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Ask SCORE

PLAN NOW TO SURVIVE THE SEASONAL SALES CYCLE

Seasonal businesses devote a large part of the year preparing for those special weeks or months when most of their revenue is generated. For many retailers the holidays are boom time. Fitness centers soar in January and sag with the summer exodus. Some businesses sell more when the weather warms, the tax or wedding season arrives or tourists travel.

Those boom times come at a price — financial survival throughout the remainder of the year when business slows to a trickle.

To help smooth the bumps it will be important to create a tight budget and stick to it throughout the year. Create a special cash reserve account for use only in leaner months. Set money aside whenever you can. Creating a cash flow forecast will help you identify patterns and see what you are up against. Include a worst-case plan to anticipate any nasty shocks.

Operating a seasonal business also requires that you plan and use your time more efficiently than other business owners. Some periods may call for only 25-hour workweeks, while others go far beyond that. To make sure everything gets done and also avoid burnout, you'll need to schedule your time carefully.

Put slower times to good use by using them to update your Web site, catch up on maintenance, strengthen customer relationships or write marketing plans. You may want to employ only a small core of permanent workers and use temps or interns to fill in. Consider offering off-season sales or rates, and look for ways to generate revenue during quieter periods.

Owners of seasonal businesses can also take advantage of CAPLines, SBA-guaranteed short-term loans designed to help small businesses meet short-term and cyclical needs for working capital. To be eligible, your business must have established a definite pattern of seasonal activity. Eligibility is also based on the size and type of business, how the loan will be used, and the availability of funds from other sources. To learn more about CAPLines, click Financial Assistance under the Services section of www.sba.gov, then go to Special Purpose Loans.

To learn more about operating seasonally, contact SCORE "Counselors to America's Small Business." SCORE is a nonprofit organization of more than 11,000 volunteer business counselors who provide free, confidential business counseling and training workshops to small business owners. Call 610.327.2673 for the Pottstown SCORE chapter or find a counselor online at www.pottstownscore.org.



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