

CLIENT SERVICES:

Cash Management

Dear Client:

Happiness is a positive cash flow. A business can be profitable and still run into trouble due to a cash flow issues. Everything is better when your cash-in exceeds your cash-out.

A cash crisis can be emotionally devastating and it can even kill your business. If you've ever had to beg, borrow, and steal to cover tomorrow's payroll you know what I mean.

Our cash management service allows you to do the following:

- Know when, where, and how your cash needs will occur.
- Know what the best sources are for meeting your additional cash needs.
- Be prepared to meet these needs when they occur, by keeping good relationships with bankers and other creditors.

The starting point for avoiding a cash crisis is allowing us to develop a cash flow projection for you. We can help you develop both short-term (weekly, monthly) cash flow projections to help you manage daily cash, and long-term (annual, 3-5 year) cash flow projections to help you develop the necessary capital strategy to meet your business needs.

We also prepare historical cash flow statements to help you gain an understanding about where all the money went.

Creating an accurate cash flow projection is just one of the many cash management services we provide. You also get the following:

- Help obtaining an appropriate line of credit
- Cash collection acceleration techniques
- Proven effective collection policies
- Proven effective payment policies
- Help obtaining the maximum rate of return on your idle cash

Sincerely yours,

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