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### Negotiation

At the moment funding is beginning to get a little harder to obtain from banks and with interest rates trending up it is worthwhile setting funding up for your company early.

Protect you and your companies future by getting support when business is still good and try not to leave it until things are not as good.

### Property Market Comment

The interest rate rise is looking good for the property market.

Stock levels of property on the market are very low. With an increase it should bring about more people deciding to sell and reduce the negative impact of over inflated prices.

Property prices are likely to continue to rise, repossessions are rising as well.

Enjoy the bull market but keep an eye on your gearing.

### Newsletter

You have been sent this Newsletter as a contact on the database of either John Whiteman or River BPM.

If you would like to discuss any of the John Whiteman or River BPM services please either call 020 7193 2424 or email [ge@johnwhiteman.com](mailto:ge@johnwhiteman.com)

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## Living Your Dreams!

### Dreams Can Come True

The Dreams Can Come True website has just launched. [www.dreamscancometrue.com](http://www.dreamscancometrue.com)

Everyone dreams, irrespective of age or background.

On many occasions these dreams remain unrealized as barriers and circumstances get in the way.

When this happens a dream of doing or achieving something doesn't manage to come out and goes unfulfilled. This only brings about regret later when

you wished you had done something.

Dreams Can Come True is about helping and inspiring people to live their dreams now and having fun at the same time.

Instead of keeping your dreams locked inside you make a plan to achieve them. It's about living Now and not leaving things for the future or reflecting on lost opportunities.

Everything is possible if you decide you want to make it

happen.

Whether it is to run a marathon or push a road sweeper everyone's dream is personal.

Why not make your dreams come true and work to get the maximum experiences out of your life. Or help others realize their dreams or come and support other peoples events.

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[www.dreamscancometrue.com](http://www.dreamscancometrue.com)

## The Worst Cashflow Months January and February

### Business Management

If you are experiencing cashflow pressure at the moment you are not alone. Typically January and February are the worst two months of the year for cash for three main reasons.

Firstly the quietening of business in December creates a knock on effect on income.

Secondly overspending during the Christmas period on parties and bonus's

Lastly if you managed your cashflow well and were a little tighter on payment terms, then the creditors you should have paid in December added to January and February creditors brings about more pressure. This pressure is worse for companies who did not manage their businesses well suddenly finding that

they are cash starved and are having to put more pressure than normal on debtors in order to get money in.

Should the unfortunate situation occur that a debtor goes into administration this can also have a tremendous knock on effect on cash.

The best way of dealing with all of this added pressure is to stay focused on revenue generating activities and Gross Profit.

If you are making a profit each month then you are heading in the right direction to alleviate the pressure.

In order to make a profit it might involve some cost cutting exercises as well as motivating your team to achieve more client visits, more orders and more jobs.

Whilst your mind is spent

focusing on non-revenue generating activities the more pressure you will put the company and you under.

If you are fortunate not to be experiencing this cashflow pressure during January and February then it is wise to still keep a strong grip on cash outflows and work towards achieving a two months cash buffer on overheads in your bank.

I use two months overhead buffer as a target for companies and individuals to achieve. With this cash buffer at bank it allows you to look forward.

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