>
<td>37,700</td>
<td>30,000</td>
<td>7,700</td>
</tr>
<tr>
<td>109</td>
<td>Simpson</td>
<td>7,500</td>
<td>10,875</td>
<td>18,000</td>
<td>(7,125)</td>
</tr>
<tr>
<td>110</td>
<td>Cosby</td>
<td>37,000</td>
<td>53,650</td>
<td>65,000</td>
<td>(11,350)</td>
</tr>
<tr>
<td>111</td>
<td>Crane</td>
<td>18,000</td>
<td>26,100</td>
<td>30,000</td>
<td>(3,900)</td>
</tr>
<tr>
<td>115</td>
<td>South Fork Ranch</td>
<td>43,000</td>
<td>62,350</td>
<td>75,000</td>
<td>(12,650)</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td></td>
<td></td>
<td></td>
<td>($25,075)</td>
</tr>
</tbody>
</table>

Benefits of a Monthly WIP

• P&L shows true profit on a monthly basis
  – *Can be used to make good financial decisions*

• Include all team members to complete a monthly WIP
  – *Accounting, Project Engineer, Estimator, Project Manager*

• Billings no longer make false profits

• Project Managers can use the monthly WIP as a tool to manage slippage

• Know how much money is in the bank that you need to save for future work
Fully Functional Spreadsheet

- Kendrick Business Services has developed a comprehensive WIP schedule
  - To get a free copy, send an email to Annie@AnnieKendrick.com
  - Includes steps, summary pages and instructions

New Revenue Recognition Rules (GAAP)

- Effective date for public companies was 2018
  - Effective date for private companies was one year later

- Related to contract milestones for revenue earned as opposed to percentage of completion

- You may be required to switch if your company needs audited financial statements (GAAP compliant)
  - Check with your own CPA on this issue
Summary

- Need to measure true profit – during the project
- Need accurate Profit and Loss Statements
- Long-term jobs pose revenue recognition issues
- Create monthly WIP adjustments for better analysis

Thank You

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Lessons Learned: Paying Too Much in Taxes

Business Development Program

- Blog Posts and Webinars
- QuickBooks Assessment or Re-assessment
- Ongoing help with QuickBooks Desktop and business questions
- Remote CFO Meetings

Lessons Learned – Blog and Webinar Program

- Paying Too Much in Taxes webinar and blog post
  - *This was the fifth webinar in the series of six*

- 6th webinar and blog post: Project Scope and Change Order Management

- Watch for the Energy Trust newsletter for more information
  - *Or check the website*

Learn more about other Lessons Learned at:
# QuickBooks Assessment

- Analyze current business processes and compare to best practices for the solar industry:
  - Chart of Accounts setup and reporting
  - Project set up for tracking profitability – estimate vs actual
  - Project set up for managing projects and change orders
  - Use of cost codes for the solar industry
  - Entering of transactions associated with production and overhead
  - Best use of time tracking
  - Handling of inventory stock for job costing
  - Use of the matching principle
  - Accuracy of posting procedures
  - Many more review items summarized in 35-40 page report
  - Suggested improvements checklist
  - Follow up with meeting to discuss findings with key team members and outline for assistance

$500 after ETO match

# Ongoing Help with Your Business

- Assistance with…
  - Payroll for good job costing set up
  - Forecasting and budgets
  - Labor burden calculations
  - Asset and Loan setup
  - 3rd party program integration and implementation
  - Work in Progress Reports
  - Tracking key performance indicators
  - Much more, just ask

$100 per hour after ETO match
Remote CFO Meetings

- Potential topics:
  - Analyze trended Profit and Loss Statement
  - Evaluate profitability, gross, net
  - Evaluation overhead and markup
  - Review fully burdened labor costs
  - Review process for job costing
  - Analyze business plan, mission statement and vision statement
  - Perform ratio analysis
  - Create Key Performance Indicators (KPI) metrics for your company
  - Review internal controls
  - Create and manage a cash flow projection
  - Investigate productivity reports and charge-out rates
  - Reconcile your books to the latest tax return

Pre-requisite: file assessment and clean up

$300 per meeting after ETO match

How to Get Started

- Complete the participation agreement and send to Jeni Hall at Energy Trust of Oregon. Jeni.Hall@energytrust.org

  - Once approved you will be directed to Survey Monkey to answer a few questions about your business and then you will be contacted to set up your first meeting

  - You can also contact Annie Kendrick at Annie@AnnieKendrick.com or 541-926-6438 and she will help you navigate the start up process
Thank You

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