

# **When You Run A Business, Surround Yourself With A Team Of Business Experts: 6 Business Professionals Every CEO, Company President And Business Owner Should Enlist To Ensure Business Success**

**By  
Howard Lewinter, Business Management Specialist**

Let's say you run the best business operation in town. You have no employee problems, you have no sales problems and your cash flow is so great you have to go to the bank three times a day.

Even though you've reached the pinnacle of success as a CEO, company president or business owner, it's not how much money you make, it's how much money you keep.

So to keep the money you've earned, you need to surround yourself with expert outside business advice.

In no particular order, here are six business professionals you will want to surround yourself with:

First, there is the attorney. Now most people don't hire an attorney till they have some type of trouble. Then they start looking for someone who can represent them. That's the absolute wrong way to go about it. You want to find a business attorney, not a divorce attorney, not a real estate attorney, not a generalist, but someone who truly understands how business works and can advise you properly on a wide range of business subjects. If you are using your attorney properly, you seek his/her counsel on business matters, contracts, employee relations and any other legal issues before they become a problem. The attorney's job is to advise you so you can make the right decisions to prevent you from having legal problems with your business. The attorney should be there to support and defend you for those unfortunate times when you need defended. The right attorney with the right legal advice will help you avoid potential business legal situations from becoming something more than they need to be.

1

**When You Run A Business, Surround Yourself  
With A Team Of Business Experts  
Howard Lewinter, Business Management Specialist  
[www.TalkBusinessWithHoward.com](http://www.TalkBusinessWithHoward.com) 888-738-1855  
Copyright 2008. All Rights Reserved.**

Second, you need a great CPA – certified public accountant. Not just someone who is going to do your tax returns but someone who is going to use the tax law to legally and ethically take every deduction they can find so you can pay the least amount of income tax possible. They should also be there to advise you in your business operation, explain your profit and loss statements and generally give you advice that will help you prosper. You need a CPA who stays current with the tax laws; who knows what deductions you can take and what deductions you can't take to minimize your taxes legally and ethically. You need a CPA who is a business person.

Third, you need a financial advisor that is a certified financial planner. What are you going to do with all this money you are going to make? You want the financial advisor to keep you from bad investments and assist you in realistically attaining the financial lifestyle you desire. Keep in mind a lot of people call themselves financial advisors or financial planners and may want to sell you stocks, insurance policies or other types of investments. Find yourself a true financial planner who is certified with credentials including CFP – certified financial planner.

Fourth, another key member of your team should be the insurance agent. Because of the internet, many people think they are saving money by buying their insurance online via a website. Although it may cost you more to have an insurance agent, a knowledgeable insurance industry professional, this individual can guide you in buying the right insurance for your business with the right coverage. Insurance is something you never want to use but you won't know if you are adequately protected unless you have an unfortunate disaster. Make sure you are adequately covered by using a licensed insurance professional who understands business and your needs.

Fifth, know your banker. You want to know your banker and you want your banker to know you. The time to meet your banker and have him/her know all about your business is not when you need money. You want to build a strong relationship with them so if you do need a business loan you already have credibility. One of the things you may want to consider is opening up a line of credit for your business when you don't need it. You don't need to use the line of credit, it will just be there so when you need to borrow the money you've already been approved and it's a matter of transferring money from your line of credit to your checking account. Don't forget: it's easy to borrow money but it's hard to pay it back, so borrow wisely.

And finally, the most important person you might want to consider is the business consultant. What does the business consultant do? A true business consultant is a visionary. Someone who can take all of their business experience and help you rework your business plan to get the most out of your business. The business consultant objectively advises you in every aspect of your business except legal, accounting, insurance, banking or financial planning.

When it comes to business attorneys, CPAs, financial planners, insurance agents, bankers, business consultants or any other type of business professional you may require assistance from to properly operate your business, always do your homework up front before you bring someone on board and share the intimate matters of your business. Research on your own and, if possible, get referrals from other successful business friends and associates, check out as many sources as you can so you are comfortable with the business professionals you choose to work with. Maximize the talents and skills these professionals have in order to further ensure long-term business success.

*Howard Lewinter, Business Management Specialist, guides, focuses and advises CEOs, presidents and business owners throughout the United States. Business leaders consult with Howard to lessen business stress, solve business problems and issues and to achieve more company profit and growth. For more information on Howard's unique style of business consulting go to Howard's blog: [www.TalkBusinessWithHoward.com](http://www.TalkBusinessWithHoward.com), or call Howard direct, toll-free at 888-738-1855.*