

# WAYS YOUR BUSINESS CAN SAVE



In business, there is no time to prepare for the future like the present.

## NCB BELIEVES IN YOU, NOW MORE THAN EVER



Challenging times call for creativity and tenacity. There is always an opportunity to grow your business.

### WE CAN HELP

1. Always try to get the best price for the products and services that you require. By negotiating with your suppliers, you can sometimes get discounted prices or payment terms which can help you to better manage your cash flow.
2. Find alternate sources of income. Do you have a room that can be rented out or are there other products that you should be offering during this time? By taking a hard look at your business and exploring its potential you could discover profitable revenue streams.
3. Slow periods are an ideal time to really look at your operating costs and to fine tune your operations. When you are making more profits simple ways to save money like monitoring the use of office supplies and utilities will make a difference. Take advantage of NCB eLink to improve operational efficiencies.
4. Don't just go with the flow. One of the best ways to ensure that your cash flow remains constant is to keep track of who owes you and constantly pursue collection. Don't just concentrate on the people who owe you the most; often you can collect smaller amounts more easily.
5. Remember that your suppliers need you as a customer and this is a good time to ask for concessions. Many of the products and services you already use come with discounts, special offers or waivers. For example, the Keycard Biz offers cash back on purchases and travel points. Another product that offers cost saving benefits is the NCB Business Premium Plan.

**More resources are available for you:**

Come in to the NCB branch nearest you

Visit [www.jncb.com](http://www.jncb.com)

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