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CHASE  for BUSINESS
Coaching for ImpactSM

Notebook

Navigating Your Cash Flow

Increase cash in and decrease cash out to maximize your business success.

Cash flow moves your business forward

Timing is everything. Successful businesses manage cash to make sure it's there when they need it.



Source: JPMorgan Chase & Co. Institute, "[Small Business Cash Liquidity in 25 Metro Areas](#)." Cash buffer days measured from 2013 to 2017 in the cross-sectional sample.

The cash you receive from selling products or services enables you to buy supplies and inventory, pay rent and utilities, and hire workers and contractors. It's the fuel that keeps your business engine running smoothly.

In today's business environment, cash flow has never been more important. Successful businesses can fail if they don't manage cash in and cash out. Understanding the nuances of cash flow and keeping an eye on cash flow trends will help you navigate the challenges ahead and prepare for the future.

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What were your inflows for the past year?

Category	Description	Frequency	Date deposited	Amount	
OPERATING					
Sales of product - location	Party supplies	Varies quarterly	Jan	\$10,500	Delete × Edit ✎
			Apr	\$16,800	
			Jul	\$21,600	
			Oct	\$42,000	
Sales of product - location	Selling excess back to distributor	Varies quarterly	Jan	\$2,100	Delete × Edit ✎
			Apr	\$3,700	
			Jul	\$3,200	
			Oct	\$2,500	

FINANCING

Small business loan	7(a) loan	One time	Apr	\$10,000	Delete × Edit ✎
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What were your outflows for the past year?

Category	Description	Frequency	Date withdrawn	Amount	
OPERATING					
Payroll/wages	Staff	Varies quarterly	Jan	\$5,600	Delete × Edit ✎
			Apr	\$8,400	
			Jul	\$9,200	
			Oct	\$12,000	
Payment to suppliers (i.e. inventory purchases)	Retail merchandise	Varies quarterly	Jan	\$3,300	Delete × Edit ✎
			Apr	\$2,600	
			Jul	\$8,700	
			Oct	\$1,200	
Marketing/promotion	Halloween banner	One time	Sep	\$500	Delete × Edit ✎
Rent - General operating expenses	Rent	Fixed monthly	All months	\$1,000	Delete × Edit ✎

FINANCING

Repayment of loans (interest or principal)	Small business loan	Fixed monthly	All months	\$800	Delete × Edit ✎
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Find your place in the competitive landscape

We've created an exercise to help you see where you stand relative to your competition.

Go to chase.com/CompetitiveAnalysis to get started.

Example:





Who are your customers?

In the sections below, examine the different types of customers you serve at your business. What defining characteristics are unique to each type of customer? What sales goals do you have for each customer type and how much time will it take to achieve them? In the last column, think through how your brand can ignite or deepen the relationship and what elements you might include in an outreach plan.

Example:

Existing customers	<p>The best customer May not come in the most often, but when they do, they spend a lot.</p> <p>What types of people typically fall into this category?</p>	<p>What sales goals can you set for these customers?</p>	<p>How could you reach out to these customers?</p>
	<p>The sustaining customer May not spend a lot but shop frequently and are loyal to your business.</p> <p>What types of people typically fall into this category?</p>	<p>What sales goals can you set for these customers?</p>	<p>How could you reach out to these customers?</p>
Potential customers	<p>The look-alike customer Look like your current customer but shop elsewhere for the products you carry.</p> <p>What types of people typically fall into this category?</p>	<p>What sales goals can you set for these customers?</p>	<p>How could you reach out to these customers?</p>
	<p>The aspirational customer A customer you would like to have, who represent who you would like your product to appeal to</p> <p>What types of people typically fall into this category?</p>	<p>What sales goals can you set for these customers?</p>	<p>How could you reach out to these customers?</p>



Analyze your vendor relationships

This exercise can give you an at-a-glance view of the importance of each vendor relationship and can be used as a guide for how to take action.

Visit chase.com/VendorAnalysis to get started.

Example:

VENDOR INFORMATION ⁽¹⁾				PRODUCTS & SERVICES ⁽²⁾			REALTIONSHIP QUALITY ⁽³⁾			RATING ⁽⁴⁾
				1. Rank by importance			1. Rank by importance			
				Quality of product or service	Price point	Timeliness of delivery	Flexibility	Customer service	Accuracy	
				Least important	Important	Most important	Most important	Least important	Important	
Vendor name	Service or product purchased	Annual spend	Length of partnership	2. Rate each vendor (1 = bad, 5 = excellent)			2. Rate each vendor (1 = bad, 5 = excellent)			Weighted score
Spooky Inc.	Halloween decorations	\$36K	2 years	5	3	3	4	2	4	42
Kooky Costumes for Kids	Children's Halloween costumes	\$15K	8 months	3	4	3	3	2	1	33
Jubilation Nation	Party supplies	\$8K	4 months	2	3	2	2	3	2	27

Make cash work for you

How will you improve your cash flow?

Recognizing how money moves through your business has never been more important. Even when times are tough, there's a lot you can do to put your business on more solid footing. Analyzing your cash flow and making adjustments is a critical step.

We've created a tool to help you see a year of cash inflows and outflows. You can use this tool to map out your current performance and run different scenarios to help you plan for what's ahead.

Visit chase.com/CashFlowAnalysis to get started.

It takes a lot to run a business, especially now. A strong cash flow strategy can solidify your footing and help you keep rising.

- Simplify product lines: Which ones are not generating revenue?
- Pay yourself
- Ask, how much should I be saving?
- Analyze your balance sheet
- Analyze your Income statement
- Ask, where does money get drained?
- Identify most profitable streams of revenue
- Company equity



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