

Relationship Driven Services

Proven Success in Building Business



Stoney-Wilson Business Consulting, LLC
TURNING OBSTACLES INTO OPPORTUNITIES TOGETHER



Needs-focused Approach



With over 60 years of business consulting experience, **Stoney-Wilson** is able to help your business meet the challenges of accelerated growth objectives and rising customer expectations. Our relationship oriented, needs-focused approach will help your company develop sales teams, strengthen client relationships and become more customer focused.



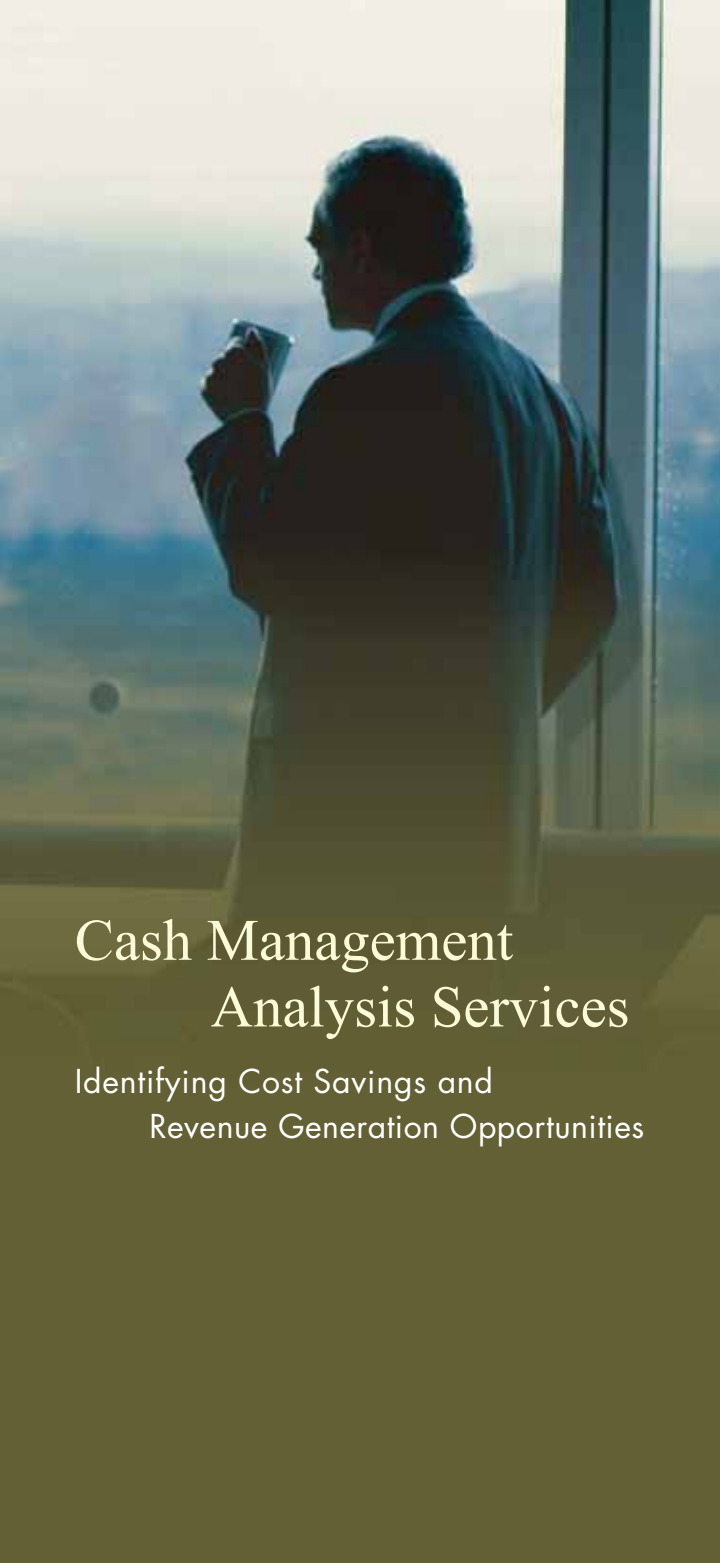
Our Vision

“It’s All About Relationships”

