

# BACKGROUND ON **BUSINESS**

## **Managing Cash Flow Pays Dividends**

(NAPSA)—One key to running a thriving small business is learning to manage cash flow—from staying current on accounts receivable, to extending lines of credit, to managing inventory.

**Many small-business owners know where money comes from, but are not as sure where it goes.** 

“Staying on top of cash flow doesn’t just help companies cut costs,” said Alice Bredin, small business advisor for the OPEN Network from American Express. “It also helps them create predictable business patterns and budget for future growth.” Bredin offers these cash flow tips:

- **Control Costs**—Regularly examine bills and call around to make sure you’re getting the lowest available rate on business expenses such as insurance, phone service and Web access.

- **Lease Instead of Buy**—Free up cash for everyday expenses by leasing computer equipment, cars and other equipment. Tax benefits may apply.

- **Seek Discounts**—Save money by linking with other businesses to buy supplies in bulk.

Your business charge or credit card may earn you discounts as well. For example, by using an American Express Business charge or credit card, you automatically qualify for OPEN Savings discounts on office supplies, car rentals, hotel stays, air shipping services and more.

For more information about business savings and cash flow management, visit [www.open.americanexpress.com/savings](http://www.open.americanexpress.com/savings).