

Managing Cash for Growth and Success



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Cash is the lifeblood of a business. Managing it efficiently is essential for success.

Cash Management is important for any new or growing business. The mission of our Cash Management Division

here at Tompkins is to help our clients rationalize their financial accounting structure, streamline their reconciliation process for both payments and collections, and improve their liquidity risk management.

Cash flow can be a problem even when a business has numerous clients, offers a product superior to that offered by its competitors, and enjoys a sterling reputation in its industry. A business that finds itself

struggling with cash flow has no margin of safety in case of unanticipated expenses. This same business may experience difficulty in finding the funds for innovation and expansion.

In these situations, business managers or owners need to sit down and undertake cash management analysis so that they can address shortfalls, increase revenues, and cut spending before it's too late. They need to take control and adopt a better cash management plan.

That plan should include their banker. Our goal is to earn the privilege of being thought of as your business partner, a trusted advisor. One of our Cash Managers put it best:

"We're your Sherpa. We're not going to tell you which summit you should climb. We will, however, help you to navigate the crevasses and icefalls and get you safely to the summit!"

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