Stoney-Wilson Business Consulting LLC is headquartered in Scottsdale Arizona. The two principal Members of Stoney-Wilson, Julie Stoney and Bob Wilson bring more that 60 years of business experience to the table. Their background in banking, finance and communications provides an exceptional foundation for advising businesses in need of banking, credit, cash management, strategic planning and sales management services. While not limited geographically, Stoney-Wilson was designed to cater to the small and medium sized business community located primarily in the Greater Phoenix Metro Area.

Stoney-Wilson was established based on their shared vision, that success in business is most often based on relationships. They believe collaboration among people, headed in the same direction can achieve common goals. No one does it alone. Solutions to most business issues and opportunities are best developed by people, working together, sharing their individual experiences and creatively developing the right responses. That’s why Stoney-Wilson Business Consulting endeavors to handle clients in need of “relationship” solutions vs. transactional solutions. Consequently, “Turning obstacles into opportunities together” truly represents the ultimate objective of the firm’s mission in serving their clients.

As a fully integrated consulting firm, Stoney-Wilson offers significant resource capability to develop a full relationship solution for your business.



Cash Management Analysis Services

Identifying Cost Savings and
Revenue Generation Opportunities

Cash Management Analysis Services

Stoney-Wilson can help you determine if you have the right commercial deposit products and cash management services. This can improve your cash flow, assess your cash position throughout the day, maximize excess cash via investments, reduce debt/expenses and improve your accounting and operational oversight. It will also help protect your company against fraud.

Determine the right product mix for your company

Determine the most cost effective cash management products for your company. Is Remote Deposit appropriate? What's the cost? Do you use ACH? Wire Transfer? Are your Merchant Services profitable and timely?

Improved cash flow

Do your deposits sit in your desk for a week or more? What's the fastest way to collect your money? Are the products you're using the most efficient? How can you utilize your cash management products for investment purposes?

Cost saving plan and implementation

What if you could reduce the cost of your services by thousands of dollars each year? We can negotiate your services on your behalf to improve your cash and investment position while saving you money.

Business Loan Packaging

Generally, business owners don't prepare a complete loan package for consideration by a lender. This often results in significant delays in obtaining the credit needed and, in some cases, no loan at all. Stoney-Wilson will help you gather the necessary information to package a loan request, make sure the financial information presented makes sense, provide insight into specific bank lending practices, coach business owners on how to "sell" their loan request to bankers or other lenders and help to locate the right lender.

Credit needs review

Do you know if you need a loan? Do you know what type of loan you need? Can you fund your needs internally in lieu of getting a loan?

Financial analysis

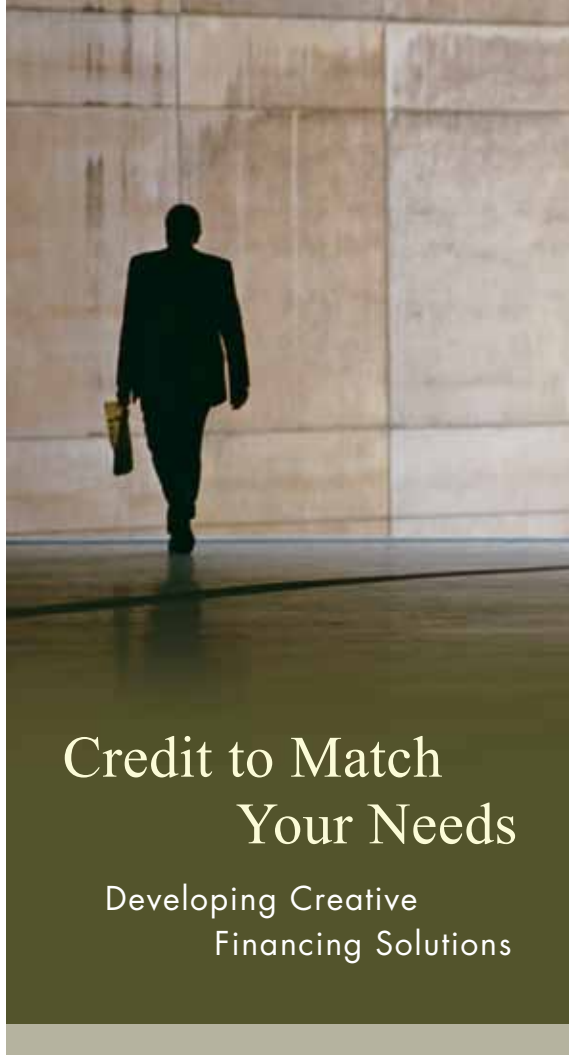
Do you look at your financial statements? Do you understand your financial statements? Do you know where your revenues are headed and why? Do you know when your expenses are out of line and how to fix the problem?

