

## MID-YEAR BUSINESS FINANCE CHECKLIST

-  **Review your 2025 revenue and business goals**  
Compare year-to-date performance to your targets. If you're behind, identify causes and create an updated game plan for Q3 and Q4.
-  **Check your cash flow**  
Are your monthly inflows covering outflows? Analyze recurring expenses, late invoices, or delayed receivables that might be affecting your bottom line.
-  **Confirm your business reserves**  
Unexpected expenses happen. Do you have 1-2 months of operating expenses in a business savings account or line of credit?
-  **Evaluate business credit standing**  
Ensure payments to vendors and creditors are on time.
-  **Review your loan or debt strategy**  
Do you have the best interest rates available? Reevaluate your loan structure or consider refinancing options for better cash flow.
-  **Assess growth investments**  
Are you planning for new equipment, tech upgrades, or staff hires? Start budgeting now so you're ready to move quickly when the time comes.
-  **Start year-end planning**  
Book your CPA or tax advisor early. Review deductible expenses, inventory levels, employee benefit planning, and year-end marketing strategies.

**We're here to help! Visit [esbfinancial.com](https://esbfinancial.com) to learn more.**