

# Small Business Solutions

## Cash Management Is A Key To Success <sup>TM</sup>

(NAPSA)—Small businesses—an estimated 27 million of them—play a big role in this country's economy. A critical component of their success is efficient cash management.

To help small businesses do a better job of cash management, here are a few basic tips on how to get better control of their spending and earn valuable rewards along the way.

### Controlling Spending Is Key

Tracking what your business is spending is critical to its sustainability and growth. With that in mind, small-business owners should consider a few best practices:

- Review and keep close tabs on all your expenses by using online management tools to review spending. Checks can take days and sometimes weeks to post. Use a business credit or charge card and you'll be able to track expenses online. You can also download your transaction data into software programs.

- Re-evaluate all your vendor contracts and reoccurring purchases on an annual basis to make sure you're getting the best deals based on your total spending and future business growth.

- Instead of using petty cash, use a business credit card. This gives you the ability to track spending, set limits on how much each employee can spend, and earn rewards on all your employees' spending as well as on your own.

You can also receive real-time alerts, which can help you monitor spending for added security.

---

**A growing number of small businesses find that by using a business credit card instead of petty cash, they can keep better track of spending—and earn rewards.**

---

- Maximize rewards by selecting a business card that lets you earn rewards on all your spending with no expirations or limits and allows you to redeem for a wide variety of items including travel, merchandise, gift certificates or even cash back. Points can be applied for personal use or reinvested back into your business.

### Access Financial Tools That Best Suit Your Business Needs

If it is to thrive and grow, a business must have access to financial management tools that can simplify the expense management process, such as a business credit card that optimizes cash flow and provides easy access to capital.

For example, Ink from Chase offers small-business owners online expense management tools, free additional cards for employees with individual spending limits, customizable payment terms and dedicated business card specialists that will provide small-business owners with peace of mind.

Chase offers four different Ink cards—Ink Bold, Ink, Ink Plus and Ink Cash. Each is designed to offer specific solutions based on a small-business owner's spending habits, cash flow needs and desire to earn rewards.

To get more information, visit the Web site at [www.inkfromchase.com](http://www.inkfromchase.com).