Financial covenants

What will a bank ask for when granting you that equipment loan, line of credit or building loan? Do you know about collateral valuation covenants? Cash Flow or Debt Service covenants? Personal guarantees? Reporting covenants? Limits to your capital spending?

Liability issues

Who's liable if your loan repayment plan becomes a problem? What's the responsibility of a guarantor? A co-borrower? Your spouse? What happens if your collateral value becomes lower than the balance on your loan?



Credit to Match Your Needs

Developing Creative
Financing Solutions

Loan packaging

A custom, lender-friendly loan package will be developed to enable you to meet with and sell your loan request to the lender, including renewals.

Lender connection

Where needed, a banker interested in your loan package will be brought in by Stoney-Wilson. It's our job to stay in the loop with lenders interested in your business



Sales and Service, Stumbling Blocks or Stepping Stones?

It's All in How You Use Them

Customized Sales & Service Training

Stoney-Wilson helps you meet the challenge of meeting accelerated growth objectives and rising customer expectations. Our relationship oriented, needs-focused approach will help your company develop sales teams, strengthen client relationships and become customer focused. Also, with 70% of customers moving to another company because of poor customer service, we can help train your employees to provide superior service levels to retain your customers and not confuse effort with results.

Sales associates and management

Sales training...who needs it? Can managers manage sales people without knowing how to sell? Can sales people know how to manage a sales team without knowing how to manage?

Features, advantages & benefits

What's the difference? How and when do you leverage features? Advantages? Benefits?

Sales techniques

Are you dealing with affiliation buyers? Power buyers? How do you adjust your sales pitch to the individual(s) your selling to? Are you dealing with the decision maker?

How to package loan requests for bankers

Is selling your loan request to a banker necessary? What is a banker looking for? Do you have a plan to sell the lender?

Customer responsiveness

Is your customer service level falling short. Are you losing customers? Are you fielding complaints far too often? How do you get your service levels up to par?

Product & pricing

How do you know if you have the right product mix? What's selling? What isn't? How do you develop your pricing? Cost basis? Competitive basis? Combination?

Business Development

How do you put a Business Development plan together? Do you know what your target markets are? Do you have the right people in place? The right products or services? How do you know if your efforts are paying off?

Business Partnering

Successfully developing short or long-term business relationships with customers, other companies, community leaders or business professionals can enable your company to improve sales, reduce cost or develop strategic alliances. Stoney-Wilson can help you develop these key relationships.

Building effective business partnerships

What is a partnership? Why have one? How does it work?

Referral sources & networking

Why network? Who are the right referral sources? Networking opportunities?

The importance of reciprocity

How does reciprocity work? How do I return the favor? Why do it?

Partner selection

How do I know who a good partner resource would be? Where do I find them? What do I have to offer?



The Right Results at the Right Time

Utilizing a Well Developed
Resource Base



Business Planning

Defining Your Company's Strengths

Business Strategic Plans

Having a plan in place that defines your business direction, allocates resources, allocates capital and people is critical to assuring that you have a path to a successful future. Stoney-Wilson will help you develop that path. We will perform a SWOT analysis to define your strengths and weaknesses, your competition, your market and your action steps. We will help you create your vision and chart the path to achieving your objectives.

