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# Money Maven

Gilbert man makes improving  
cash flow his business

“There is much reluctance from bankers and lenders and it’s not business as usual.”

– Jerry L. Mills

Businesses in every sector have been financially hammered by our faltering economy. Despite doom and gloom that is portrayed in nightly media reports, one Gilbert resident continues to represent a beacon of light for entrepreneurial to mid-size businesses that seek to increase profitability, improve cash flow, and stay away from the pitfalls often associated with growing companies.

Jerry L. Mills is the founder and CEO of B2B CFO. B2B CFO is the largest CFO firm in the country which provides services that create financial and goal clarity. That specific information is then used to increase profits and cash flow. Partners with CEO B2B work on an as-needed basis, long-term to help business owners with key decisions that they will encounter during their growth phase. “We’re mostly working with growth customers,” explains Jerry Mills. The B2B CFO partners provide strategic assistance that will allow an owner to get back to the more enjoyable aspects of growing their business without getting mired down in the rut of a daily grind.

During these trying economic times, Mills sees a key challenge for growing companies. “There is much reluctance from bankers and lenders and it’s not business as usual. They’re stricter,” notes Mills, “For businesses, it’s more difficult. It’s been frustrating.” B2B CFO helps to optimize cash flow which can ultimately present many positive possibilities for a business. When a B2B CFO partner assesses a potential client, they interview the CEO of a company and “find out what’s keeping them awake at night,” according to Mills. A review of the accounting system is conducted to determine what changes could be made. When challenges arise outside of B2B CFO’s scope (such as legal issues), “We’ll refer them to others if we cannot help them,” Mills explains.

Mills founded B2B CFO 22 years ago in Phoenix, after serving as a manager at Arthur Andersen & Co. There were three employees in two states in December 2003 and that figure has now expanded to 110 people in 44 states. “We should double that by the end of 2010. It’s been phenomenal,” Mills lauds. He and his wife have lived in Gilbert for nearly a decade after moving from Ahwatukee. “We needed a house and an atmosphere that was family-focused,” he explains of his move to Gilbert. After 34 years of marriage, the Mills have four children and are proud grandparents.

A noted speaker and author, Mills has previously taken part in the Wells Fargo Business Insight Series. In fact, his webcast segment was the most popular in Wells Fargo history. Mills was invited back to participate in another of their webcasts in late March. “I’m hoping to make this one even better,” he says. (Webcasts can be seen on B2B CFO’s website at [b2bcfo.com](http://b2bcfo.com) or on YouTube.) This October, Mills’ expertise will be featured in The Wall Street Journal’s Complete Small Business Guide Book. (Additionally, Mills has been featured in *Inc.* and *Strategy* magazines, the *New York Times*, and is a frequent contributor to Fox Business.) At the helm of B2B CFO, Mills continues to forge full steam ahead for the 300 current clients of the firm. “We are experts in the field of cash flow. Even with the way banks are today,” he concludes.

In 2010, Mills will release his third book, *Escaping the Danger Zone-Death of 1000 Cuts* which will deal with “cuts” that business owners make that actually wind up hurting a business. It will include real life experiences and red flags to be aware of in various situations. Mills’ first two books were *The Danger Zone-Lost in the Growth Transition* and *Avoiding the Danger Zone-Business Illusions*.