



2016 Cash Flow Calendar

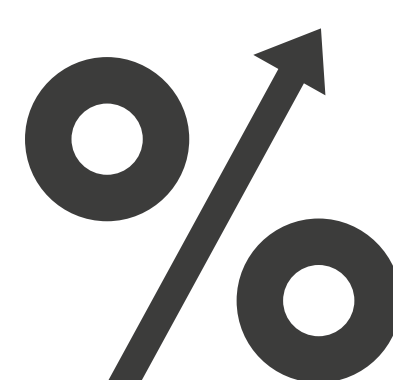
With many SMEs looking to bolster orders and achieve sustainable growth in 2016, experts at **Hitachi Capital Invoice Finance** examine the key dates and events that could potentially impact upon business cash flow.

General dates to look out for:

Quarterly VAT payments for firms with profits of less than £1.5million



EU referendum to be held as early as June 2016
What impact could a Brexit have on your business?



Interest rate increases
How will this affect the cost of borrowing?

Q1

January 31st
Corporation Tax due for firms with less than £1.5million in profit
Are you prepared to foot the bill?

February 18-19
European Council Meeting (EU Summit) in Brussels
Will this impact business confidence?

March 16
Budget
Could tax changes affect your business' cash flow?

Q2

April 1
New immigration laws
How will this affect your business' talent acquisition strategy?

Large companies required to publish payment practices
Are you a victim of late payments?

April 6
Introduction of the National Living Wage at £7.20 per hour
How many workers do you have on the National Minimum Wage?

Q3

July 15
School Summer Holidays begin
Do you have provisions in place to deal with reduced staff numbers?

Q4

TBC
Autumn Statement
Look out for significant legislative changes that could impact your business

December 23
Christmas Shut Down
Will this put strain on cash flow?

Key events in 2016

Valentine's Day February 14th	Easter Sunday March 27th	New financial year April 1st	New tax year April 6th	London Mayoral Election May 5th	Euro 2016 France June 10th
Olympics Games Rio August 5th	Halloween October 31st	Bonfire Night November 5th	Black Friday November 25th	Cyber Monday November 28th	Christmas Day December 25th

When am I most likely to need cash flow finance?

While the need to bolster cash flow can occur at any time, our lending data from the past two years shows that demand for invoice finance is highest in April, July and October.



Funding Line increases 2014 - 2015



In order to ensure that finance is available, fast, as and when you need it, be sure to weigh up your options ahead of time, selecting the most efficient solution for your business.

To power your cash flow call us today: 0808 163 4597

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