

## About Your Business/Non-Profit

### FOOD FOR THOUGHT

#### INNOVATE? or FADE AWAY?

Innovation is critical to an organization's sustainability!

Innovation drives change, can create new markets, increase profits and fuel growth.

Innovation allows you to:

- Respond to competition and trends
- Create a unique selling proposition for your business
- Develop an edge to penetrate markets faster

How do I inspire Innovation in my Business or Non-Profit?

Be a leader! Innovation starts at the top. Here are some tips to inspire innovation in your business:

- Face your fear of change and encourage your team to face their fears
- Listen to customers
- Reward innovative ideas (good and not so good!)
- Crawl out of your box
- Encourage Innovation in all areas including products, services, processes, and even your business model
- Look for innovation in past mistakes and ongoing problems
- Encourage an attitude of dissatisfaction with the status quo

America's economy was built on innovation. In order to stay at the forefront of your industry, you need to focus on ways to improve everything about your organization. Encourage your employees to speak up when they have ideas and even more important, listen!

<https://www.forbes.com/sites/micahsolomon/2018/04/28/how-to-build-a-culture-of-innovation-and-turn-every-employee-into-an-innovation-powerhouse/#6c058e264728>

### IMPROVING CASH FLOW

Expanding payment options for customers can have a positive effect on your cash flow.



QuickBooks®

### Tip: Processing Credit Cards through QuickBooks

#### PRO, PREMIER & ENTERPRISE

QuickBooks payments account processing is available from within QuickBooks Desktop, for supported versions linked to a properly configured payments account.

There are two ways to process a credit card in QuickBooks:

Option 1: **Receive Payment:** applies to QuickBooks customers when invoices are used to provide products or services.

Option 2: **Enter Sales Receipt:** applies to sales of products or services where no invoice is used

[Click here for instructions](#)

#### ONLINE

Option 1: Receive a payment toward an invoice  
If you invoice your customers, you'll want to receive a payment. This way, you can apply the payment you process to an open invoice.

Option 2: Create a sales receipt  
If you don't use invoices, you can process a credit card with a sales receipt.

[Click here for instructions](#)

### RECEIVABLES - HOW TO GET PAID FASTER

Reducing and enforcing payment terms can help reduce receivables. It is a good idea to find out what payment terms are being offered by your

Accepting debit cards, credit cards, ACH payments, PayPal, Square, Apple Pay, and even Venmo make it easier for customers to make payments. Making it easier for customers to pay could encourage a customer to pay faster. Be sure to consider the fees associated with the various payment options!

competition. You may find you are being too nice! If you are going to shorten your terms, perhaps start with new customers and small volume customers. It is also critical to enforce payment terms by having a step by step collection process that starts as soon as an invoice becomes past due. Letting customers consistently pay late can be detrimental to your cash flow!

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