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Navigating Your Business into the Future



By Gary Seibert, CEO,
Small Business Resource Association

In 1985, there was a science fiction movie called "Back to the Future" featuring Michael J. Fox as Marty McFly who was able to go back to the year 1955 in a plutonium powered DeLorean Time Machine. Marty made the journey back in time to hopefully change a situation that had happened in the late '50s to alter the way it actually happened. Wouldn't it be great if that DeLorean Time Machine were able to go forward into the future, maybe 30 years, to show us what we need to do and how to get there.

Sorry, this happens only in the movies. However, I would like to take a stab at giving you some suggestions that you might consider as you start to "navigate your business into the future." Let's take a look at some possible ways you can prepare.

1. Future-Back-Strategy. This is a planning method where an organization envisions a bold goal or market position five to 10 years in the future, and then works backward to reverse-engineer the required steps, milestones, and capabilities needed to reach it. Some simple steps are:

a. Envision the future based on current technological shifts, market changes, cultural requests and economic strengths.

b. Define the GAP by trying to picture the possible missing resources, products and skills between now and then.

c. Walk Backwards — Reverse-Engineer the path by setting strategic milestones starting at five years and moving backward to the start.

d. Work in parallel by protecting your current strategy while simultaneously building your future portfolio.

2. Build your Digital and AI capabilities. Technology is changing daily. To be successful in the future you will need to embrace the changes and be able to use them to be competitive in the future.

3. Strict Cash Flow Management is the ongoing process of tracking, analyzing, and optimizing the money moving and out of your business. If this is not your strength, get yourself a good accountant and bookkeeper. Numbers do not lie unless they are not true numbers.

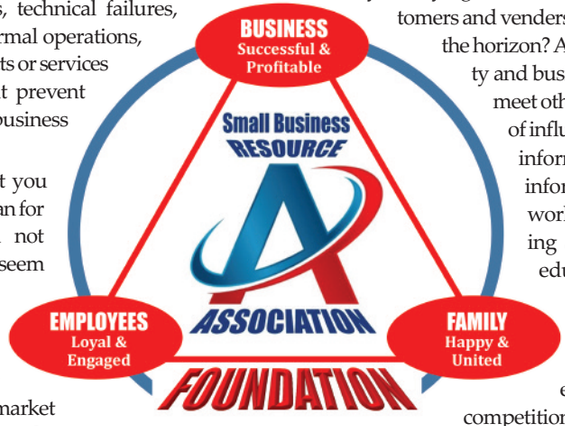
4. Protect your operations against disruptions such as unexpected events, technical failures, external shocks that halt normal operations, deliveries of essential products or services and financial restraints that prevent your maintaining normal business operations.

Here are some ideas that you might also use to help you plan for the future. Most of these will not be new to you and might seem simplistic but they are good tools to plan for the future.

1. What is your Value Proposition that people need? Do you have a Niche market you have designated to focus on?

2. Do a S.W.O.T. Analysis on your business — you may have to consider adjusting your profit margins by increasing prices and lowering costs. You might have to make some personal sacrifices. Are you spending too much on marketing and getting too little in return?

3. Invest in more digital and AI technology.



4. Check on your financial and operational resiliency. Do you have the cash flow and personnel to address unanticipated interruptions?

5. Do you have a disaster/contingency plan?

6. Do you have a success and/or exit strategy in place?

One of the biggest suggestions I would like to leave with you is — how are you collaborating with your business community? Are you staying engaged with other business owners and sharing ideas and strategies for the future. Are you staying connected with your employees, customers and venders to discuss what they see on the horizon? Are you attending community and business events where you will meet other people, out of your spear of influence, that may have outside information you find very informative? Are you going to workshops and seminars, reading articles, getting additional education to help you make future decisions?

At the end of the day, the future gets closer every day. Be assured, your competition is doing all the above and will be making the appropriate changes when the time is right. Michael J. Fox went back in time to make a change in the future. That was just a movie but you can start making some changes now so that when the future arrives you will be prepared and ready for whatever it demands. Start Navigating into the Future.

SBRA Business Spotlight

Deihm Professional Services, LLC

Address: online & mobile business proudly serving the Greater Reading Area, Berks County, and beyond.

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- **Breakfast Referral Club – November 13th 7:30-9:00am**
- **Networking Holiday Jingle Mingle – December 16th 5:30-7:00pm**

GROWTH SUPPORT

BENEFITS OF RELATIONSHIP BANKING FOR SMALL BUSINESS



By Carolann Westendorp, Business Solutions Officer, JBT

For small businesses, a bank is rarely just a safe place for cash; it is a critical growth engine. While digital innovation has made basic business banking highly automated, small business owners face a defining choice in how they manage their financial partnerships. Although transactional banking can offer convenience and lower upfront fees, relationship banking is more beneficial for small businesses because it provides personalized service, customized capital access, strategic advisory resources, and crucial stability during economic downturns.

Relationship Banking & Lending

One of the biggest advantages of relationship banking is how it transforms the lending process. Transactional banking treats credit as an automated calculation. If a small business does not perfectly fit in a rigid algorithmic model – perhaps due to seasonal revenue fluctuations or a lack of traditional collateral – the loan is simply denied.

Conversely, relationship bankers take time to understand a company's full operational picture. Because they understand the business model, local market conditions, and management team, they can structure flexible credit solutions. This human-centric approach allows relationship lenders to look beyond past financial data to evaluate future cash flow potential, frequently resulting in faster approvals and highly customized terms.

The Advisor Advantage

Small business owners must wear multiple hats, acting simultaneously as CEOs, human resource directors, and marketing managers. They often lack a dedicated Chief Financial Officer. For small businesses, a dedicated relationship banker can act as a strategist who anticipates challenges, shares industry insights, and helps plan for expansion rather than just waiting to be asked a question.

In addition, rather than merely executing wire transfers or processing standard deposits, a relationship banker can proactively analyze cash flow patterns to recommend optimized treasury management solutions. They can introduce business owners to specialized local networks, including trusted accountants, commercial real estate brokers, and legal experts. Transactional banking completely lacks this advisory component.

Safety Net During Economic Downturns

Economic environments are inherently cyclical. When a small business encounters a sudden economic shock, supply chain disruption, or localized cash crunch, the true value of relationship banking becomes clear.

When a crisis hits, transactional banking follows rigid enforcement of loan practices, automated fee assessments, often freezes credit lines, and automatically flags risks and restricts account access.

A relationship banker, however, possesses the institutional context required to advocate for the business. They can work collaboratively to restructure debt payments or extend temporary working capital, providing a vital safety net that keeps operations running.

Long-Term Value

Transactional banking certainly serves a purpose for ultra-lean startups that only require basic, low-cost checking accounts. However, as a small business grows and its financial requirements become more complex, a purely transactional approach turns into a growth bottleneck. By prioritizing relationship banking, small businesses secure more than just a place to park their revenue – they secure a dedicated partner fully invested in their long-term survival and success.

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