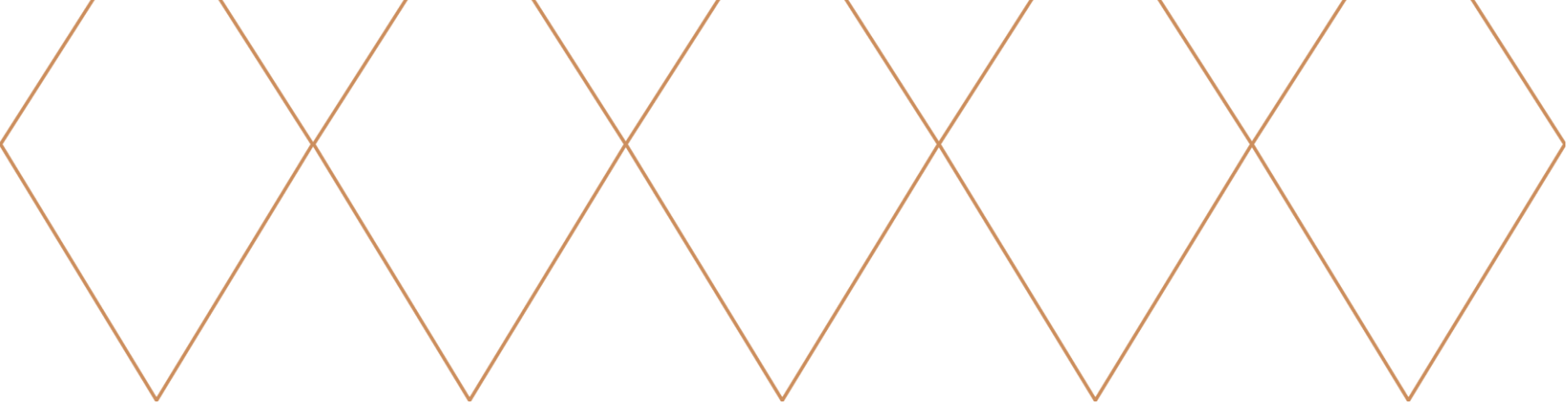




AMELIA 26 ISLAND 26

The Ritz-Carlton Amelia Island, FL
August 18-20, 2026

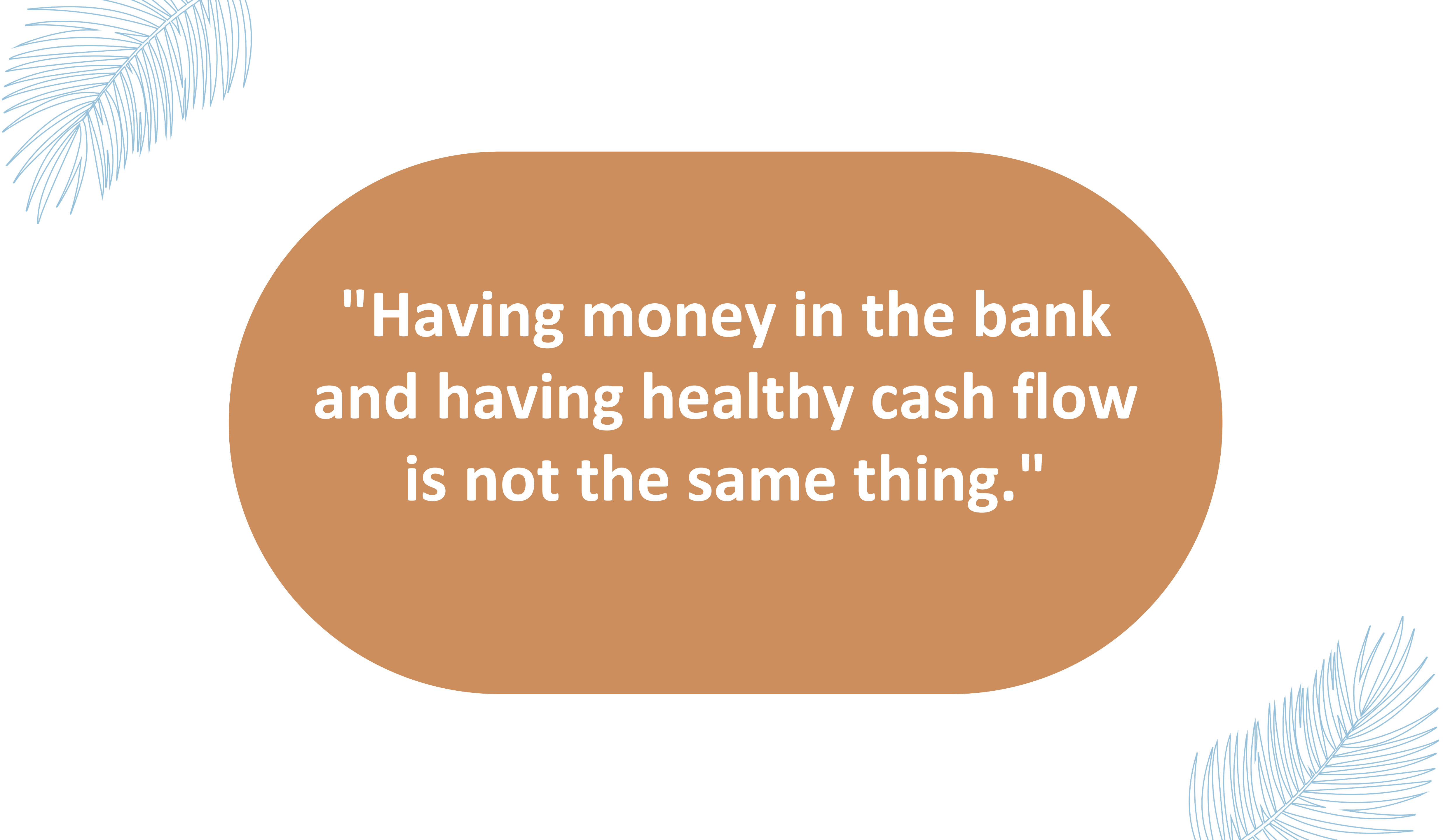
Cash Flow Confidence



Opening Poll & Reality Check

- **How many have ever worried about making payroll?**
- **How many carry a credit card balance?**
- **How many have looked at their bank account and thought, "We're doing great"?**



