



**VIRTUAL NETWORKING:**  
**FINANCIAL CRISIS  
PREPAREDNESS & LOAN  
RESOURCES**



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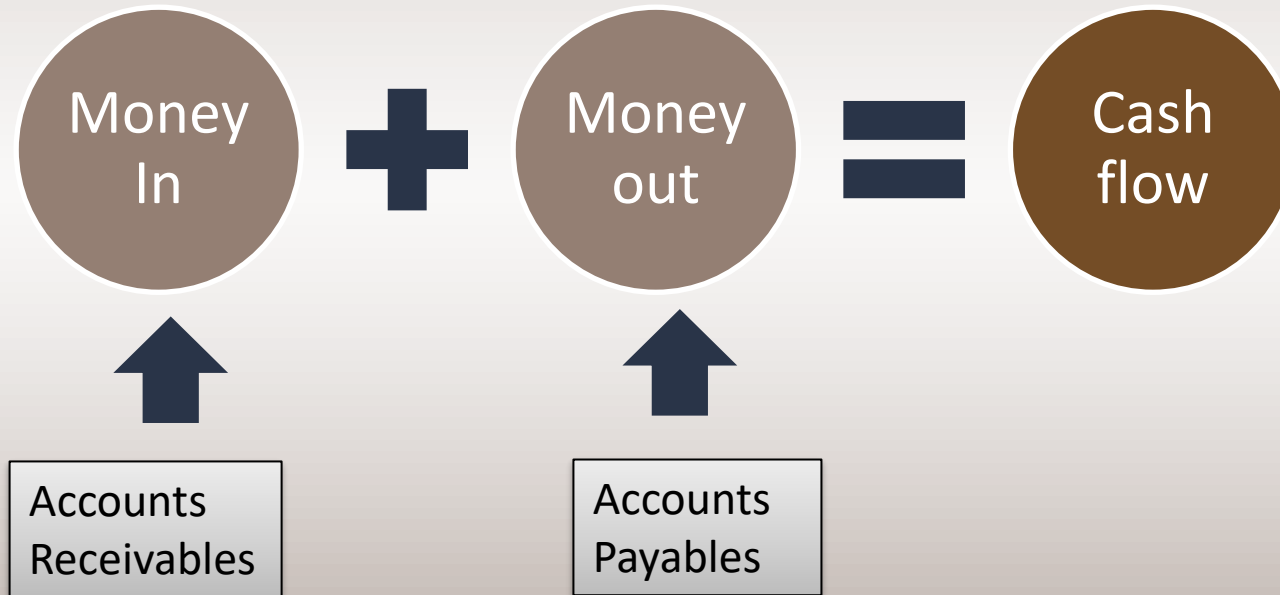
**STC**

FINANCIAL &  
BUSINESS CONSULTING

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# 1. Learn how to manage cash flow

How can you protect your business during these uncertain times? Where do we start?



# 1. Learn how to manage cash flow

1. Invoicing
2. Accounts Receivables
3. Accounts Payables
4. Business interruption insurance
5. Inventory
6. Costs
7. Debt
8. Rent
9. How do you support employees & Contractors?
  1. Reduce number of hours
  2. Reduce rate per hour
  3. Pay commission/bonus if they bring additional business



# 2. Loan or line of credit: Prepare



1. How much do you need and why?
2. 2019 Financial statements
  1. Profit & Loss
  2. Balance sheet
  3. Cash flow

## 2. Bookkeeping, CPA & taxes



- Use external experts: outsource your financial management consultant
- Invest in the right people to look after your business's financial health and it will pay off in the long-term.

# 3. Create a Budget & Forecast



1. REVENUE
2. EXPENSES
3. PROFIT

# 4. Financial Business Strategy

1. Profit & Productivity
2. Call your clients
3. Sales promotions
4. Business plan
5. Value Offering
6. Opportunity to expand
7. Certifications
8. Pay yourself
9. Mentors
10. Resources: Score, SBA, BakerRipley, STC Consulting, Boral Agency.



# Thank you! Q&A

Contact Me!



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 346-227-2895  SOLEDAD@SOLEDADTANNER.COM

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