



EASY FINANCIAL MANAGEMENT
FOR SMALL BUSINESSES

Mike Sigal
Founder & CEO

A man with a beard is lying in bed, looking thoughtful. He is wearing a grey hoodie. The background is dark and blurry.

43%

of SMEs run out of cash
1x/quarter



52%

of SMEs will turn to non-bank lenders within 2 years

Proceeds Analysis

Payments



Accounting



Sales & Marketing



	Act Jan-2012	Act Feb-2012	Act Mar-2012	Act
BEGINNING CASH BALANCE	5,233,551	4,456,395	3,485,381	2,676,758
CASH PROCEEDS				
Physical Card Revenue	1,721,418	1,585,535	1,605,360	1,605,360
Electronic Card Revenue	233,739	271,413	175,466	175,466
Gift Card Partner Fees	824	250,600	150,428	150,428
Debt Capital Invested	-	-	-	-
TOTAL PROCEEDS	1,955,981	2,107,549	1,931,253	2,676,758
USES OF CASH				
Cost of Gift Cards	(1,738,560)	(1,670,222)	(1,723,583)	(1,723,583)
Operations Cost	(51,919)	(53,799)	(51,363)	(51,363)
Merchant Services Fees	(55,633)	(54,084)	(50,125)	(50,125)
Cost of Operations	(107,552)	(107,882)	(101,487)	(101,487)
Cost of Acquisition (Marketing)	(98,432)	(131,782)	(116,577)	(116,577)
Cost of Fraud	(148,430)	(162,276)	(153,029)	(153,029)
Salary	(229,915)	(228,282)	(224,410)	(224,410)
Benefits	(44,253)	(20,808)	(26,961)	(26,961)
Personnel Expense	(274,168)	(249,089)	(251,372)	(251,372)
Amortization/Depreciation	(63,637)	(46,343)	(46,347)	(46,347)
Capitalized development costs	(96,187)	33,489	47,773	47,773
Net Capitalized Development	(159,824)	(12,854)	1,426	1,426
Outside Services (Outsourcing)	(274,927)	(331,725)	(238,275)	(238,275)
Office and Equipment	(76,406)	(54,127)	(44,407)	(44,407)
Travel & Entertainment	(8,835)	(15,670)	(34,196)	(34,196)
Other Operating Expense (Legal, Bank Fees, etc.)	(35,578)	(38,526)	(41,394)	(41,394)
Net Debt Service	(99,981)	(53,394)	(67,758)	(67,758)
Net Inventory (Increase)/Decrease	(82,917)	(95,428)	236,320	236,320
Income taxes	-	(130)	(67)	(67)
TOTAL USES:	(3,105,612)	(2,923,106)	(2,534,400)	(2,534,400)
CHANGE IN BALANCE SHEET ACCOUNTS				
Change in Advances & Prepaid Expense Account	597,428	(207,812)	(111,716)	(111,716)
Change in Accrued Exp & A/P Account	(224,953)	52,355	(93,760)	(93,760)
Net Change in Balance Sheet Accounts	372,475	(155,457)	(205,476)	(205,476)
ENDING CASH BALANCE	4,456,395	3,485,381	2,676,758	2,676,758

