

Elevate Your Cash Flow, Elevate Your Business

Cash flow can tell you if your sales are too low, if your overhead is too high, if you need to hire a project manager, if you're ready for growth — and so much more. How? Play on to find out!

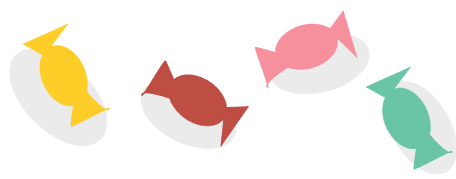


Play Now

Investing in cash flow analysis before you find yourself in a cash flow crisis is one of the best ways you can create a strong, resilient business.

Follow The Money

Before you can reap the benefits of cash flow analysis, you need to understand your business's own money trail — where cash flows in, and where it trickles out; when you are raking in profits, and when you hemorrhaging expenses; who pays up, and who costs you; what flies off the shelves, and what devalues. From there, you'll be able to discover the why of your cash flow woes — and how you can fix them.



Negative

- Negative margin
- Surplus inventory
- In collections
- Late payment
- Expense account overdrawn
- Bad debt
- Bad season
- Tax bill

Positive

- High margin service
- Early payment
- Tax refund
- Negotiated vendor savings
- Secured credit at low interest rate
- High season
- Supply chain synced
- Increased sales

Taking your cash flow game to the next level

For some businesses, collection periods can exceed 120 days, but you cannot put your accounts payable on hold until you collect your account receivables, and you cannot always sync the two.



LEVEL
1

Start Now

Accounts receivable and accounts payable may not always align, but the sooner you can predict a problematic gap, the better your chances of avoiding a crisis. The worst mistake you can ever make is ignoring the problem.



LEVEL
2

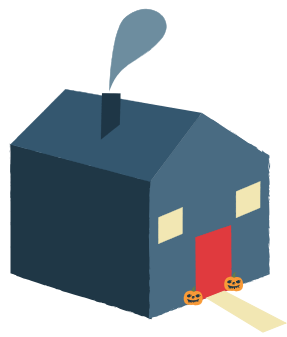
Get real

There's often a big gap between what we think our accounts look like and what they really look like. Use one of the many tools available to capture your cash flow in action. A minute-to-minute, rather than month-to-month, view will ensure nothing slips by.

LEVEL
3

Study up

Find out what every startup wishes they'd known and sidestep the trouble spots before they arise. With the right planning, cash flow can be a blueprint to your business, rather than a crash analysis report.



LEVEL
4

Seek help

Use available tools, resources and business experts to make an accurate cash flow diagnosis. Contact your CIBC business advisor to see how you can automate receivables and payables, and ensure that you get help before you need it, with the right loans, optimized credit terms and the best rates.

LEVEL
5

Up your game

Once you've determined the who, what, when, where, why and how of the cash flowing in and out of your business, you will discover the changes you can make to transform your business — and, once made, evaluate their effectiveness.



LEVEL
6

Play again

Cash flow is an ongoing concern, but rather than view it as a negative chore, think of it as a proactive tool you can use again and again to make the small tweaks that will lead to better profitability, scalable solutions and manageable growth.

Winning at cash flow management is possible, but you have to take charge, and the earlier, the better. Don't delay another minute!

Contact your CIBC business advisor today for advice that fits your business and puts you on the right track for success.

