



## CASH FLOW SERVICES

**TALK TO US ABOUT HAVING IN PLACE EFFECTIVE CASH FLOW FORECASTS THAT WILL HELP IDENTIFY CRUNCH POINTS AND HELPS TO MAKE SURE THERE IS ENOUGH CASH ON HAND TO KEEP YOUR BUSINESS RUNNING**

Good cash flow is more than just staying afloat. It's about making your business as efficient as possible. By taking control of your cash flow you can reduce the amount of money needed to keep your business running from day to day.

Accounting systems are designed to produce balance sheets and profit and loss statements (snapshots of your finances at a particular period of time). **They don't track your changing cash requirements throughout the year.**

Your business needs a cash flow forecast which outlines exactly how much cash will flow in and out of your business each month. This helps you to identify potential cash crunch points and helps you to make sure you have cash on hand when you need it. Then, you need to track your cash flow performance on a regular basis to make sure you are staying on track.

A staggering 90% of small business failures are caused by inefficient cash flow. Getting paid on time and managing your outgoings is crucial to business success

Cash is the fuel that drives your business. Even though your business can be making profits it can still fail if it doesn't have cash on hand to pay the bills. Businesses are taking longer to pay their bills. This means your business is waiting longer to receive money due to it – money that you need to be able to meet your bill payment obligations.

It's not enough to have a summary of cash flow over the past 12 months; whilst it may be useful in learning from past problems it cannot help you anticipate future ones. You need a cash flow forecast that shows how much cash will flow in and out of your business each month. By doing this you can pinpoint those periods when cash will be a problem allowing you to better prepare to ensure you have cash on hand when needed.

To be really effective your business will need to track its cash flow performance from week to week to gauge how cash flow is performing against monthly projections.

**We can assist your business to ensure it has effective cash flow forecasts that will help identify crunch points and to ensure cash is on hand to keep your business running**

**CONTACT US FOR AN OBLIGATION FREE DISCUSSION**