Short and long-term overall planning

What does a short term plan do for me? A long-term plan? Why is it called a road map? How do I develop a plan?

Project-specific planning

I have a specific program I need to plan for. How do I put it together? What resources do I need. How do I know if it's a good plan?

Marketing

Developing your marketing collateral (sales brochures, signs, visual aids, sales scripts, etc.) to make the sales effort easier and more effective can be challenging. Stoney-Wilson can help you with this important sales tool. We can also assist in defining your market, your competition and your plan to get the best return on your investment.

Marketing collateral evaluation

How do I know if my marketing brochures, tear sheets, etc. are good? How do I know if they work? How can I improve my marketing collateral to be more effective?

Competitive assessment

How do I determine what share of the market I have? What do my competitors have that I don't? What's my competitive advantage? How do I leverage my advantage?

Development of a marketing plan

Should I market broadly or to a targeted segment of the market? Do I know where my greatest opportunities for sales are? How do I get where I want to be with my marketing?

Sales Analysis & Customer Service Levels

Stoney-Wilson can help you identify critical sales competencies, define the baseline competencies used by top and low performers, determine the extent to which individual salespeople can perform the skills in order to narrow the scope of training to the specific competencies needed. Provide “performance” and “learning” objective definitions for the development of training modules, coaching assignments, job aids and writing a measurable job requirements description. Determine the results of training, based on objectives. Help construct a personal selling skills development program

Customer service level assessment

What’s the quality level of the service I provide to my customers? How do I find out?

Quality solutions

We can build your service levels to meet and beat your competition.

Service level agreements

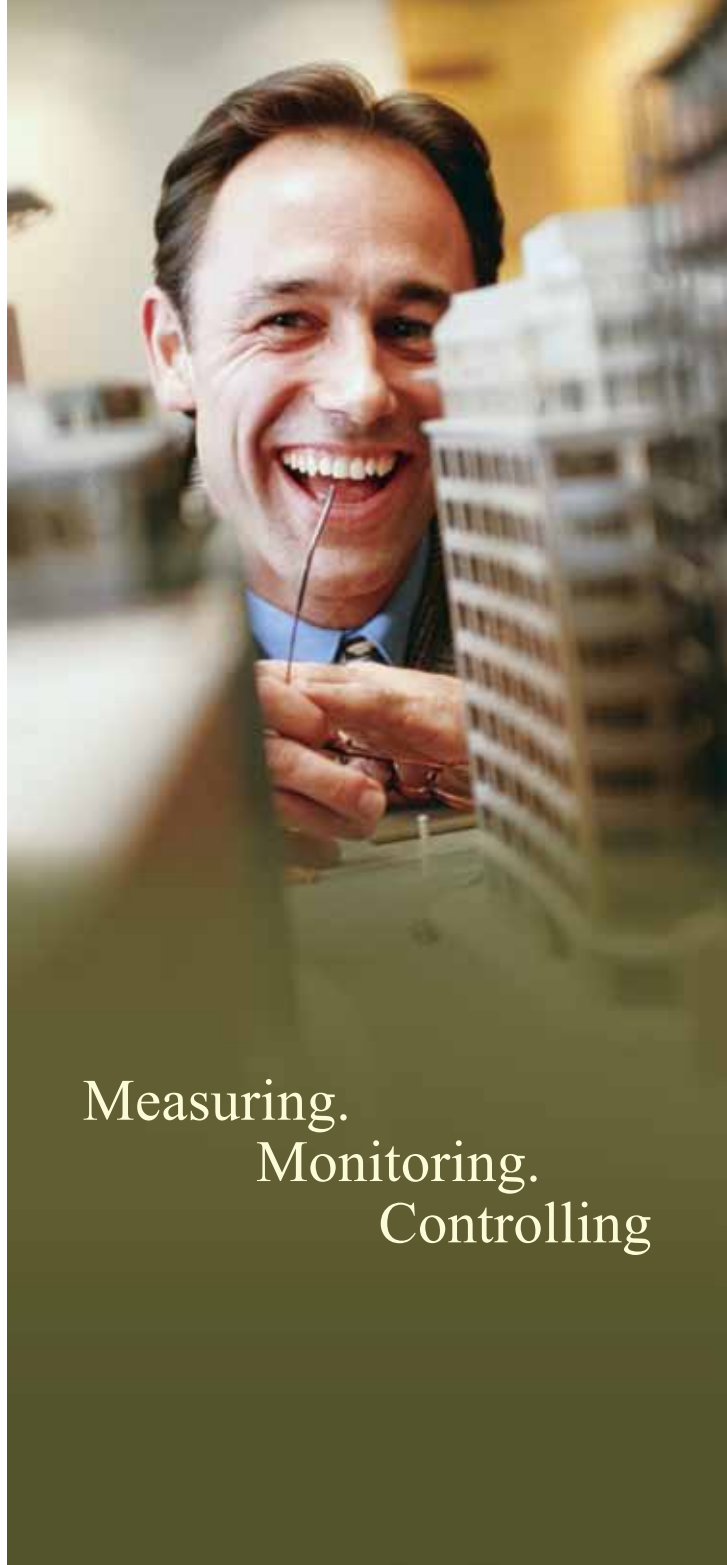
What is a service level agreement. How can a service level agreement assure me that I get and give consistent, high level service?

