Beat: Business

A recent small-business survey points to practical ways to protect your next few

Cash flow is still the pressure point

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USPA NEWS - A cash-flow forecast does not need to be complicated. List expected income and bills by week for the next three months. Use conservative estimates for sales, and include irregular costs such as insurance renewals, repairs or tax payments.

Some small-business owners are feeling more confident, but that does not mean the day-to-day squeeze has eased. Main Street America's fall survey found profits and confidence trending upward, while cash flow, customer acquisition and affordable inventory remain hurdles.

Make the next 90 days visible
A cash-flow forecast does not need to be complicated. List expected income and bills by week for the next three months. Use conservative estimates for sales, and include irregular costs such as insurance renewals, repairs or tax payments.

Mark the weeks when your balance could get tight.
Decide in advance which purchases can wait.
Review the forecast once a week and update it with actual figures.

Check inventory against demand
When inventory is expensive, buying more can tie up cash before you know what will sell. Look at recent sales by item, not just total revenue, and compare them with what is already on hand.

Reorder proven sellers in smaller batches if suppliers allow it.
Ask suppliers about payment timing or minimum-order options.
Pause slow-moving purchases until you have a clearer reason to restock.
Give customer follow-up a place on the calendar
Finding new customers takes time, but a steady routine is easier to maintain than a last-minute push. Set aside a short block each week to contact past customers, ask for referrals or share a useful update about your business.

Choose one action for this week
You do not need to fix every pressure point at once. Pick the step most likely to protect cash or bring in a customer, then give it a clear owner and a date to review whether it helped.

A clearer view of cash, stock and follow-up can make the next decision easier.

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