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Chase for Business customers

Real business owners compensated

CHASE for BUSINESS
Coaching for Impact[®]

Notebook

Navigating Your Cash Flow

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

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Cash flow moves your business forward

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

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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Cash flow is more than money in the bank.

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Cash flow needs to be managed. The ups and downs of business mean it's possible to be profitable and still not have money in the bank. Even if business is booming, track your expenses closely and keep revenue ahead of payments.

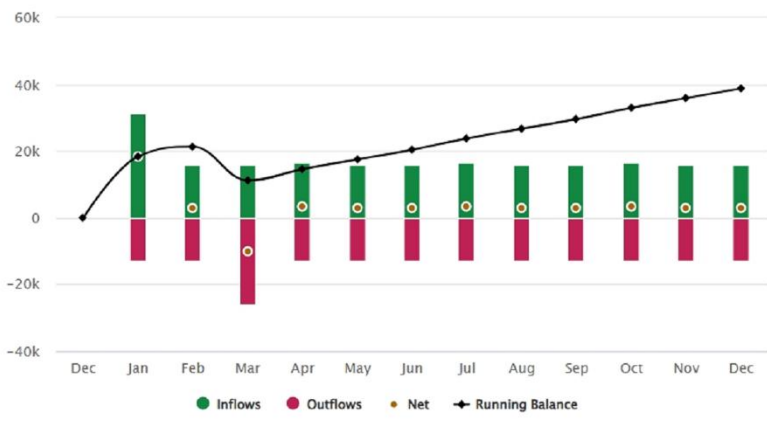
Inflows Outflows Analyze				
What were your inflows for the past year?				
Fields marked with an asterisk (*) are required.				
Category*	Description*	Frequency*	Date deposited*	Amount*
OPERATING				
Sales of product - location	In-store bread and pastry sales	Fixed monthly	All months	\$10,000
Sales of product - online	Online cake orders	Fixed monthly	All months	\$5,000
Sales of services - location	Baking classes	Fixed monthly	All months	\$500
Other income: royalties, fees, commissions	Coffee shop commission	Fixed quarterly	Jan, Apr, Jul, Oct	\$500
INVESTING				
Property rental income	Sublet kitchen space	Fixed monthly	All months	\$400
FINANCING				
Bank loans	Small business loan proceeds	One time	Jan	\$15,000

Inflows Outflows Analyze				
What were your outflows for the past year?				
Fields marked with an asterisk (*) are required.				
Category*	Description*	Frequency*	Date withdrawn*	Amount*
OPERATING				
Rent - General operating expenses	Storefront lease	Fixed monthly	All months	\$1,667
Utilities - General operating expenses	Electricity, water, gas	Fixed monthly	All months	\$1,000
Payment to suppliers (i.e. inventory purchases)	Ingredients (flour, sugar, etc.)	Fixed monthly	All months	\$4,667
Payroll/wages	Staff wages	Fixed monthly	All months	\$4,000
INVESTING				
Purchase of equipment/machinery (assets)	Oven and mixer upgrade	One time	Mar	\$13,000
FINANCING				
Repayment of loans (interest or principal)	Loan repayment	Fixed monthly	All months	\$1,667

Your cash flow summary: Period Entire year ▼

Entire year cash flow summary

Total inflows:	\$207,800
Total outflows:	\$169,012
Net:	+ \$38,788
Starting balance:	+ \$0
Entire year balance	+ \$38,788



Entire year inflow breakdown



- 90% Operating >
- 2% Investing >
- 7% Financing >

Entire year outflow breakdown



- 80% Operating >
- 12% Financing >
- 8% Investing >

Maximize cash in

Consider four strategies to turn more of your sales into cash on hand.



