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A blue rectangular graphic with white and red text. At the top right, 'COVID-19' is written in large white letters, with '19' in red. Below it, 'RESPONSE TEAM' is written in white. Underneath that is the email address 'COVID19@APPLEGROWTH.COM'. On the left side, there are two red, spiky virus-like icons. At the bottom left, the Apple Growth+H Partners logo is repeated in smaller white text. At the bottom right, a tagline reads 'YOUR PARTNERS FOR NAVIGATING COVID-19 UPDATES FOR BUSINESS OWNERS' in small white capital letters.

COVID-19  
RESPONSE TEAM  
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YOUR PARTNERS FOR NAVIGATING  
COVID-19 UPDATES FOR BUSINESS OWNERS

# Navigating through COVID 19

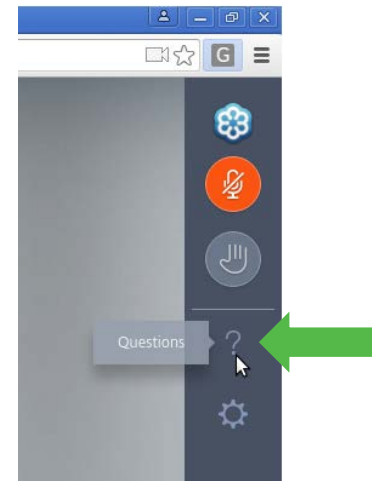
*Managing Cash Flow and Banking Relationships*

PRESENTED BY MATT SILLA AND BRANDON FREDERICKS

[applegrowth.com/COVID19](https://applegrowth.com/COVID19)

# Welcome

- + All attendees are placed on listen-only mode
- + Submit a confidential question at any time
- + Questions will be reviewed by our team and followed up after the webinar
- + Contact information will be provided
- + Today's webinar recording will be sent via email within 2 hours



# Disclaimer

- + Apple Growth Partners' published material provides general coverage of its subject area and is presented to the reader for educational purposes based on the most current regulatory information available at the time it was written. All communications, whether written or oral should be reaffirmed prior to the submission of any application. All information in this published material and on our website is provided in good faith; however, we make no representation or warranty of any kind, express or implied, regarding the accuracy, adequacy, validity, reliability, availability, compliance with any law (federal, state or local) or professional standard or completeness of any information. We assume no responsibility to any recipient of this material to correct or update its contents for any reason, including changes in any law or professional standard. It is not intended to be audit, tax, accounting, advisory, consulting or investment advice. The information in this article is also not a substitute for legal advice and may not be suitable in a particular situation. Consult your attorney for legal advice.
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# COVID-19 Response Team

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Sue Peirce, CPA, MTax  
Principal, COVID-19 Leader



Kathy Davis  
Senior Manager



Brandon Fredericks, CPA  
Senior Manager



Dave Gaino, CPA  
Principal



Robert Jackson, CPA  
Senior Manager



Toby Kaye, CPA, MTax  
Manager



Bethany Lawrence  
Senior Associate



Taylor Lorenz, MAcc  
Supervisor



A'Shira Nelson, CPA  
Manager



Matt Silla, ASA, CFA  
Senior Manager

# Webinar Objectives

## + Managing cash flow

- + *How does COVID-19 change the way we manage cash?*
- + *What are my top focal areas during this crisis?*
- + *Why is open communication the best approach?*
- + *What can we do to lead our organizations through these times?*

## + Call to action

# Managing Cash Flow



Leading  
through  
a crisis



Surveying the business landscape



Refocus on supply chain risk



Prioritizing the 'king' – CASH!



Communicating with your lender



Outside the 'four walls' thinking



## Surveying the business landscape

- + Essential vs. Non-essential?
- + What impact has COVID 19 had on...
  - + Where I do business
  - + How business gets done



Leading  
through  
a crisis



## Refocus on supply chain risk

- + Full assessment on multi-tier supply chain impact
- + Realistic assessment on final-customer demand
- + Assessing logistics



Leading  
through  
a crisis





## Prioritizing the 'king' – CASH!



Leading  
through  
a crisis

- + The Trifecta
  - + Accounts receivable
  - + Inventory
  - + Accounts payable
- + Laser focused on cost
- + 13-week cash flow strategy



## Communicating with your lender

- + Fortify your lending relationship
- + Modify, extend, and defer
- + Know your financing and funding options



## Outside the 'four walls' thinking

- + Non-traditional revenue streams
- + Alternative financing options
- + Business interruption insurance

# Call to action



- + Monitoring the *PPP situation* and alternatives
- + Determining “*essential and non-essentials*” — think beyond just your business
- + Enhanced *teaming* and *communication* across the organization

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## Thank You

Part 4 - COVID-19 Stimulus | Tuesday, April 7 | 1 - 1:30 PM  
Register at [applegrowth.com/COVID19](https://applegrowth.com/COVID19)