



BOTTOMLINE
GROWTH STRATEGIES
NO ONE SUMMITS SOLO

Carol L. Coughlin, CPA, MBA, CEPA

Carol Coughlin lives for the type of challenges that require determination, strategic brain power and the courage to sit in the hot seat, as well as venture into new opportunities. It is her passion for tough problems and growing companies that led Carol to leave her work as a CFO with large corporations and form **Bottom Line Growth Strategies, Inc.**, an executive financial advisory company serving organizations and entrepreneurs that want to realize increased growth and profitability.

As a CFO advisor, Carol helps growing companies improve profits, overcome obstacles and prepare for profitable mergers and acquisitions. Her innovative spirit has led her to develop break-through processes that dramatically increase profitability.

Carol's expertise working with companies from start ups to \$900M corporations, along with her experience across a wide range of industries and her commitment to maximizing her client's personal wealth, has earned her a reputation as the go-to advisor when it's time for meaningful action, increased financial stability and real change.

Previously, Carol served as CFO at four fast growing healthcare and insurance companies. During her tenure she has:

- Overseen large-scale turnarounds, including a corporate turnaround in which she realized a gain of \$12 M from a loss of \$24M in four years.
- Created the financial infrastructure necessary to support growth, realizing revenue increases from \$10M to \$250M in nine years and \$10M to \$100M in five years for two separate healthcare organizations.
- Negotiated sales and mergers, including pre-sale preparation, sales negotiation, due diligence and post-sale integration activities.
- Facilitated substantial increases in profitability, revenue and market share.
- Developed innovative financial reporting, annual planning, budget and strategy development processes.
- Supervised various organizational departments, including Accounting, Finance, Medical Economics, Information Technology, Operations, Business Development and M&A.
- Established accountability cultures, performance metrics and financial policies.
- Guided the geographic growth of a major healthcare organization from a single city to three regions in two states.

With this kind of large-scale success as her foundation, Carol brings to her entrepreneurial clients hands-on experience in the trenches and a proven track record of realizing untapped potential. Most importantly, she brings the big-picture perspective and big-player mindset that small to mid-sized companies need to grow beyond expectations.

Carol serves on the Boards of Hamilton Federal Bank and Network 2000, sits on a number of advisory boards and is active in community and civic organizations. She is a magna cum laude graduate from Loyola College in Baltimore with a Masters in Business Administration, and also holds a BS in Business/Accounting from Towson University, is a Certified Public Accountant and a Certified Exit Planning Advisor. In her spare time, Carol enjoys taking a break from the financial world by spending time with her family and experiencing the natural world via skis or a bicycle. She is a fan of world music and finds further inspiration reading about fast-growing and innovative companies.