SAF

AMELIA ISLAND 2026

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

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3. Treating holiday cash as profit

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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."

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- **Are you successful?**

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

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

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- **What are you forgetting?**

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- **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	$20,000.00	Net Looks Great ???????????
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 What % of AR is realistically expected in 30 Days	$20,000.00		
Cash / Check Sales Next Month	$1,000.00		
Expected Cash Out Payables What % of AP is due in 30 Days	$27,000.00		
Credit Card Pmt Due	$5,000.00		
Routine Expenses Next Month Rent - Payroll - Utilities ect	$20,000.00		
Cash Flow Projection March	($9,000.00)		

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Thank you

Q & A