BUSINESS OWNER

JULY, 2026

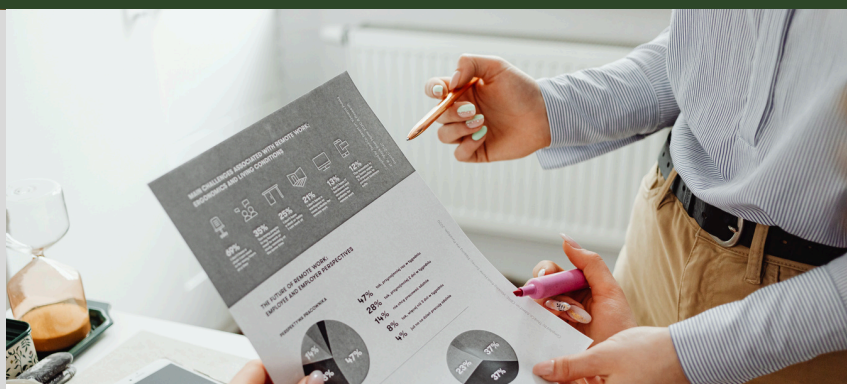
NEWSLETTER

KEY UPDATES

Summer can quietly become one of the most expensive seasons for business owners. A few proactive financial decisions in July can help protect cash flow, reduce tax surprises, and position your business for a stronger second half of the year.

ACTION TIP

While regular operating expenses remain consistent, seasonal costs are often variable. Planning for these expenses provides greater clarity and helps keep them separate from everyday business spending.



SUMMER SPENDING STARTS WITH A PLAN

Create a separate budget category for seasonal expenses. Tracking summer-related costs independently from regular operating expenses makes it easier to protect cash flow and avoid unexpected financial strain.

KEY DATE

July 4 Independence Day (Federal Holiday)

BUSINESS PRACTICAL STEPS

This month, focus on aligning short-term spending with long-term business priorities. Seasonal opportunities and business growth do not have to come at the expense of financial stability, but they often require intentional planning and coordination.

BUSINESS OWNER CHECKLIST

✔️ Separate seasonal expenses from ongoing operating costs.
✔️ Set aside funds for upcoming business obligations.
✔️ Review revenue and expenses. Update cash flow projections through December.
✔️ Meet with your advisor to discuss tax planning opportunities.
✔️ Evaluate major purchases before year-end.

CASH BALANCE PLAN STRATEGY

Review business insurance coverage to ensure protection keeps pace with changing operations, equipment, and business needs. Mid-year is a practical time to revisit existing policies.

THINGS TO CONSIDER

Continue setting aside funds for future tax obligations. Consistent planning throughout the year can reduce financial pressure and provide greater flexibility when payment deadlines arrive.

Do your current strategies align with where you want to be by the end of the year?
If it helps, we can review your plan together and make any adjustments while there's still time.

FROM OUR BLOG

Peace of Mind with a Plan
Worried about whether you're saving enough, paying too much in taxes, or prepared for the unexpected? Discover how a financial plan can help → **Read more**

MEANINGFUL CAUSE

The journey is about to begin. After being diagnosed with leukemia at 17, Phil Jupp is cycling 1,000 miles from John O'Groats to Land's End to raise money for the Blood Cancer United charity. **Your support helps provide hope** Click here → **1000 miles**
or visit: **diy.bloodcancerunited.org/1000smiles**

> Financial planning is about progress, not perfection.

Let's stay connected

Take the next step in your financial journey by **scheduling a strategy meeting** with Greg and Phil Select a Date & Time - Calendly

For dedicated **support with an existing** account, please contact Lisa at: lisa@mainviewwealth.com

Referrals & Reviews

Referrals are great compliments. If you know small business owners who have been operating for over a year, we would welcome the opportunity to help them.

Reviews are also appreciated. Leave us a review here: Google Reviews Link https://maps.app.goo.gl/EswJ4GLbJWpCt3Xs7

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