Online Lenders Expand & Accelerate Access to Credit

Payments



PayPal

Accounting



FRESHBOOKS



Sales & Marketing



HubSpot



Cashflower Automates Finance so SMEs Don't Run Out of Cash

Payments



PayPal

Accounting



FRESHBOOKS



Sales & Marketing



HubSpot

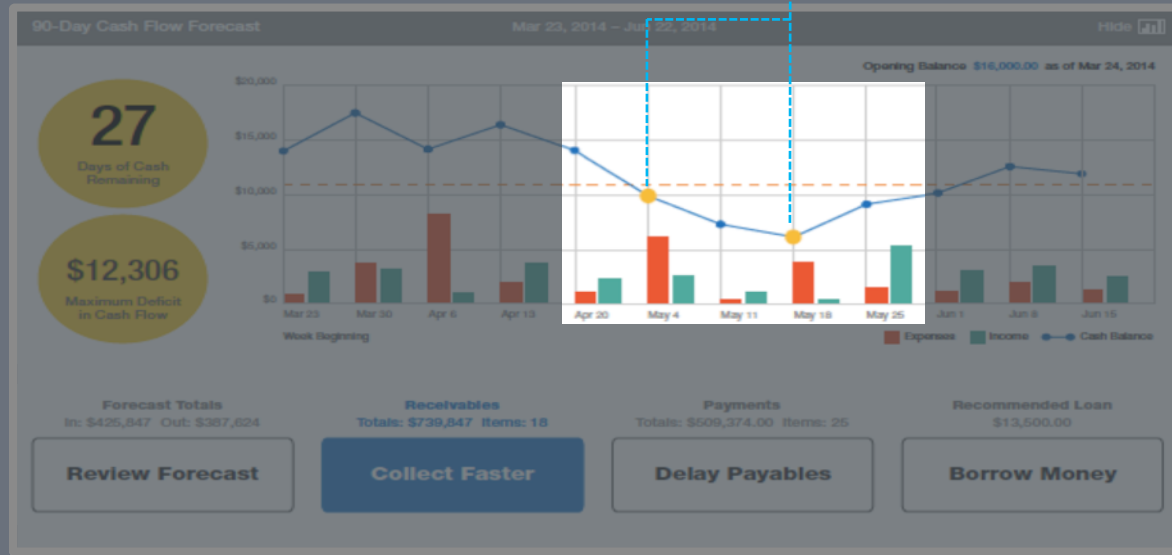


Automated
CFO

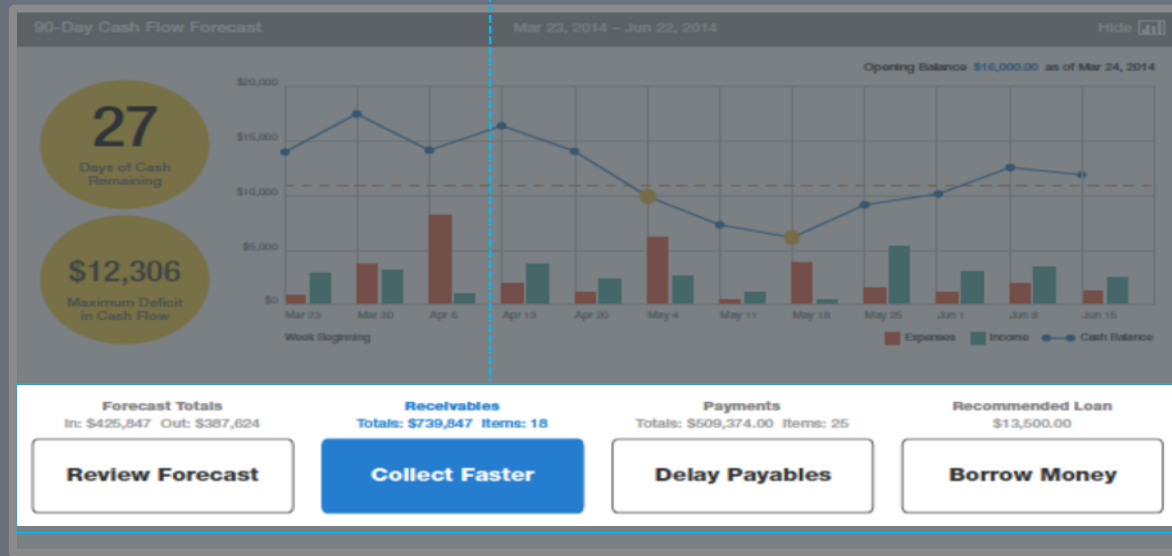
Continuously Updated Cashflow Forecasts



Automated Alerts to Cashflow Issues



Intelligent Cash Management Recommendations



Payables and Receivables Management

\$21,051.00 **\$186,742.00** **\$7,533.00** **\$0.00**

Net Inflows (Outflows) Available Balance

Review Forecast Borrow Money

Receivables

RISK	COMPANY NAME	FORECAST DATE	Make Changes
Mar 09 - Mar 15, 2014	Super Expo		Make Changes
Jun 29 - Jul 05, 2014	Recurring Client 5		Make Changes
Aug 24 - Aug 30, 2014	A Corp		Make Changes
	A Corp		Make Changes
	Intel Corporation - US		Make Changes
Jul 13 - Jul 19, 2014	S Corp		Make Changes
Jul 20 - Jul 26, 2014	B Corp		Make Changes

