

HOW TO INCREASE YOUR CASH FLOW

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For most companies, accelerating receipts to make cash available quickly may be far more important financially than earning the maximum interest on a disbursement float.

Their daily objective is to get all checks and payments processed and cleared as immediately as possible in the company's bank account. All checks should be taken care of promptly. The challenge is to make employees realize the difference between big or important checks requiring special attention and those that are routine receipts.

Rather than keeping a check received after 3pm until the following morning, it may be strategic for your cash flow to have an employee attend to those checks and have them deposited that same afternoon.

Likewise, if you can assign the morning shift to bring checks as early as the bank opens may save you a day in the float.

Become aware of your bank's check clearing policies and procedures. Work around those schedules. For distant customers bypass the postal system by asking the customer to make a direct deposit.