



## Still Need a New Year's Resolution? Try Creating Work-Life Balance.

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January is the universal time for new beginnings, and with the holiday season over and activity beginning to slow down to an even pace, you now have the opportunity to execute any business plans you envisioned for 2017 and get your work-life balance back on track. Your business plans will dictate the financial and creative direction of the operations for that year. While that's the basis of your company's success, [work-life balance](#) is important to overall quality of life and should also be taken into consideration.

As a business owner, striking the right balance between business and personal is key, and that also goes for your employees. Maintaining personal well-being, both physically and emotionally, needs to be encouraged, and is just as important as the bottom line. In order for work productivity to increase, you and your employees need to be able to think, relax and give yourselves a break. This will [boost morale](#) which is always good for business.



## A Money Management Guide to a Successful Business

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Many businesses find themselves trampled by the money management monster. The responsibility is huge! It's a core part of what makes a business successful, but not many are able to climb their way out of the void.

You managed to ACTUALLY open up a business. That's a great accomplishment! So keep the momentum going by using that elbow grease to avoid the dreaded "going out of business liquidation sale".

Here's what you should consider:

- Know basic bookkeeping and accounting, and if you don't, make time for it.
- Be aware of your cash flow and watch it carefully so you understand what your business owns and owes at all times.
- Keep your personal and business expenses separate to prevent financial headaches and track your spending.
- Keep your employees informed of those strategies.
- And don't forget to properly file your taxes on time. Meeting with a qualified professional will make your life easier.

[Click here to access your Small Business Money Management Guide.](#)



## Tips on Hiring Qualified Employees

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Hiring employees for your small business can be tough. Here are tips on where to look and how to decide if the candidate is a good fit.

[READ MORE](#)



## Improve Your New Year Business Cash Flow

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Improving your cash flow is possible, but it takes work. Here are some tips to help you in the new year.

[READ MORE](#)

## Business Challenge Spotlight

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"I have been with the company for several years and enjoy the staff. The staff makes you feel like family and takes care of our business needs. The rapport I have with BFS Capital is wonderful and will continue to have them serve my business needs."

- Tawfiq, Retail Business, Virginia

[Click here to read more testimonials.](#)

## This Month's Featured Business Fundings



**Funded:** \$148,000

**Business Type:**  
Hair Salon

**Location:**  
Ontario, Canada

**Use of Funds:**  
Remodel and Expansion

**Funded:** \$337,000

**Business Type:**  
Full-Service Restaurants

**Location:** New Jersey

**Use of Funds:**  
Remodel

**Funded:** \$51,000

**Business Type:**  
Convenience Store

**Location:** Oregon

**Use of Funds:**  
Cash Flow

## Grow Your Business with BFS Capital

Are you ready to grow your business but lack the financing to do so? With our simple application process, you can get approved in 24 hours and receive the funding in as few as two business days.\* So, what are you waiting for? Call 888-370-7716 or apply online today!

GET STARTED



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\*Funding subject to processing time by merchant's bank.

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