Edit Transaction

Company Name
B Corp

Payment Date *
07/20/2014

Amount *
\$30,200

Invoice type *
Receivable

Email: lizzie@bcorp.com

Phone:

Avg. days to pay since due date: 0 days

Avg. days to pay since invoice date: 0 days

Total number of open invoices: 1

Open invoices total: \$30,200.00

Total number of paid invoices: 8

[Cancel](#) [Save](#)

		\$30,200.00 (USD)	Jul 20, 2014	49	Make Changes
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64%

of SMEs will switch banks
for superior cashflow tools

Budgeting & Collaboration

May 2014 Jan 2015

Base Scenario 9 Columns

	Jun 2014	Jul 2014	Aug 2014	Sep 2014	Oct 2014	Nov 2014	Dec 2014	Jan 2015	Feb 2015
Start Balance	\$916,556	\$786,618	\$820,566	\$855,236	\$855,236	\$855,236	\$855,236	\$855,236	\$855,236
Total Revenue	\$36,000	\$85,810	\$71,420	\$0	\$0	\$0	\$0	\$0	\$0
Sales	\$36,000	\$85,810	\$67,420	\$0	\$0	\$0	\$0	\$0	\$0
Cash Sales	\$0	\$0	\$4,000	\$0	\$0	\$0	\$0	\$0	\$0
Other Revenue	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Interest Income	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total Expense	\$165,938	\$51,862	\$36,750	\$0	\$0	\$0	\$0	\$0	\$0
Cost of Goods Sold	\$112,170	\$44,900	\$12,000	\$0	\$0	\$0	\$0	\$0	\$0

Identify Cross-Sell Opportunities in Advance

Client Cross-Sell Analysis

Client Name ▲	Net Inflow (Outflow)	Excess Cash	Line of Credit	CD	Bill Pay
Aarons Wilkensen Buckfield	87,492	45,745	✓	✓	✓
After Dark Products	36,492	41,745	✗	✗	✗
Aggregate Construction Inc.	59,376	31,826	✓	✗	✓
Andersen Industries	77,695	68,128	✓	✓	✗
ArTech Consulting	37,895	26,745	✓	✗	✓
Bachman Turner Optical Devices	62,427	18,826	✗	✓	✗
Benchmark Systems	95,508	68,128	✓	✓	✗
Bigelow Furnishings	47,895	26,745	✗	✓	✗
Boardman & Krumple Inc.	6,721	14,421	✗	✗	✓
Brigman Partners, LLC	65,396	98,826	✓	✗	✓

Credit Readiness & Access

\$21,051.00 Net Inflows (Outflows)	\$186,742.00 Inflows Due 11 1	\$7,533.00 Outflow Due 0 3	\$0.00 Available Balance
Review Forecast	Collect Faster	Delay Payables	Borrow Money

Loan Application

To make sure we can help you find the best lenders for your situation, please fill out this form completely.
If you don't have all the details available now, you can save your work and come back to it later.

When you submit the form, you'll be invited to create an account with our partner Fundera, who will match you to potential lenders and allow you to compare offers and choose the loan that's right for you.

You will not be charged any fees for Fundera's matching service, and submitting your details will not effect your credit score.

* Indicates required completion.

Loan Title *

Borrower First Name *

Borrower Surname *

Email *

Personal credit *

Loan Amount *



Lower Breakeven for Serving SMEs



Defensible Customer Relationships



Greater Share of SME Wallet





Let's do a pilot!

Mike Sigal

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#smefinance2015