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Track 1: Getting Your Business Contract-Ready

Session B: Strengthen Your Financial Foundation

October 8, 2026

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If you won a government contract tomorrow, would your business have enough cash to perform the work before getting paid?

Today's Session

- How to plan for the cash-flow gap
- Available financing options
- Where to go for help

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Case Study: Cleaning services contract

Key figures and operating assumptions

$25,000
Monthly value

12 months
Contract duration

4 FTEs
Staffing required

Labor

$21 per hour
40 hours / week per employee

Cash and insurance

Cash reserve: $5,000
Insurance: $5,000

Invoice monthly. Agency pays 30 days after invoice verification.

The Math: A Cash Flow Reality Check

DEC–JAN

($23,459)

Insurance: ($5,000)
Payroll: ($17,459)
Supplies: ($1,000)

FEBRUARY

($40,918)

Payroll: ($17,459)
Invoice submitted
No receipts yet

MARCH–APRIL

$25,000/mo.

Payroll:$17,459
March net cash: ($33,377)
Apr net cash: ($25,836)

Case Study Takeaways

- A business may need significant working capital *before* receiving its first contract payment
- Profitability and cash flow are not the same thing

Five Questions to Ask

1. How much cash will I need before I get paid?

Consider:

- Payroll
- Materials and supplies
- Insurance
- Bonding requirements

- Equipment costs
- Subcontractor costs
- Administrative expenses

Five Questions to Ask

2. How long will my money be tied up?

Consider:

- When you can invoice
- Payment terms
- Timing of expenses
- Potential payment delays

Five Questions to Ask

3. Can my business cover the gap?

Consider:

- Cash reserves
- Current cash flow
- Existing financial obligations
- Other contracts or customers

Five Questions to Ask

4. If I need financing, what options are available?

Consider:

- Business lines of credit
- SBA-backed financing
- Microloans
- CDFI/community lending
- Contract or invoice financing
- Equipment financing

Five Questions to Ask

5. Who can help me figure this out?

Consider:

- SBDC
- SCORE
- SBA Resource Partners
- Banks and SBA lenders

- CDFIs/community lending
- Other local technical assistance providers

Financing Options: Key Takeaways

- There isn't one financing solution that works for every business
- The first step is understanding what you need the money for, how much you need, when you need it, and how you would repay it

Approaching a Lender: Key Takeaways

- The first conversation doesn't necessarily have to be about asking for a loan
- It can be understanding your options, what you may qualify for, and what you may need to strengthen before you need financing

Key Takeaways

- The first right step may be education and coaching – not financing
- Connect with a resource

Key Takeaways to Strengthen Your Position

- Know your numbers
- Calculate before you commit
- Understand the payment timeline
- Prepare before you need financing
- Know where to get help

Resources, Audience Q&A & Closing

Scan the QR code to book 1-on-1 appointment with SCORE, SBDC, and PACE Business available today from 1-3pm.

Find additional resources at:

portpartners.polb.com/becomecontractready

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