Customer satisfaction surveys

What do my customers think about my products and services? About my service levels? How do I build a survey to find out?

Troubleshooting

Do you have specific problems that pop up with your sales programs? Stoney-Wilson can determine the cause of the problem and develop solutions for you.



Measuring.
Monitoring.
Controlling

*Contract Review

Our review helps address matters we know can result in undue liability for your company. A legal review may still be needed to address other issues. What often happens is that we reduce the number of issues our client's lawyers need to address.

Review terms & conditions

If you have entered into contracts with your customers or vendors, Stoney-Wilson can review them to assure that there are no clear errors. Has the contract expired? Are you outside of your agreement?

Financial Covenants

Are you compliant with your financial responsibilities under the contract? Is your customer? Your vendor?

Liability Issues

Have you incurred financial or performance liability?

*Vendor Agreements Review

A good agreement protects everybody and works exactly as intended. You have a business to run, and the agreement should directly support that need. Stoney-Wilson will review your vendor agreements to assure that your best financial and service level interests are served.

Service level assessment

Are your vendors living up to their performance commitments?

Pricing

Is your vendor pricing appropriate? Fair? Are there other vendors that can improve on the pricing to lighten your overall cost? Are there technology upgrades that could improve your pricing?

Delivery

What is your vendor's performance quality? Is it there on time, but broken? Are they meeting their deadlines?

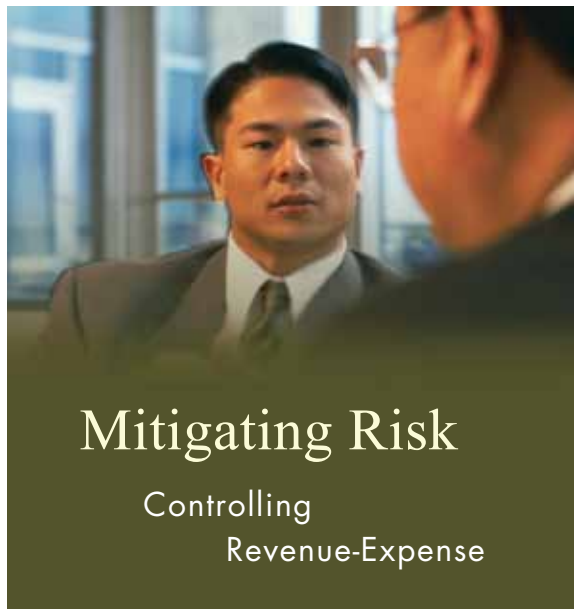
Quality

What's the overall service level quality?