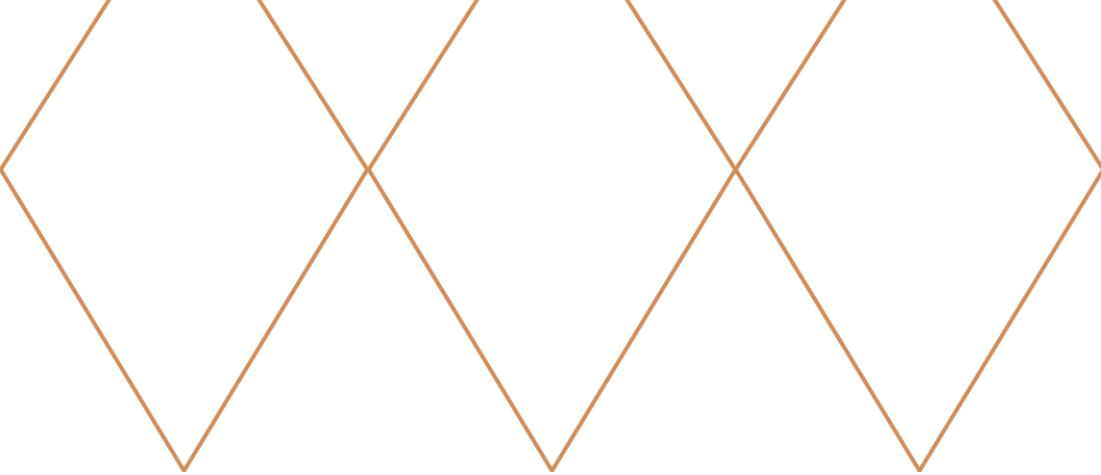


**"Having money in the bank
and having healthy cash flow
is not the same thing."**

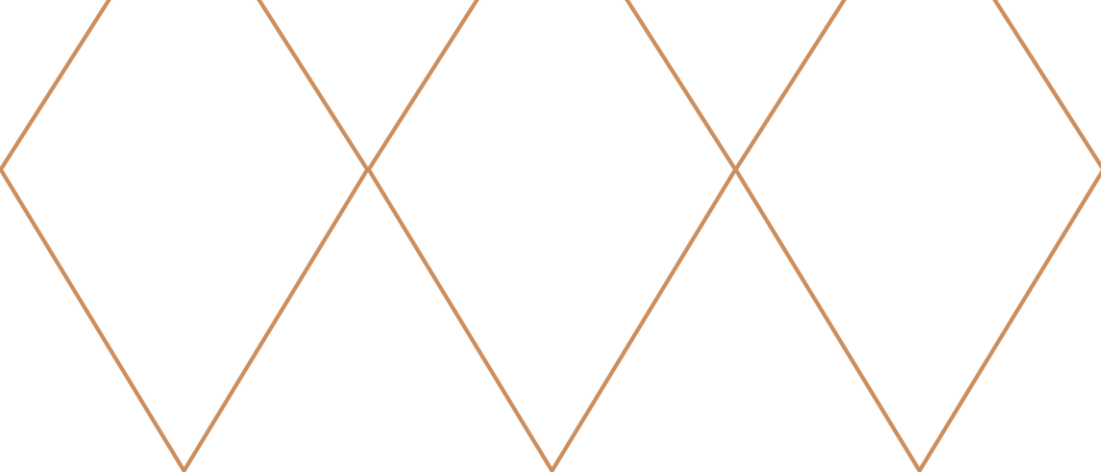


The 5 Biggest Cash Flow Mistakes Florists Make



