

## How are you managing your finances?

- Create a budget
- Negotiate with suppliers
- Review expenses
- Embrace technology
- Maintain cash reserve
- Incentivise early payments
- Get tax advice
- Keep records
- Optimise stock
- Negotiate variable payment terms
- Reduce energy use
- Group purchasing
- Outsource
- Training & development
- Review debt
- Prioritise debt repayment
- Embrace digital marketing
- Leverage customer referrals
- Monitor financial metrics
- Adapt with market conditions