Competitor comparisons

What vendors do your competitors use? Are they getting better service than you? If you use the same vendors, are they getting preferential treatment?

**Please note that Stoney-Wilson is not a law firm nor are its members attorneys. Any evaluation provided on your contracts or agreements are offered to alert you to possible issues. It would be appropriate to have an attorney verify that the possible issues referenced may need legal review.*



Bookkeeping & Accounting Services

Business owners dedicate their best effort to managing their businesses. Sometimes, however, owners don't know how to do everything it takes without help. That's normal and that's why it's so important they surround themselves with people who can cover the key areas they're not really good at or don't have the time to do. Often, the bookkeeping and accounting function is assigned to a staff member. Perhaps they're good at it and perhaps they're not.

Is your staff and service provider struggling to keep the books current? As an owner/manager, are you really getting the quality financial reporting you need? Is it accurate and timely? Are you using this information as a tool to manage your business? Do you really understand what you're looking at? Is your chart of accounts correct? What information is actually important for you to look at? Do you know what your bank is looking for in your statements? Do you know what a Cash or Accrual Basis statement is supposed to look like? We can provide the expertise to free up your resources, or we can provide the training necessary to get your staff to the next level. Here are a few highlights of our services:



Expertise

To free up resources,
and get to the next level.

Financial Statement Preparation

Periodic Financial Statements prepared weekly, monthly, or quarterly. We can tailor to your needs and give you the financial tools necessary to manage your company. We'll produce cash flow reports, assist in putting together your budgets/forecasts and produce your Receivables and Payables agings. We can also offer ideas and suggestions on the types of reports that can be generated to give you the information you need when you need it.

Bookkeeping Services

Day-to-day, from data input through financial statement production, we can customize our services to provide you with accurate and timely information. We can handle your general ledger entry, payables and receivables entries, your inventory, and your bank and credit card reconciliations. We can establish your chart of accounts correctly and assure that the information your CPA requires for year-end or interim reporting and taxes is complete.

QuickBooks and Other Accounting Software

We have the talent, and the experience, to handle all of your QuickBooks needs, from installation, training, and troubleshooting to tailoring reports and ad hoc projects. Our QuickBooks Pro Advisor has the expertise to take your financial reporting to the next level.

Auditing

Should you have the desire, or the requirement to have an Internal Controls Audit program, we have the experience and the expertise to create, plan, conduct, and report on the strength of your business's Internal Controls program. The scope of auditing an organization is broad and may involve topics such as the efficiency of operations, the reliability of financial reporting, deterring and investigating fraud, safeguarding assets, and compliance with laws and regulations.



About Julie Stoney

With almost 14 years of leadership experience in the financial services industry and 16 years in sales and sales management within the communications industry, Julie Stoney brings significant business acumen to the table. Most recently, she successively served as a Senior Vice President for two Arizona community banking operations where she managed various business lines and also headed the Treasury (Cash) Management division. As a senior team member, Julie was responsible for working on Bank Initiatives, Budgeting, Marketing, Bank Strategies and Special Projects. Julie oversaw selected specialty markets banking focusing on Title Companies, Real Estate Agencies and Nonprofits. She provided leadership and day-to-day management for the Treasury Management (TM) Department where she developed significant new product and substantially upgraded product functionality. In her last position, TM sales grew by 300% from prior year. She was responsible for significant new, strategic product developments that enhanced the bank's competitive position in the market place while bringing state-of-the-art services to their clients.

Prior to moving to the community banking environment, Julie worked for Wells Fargo Bank for 10 years where she served as Vice President and Manager of the Title and Real Estate Agency divisions for Wells Fargo Bank, Arizona. In this role she worked on the strategic direction and creation of specialty business lines within

About Our Team

Proven Broad Based Leadership in Business

Wells Fargo Bank in 2005, her title business gained number one market share in Arizona. She was also responsible for leading the Business Banking group title business across 22 states from a \$400 million business to a \$2.4 billion business in less than 5 years.