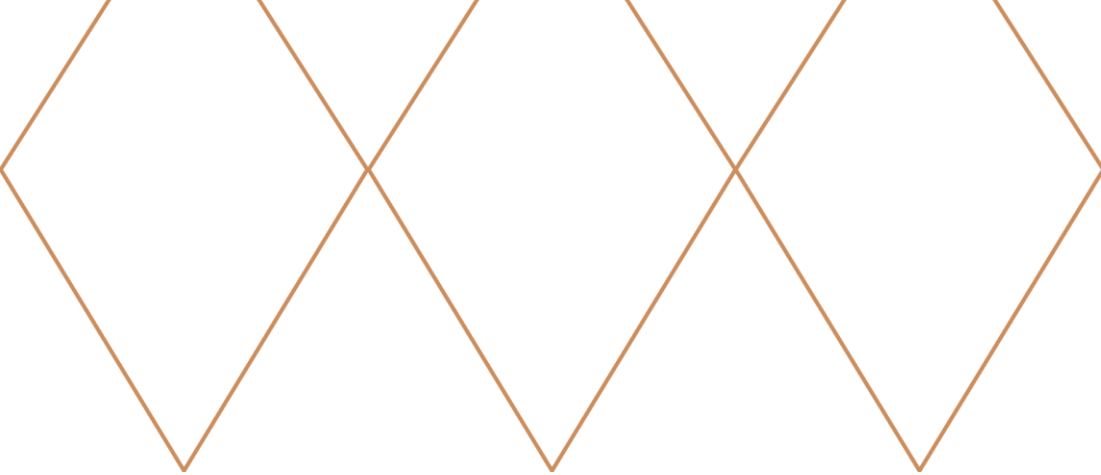


1. Confusing sales with cash



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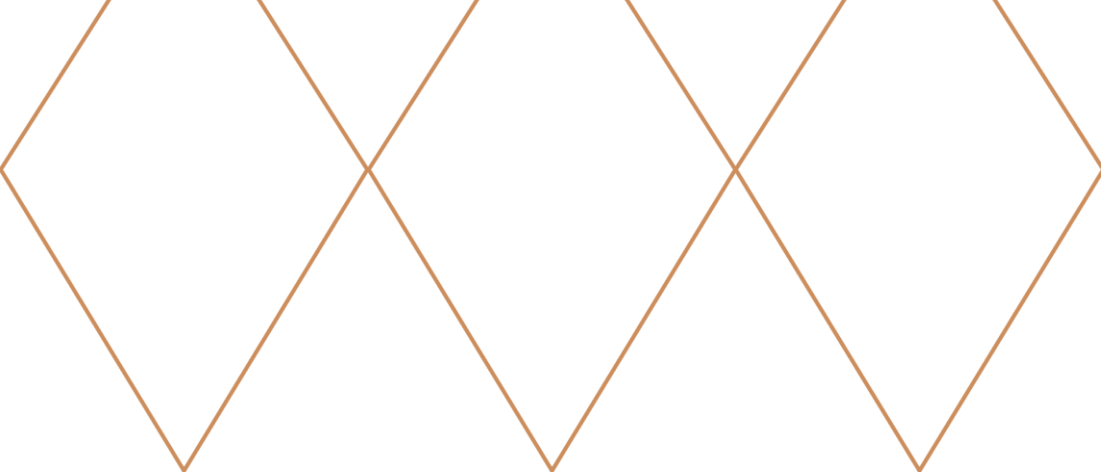
2. Ignoring timing



