

You're Not Alone: The Seasonal Cash Flow Challenge

Understanding the numbers behind
seasonal business struggles



What Makes a Business 'Seasonal'?

Businesses where 50%+ of annual revenue comes from 3-4 peak months

EXAMPLES OF SEASONAL BUSINESSES



Ski resorts & winter sports (winter peaks)



Tourism & hospitality (summer/holiday peaks)



Agricultural operations (harvest-driven income)



College town businesses (academic calendar dependent)



Holiday retail (November-December concentration)



Summer camps & recreation (seasonal operations)

If your revenue drops 50%+ during off-peak months, you're seasonal

THE NUMBERS TELL THE STORY

71% of small businesses have cash for only 1 month of expenses

51%+ revenue drops are common for seasonal businesses during off-peak months

85% of agricultural lenders report decreased borrower liquidity in 2024

70-90%

of retail annual sales happen during holiday season

25-50%

annual cash flow swings hit tourism-dependent businesses

WHY THIS HAPPENS

Fixed costs stay the same year-round

Revenue concentrates in just a few peak months

Most businesses lack seasonal cash flow planning

Traditional advice doesn't fit seasonal patterns

THERE'S A BETTER WAY

Build targeted reserves (15-25% of peak season revenue)

Plan for predictable patterns (your slow months aren't surprises)

Use seasonal-friendly financing (SBA CAPLines, revenue-based options)

Leverage technology for cash flow forecasting

Your Seasonal Business Can Thrive

Seasonal isn't broken—it just requires different strategies.

With the right planning, your 'off-season' becomes your strategic planning time.

READY TO TRANSFORM YOUR CASH FLOW?

Start Today:

1. Calculate your seasonal concentration ratio
2. Open a dedicated reserve account
3. Get your books organized to see patterns clearly

Need Help Getting Organized?

Schedule a free consultation to discuss your seasonal cash flow strategy.

[Get Clarity Now](#)



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SOURCES

[OnDeck Small Business Trends](#)

Cash Flow Frog

[Tourism Industry Analysis](#)

Paychex Retail Management

[Minnesota Federal Reserve](#)