



The *advocate*

Addressing the Needs of Philadelphia's Manufacturing Sector

a project of the: Urban Industry Initiative



How to Manage Cash Flow for Small Business Success

- By: David Mills, M&T Bank

“Money makes the world go round” is a well known phrase in the business world, but closer to home it is money that keeps your business moving forward. More specifically, it’s cash flow that drives your business.

Many small business owners focus exclusively on their profit and loss projections, but fail to fully analyze their cash flow.

If you have a lot of capital invested in excess inventory, and much of your income is locked up in accounts receivable with slow paying customers, the resulting cash crunch could cripple your business. Even though your business may be profitable, the failure to properly manage your cash could threaten your company’s future.

Just as oil keeps your car’s engine from grinding to a halt, proper cash flow will help keep your business running smoothly. Cash flow management involves forecasting cash needs, collecting payments, controlling disbursements, covering shortfalls, and managing idle funds.

Maintaining smooth cash flow requires monitoring nearly every aspect of your business—from staying on top of accounts receivable, to using lines of credit, to managing inventory. Consistent cash flow also helps create a more predictable business model, making it easier to plan and budget for the future.

Managing cash is an area where your banker should be able to provide some value added service. You should build a relationship with your banker,

which I recommend to business owners no matter where they bank, and ask about products and services the bank offers to improve cash management.

For example, businesses that have a larger number of incoming remittances can benefit from lockbox services that reduce mail and check clearing time.

Remote check deposit is another service worth looking into depending on the size and banking needs of your business. Remote check deposit allows businesses to buy or lease a desktop scanner that electronically inputs checks into their bank’s system.

Remote check deposit reduces time-consuming trips to the bank and gets your money into your account quickly. This eliminates “desk float,” the time the check is sitting around before being deposited. Most businesses leave checks sitting around until they have enough to warrant a trip to the bank.

More closely managing receivables is another strategy that small businesses can use to improve cash flow. Ask yourself if you can afford to give your customers 60-day payment terms when you really need to collect the receivables in 30 days. On the other side of the coin, can you negotiate better payment terms from your suppliers?

When you do your next budget, try to get a sense of how money will flow in and out of your business each month. Are there operational changes that would make sense, such as changing the way you manage inventory?

Profit and cash flow are two different things. Successful companies focus on both to keep their business moving forward.

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“Individual commitment to a group effort - that is what makes a team work, a company work, a society work, a civilization work.”

- Vince Lombardi.

the advocate is published four times each year by the Manufacturing Alliance of Philadelphia and is intended to assist Philadelphia manufacturers, promote this sector of our economy and provide it with timely information on matters of interest. It is distributed to all manufacturers within the city. Inquiries should be made to the

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Manufacturers Are Redefining Themselves

-Peter Alpern, Industry Week

With profits being squeezed and relentless pressure from abroad, manufacturers are looking beyond cost reduction and reevaluating their value to customers and the products they produce.

For decades, Thogus Products supplied custom injection molds for the automotive industry. But to its president, Matthew Hlavin, it felt more like running a savings and loan -- except he wasn't setting the terms. The customers were.

At the time, the automotive industry represented 56% of Thogus Products' business base. But with the auto giants having a hand in how the company aligned its production system, determined the price of its product, set up shipping and scheduled payments, Hlavin had had enough.

He fired his auto customers and laid out a diversification plan for the company, moving into industries ranging from medical to pharmaceutical to food and beverage, aerospace and plumbing. As a result, Thogus Products grew to just over \$14 million in business in 2010, an increase of 76% over 2009, and Hlavin is anticipating growth of another 60% this year.

Firing your largest customers is not exactly conventional practice in business circles. But at a time when small and midsize manufacturers are being squeezed on profits and facing increased competition from home and abroad, some have had to reevaluate their company's future and make changes accordingly.

