



LOCAL BSV BUSINESS CUSTOMER
Hospice Thrift

BSV

How does a vision become a plan?

With our Business
Development team.

BSV BUSINESS PLANNING TOOLKIT

A structured conversation guide to help clarify business goals and identify banking tools that can support them

This toolkit is designed for the day-to-day realities of Southside Virginia businesses—from seasonal operations to multi-location companies. It is not intended to be completed all at once. Instead, it serves as a reference to support focused, ongoing conversations as your business evolves.

During your discussion with a BSV Business Development team member, we will concentrate only on the sections most relevant to your current goals and priorities.

Important Note:

This toolkit does not provide legal, tax, or accounting advice. It is intended to support strategic discussion and help BSV better understand your objectives so appropriate banking products and services may be recommended.



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Cibula Farms - Prince George

1. ANNUAL BUSINESS REVIEW

This section is designed to help you assess where your business stands today and clarify priorities for the year ahead.

Discussion Considerations:

- What are the three most important objectives you want to accomplish in the next 12 months (for example: revenue growth, staffing, equipment, efficiency, or stability)?
- What has changed in your business over the past year (customers, costs, staffing, competition, regulations, supply chain, or seasonality)?
- What is performing well that you want to maintain or build upon?
- Where are you experiencing the greatest uncertainty or pressure right now?

BSV's Role:

- Conduct a structured conversation to understand your goals, operations, and priorities.
- Review your current banking structure to confirm it aligns with how your business operates today.
- Identify potential banking solutions that support a stated priority.

2. CASH FLOW AND LIQUIDITY PLANNING

Cash flow challenges are often driven by timing rather than profitability. This section focuses on when cash enters and leaves the business and where predictability may be improved.

Discussion Considerations:

- How does cash typically flow throughout a standard month?
- If your business is seasonal, which periods are strongest and which require additional planning?
- Where do delays most often occur (invoicing, collections, deposits, or payments)?
- What changes would improve predictability or reduce cash-flow-related stress?

BSV's Role:

- Review cash management tools that may improve visibility and reduce manual processes.
- Discuss payment solutions aligned with how your customers pay.
- Evaluate credit options that may help manage timing gaps without overextending the business.

3. GROWTH AND EXPANSION PLANNING

Growth may include expansion, investment, or strengthening existing operations. This section helps define what growth means for your business.

Discussion Considerations:

- How do you define growth for your business over the next 12–24 months?
- What resources are required to support that growth (people, systems, equipment, space, or capital)?
- What risks are most important to manage during growth?
- What single obstacle, if removed, would most accelerate progress?

BSV's Role:

- Review financing options applicable to identified growth objectives.
- Assess whether account structure and cash flow processes will scale as the business grows.
- Clarify the documentation and preparation typically required for business credit.

4. PROFITABILITY AND MARGIN MANAGEMENT

Even small adjustments can protect margins. This section focuses on costs, pricing, and operational efficiency.

Discussion Considerations:

- Where have costs increased most significantly, and how has the business responded?
- Which products or services generate the strongest margins, and which consume disproportionate time?
- Which recurring tasks create operational friction?
- What single process improvement would have the greatest impact on time or cost savings?

BSV's Role:

- Identify banking tools that may reduce time spent on deposits, payments, and reporting.
- Align banking activity with improved financial visibility for decision-making.
- Review merchant or payment solutions appropriate to how you sell.

