The Titan Times Newsletter

brought to you by TITAN Business Development Group, LLC

business coaching | advisory | exit planning

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TITAN Business Development Group, LLC is a results-driven, professional, innovative and energetic business development firm located in Flanders, New Jersey, specializing in business coaching, advisory services and exit planning. From formation and startup, through all stages of the Business Growth and Maturity Cycles, Titan's business coaches and advisors work with sole-proprietors, partners, corporations, management, staff and teams to successfully create definitive, measurable and sustainable results.

Working together to improve operations, develop strong business systems, design robust strategies, increase profits, enhance knowledge and create plans in areas such as financial management, sales, marketing, leadership, productivity and more, Titan BDG's goal is to help its clients become titans in their industries.

The TITAN BDG way is much more than the right steps at the right times, it is also a highly collaborative, professional, respectful and effective approach to impacting our clients in a fashion that empowers them to turn ideas into clear visions and transform those visions into reality. The TITAN BDG way is about expanding one's definition of achievement and success – and surpassing the rest of the pack.

As Certified Exit Planning Advisors, we are also keenly skilled in helping you identify, protect, build, harvest, and manage the value in/from your Company. Our exit planning services apply the Value Acceleration Methodology of the Exit Planning Institute – the global authority on exit planning.

How to Build a 13-Week Cash Flow Forecast That Actually Helps You Sleep at Night

Ask almost any business owner what keeps them awake at night, and cash flow is usually near the top of the list. Even profitable companies can experience cash shortages because profits and cash are not the same thing. Payroll, loan payments, inventory purchases, and taxes all require cash, regardless of what the income statement says.

That is why a 13-week cash flow forecast is one of the most valuable management tools a business can implement. It gives owners and managers a rolling view of expected cash receipts and disbursements over the next three months, providing enough time to anticipate problems and take corrective action before they become crises.

The first step is to determine how much cash is available today. Use the current balances in your operating accounts as your starting point. This is your opening cash balance for Week One.

Next, estimate the cash you expect to collect each week. Base your projections on outstanding accounts receivable, customer payment habits, and anticipated new sales. Be conservative. If customers typically pay in 45 days, do not assume they will suddenly start paying in 30. A forecast is only as reliable as the assumptions behind it.

Masterful Quotes

"Price is what you pay. Value is what you get."

~ Warren Buffett

"The essence of strategy is choosing what not to do.

-Michael Porter

"Quality is remembered long after price is forgotten."

-Peter Drucker

"The goal as a company is to have customer service that is not just the best, but legendary."

-Sam Walton

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Now identify every expected cash payment. Start with fixed obligations such as payroll, payroll taxes, rent, utilities, insurance, loan payments, and lease obligations. Then add variable expenses such as inventory purchases, subcontractors, commissions, and operating expenses. Don't forget quarterly tax payments, annual software subscriptions, equipment purchases, or other irregular expenses that can create unexpected cash demands.

Organize the forecast by week rather than by month. Weekly reporting provides much greater visibility and allows you to react much sooner if collections slow or expenses increase. It is much easier to solve a cash shortage that is six weeks away than one that arrives tomorrow.

Once your expected receipts and disbursements are entered, calculate the projected ending cash balance for each week. This becomes the beginning cash balance for the following week. As you move through the forecast, patterns begin to emerge. You may discover that cash consistently becomes tight during certain weeks because of payroll cycles, inventory purchases, or customer payment delays.

The real value of the forecast comes from asking, "What if?" What if a major customer pays two weeks late? What if sales increase faster than expected and require additional inventory? What if a piece of equipment needs to be replaced? Running these scenarios helps management prepare for uncertainty instead of reacting to it.

A cash flow forecast should never sit in a drawer. Review it every week with your leadership team. Replace projected numbers with actual results, remove the week that just ended, and add another week to maintain the 13-week horizon. As your business changes, so should the forecast.

Just as important, use the information to make decisions. If cash appears to tighten eight weeks from now, you have time to accelerate collections, delay discretionary spending, negotiate better payment terms with vendors, postpone capital expenditures, or arrange a line of credit before it becomes necessary. These are strategic decisions made from a position of strength instead of desperation.

A well-maintained 13-week cash flow forecast does more than predict cash. It improves decision making, reduces financial surprises, and gives business owners confidence that they understand where the business is headed. You may not eliminate every cash flow challenge, but you will replace uncertainty with a plan. And for many business owners, that is the difference between losing sleep and sleeping soundly.

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Pricing for Profit Instead of Market Share

Many business owners believe the best way to grow is to lower prices and win more customers. While that approach may increase sales volume, it does not always increase profits. In fact, competing primarily on price often creates a cycle of shrinking margins, higher workloads, and greater financial risk. Sustainable businesses focus on pricing for profitability, not simply gaining market share.

Before adjusting prices, business owners need to understand what they are truly selling. Customers rarely buy based on price alone. They buy reliability, quality, responsiveness, expertise, convenience, and trust. If your company consistently delivers value in these areas, competing solely on price may be unnecessary.

The first step is knowing your costs. Many companies know their direct costs but underestimate overhead, administrative expenses, and the true cost of serving different customers. Without an accurate understanding of your cost structure, it is impossible to know whether a job, product, or service is actually profitable. A detailed analysis often reveals that some of the company's largest customers generate the lowest margins because they require additional service, customized products, or extended payment terms.

Next, evaluate your pricing strategy. Many businesses establish prices years ago and make only small annual adjustments. Meanwhile, labor costs, materials, insurance, and operating expenses continue to rise. If pricing does not keep pace with those increases, profit margins slowly disappear. Regularly reviewing pricing should be part of every company's strategic planning process.

Business owners should also avoid using competitors as the primary benchmark. Matching the lowest price in the market is rarely a winning strategy unless your company also has the lowest operating costs. Instead, determine the profit margin your business needs to remain healthy and build your pricing around that objective. Customers who value your expertise and service are often willing to pay a fair price when they understand the value they receive.

Another important step is understanding customer profitability. Not every customer contributes equally to the bottom line. Some buy consistently, pay on time, and require very little support. Others generate frequent service calls, negotiate every invoice, and pay well beyond agreed terms. Measuring profitability by customer can help identify relationships that deserve greater investment and others that may require pricing adjustments or different service levels.

Communicating price increases effectively is equally important. Customers are generally more accepting of reasonable increases when they are informed in advance and understand the reasons behind the change. Rising labor costs, investments in technology, expanded services, or improved response times all demonstrate added value rather than simply higher prices.

Finally, remember that increasing prices by a small percentage often has a greater impact on profitability than trying to generate significantly more sales. A modest increase in gross margin can produce meaningful improvements in net income without requiring additional employees, equipment, or facilities.

Growing market share is an admirable goal, but growth without profit creates unnecessary stress and limits future opportunities. Strong businesses build pricing strategies that reflect the value they provide, support long-term financial health, and generate the resources needed to invest in employees, technology, and future growth. In the end, it is not the company with the most customers that wins. It is the company that earns a fair return for the value it delivers.

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