For Thogus Products, that meant Hlavin had to come to terms with the fact that the company, which his grandfather had built more than 60 years ago, was operating under a corroding business model.

"We had no debt, but we were still in trouble," says Hlavin. "We were still thinking linearly and following the traditional manufacturing path. We had to change our model if we wanted to shape the landscape of our business."

That meant shifting from being a mass producer of plastic parts to one that emphasized engineering and product development. Just as important, Hlavin wanted to stop fighting for smaller and smaller slices of densely competitive industries and identify "blue ocean space," a reference to the best-selling 2005 book *Blue Ocean Strategy*, by W. Chan Kim and Renée Mauborgne. Blue oceans are a metaphor to describe the wider, deeper potential of market space that is not yet explored.

Michael Collins, a consultant for small and midsize manufacturers, says companies have for years sought to improve their bottom line by refining their processes through best practices and lean strategies. But in the process of looking inward, he says, many have failed to explore new opportunities beyond their current customer bases.

"You can't cost-reduce yourself to growth," says Collins. "I look at some of these companies that have been successful and see what they're doing differently from those that are just floating



Matthew Hlavin shifted Thogus Products away from primarily serving the automotive industry with custom injection molds to more focus on engineering and product development.

Photo: IW/Peter Alpern

along. You know what I see?

They're willing to go out on a limb and develop unique strategies. That's what separates them."

Value Proposition

Not so long ago, a walk through Hoppe Technologies' sprawling shop floor would result in a mucky combination of shards of machined metal and greasy slurry on the bottom of your shoes. In the span of a decade, the Chicopee Mass., midsize manufacturer has replaced a lineup of a dozen milling and turning centers with fully enclosed, automated systems. The floor, to be sure, is immaculate.

Hoppe Technologies underwent a considerable refocus along the way, shifting from the production of smaller, simple parts to more complex designs and, ultimately, advanced subsystems for companies such as Goodrich Engine Controls, Northrop Grumman and United Technologies.

Its president, Eric Hagopian, likes to describe that shift as one of technology and entrepreneurial outlook. But another element, he says, is generational.

"My father used to say, 'With enough of our time and their money, anything is possible,'" he says. "In a lot of ways, that was the value proposition of a job shop mentality back then. It still stands true today, but with a different meaning."

While Hoppe Technologies will offer quotes on a variety of work, Hagopian and his brother, Douglas, are highly selective about choosing to manufacture designs that fit their chosen niche. Instead of competing for the lowest price, the company's engineers will work with customers to help design subcomponents for manufacturability, marrying cost with quality.

A large proportion of their work is centered on defense contracting, specifically in opto-mechanical night vision systems. Hoppe Technologies will design and build a lightly assembled group of parts into a kit or complete the assembly themselves.

"We had to rethink what our value is to the food chain," says Hagopian. "I could see what was happening to medium-sized companies. They were getting bigger, getting smaller or just plain disappearing.

"What we realized we had to offer was leveling out the customers' bill of materials," says Hagopian. "The customer doesn't need to have more than one supplier for the whole subassembly. There are procurement costs and costs of quality. We manage all of it and we're able to do it more effectively."

Over the last five years, Hoppe Technologies has sold off all its standalone machining centers and replaced them with a pair of

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If you have an issue you'd like us to look into or for more information about legislative issues, contact Aaron Colsher at MAP: 215.948.9285, x105. Also, visit MAP's web site at www.manufacturingonline.org



Issues and Legislation

There are a number of important matters brewing in City Hall that all Philadelphia manufactures should be acutely aware of. These pieces of legislation could have serious impact on you and your business.

1. Paid Sick Leave Bill Amendment (Bill No. 110557): The Paid Sick Leave Amendment is back again in a reduced form. The new Paid Sick Leave amendment only covers companies that have contracts with the city. The bill has passed through a public hearing and is waiting to be put to a vote in City Council. However, the bill may not survive a full vote in city council, not to mention a Mayoral veto. Look at MAP's website in the Government Resources section for more information on this legislation. Also, contact your Councilmen and say no to Bill No. 110557!