Previous to entering the banking industry, she served as a district sales manager at U.S. West Communications for fifteen years where she developed sales strategies, forecasted and implemented sales goals and managed the staffing, training and performance evaluations necessary to support a large sales force. Throughout the years Julie has been involved with various Nonprofit Organizations including:

- The Salvation Army
- Valley of the Sun YMCA
- Scottsdale Prevention Institute
- The New Foundation
- Women of Scottsdale
- Arizona Land Title Association
- U-Mom. The March of Dimes



Robert S. Wilson

A 35 year banking veteran, Robert Wilson most recently served as Executive Vice President of a local community bank's Corporate Development Division. In that capacity, he oversaw the bank's commercial sales/service, commercial lender, business development officer and Cash Management groups. As a member of the senior management and ALCO committees, he was responsible for the bank's corporate strategic planning and reported to the board of directors on business banking matters. He additionally was instrumental in the development of new lines of business for the bank and was the first line approver of commercial loan requests from business clients.

Previously, Mr. Wilson was President & COO of another community bank in Phoenix where he led more than 100 employees, nine branch offices and helped open a state-of-the-art bank operations center. He sat on the bank's board of directors; on the executive committee of the holding company; on the ALCO committee; chaired the bank's credit committee (carrying a \$2 million personal credit authority); and served as President of its mortgage company. During his tenure, the bank grew by \$200 million in assets; established two new commercial business lines; established a marketing department; upgraded the bank's loan underwriting standards; improved the bank's business product set; and led the bank through a significant core systems conversion.

Prior to moving to the community banking environment, Mr. Wilson worked for Wells Fargo Bank, N. A. (and predecessors) for twenty-one years where, as Senior Vice President & Manager of the bank's Specialty

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Proven Broad Based Leadership in Business

Markets Group, he was responsible for managing seven business groups representing more than \$850 million in assets. Of these seven, he conceptualized and started six of them, including: Government Banking, Nonprofit Banking, Commercial Business Products, Indirect Non-Auto Dealer, Real Estate Agencies Banking, Commercial Business Services and Arizona's Small Plan 401(k) business. A number of his business lines were modeled in other states. His group was one of the most profitable in the company.

Finally, Mr. Wilson's involvement in civic, community and professional organizations has been significant. A few of these are highlighted here:

- Chairman, St. Luke's Health System Foundation
- President, Tempe Chamber of Commerce
- Chairman, Arizona/NASA Aerospace Conference
- Appointed, Joint Legislative Committee to Study School Consolidation
- Board Member, Valley of the Sun United Way
- Member, East Valley Partnership
- Member, Risk Management Association
- Member, Phoenix Chamber of Commerce Public Policy Committee



Gary Smith

Gary Smith adds significant talent and capability to Stoney-Wilson in an area much needed by the small to medium sized business community. He is a seasoned accounting professional with a broad base of progressive financial experience spanning more than twenty-five years. A major strength includes helping business owners interpret what their numbers are telling them. He makes the financials a clear and concise tool that enables the owners and their businesses to grow financially strong. Gary has substantial experience in systems implementation, administration, forecasting, budgets, banking & lender relations, and cost control. His career includes roles as a Controller, Accounting Manager, and Chief Financial Officer.

About Our Team

Proven Broad Based
Leadership in Business

Mr. Smith has worked with major corporations in the areas of Leasing, Manufacturing, Wholesale and Retail, Building Materials, Healthcare, Consumer Products, and Financial Services. However, for the past fifteen years, Gary has brought his expertise and focus on assisting start-up, and small business accounting clients. He has extensive experience with QuickBooks, Great Plains, Prophet 21, and Lawson Accounting software.

As the staff Accountant for Stoney-Wilson, Mr. Smith will work with our clients to assure that their financial information is within proper accounting standards, understandable to business ownership/management and a useful tool in managing their business operations.



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