5. RISK AND RESILIENCE REVIEW

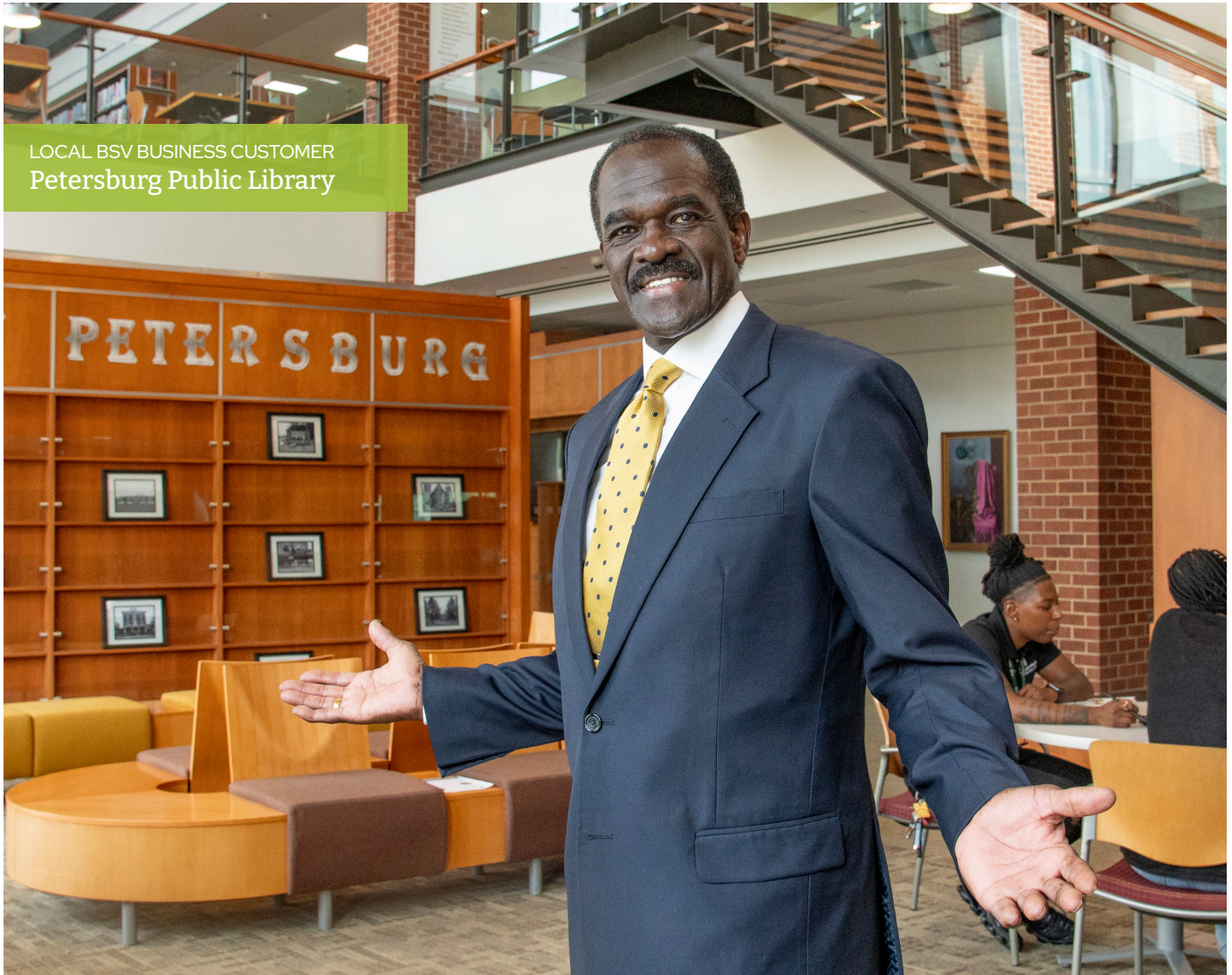
Planning is not only about growth—it is also about protecting what you have built and preparing for unexpected disruption.

Discussion Considerations:

- What are the most significant risks currently facing your business?
- If revenue declined for 60–90 days, which expenses would be most difficult to manage?
- What safeguards are currently in place for accounts and transactions?
- What contingency plan would you want established before a disruption occurs?

BSV's Role:

- Review account and digital safeguards to help reduce fraud exposure.
- Discuss credit structures that may support short-term disruption planning.
- Align account controls with how your business actually handles approvals and access.



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Petersburg Public Library

6. TRANSITION AND SUCCESSION PLANNING

Whether near-term or long-term, transition planning helps protect your business, employees, and family.

Discussion Considerations:

- What long-term outcome do you envision for the business (family transition, sale, partner succession, or other)?
- If ownership or leadership were temporarily unavailable, what would be most challenging?
- What personal or financial goals are tied to your long-term plans?
- Which advisors should be included in future conversations?

BSV's Role:

- Discuss financing considerations related to ownership transitions.
- Identify documentation commonly needed for future planning.
- Coordinate with existing advisors by providing relevant banking information.



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Doyle Family Farm - Emporia

7. COMMUNITY AND CONNECTIONS

In Southside Virginia, relationships matter. This section considers the community side of business growth.

Discussion Considerations:

- How do customers typically find your business today?
- Are there partnerships that could strengthen operations or visibility?
- Which community initiatives align with your business values?
- Where would you like your reputation to be stronger next year?

BSV's Role:

- Identify banking tools that support community-facing activities.
- Connect you with appropriate BSV team members as needs align.

8. DIGITAL TRANSFORMATION AND EFFICIENCY

The right tools should simplify operations, not complicate them.

Discussion Considerations:

- What financial task currently consumes the most time?
- Where is paper still heavily used, and does it still serve the business well?
- What information would be most helpful to access more quickly?
- What change would save meaningful time each week?

BSV's Role:

- Review digital banking tools aligned with your comfort level.
- Discuss payment and cash management options selectively and intentionally.
- Establish workflows with appropriate access and controls for your team.

9. QUARTERLY CHECK-INS

Short, periodic reviews can help keep plans aligned as conditions change.

Discussion Considerations:

- What objective should be revisited in the next 90 days?
- What variables should be monitored this quarter?
- What outcome would define success for the upcoming period?

BSV's Role:

- Offer brief check-ins to review changes and potential adjustments.
- Confirm banking tools remain aligned with your current needs.

10. NEXT STEPS

Use this section to capture priorities for upcoming conversations.

Discussion Considerations:

- What major decision is anticipated in the next 6–12 months?
- What opportunities would you like to be prepared for?
- What questions do you have regarding financing, cash flow, payments, or account structure?
- What should BSV understand about your business before making recommendations?

BSV's Role:

- Provide information on banking products aligned with identified goals.
- Explain considerations, requirements, and next steps in clear, straightforward language.

COMMON BANKING TOPICS

Depending on your goals, discussions may include:

- Business checking and cash management
- Payment acceptance and merchant services
- Business credit cards*
- Business loans and lines of credit*
- Savings, money market accounts, or CDs for reserves

**Subject to Credit Approval*

You tell us—what's next?

Scan the QR code to get started with our Business Development team.



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