2. Business Privilege Tax Reform (Bill No. 110554): This bill seeks to diminish the scope of Business Privilege Taxes on Philadelphia manufactures by implementing a single sales factor apportionment and exemptions on gross receipts and net income. This bill would

provide tremendous cost saving for manufactures while increasing the ability of Philadelphia manufactures to compete in local, regional, and national markets. MAP is working directly with Council Members to help get this bill passed. As of now, our sources say that the public hearing for this potentially momentous piece of legislation will be held on Monday, October 24, 2011. MAP's website has more information in the Government Resources section. Also, contact city council to support Bill No. 110554!

Manufacturing in Philadelphia is on the precipice of entering a new era, but there are still roadblocks ahead. The current administration and City Council has been more responsive than in the past to manufacturing's needs. MAP will continue to build stronger relationships with city officials to ensure that manufacturing has a voice that is readily heard. However, your part in this equation cannot be understated. MAP members must remain active, keeping lines of communication open with municipal, state, and the federal government to remind everyone that manufacturing is not dead, but is a key ingredient for a successful future in Philadelphia.

Manufacturers Are Redefining Themselves

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automated systems so large that they would take up a two-car garage. Each system has two five-axis machines hooked up to a 20-pallet robot, which has not only provided 24-hour-a-day machining, but sped up the spindle time of its parts by 35%.

"We invested heavily in automated machinery and it's provided us hundreds of hours a month of unattended machining time," says Hagopian. "We're able to do more work with less man-hours than a lot of our competitors, and that keeps us price competitive, especially since we have lower overhead than a lot of larger operations we're competing against."

Finding That Niche

Offering specialized products and, more importantly, specialized services is what separates those that thrive from those that merely survive. Collins, in his 2006 book *Saving American Manufacturing*,

outlined several such elements, including emphasizing customized, low-volume products that can't be easily duplicated.

"We've beat internal efficiencies to death, so we've got to try to do something else," says Collins. "There are still a lot of opportunities in our own market. But you have to be on top of it and you have to know how to find them."

You have to know how to develop products and services and you have to do it quicker than the Asians can copy them."

Hlavin sees a strong generational edge to the equation. When he talks about manufacturing, he mentions Mark Zuckerberg, Steve Jobs and Google nearly as often as he might talk about processes and lean.

"I didn't want to be defined as a processor," says Hlavin. "It's a function of what we do, but it doesn't define who we are. The way I look at it out there right now is, if you're not diversifying your portfolio and going after new markets and new opportunities and new technologies, all you're doing is trading dollars amongst suppliers. You're already dying."

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Video Marketing... New Opportunities, More Affordable Options

-By Ron Strobel, President, VideoNet, Inc.

Video allows you to tell your story "in person" to one or to a group. New breakthroughs in technology enable you to put video, not only on a DVD, but on a thumb-drive, on your website, or as a hyperlink in your e-mails, making communications even more personal. The use of third-party testimonials are great for building credibility. Videos done properly become a "referral" from other customers happy with your performance or product. Some can establish you as an industry leader which can be a vital strategy for building future, successful relationships.

Here are some other ways to creatively use video:

1. Make it a soft sell. Produce a video that teaches or solves common problems your customers may have. They'll thank you by at least keeping your contact information! Remember, trust is more essential than ever today. The marketplace is crowded, mature, and highly competitive and buyers are looking for real experts providing helpful information. Buyers today have a broad array of complex demands, most of which they will not communicate to you, so know your buyer through research and preparation. Video is a great door opener that may get you in to see those "difficult to see" people. It can be watched at their convenience.

2. Pictures truly can be worth more than a thousand words. How many times have you tried explaining your product or service to a prospective client and wished you could show them what you do? Video is a powerful tool used to convey a message consistently and professionally through demonstration.

