



U.S. NATIONAL DEBT AS OF:

February 2026

\$38,521,368,112,341

February 2025

\$36,222,211,606,919

INSIDE THIS ISSUE:

President's Message:

Keeping Momentum In The Face Of Obstacles

What's Happening?

Welcome New Clients
Happy Anniversaries
Off the Clock with our CFO's
Beardslee Family Scholarship
Photos around town

Our CFO'S:

Todd Rammler
Lauren Pecoraro
Daniel Beardslee
Sanford Wexler
Dennis Weist
Tom Carbone
Scott Reed
Jim Dostine
Mike Lynn
Rinay Bhowmath
Dylan Straka
Vittorio Bonanni
Kevin Graham

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www.michigancfo.com

Keeping Momentum In The Face Of Obstacles

Small-business owners don't struggle with ideas—they struggle with time, pressure, and the weight of responsibility. At the start of a new year, it's easy to feel energized by a new plan. Goals are clear, numbers are mapped out, and there's hope that this will be the year things finally feel easier.

But somewhere between payroll, customer issues, cash flow complications, and putting out daily fires, that energy fades. The plan doesn't disappear—it just slips to the bottom of the priority list.

That doesn't mean the plan was wrong. It means running a small-business is hard.

When Progress Feels Fragile

Every small-business plan will hit obstacles. Sales dip. Expenses rise. A key employee leaves. When that happens, the biggest risk isn't the setback—it's the temptation to quietly lower expectations.

The internal conversation often sounds like:

"Let's just get through this year."
"This is probably as good as it gets."

One of our roles as [Fractional CFOs](#) is to help small-business owners stay focused and intentional when it would be easier to settle.

One of the most powerful ways to do that is by helping them clearly **picture what success would actually feel like**. Often, this is more effective with meaningful questions:

"You've been hovering around break-even for a while. What would change in your life if your business made a consistent 10% profit?"

Would the stress ease?
Would weekends feel different?
Would decisions feel less heavy?
Would you finally feel paid for the risk you're taking?

When owners slow down long enough to answer honestly, the plan stops being about numbers—and starts being about relief, stability, and control.

Getting Past "Back to Reality"

A common reaction is a quick dismissal:

"Ten percent? That's wishful thinking. Let's be realistic."

But for many small businesses, "being realistic" has quietly become code for staying stuck.

That response usually isn't about math, or even the desire for improvement — it's about fear. Fear of disappointment. Fear of yet another failed initiative. Fear of going against industry norms, or looking foolish for trying something different.

Shifting the conversation and inner dialogue:

- *What is keeping things exactly where they are?*
- *What assumptions are you making because they've always been true?*
- *What would happen if we reset the idea of "realistic", to an outcome you'd be truly happy with instead of an outcome you'll grudgingly accept?*

The Hidden Cost of Doing Nothing

Decision-making speed matters even more in small-businesses because there's less margin for error. When sales are flat or declining, losses don't stay theoretical—they show up in personal stress, cash flow crunches, and sleepless nights.

We've seen owners hesitate to explore solutions—like outside sales support or leadership help—not because the idea is bad, but because it feels uncomfortable or risky.

So the better question becomes:

- What does it cost to simply have the conversation?
- What's the cost of not exploring a solution?
- What opportunity might you be missing by staying where you are?
- What are you really afraid of losing?

Often, inaction feels safer—but it's usually the most expensive choice.

Momentum Comes From Small, Intentional Steps

For small-business owners, taking action doesn't mean making a massive commitment. It can start with a single meeting, a fresh perspective, or an honest look at what isn't working.

A conversation is not a contract.
 Exploring options is not failure.
 Asking for help is not weakness

Obstacles are inevitable. And yes, many new ideas don't pan out. But momentum towards improvement is built & maintained when owners continually choose progress over comfort—even in small ways.


Small-businesses don't stall from lack of effort—they stall from carrying too much alone for too long.

Sometimes all it takes to get moving again is the right question, asked at the right time, and the willingness to imagine that "better" might actually be achievable.




"It's not how much money you make, but how much money you keep, how hard it works for you, and how many generations you keep it for." - Robert Kiyosaki


We're proud to recognize Daniel Beardslee, one of our Fractional CFOs, for an incredible contribution beyond the workplace.



