

# 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

**70-90%**

of retail annual sales happen during holiday season

**51%+**

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

**85%**

of agricultural lenders report decreased borrower liquidity in 2024

**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



#### SOURCES

[OnDeck Small Business Trends](#)

[Cash Flow Frog](#),  
[Tourism Industry Analysis](#)

[Paychex Retail Management](#),  
[Minneapolis Federal Reserve](#)