3. Make your web live! If your website isn't performing as you wish it may be because people get bored with just text and flat pictures. Video adds excitement, generates interest and can provide the traction needed to get prospects to make a decision.



4. Not just another presentation. Bring a new level of sophistication to your PowerPoint presentations by including video or replacing the slide show all together with a true, motion picture-like experience for your audience. Video is no longer a luxury you can't afford.

A well-produced video creates permanent memories. It evokes emotion, and people buy on emotion. It can help your branding, create excitement, and cause someone to pay attention because they can watch it anytime. There are new opportunities and ways to use video today and the good news is, video is more affordable than ever.

Ron Strobel is President of VideoNet and a MAP Certified Vendor. Feel free to discuss some of the new ways video can help your marketing. You can contact Ron at (610) 647-3242, ron@videonetinc.com



A Brief Summary of what MAP has Accomplished for some of its Members...

- Found 32 new employees for 26 member manufacturing companies.
- Helped 2 companies find new properties to expand their operations.
- Found 3 new customers for 2 companies, resulting in

\$107,200 in new sales.

- Helped 2 companies resolve L & I disputes.
- Helped 2 companies resolve issues with the Philadelphia Water Department.

Clutter can kill creativity and innovation

Career expert and author Jonathan Fields writes about the connection between order and workplace productivity, creativity, and innovation.

Over the years, I've noticed a strong connection between the state of my physical space and my ability to do high-level creative work. When my space is in disarray, my thoughts are generally also in disarray. I can still function, I can come up with ideas, write decent-enough content and solve problems. But, I always know that I'm not operating anywhere near my true potential.

And it's also not about cleanliness, or complying with someone else's idea of order. It's really about having some level of logic to the state of my physical space that works for me, even if nobody else can see it.

Turns out, there may well be a neuroscience basis for this.

Without organizational systems, your brain has to work harder to hold virtual organizational structures in its circuitry, relying on greater levels of working memory. This taxes a part of the brain known as the prefrontal cortex (PFC).



The PFC is also responsible for willpower and it is one of the parts of the brain that keeps anxiety, impulse and fear in check. Problem is, it's easily overwhelmed and its energy is quickly depleted.

When the PFC fatigues, you're far more likely to both give in to impulse, distraction and resistance and pull away from the work needed to create great art, experiences, ideas and businesses. A depleted PFC is also less effective at tamping down the anxiety and fear that often rides along with taking action in the face of uncertainty, a touchstone of creativity and innovation.

So, what's the takeaway?

If you're looking to cultivate an optimal mindset for creativity and innovation, explore shifting some of the organizational/working-memory workload from your brain to more other-than-human organizational systems. Especially ones that allow you to regularly download and capture information and ideas that would normally be held in working memory.

A simple place to start is a voice-capture app for your smart phone or tablet, coupled with something like Evernote to then easily download the recording (Evernote's app now includes a voice recording feature), to categorize and store your ideas. Or, a pocket moleskine works well for analog types who want to record their thoughts. These simple shifts can change the neuroscience and psychology of the creative process in very subtle, yet impactful ways.

Looking for an Investor or... is Your Company For Sale?

Let MAP know! Sometimes we get inquiries from individuals interested in acquiring a manufacturing company here in Philadelphia.

**For more information contact:
Steve Jurash at 215.948.9285 X101.**

We'd be happy to make the connection!

Attention Manufacturers Energy Buying Group

In addition to electricity, we have created a **Natural Gas Buying Group**. If your business is currently using Natural Gas from PGW we can help you re-duce your costs. For more information please contact Steve Jurash at MAP: 215.948.9285 x101



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- **Wickwire Warehouse Inc.**
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- **Simons Brothers Company**
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This special category features Associate members who have met detailed performance criteria and have agreed to adhere to specific standards in delivering their products or services to Philadelphia

manufacturers. In other words, we have checked them out! Perhaps, just as important is that each of these vendors has a product or service to offer that is specifically tailored to manufacturing. They are familiar with your needs and the unique requirements you have. This can make a world of difference in your getting the performance you deserve out of a vendor, particularly when it comes to service.