1. Confusing sales with cash

2. Ignoring timing

3. Treating holiday cash as profit



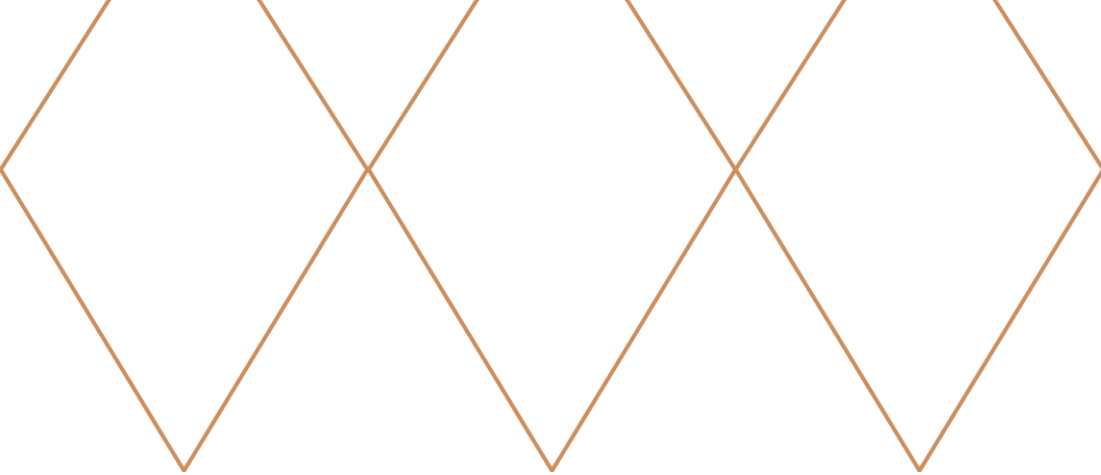
1. Confusing sales with cash

2. Ignoring timing

3. Treating holiday cash as profit

4. Living on credit cards





1. Confusing sales with cash

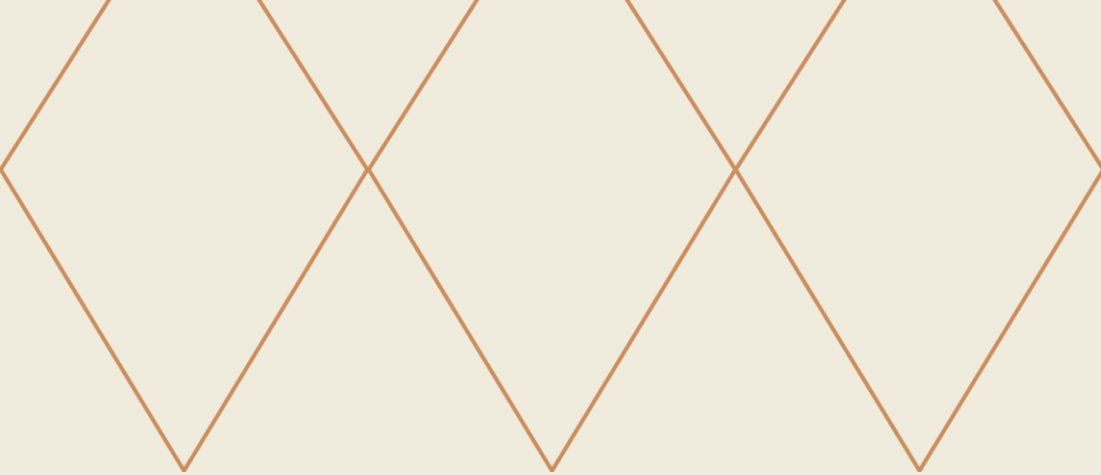
2. Ignoring timing

3. Treating holiday cash as profit

4. Living on credit cards

5. Not knowing what is going out and coming in

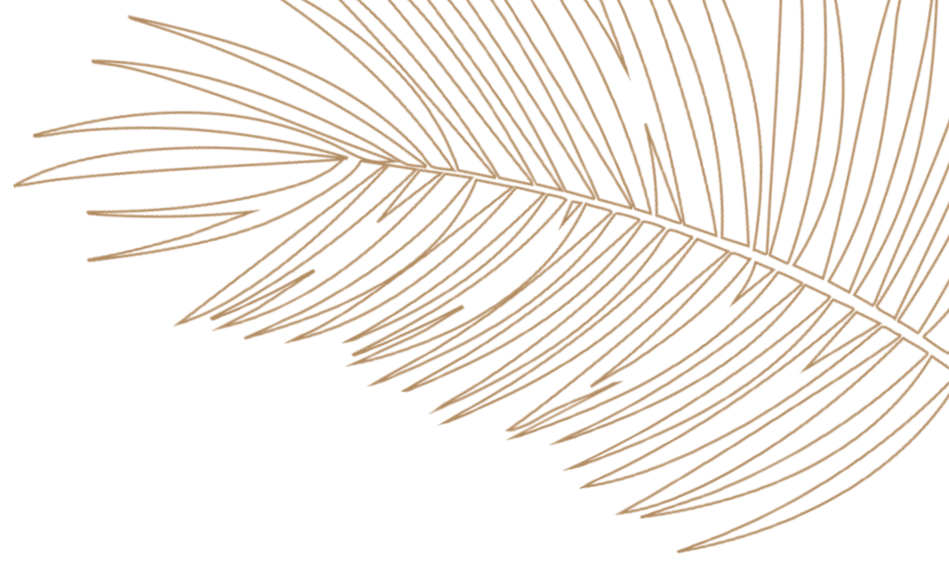




**When you are profitable you need to keep
an eye on the future**

inflation / tariffs / pandemics / taxes

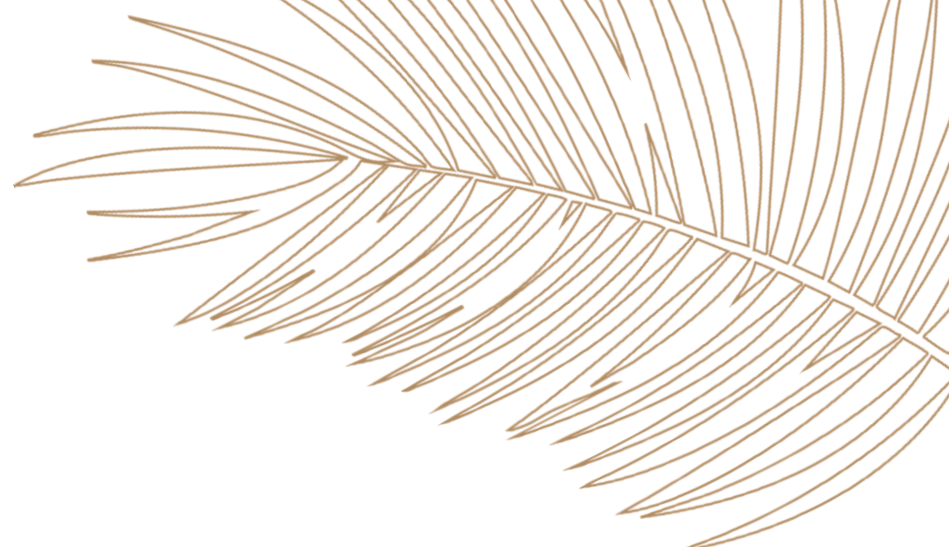




Build Your Cash Flow Radar

The 5 things every florist should review monthly:

- **Bank Balance**
 - **Accounts Payable**
 - **Accounts Receivable**
 - **Upcoming Major Expenses**
 - **Expected Cash In**
- 

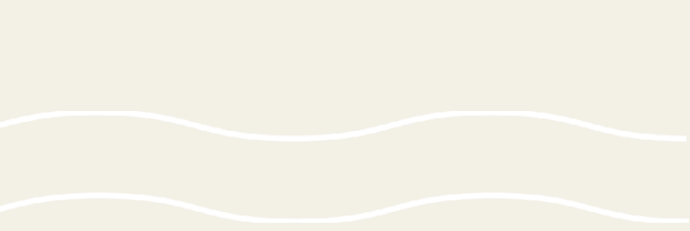


What To Do When Cash Gets Tight

- Talk to your banker before you need money
- Refinance high-interest debt
- Invoice faster
- Collect faster
- Pay taxes first
- Cut expenses early

Don't ignore the problem!





The Valentine's/Holiday Day Trap



"You just finished Valentine's Day
and have \$50,000 in the bank."





"You just finished Valentine's Day
and have \$50,000 in the bank."

- **Are you successful?**