1. Know your competition
2. Segment your customers
3. Consider your prices
4. Collect on your sales

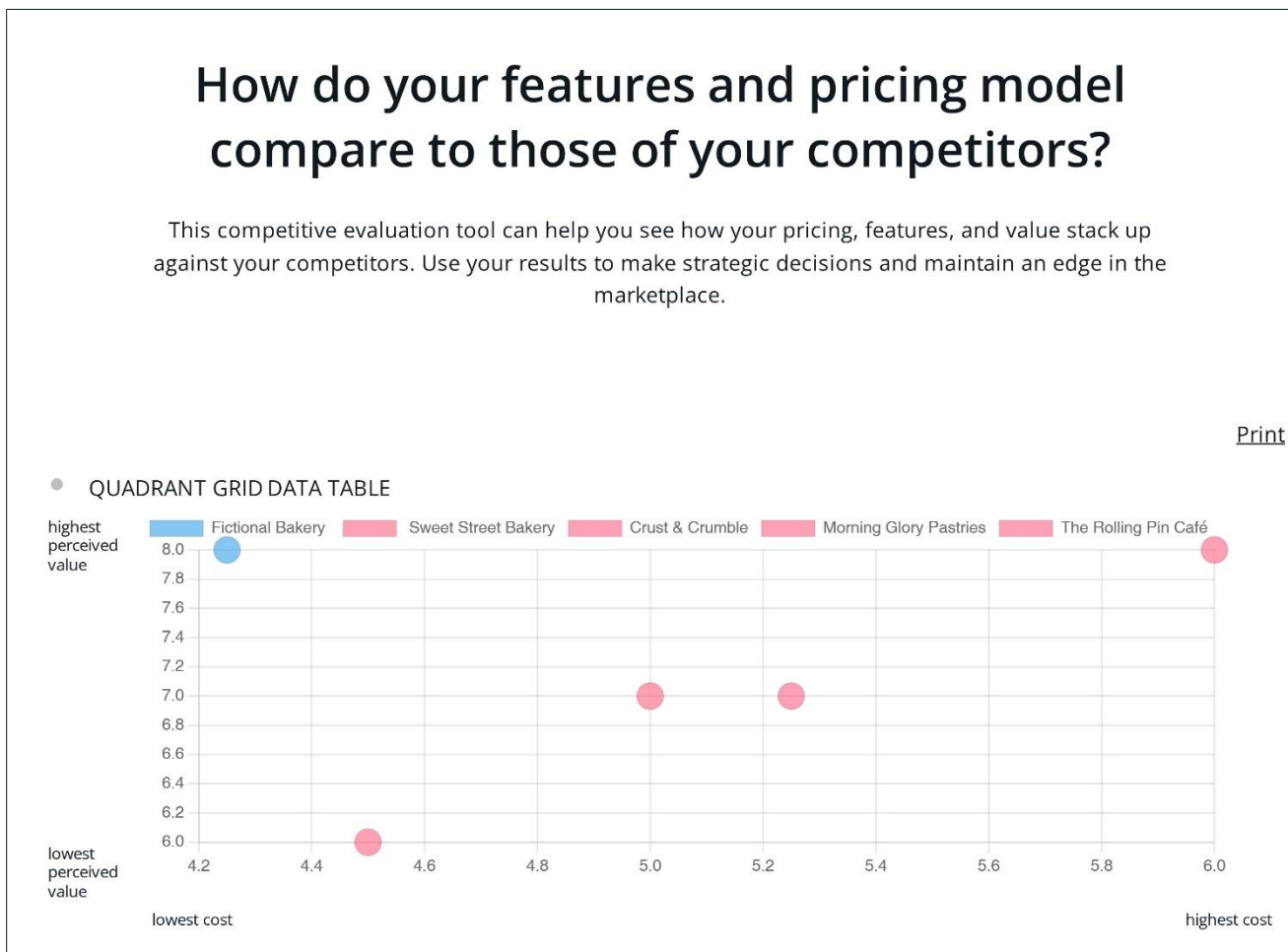
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Find your place in the competitive landscape

We've created an exercise to help you see where you stand relative to your competition. Go to [Chase.com/competitiveanalysis](https://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.

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

Minimize cash out

Knowing where and when cash goes out helps you right-size your spending.

Most businesses can reduce their expenditures in at least five ways:

- Reevaluating vendor relationships
- Building a high-performing team
- Taking a fresh look at real estate
- Controlling spending on inventory
- Getting real value from marketing

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This image shows a single sheet of white paper with horizontal blue ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.



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:

Take a fresh look at your suppliers

This worksheet gives you an at-a-glance view of your vendor relationships. You can use the results to inform vendor management decisions. We'll walk you through filling it out for your own business, but first, take a look at this example from Holiday Town.

Vendor Information ⓘ				Products and Services ⓘ			Relationship Quality ⓘ			Rating ⓘ
				1. Rank by importance			1. Rank by importance			
Vendor name	Service or product purchased	Annual spend	Length of partnership	Quality of product or service	Price point	Timeliness of delivery	Flexibility	Customer service	Accuracy	Weighted score
				Least impo ▾	Important ▾	Most Impoi ▾	Least impo ▾	Most Impoi ▾	Important ▾	
				2. Rate each vendor (1 = bad, 5 = excellent)			2. Rate each vendor (1 = bad, 5 = excellent)			
Spooky In	Halloween de	\$36000	2 years	5	3	3	4	2	4	42
Kooky Co:	Kooky costurn	\$15000	8 months	3	4	3	3	2	1	33
Jubilation	Party supplie:	\$8000	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

Thank you

To learn more about how we can help you with your entrepreneurial journey, contact:

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