

Planning to grow? Think bigger about banking.



According to [J.P. Morgan's 2022 Business Leaders Outlook survey](#), 9 out of 10 midsize businesses expect to grow in the next 12 months. As you scale, these treasury tips can help alleviate growing pains and give your company an even brighter future.

Shift to a growth mindset.



As a growing business, you need to think like one. The operations and methods you used to get your business where it is today may not be the same ones you need to scale it.

Focusing on your future and investing in your facilities, teams and processes can get your organization into a growth mindset and help minimize business interruptions down the road.

Update your finance team.



If you already have an accountant or bookkeeper, build from there. Add team members—such as a CFO—who have the expertise to help put your business on the path for lasting success.

Get strategic about liquidity.



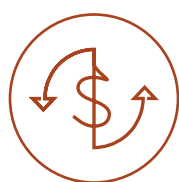
Consider implementing cash management and investment strategies so your capital can work for you. In a high-inflation environment, idle funds in a savings account can quickly lose their purchasing power.

Legitimize your work with financial statements.



As your business grows, your credit needs become more complex. Financial statements beyond tax returns can help you make your case when applying for loans. They can also help you make data-driven decisions moving forward.

Streamline your payments.



Move money faster with real-time payments, which can improve your cash flow while minimizing the risk of fraud. Digital tools such as [Chase Cashflow360](#) can help you connect with clients to automate invoicing, approvals and reconciliation. Investing now in your treasury processes could pay off in the long run.

Use a corporate credit card.



Separating personal and business expenses can help protect you from being held personally liable for the actions of your business. A corporate card—like J.P. Morgan's [One Card with Rewards](#)—can also provide benefits, such as cash back, that you can reinvest in your business.

Expand your network of experts.



As you scale your business, you'll need advisors, consultants and experts who have seen it all—or know someone who has. With a network of professionals who provide services tailored to midsize companies, J.P. Morgan bankers can supply you with recommendations and help you make valuable connections.

Plan a successful exit.



Early on, consider the legacy you'll leave behind. Planning your exit strategy while growing your business may seem counterintuitive, but it's the perfect time to take control of your company's destiny. J.P. Morgan's Middle Market and Private Bank teams can help you plan your exit strategy so you can enjoy and safeguard all you've built.

Checkpoints for every step of the journey.

Recruitment and retention:



[Keep hiring practices top of mind.](#) Your company's ability to attract and retain talent can determine whether or not it has a robust bench of future leaders ready.

Building a benefits package:



The better [your total compensation package](#), the more appealing your business is to current and potential employees. Looking more closely at the benefits you offer can help make your organization a place where people want to work.



[Talk to a banker](#) about how we can help you build your future.