PREMIER ENERGY GROUP LLC Explore your options. Act with confidence. **Premier Energy Group, LLC** is a leading energy consulting/brokering firm providing professional energy procurement and energy management services to commercial and industrial customers. With the most current information on natural gas and electricity pricing, we can help you identify the energy purchasing opportunities that will bring the greatest benefit to your company.

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Steven DelCarlino 610.325.6284 sdelcarlino@apellagroup.com

Video Production & Software Technology
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M&T Bank is a strong regional bank that focuses on providing banking services to manufacturing companies just like yours. That's why our legal name is still "**Manufacturers and Traders Trust Company**," which dates back to our founding over 150 years ago. Today, M&T Bank is one of the 20 largest commercial bank holding companies in the U.S, with over 750 branches across Pennsylvania, Delaware, Maryland, New York, Virginia, West Virginia, New Jersey and Washington, D.C.

You'll find M&T to be a reliable bank that's strong and stable, a local bank that's committed to the communities we serve, an accessible bank that's close and convenient, and a responsive bank that cares about what's important to you and your business.

Contact: David Mills, VP, Commercial Banking
M&T Bank, 215.956.7020 dwmills@mtb.com

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Together, our team of multidisciplinary professionals brings diverse educational and occupational experience and industry expertise to provide a full range of legal and professional services to manufacturers in Greater Philadelphia and beyond.

To learn more, contact Joseph W. "Chip" Marshall, III at 215.751.1240 or chip.marshall@stevenslee.com

ADVERTISE WITH US!

The Advocate goes to over 1300 Philadelphia manufacturing companies! Companies may submit articles of interest, items for sale, products needed, etc., and we will be happy to post them to the web site and publish them in "the Advocate." Companies may advertise according to the following rate schedule:

For more information or to place an ad, please call 215.948.9285 x102

Size	Member	Non-Member
¼ Page	\$200	\$350
½ Page	\$375	\$575
Full Page	\$600	\$950
Articles	No Charge if used for publication	

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Y-Pers



Bob is still on the fence. November is membership month for MAP. Come on Bob... don't be a wiener support manufacturing, Join MAP!



MAP holds an information session for companies interested in group purchasing. This becomes a great opportunity for our own member companies to get their products noticed in the mix.



A MAP certification panel convenes to review Job Ready graduates. Not everyone gets certified. Each member has this standard: certify means you would either hire them yourself, or recommend to another company they be hired.

Mark Your Calendar for These Upcoming Events!

City Wide Manufacturers Meeting & Plant Tours

Manufacturers Only! MAP Members: Free Non members: \$20

When: Wednesday, November 9th, 2011 at 4:30 – 6:30 PM

Where: Philadelphia Brewing Company, 2423-39 Amber St.

Come take a tour of Philly Brewing Co & sample a few of their signature beers! We decided an evening plant tour would be best for this event!

When: Wednesday, January 11th, 2012 at 8:45 AM

Where: Philadelphia Coca-Cola Bottling Company, 725 E. Erie Ave

The Philadelphia Coca-Cola Bottling Company is the 4th largest distributor of Coca-Cola products nationwide. Philly Coke serves 5.6 million consumers and garners \$540,000,000 in annual sales. This is single largest bottling complex in North America

When: Wednesday, March 7th, 2012 at 8:45 AM

Where: Weber Display & Packaging, 3500 Richmond Street

The year 2010 marked 117 years of operation for Weber Display and Packaging. Their facility encompasses 150,000 square feet including offices and manufacturing space, and employs 130 people. The company is the longest ongoing operating corrugated packaging and display manufacturer in the city of Philadelphia.