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- **Are you successful?**
- **What bills/invoices are still coming in?**





"You just finished Valentine's Day and have \$50,000 in the bank."

- **Are you successful?**
- **What bills/invoices are still coming in?**
- **What are you forgetting?**





"You just finished Valentine's Day
and have \$50,000 in the bank."

- **What are you forgetting?**





"You just finished Valentine's Day and have \$50,000 in the bank."

- **Payroll**
- **Payroll taxes**
- **Wholesalers**
- **Credit cards**
- **Rent**
- **Utilities**



Quick Calculations

A very simple checklist

Cash Flow Check List and Quick Calulation				
	End Of Month - Feb			
Ending Bank Balance	\$25,000.00			
Accounts Recievable Balance	\$25,000.00			
Accounts Payable Due EOM March	\$30,000.00			
Upcoming Major Expenses	\$3,000.00	(ex: Insurance Renewal/ Van Repair/ Taxes)		
Expected Cash In A R	\$20,000.00			
What % of AR is realistically expected in 30 Days				
Cash / Check Sales Next Month	\$1,000.00			
Expected Cash Out Payables	\$27,000.00			
What % of AP Is due in 30 Days				
Credit Card Pmt Due	\$5,000.00			
Routine Expenses Next Month	\$20,000.00			
Rent - Payroll - Utilities ect				
Cash Flow Projection March	(\$9,000.00)			



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Thank you

Q & A