Together with his mother, Joyce Beardslee, Dan helped establish the Beardslee Family Scholarship Endowment at Kettering University, creating opportunities for future generations of students to pursue their education and career goals.



This commitment to giving back reflects the leadership, integrity, and long-term thinking Dan brings to both his clients and his community.



Congratulations to Dan and Joyce on this meaningful legacy—we're honored to have Dan as part of our team!

Learn more here: Kettering.edu/give

HAPPY ANNIVERSARY!

1 Year	Complete Prototype Services, Inc. COMPLETEPROTOTYPE.COM
2 Years	Dramco Tool Co., Inc. DRAMCOTOOL.COM
2 Years	REC Foundation RECF.ORG
2 Years	Workfolio WORKFOLIO.COM
3 Years	Transitions Legal, PLLC TRANSITIONSLEGAL.COM
4 Years	Elba Laboratories ELBA-LABS.COM
4 Years	Laser Marking Technologies, LLC LASERMARKTECH.COM
5 Years	Macomb Engineering MACOMBENG.COM
8 Years	Detroit Training Center DETROITTRAINING.COM
8 Years	RHK Technology Inc. RHK-TECH.COM
9 Years	Aluminum Blanking ALBL.COM
14 Years	Unitex Direct, Inc. UNITEXDIRECT.COM

THANK YOU FOR TRUSTING US WITH YOUR BUSINESS

PHOTOS FROM AROUND TOWN...



Tori & Dawn at the Red Wings game hosted by the Aerospace Industry Association of Michigan



Rachel at the "Economic Crossroads: Tariffs, Trade & Transformation" panel hosted by Association for Corporate Growth Detroit

Women's cocktail Hour!



Off the Clock WITH OUR CFO'S




Tori Bonanni

My favorite sport is hockey. Playing it made me appreciate how great it is, and nothing beats a live game. My brother and I played together for nearly 30 years before I “retired” a few years ago. While I have many hobbies, my lifelong passion is model trains, and I still spend plenty of time on the layout in my basement.



Jim Dostine

My favorite sport is golf, with bass fishing coming in a close second. When it comes to hobbies, I enjoy a good game of chess.



Mike Lynn

Competitive rowing crew is my favorite sport. When I’m not rowing, you’ll likely find me out on the water boating, wakeboarding, or wake surfing.



Scott Reed

Basketball is my favorite sport, and I enjoy both playing the game and watching the excitement of March Madness each year.

“Good business leaders create a vision, articulate it, passionately own it, and relentlessly drive it to completion.” – Jack Welch

How Fractional CFOs are Helping Manufacturers

Check out this insider conversation with manufacturing executives sharing how Fractional CFOs helped transform their businesses—improving cash flow, strengthening banking relationships, and creating clearer financial plans.

One of those leaders, **Tom Barr**, Owner of **TK Mold & Engineering, Inc.**, highlighted the impact of working with **Dennis Weist** from our team! His story reinforces what we see every day: Strategic financial leadership brings clarity, confidence, and better decision-making.



For manufacturers looking to grow without adding full-time overhead, this is a conversation worth watching.



Click here to watch:
rebrand.ly/CFOverview

Key Take-Aways:

- The types of financial challenges affecting daily operations before they hired a Fractional Chief Financial Officer (CFO)
- The critical insights, strategies and expertise a Fractional CFO provided, often filling gaps that business owners may lack
- How to build a solid financial foundation through cash flow management, financial resource management, and strategic planning
- How a Fractional CFO’s value add provides the company’s management team the tools and data to drive business growth and ensure financial stability
- How a Fractional CFO can positively shape interactions with banks, lenders and the overall perception of your company – both in prosperous and challenging times
- Personal and professional benefits of working with a Fractional CFO

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NEWSLETTER

MICHIGAN CFO ASSOCIATES

The CFO's for Small-Business

Outsourced CFO, Controller & Recruiting Services Including:

- ✓ TRENDSPOTTER™ Financial Statement Analysis
- ✓ Cost & Profit Margin Analysis
- ✓ Bank Financing Packages and Negotiations
- ✓ Financial Projections
- ✓ Cash Planning & Management